

Automatic Re-Enrollment: Seconds Out... Round Two! - re: UK Pension Plans

Article By:

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Whilst some smaller **UK** employers and new companies are yet to reach their pensions automatic enrollment staging date, the largest companies are in the process of planning for the first cycle of automatic re-enrollment. Companies can choose to re-enroll three months before the third anniversary of their staging date. For those that went first in October 2012, that means that they can go live with re-enrollment from July 2015.

As a minimum, eligible job holders who opted out of automatic enrollment will need to be automatically re-enrolled. The employer may choose their re-enrollment date from any date that falls within a six month window, starting three months before the third anniversary of their original staging date and ending three months after that anniversary.

When carrying out the re-enrollment process, employers must follow the same processes that were required for time round. This includes:

- selecting a re-enrollment date that falls within the six month window;
- identifying eligible job holders and re-enrolling them;
- writing to them within six weeks of the chosen re-enrollment date; and
- completing a re-declaration of compliance by no later than two months after the re-enrollment date.

Some employers who had to rush through the process first time round may take the opportunity to review their approach and make system improvements. There has been a lot of change in UK pensions over the last three years and so a fresh look at automatic enrollment compliance may be very sensible.

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