

Steps you must take to get ready for pension lift-off



NatWest
cushon

After application complete

The date that you submitted your application - congratulations!

- ✓ Follow the instructions in your account set up email to login to your account online for secure portal access
- ✓ **Sign up for the Employer Hub** for all the employee engagement content you need
- ✓ Communicate changes to your employees by sharing a pension launch notice. We'll send you a template when it's the right time to do so
- ✓ **Get your payroll system ready** by liaising with your payroll provider to set up the contribution rates and earnings basis to calculate contributions, and check that it can generate the data files for pension contributions

On your duties start date

The date that your first employee started working for you

- ✓ **Decide if you will use postponement.** If you opt for postponement, write to your employees within 6 weeks of your duties start date. Consider using the template on [The Pensions Regulator Website](#) to inform them
- ✓ Identify which employees should be automatically enrolled. Consider using your payroll to do this.
- ✓ **Get ahead! Learn when you must upload member data**
- ✓ **Configure your pension data output files**

Before your first contribution deduction

The first pay date which pension contributions are deducted

- ✓ Ensure your payroll system automatically deducts pension contributions from eligible employees' pay. **Contributions must be taken before tax to follow the net pay arrangement**
- ✓ **Generate your pension data file for employee contributions**
- ✓ Check that the contributions you're uploading are as expected

Before your first contribution file upload

By the 5th of the month following first contribution deduction

- ✓ Use the secure online **Cushon Employer Portal** to submit your pension data file by the 5th of the month following pay day. Unsure how to use the portal? **Watch our 'how-to' videos**
- ✓ Build this routine into your payroll processes. Uploading pension data files becomes part of your **business as usual**
- ✓ File upload issues? **Troubleshoot here**
- ✓ Need further help? Visit the **Employer Help Centre**

Compliance declaration

Within 5 months of duties start date

- ✓ You must declare your compliance with **The Pensions Regulator** within five months of your duties start date. **Failure to report on time could result in fines**
- ✓ **Complete your compliance declaration to The Pensions Regulator**