

Good Salon Guide and Smart Pensions

- Auto-enrolment is coming to 1.8 million employers and 23 million employees
- As the employer you have to act – fines of up to £50,000 and jail if you don't
- All of the legal responsibility lines with the employer
- It is mandatory for all eligible employees to be enrolled

As an employer you have 33 ongoing legal duties to complete which include:

- Providing all employees with the correct information and communications
 - Enrolling all eligible workers
 - Anyone aged 22 to state pension aged and earning over 10K
 - Manage all non-eligible workers who want to opt in
 - Anyone aged 16 to 22 or state pension age to 75 and earning over 10K
 - Anyone aged 16–75 and earning £5,824 to £9,999
 - Assessing all your staff every time you run payroll
 - Calculating and paying contributions
 - Managing all opt in and opt outs
 - Submitting a declaration of compliance, and much more
- The pension contributions are set by Government

Date range	Employer contribution	Employee contribution	Government top-up
Up to 05/04/18	1%	0.8%	0.2%
Up to 05/04/19	2%	2.4%	0.6%
06/04/19 Onwards	3%	4%	1%

- Good Salon Guide has chosen to work with Smart Pensions because:
 - They have the top quality kitemark from The Pensions Regulator
 - They automate the process (and we can help you) to make it as hassle free as possible
 - They work out the calculations and contributions
 - They handle the communications with your employees automatically
 - It is FREE for you the employer – both year one and ongoing (saving you up to £500)
 - They are the best deal on the market...

Year One					
Set up fee	Free	Free	Free	Free	£399*
Ongoing fee	Free	Free	£432 p.a.	£240 p.a.	£155 p.a.
Defaqto rating	5 star	4 star	1 star	3 star	5 star
Automated contributions calculation & assessment	Yes	No	No	Yes	No
Automated employee communications	Yes	No	Yes	Yes	Yes