



BENTHAM TOWN COUNCIL PENSIONS POLICY

**Approved and adopted at full council meeting 06/06/2022.
To be reviewed May 2023.**

Introduction:

The Pensions Act 2008 requires all local councils: -

- A) to enrol “eligible jobholders” automatically into a qualifying pension scheme,
- B) to offer “non-eligible jobholders” (workers who are not eligible for automatic enrolment) the choice as to whether to opt into a qualifying scheme, and
- C) “entitled workers” (workers who are entitled to join a non-contributory pension scheme) to request that the employer facilitates a non-contributory scheme.

In compliance with the above, this policy sets out the details of the pension arrangements for employees of Bentham Parish Council:

Qualifying Rules

The qualification rules depend on the level of an employee’s income from the employer and in 2022/2023 the levels and rules are as follows: -

Auto-Enrolment

- An employee is entitled to auto-enrolment into a qualifying scheme if their annual earnings are above £10,000 per annum.

Right to Opt-in

- An employee has the right to opt-in to a pension scheme if their earnings are £6,240 to £10,000.

Right to Join

- An employee has the right to join a pension scheme if their annual earnings are below £6,240.

Pension Scheme

Bentham Town Council’s pension scheme is with NEST.

Further Information

More information about pensions can be found at: -

- <https://www.thepensionsregulator.gov.uk/>
- <https://www.nestpensions.org.uk/schemeweb/nest.html>