**Pensions Policy**

Company Name “The Company”: [Enter Name of Company here]

**Change Log**

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| Date | Change | Authorised by  |
|  | Policy implemented  |  |
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# Introduction:

The Company is committed to providing a pension scheme for its employees as part of its overall benefits package. This policy sets out our approach to pensions and outlines our responsibilities and expectations for all employees.

# Scope:

This policy applies to all eligible employees of The Company, including full-time, part-time, temporary and contract staff.

# Responsibilities:

The Company management team is responsible for ensuring that a pension scheme is in place and that sufficient resources are allocated to meet our pension obligations.

The Human Resources Coordinator is responsible for the implementation and maintenance of this policy, and for providing guidance and support to employees on pension matters.

All eligible employees have a personal responsibility to understand their pension options and to make informed decisions about their pension contributions.

# Pension Scheme:

The Company will offer a pension scheme to eligible employees. The scheme will be a [insert type of scheme, such as a defined contribution or defined benefit scheme] scheme and will be compliant with the Auto Enrollment legislation. The company will provide all the necessary information about the scheme to the employees such as the scheme details, how to enrol and how to make contributions.

# Employee Contributions:

The Company will make contributions to the pension scheme on behalf of eligible employees as per the scheme rules and legislation. Employees will also have the option to make additional voluntary contributions to the scheme if they choose to do so.

# Opting out:

Employees have the right to opt out of the pension scheme if they choose to do so. The company will provide all necessary information and support on how to opt out if an employee decides to do so.

# Retirement Age:

The Company will comply with the legal retirement age of 65, but employees will have the option to retire earlier or later than the legal retirement age if they choose to do so.

# Training and Communication:

The Company will provide all eligible employees with the necessary information, instruction, and training on the pension scheme, including how to enrol, how to make contributions, and how to make informed decisions about their pension.

# Monitoring and Review:

The Company will regularly monitor and review the pension scheme to ensure that it remains compliant with legislation and that it meets the needs of employees. The company will also review the scheme periodically to ensure that it remains competitive and attractive to employees.

# Conclusion:

The Company is committed to providing a pension scheme for its employees as part of its overall benefits package. The company will offer a compliant pension scheme, provide necessary information and support for employees to make informed decisions about their pension, and will make contributions to the scheme on behalf of eligible employees. Employees have the option to opt-out of the scheme, to make additional contributions, and to retire at a different age other than the legal retirement age. The company will provide necessary information, training and support on pension matters, and will regularly monitor and review the scheme to ensure that it remains compliant and competitive.