
STATUTORY INSTRUMENTS

2010 No. 772

The Occupational and Personal Pension Schemes
(Automatic Enrolment) Regulations 2010

PART 1

Citation, commencement and interpretation

Enrolment information

- 2.—(1) In these Regulations “enrolment information” is—
- (a) a statement that the jobholder has been or will be automatically enrolled, automatically re-enrolled or enrolled, as the case may be, into a pension scheme to help save for the jobholder’s retirement;
 - (b) the jobholder’s automatic enrolment date, automatic re-enrolment date or enrolment date, as the case may be, or for a jobholder to whom regulation 28 or 29 applies, the day or date mentioned in regulation 6 as modified respectively by regulation 28 or 29, as the case may be;
 - (c) the name, address, telephone number and electronic contact details of the scheme in respect of which the jobholder is or will be an active member;
 - (d) the value of any contributions payable to the scheme by the employer and the jobholder in any applicable pay reference period;
 - (e) a statement that any contributions payable to the scheme by the jobholder have been or will be deducted from any qualifying earnings or pensionable pay due to the jobholder in any applicable pay reference period;
 - (f) confirmation as to whether tax relief is or will be given in accordance with section 192 (relief at source) or 193 (relief under net pay arrangements) of the Finance Act 2004⁽¹⁾;
 - (g) a statement that the employer may not take any action or make any omission, by which (without the jobholder ceasing to be employed by the employer) the jobholder ceases to be an active member of the scheme or the scheme ceases to be a qualifying scheme unless the jobholder is or becomes an active member of another qualifying scheme;
 - (h) a statement that the jobholder has a right to opt out of the scheme during the opt out period;
 - (i) a statement indicating the start and end date of the opt out period applicable to the jobholder, where that information is known to the employer prior to the employer giving the enrolment information to the jobholder;
 - (j) a statement that the opt out period is the period determined in accordance with regulation 9(2) or (3) where the start and end date of the opt out period applicable to

(1) 2004 c.12; section 192(4) was substituted for section 192(4) as originally enacted by section 6(5) and paragraphs 10 and 11 of Part 2 of Schedule 2 to the Finance Act 2004; section 192(5) was repealed by sections 1027 and 1031 of the Income Tax Act 2007 (c.3).

the jobholder are not known to the employer prior to the employer giving the enrolment information to the jobholder;

- (k) the source from which the opt out notice may be obtained;
- (l) a statement that opting out means that the jobholder will be treated for all purposes as not having become an active member of the scheme on that occasion;
- (m) a statement that after a valid opt out notice is given to the employer in accordance with regulation 9(2) or (3), any contributions paid by the jobholder will be refunded to the jobholder by the employer;
- (n) a statement that where the jobholder opts out the jobholder may opt in, in which case the employer will be required to arrange for that jobholder to become an active member of an automatic enrolment scheme once in any 12 month period;
- (o) a statement that after the opt out period the jobholder may cease to make contributions towards their pension in accordance with scheme rules;
- (p) a statement that a jobholder who opts out or who ceases active membership of the scheme will normally be automatically re-enrolled into an automatic enrolment scheme by the employer in accordance with regulations made under section 5 (automatic re-enrolment) of the Act; and
- (q) a statement giving details of where to obtain further information about pensions and saving for retirement.

(2) The information given to the jobholder under paragraph (1)(d) includes information on any change in the value of any contributions payable to the scheme by the employer or jobholder in any applicable pay reference period which will occur as a result of any changes to contributions brought about by the transitional periods for money purchase and personal pension schemes under section 29 (transitional periods for money purchase and personal pension schemes) of the Act.

(3) For the purposes of this regulation “the value” of contributions may be expressed as a fixed amount or a percentage of any qualifying earnings or pensionable pay due to the jobholder in any applicable pay reference period.