



Employers' guide to employee onboarding

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About Smart Pension

Our mission is to transform retirement, savings and financial wellbeing across all generations.

Smart Pension is one of the UK's largest workplace pension providers and has rapidly become the provider of choice for many businesses.

Our award-winning technology platform means we can deliver a ground-breaking workplace pension that is easy to migrate to, reduces the admin burden of running payroll and offers value for money.

For members, our easy to use app means they can access their pension savings at any time with the click of a finger – and our investments are 100% climate change friendly.



£10bn+
Assets under
management



More than
2m+
members



More than
100k
employers



More than
£100m
growth every
four weeks

As of February 2025

- ✓ Authorised and supervised by The Pensions Regulator
- ✓ Experienced independent board of trustees
- ✓ Backing from global financial giants

J.P.Morgan

Legal &
General

BARCLAYS

MUFG

NATIXIS
BEYOND BANKING

DWS

chrysalis
investments

AQUILINE
CAPITAL PARTNERS LLC

octopusinvestments

Smart Pension offers a Defined Contribution master trust.

A master trust pension scheme provides a workplace pension that can be used by many employers and their employees. They can sometimes be called multi-employer pension schemes. Master trusts now account for a significant portion of the workplace pensions market. The retirement savings of more than ten million UK workers are now invested in master trusts.

Who do I need to enrol into the pension scheme?



Workers you need to enrol

Missing exit dates

The workers you have to enrol are known as eligible jobholders.

Missing exit dates

- earn over £10,000 a year
- and are aged between 22 and their State Pension age



Workers you need to enrol

If a worker isn't an eligible jobholder, they can still ask to be enrolled. What you need to do depends on whether they're what's known as a non-eligible jobholder or an entitled worker.

Non-eligible jobholders

If a non-eligible jobholder asks to join, you must enrol them and make contributions.

These are workers who:

- earn over £10,000 a year
 - and are aged between 16 and 21 or between State Pension age and 74
- or
- earn above £6,240 and less than £10,000 a year

Entitled workers

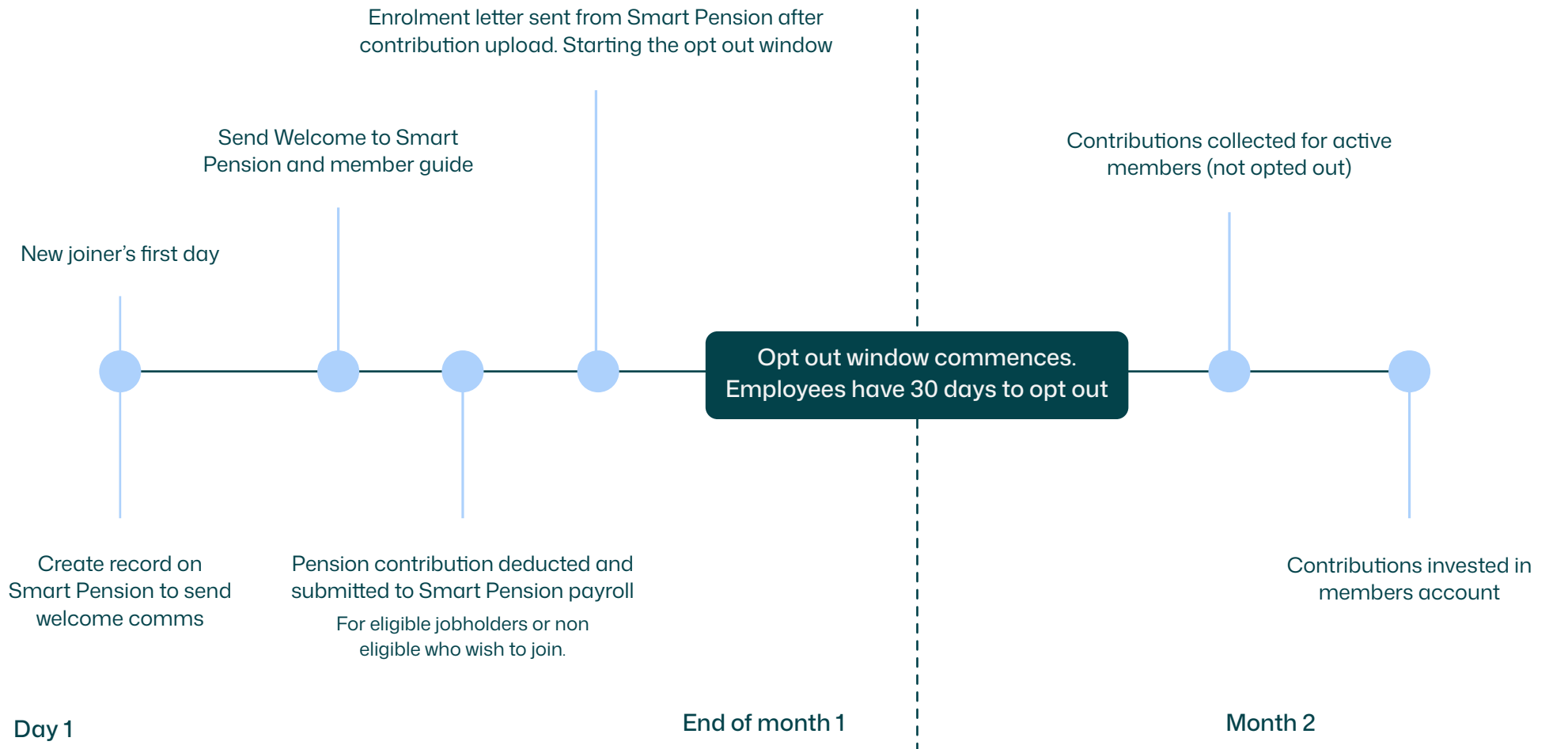
If an entitled worker asks to join, you must enrol them – you don't have to make contributions unless you choose to.

These are workers who:

- earn less than £6,240 a year
- and are aged between 16 and 74

Timeline for new joiners

Based on a monthly cycle, no postponement*



*You can delay working out who to put into a pension scheme for up to three months for some or all of your staff. Find out more including letter templates [here](#).

Opting out and ceasing membership

Opting out

When an employee is opted in for the first time or is re-enrolled as part of your cyclical enrolment duties (see more on re-enrolment [here](#)) they will receive a 30 day opt out window.

The window starts when you upload the data to Smart Pension which triggers the enrolment email and starts their window.

If an employee decides to opt out from the scheme

- They need to notify us directly from either their online account or app:
 - by calling the member help line: **0333 666 2626**
 - or
 - by completing an online from [here](#).
- If they do opt out, their status is updated to opted out and Smart Pension send an email through the notification centre to let you know you can refund the contribution.
- If the employee does not contact us within the window, we will expect contributions until they contact us to cease their membership or you tell us they have left employment.

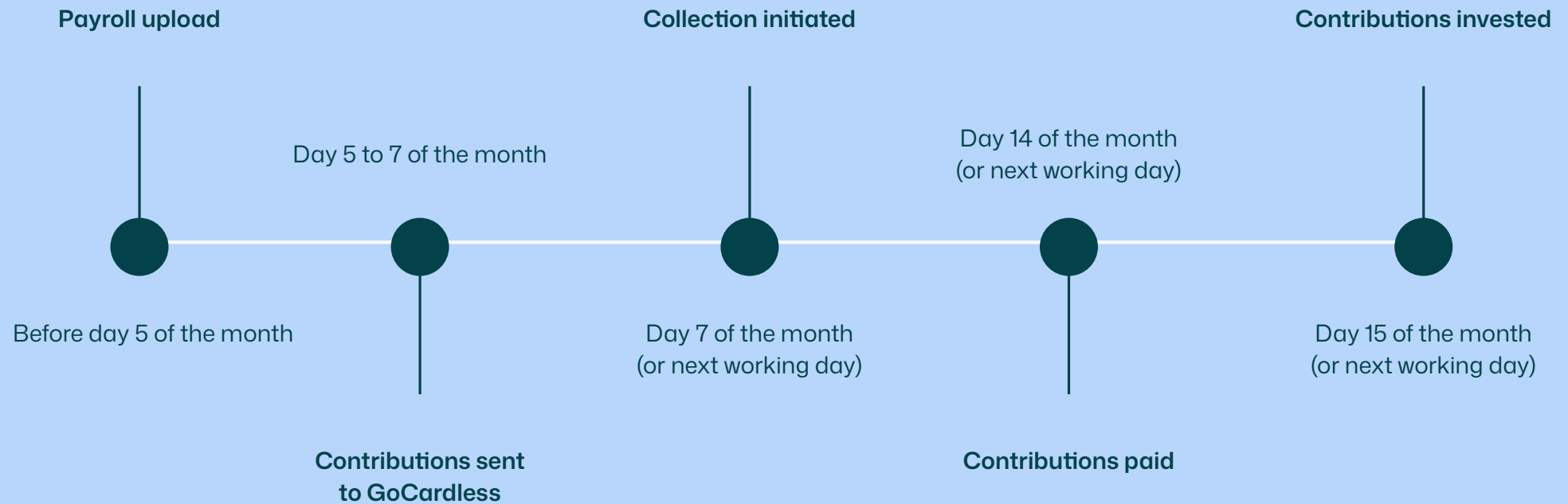
Ceasing membership

If an employee wishes to leave the scheme after the opt out window they can cease their membership.

- They need to notify us directly either from their online account or app:
 - by calling the member help line: **0333 666 2626**
 - or
 - by completing an online from [here](#).
- We will update their status to ceased and send an email through the notification centre to let you know we will not be expecting any contributions after the current pay period.

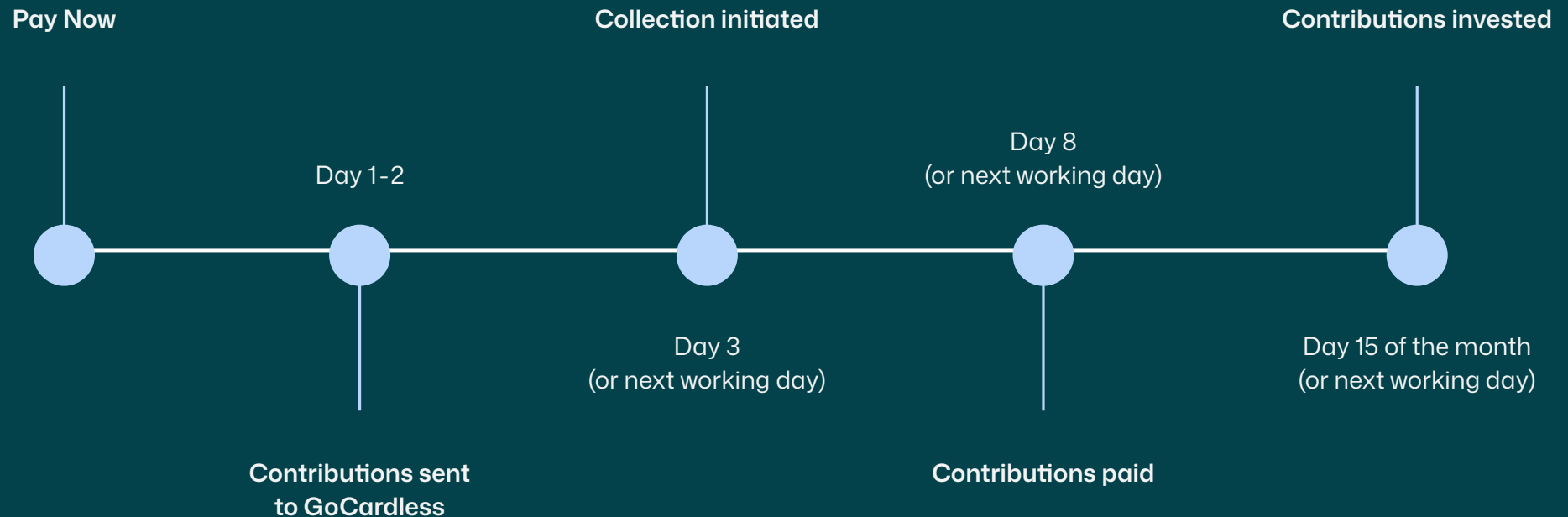
Direct Debit timeline

Smart Pension has a monthly automated Direct Debit schedule which runs as shown below.



Direct Debit timeline – Pay Now

An employer has the ability to press Pay Now on the platform after uploading contributions initiating an immediate Direct Debit schedule. This option should be used if you want to pay earlier than the monthly cycle or if you miss the day five cut off for the automated cycle.



Not answered all your questions?

Employer help centre

You can explore and download useful tools including emails, videos and other free resources to help you manage your Smart Pension, as well as educational materials to help your employees learn more about their pension.

Visit it here

Support centre

We have lots of support articles, videos and guides available online for employers and employees. Use the quick search function to type a keyword and get immediate access to step-by-step instructions and guidance.

Click below to access each dedicated support area.



Employer support



Member support

Get in touch

If you have any questions or want to speak to a member of our team, please contact us **here** or call us on **0333 666 23 23**.

www.smartpension.co.uk