# Re-enrolment (the 3 Year Rule)

UCL is required to re-enroll workers (who are not already members of a qualifying auto-enrolment scheme) into a workplace pension scheme, broadly every 3 years from 1 March 2013. This will apply if you are aged between 22 and State Pension Age and your earnings are £833 or above in a pay period (2023/2024 tax year).

* If you were formerly a member in SAUL or SAUL Start but you opted out, UCL will re-enrol you in SAUL or SAUL Start.
* UCL will re-enrol you in the USS if you were formerly a member in the USS and you opted out.
* Due to the eligibility requirements for joining the National Health Service Pension Scheme (NHSPS), UCL is unable re-enrol you into the NHSPS.

Following your re-enrolment, you may choose to opt out of the scheme if you want to (please see Opting Out of USS, SAUL & SAUL Start below).

If you opt out and your earnings change to less than £10,000 per year (2023/2024 tax year) but you continue to meet the other eligibility criteria for auto-enrolment, then you will be automatically enrolled again if your earnings later exceed £10,000 per year (2023/2024 tax year).

You will be notified in writing by UCL if you are re-enrolled into a workplace pension scheme. If applicable, UCL may also notify you in writing where UCL opts to exercise its discretionary power not to automatically re-enrol you (please see UCL's power not to re-enroll individuals with lifetime allowance protection below).

## UCL's power not to re-enroll individuals with lifetime allowance protection

UCL has a discretionary power not to automatically re-enroll certain individuals who have lifetime allowance protection. This includes **Enhanced Protection**, **Primary Protection** and the different forms of **Fixed** and **Individual Protection** e.g. Fixed Protection 2012.

**If you have notified UCL that you have lifetime allowance protection up to one calendar month before UCL's re-enrolment date, UCL will endeavour to prevent you from being automatically re-enrolled in the USS or SAUL. In order to notify UCL, you should provide a copy of your lifetime allowance protection certificate to Pension Services to** pensions@ucl.ac.uk **or sent to Pension Services at Gower Street, London, WC1E 6BT. Pension Services will confirm receipt in writing within 10 working days**. If you have not received confirmation of receipt from Pension Services or you have notified UCL within one calendar month of UCL's re-enrolment date, you may not be included at the time UCL opts to exercise its discretionary power.

**NEXT STEPS to check and monitor**

**If you have notified UCL that you have lifetime allowance protection within the timescale noted above, UCL will endeavour to ensure that you are not enrolled, but UCL is not in a position to be able to guarantee this outcome.  It is therefore imperative that you monitor the situation closely in the period following your re-enrolment date.**  You can do this by carefully monitoring for any communications from the USS/SAUL or UCL in your UCL e-mail account, UCL internal post system or to your home address registered with UCL. You should also check your pay slip which would indicate if deductions have been made to USS/SAUL.

**If you suspect or believe that you have been re-enrolled, you need to take immediate action as set out below.  UCL can help but cannot take responsibility in relation to what is a personal taxation matter, so you must check and monitor.**

**You should note that you no longer will lose Fixed or Enhanced Protection if you are entered into a workplace pension.**

## Opting Out of USS, SAUL & SAUL Start

You can choose to opt out of the USS and SAUL if you want to but you should also consider that:-

* If you stay in you will have your own pension to take when you retire
* Your pension belongs to you, even if you leave us in the future
* UCL and you will both pay into the scheme every month
* You may have less income in retirement as a result of opting out.

**You cannot sign the Opt Out Form any earlier than the day on which you were auto-enrolled (Auto Enrolment (Contractual enrolment) or Auto Enrolment (Statutory enrolment)), the day on which you joined the NHSPS or the day on which you were re-enrolled (Re-enrolment).**

Pension Services are unable to print, supply or complete an Opt Out Form for you, but you can obtain a copy of the relevant form as follows:

* If you are choosing to opt out of SAUL you can do so by downloading and completing an opt out form from the link below.
[**www.saul.org.uk/#/page/forms**](http://www.saul.org.uk/#/page/forms)
* If you are choosing to opt out of SAUL Start from the date that you commenced employment, you can do so by downloading and completing [an opt out form](https://www.legalandgeneral.com/workplace/s/saul/joining/) from the dedicated Legal and General SAUL Start website. Legal and General will allow you an opt out window of 30 days from the date that your joining details are provided to the scheme. You will receive an email notification from Legal and General stating the 30 day period that you have to withdraw and claim back your contributions. You can still opt out from SAUL Start following the 30 day notice period but you will not have access to a refund of your contributions.
* If you are choosing to opt out of USS you can do so by downloading and completing an opt out form from the link below.
[**www.uss.co.uk/members/members-home/resources/forms**](http://www.uss.co.uk/members/members-home/resources/forms)

**Important information if you are opting out of USS**

You can elect not to join USS from the commencement of your employment. If you see a reference to opting out within 3 months of joining on the USS website or the USS Opt Out Forms. However, the period to opt out of the USS is the time period which applies to your circumstances e.g. Auto Enrolment (Contractual enrolment), Auto Enrolment (Statutory enrolment) or Re-enrolment.

If you are uncertain, please contact Pension Services who will be able to confirm which circumstances apply to you. Please note that they will not be able to discuss the exact USS Opt Out dates applicable to you.

The fully completed and signed ‘**Opt Out Form**’ should be scanned to pensions@ucl.ac.uk or sent to Pension Services at Gower Street, London, WC1E 6BT.

**Please note, if you have not fully completed and signed the Opt Out Form then UCL will not be able to accept it and there may be a delay in completing the process of Opting Out.**

**UCL accepts no liability for any delay caused by receipt of an incomplete/unsigned Opt Out Form or any associated loss of your lifetime allowance protection if you do not successfully Opt Out within the required timescale.**

If you return your USS/SAUL Opt Out Form within the required timescale and successfully opt out, you will be treated as though you had not become a member of the scheme. You will receive a refund of contributions and will no longer pay contributions to the scheme.

## Opting-In

Please note that if you do not meet the criteria to be automatically enrolled and you are under the age of 75, you may elect to join a pension scheme, which would usually be SAUL Start or the USS. Depending on your circumstances, you may not be entitled to receive employer contributions to your pension.

If you have previously opted-out but wish to rejoin at a future date, you may also opt-in.

If you want to join a pension scheme, please contact Pension Services by email to: pensions@ucl.ac.uk stating that ‘I confirm I personally submitted this notice to join a workplace pension scheme’. On receipt of the email, Pension Services will enter you into SAUL/SAUL Start or the USS for the next available pay period.

Please note that you may only opt in once in any 12 month period.

If you were previously a member of the NHSPS, please confirm this to Pension Services when you contact them.

## UCL’s Commitment to its Employees

UCL is committed to providing access to a pension scheme if you are under age 75 and work in the UK. UCL must by law continue to maintain your membership of a pension scheme that meets the government's standards and if your membership of the scheme ends (and it is not because of something you do or fail to do), UCL must by law put you into another pension scheme that meets the government standards.

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