

EPN 576 helpsheet

Do I need to be certified if I don't have any members in either the partnership or Concord scheme?

No you don't. If all of your members are a part of classic, classic plus, premium, nuvos or alpha then you don't need to carry out certification.

Why do I need to certify the quality of the partnership scheme, could the Scheme Manager do this through a bulk certification?

Unfortunately not. This must be completed by individual employers. The scheme manager does not hold the required data on non-pensionable earnings to undertake the certification tests on the behalf of an employer.

Why might partnership not meet the quality standards for auto-enrolment?

To meet the quality standards, schemes must meet the exact same criteria as described under the Auto-enrolment quality standards (as per the link below). Because qualifying earnings used under the partnership scheme vary, it is likely they do not exactly meet the Auto-Enrolment quality standard and therefore it cannot be used.

The explicit quality standards under auto-enrolment can be found in section 4.4 of the link below:

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/603588/money-purchase-schemes-guidance.pdf

Is it only the partnership scheme I need to think about?

This depends if you have employees in any other Defined Contribution Scheme (as an alternative to partnership). The quality of these would also need to be considered. These are likely to be employees who meet the criteria to have a pension under auto-enrolment, however are not eligible to join the Civil Service Pension Scheme.

For any other defined contribution scheme you have, EPN 576 was making you aware that from the 6 April 2019 the minimum amount of contributions has increased from 5% to 8%, of which, a minimum of 3% must be made by the employer.

What should the effective date be on the certificate?

You can decide when the certificate starts (the 'effective date'), and when it ends (the 'expiry date') provided it lasts for no more than 18 months. You can also choose a shorter period, for example, to align your first certificate with your chosen certification cycle.

Which 'Alternative quality requirement' should I use?

For the partnership scheme, alternative quality measure 2 is likely to be the most applicable:

"Set 2 – Total contributions of at least 8% of the jobholder's pensionable earnings (including an employer contribution of at least 3%) for each relevant jobholder in the scheme, provided that the total pensionable earnings of all relevant jobholders (taken in aggregate) to whom this set applies constitutes at least 85% of their total earnings. The pensionable earnings of the jobholder must be equal to or more than that jobholder's basic pay."

I have other departments which come under our remit, can I complete certification for all of us?

An employer may be able to certify on behalf of another participating employer and in respect of their jobholders, provided that the employer is authorised to do so by the participating employer.

If you have any questions in relation to EPN 576 please email: **CSPSEmployerEnquiries@cabinetoffice.gov.uk**