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Introduction to AME:Lite

This tutorial introduces you to AME:Lite and shows you how to get your company set up in it
Please complete all modules in order. Click on each 'bubble' to start the module

You will only need to complete the final module if you have a salary exchange/sacrifice scheme or if your payroll is not run on a monthly basis

Important: Please read before you start your training

- You will need to start using AME:lite system from your staging date. You will need to do this even if you are going to be using postponement.
- You will not be able to use AME:lite if you are more than six weeks past your staging date.
- This is because you need to issue initial auto-enrolment letters such as postponement or auto-enrolment notices within six weeks of your staging date. If you do not issue these letters in the first six weeks, you will not be compliant and may not be able to use postponement.
- One of AME:lite's functions is producing these initial letters for you. If you were to produce these letters more than six weeks after the staging date, they would not be compliant and the actions and statements in AME:Lite would be incorrect.

You will need to contact us for live access to the AME:lite system once you have completed your training. If you contact us more than six weeks after your staging date, we will not be able to provide this access.

For more information about postponement and what you need to do in order to be compliant, you can visit The Pensions Regulator's website [here](#) or contact them on 0845 600 1011

Is this a scheme that is currently up and running?

Click the option that applies to you

This is a brand new scheme
that has no members

This scheme is up and running
and already has members

How will you use the AME:Lite system and your pension scheme?

You have purchased a pension scheme from Aviva. Any of your employees who need to be auto-enrolled or who choose to join will become members of this scheme and contributions will be made for members on a monthly basis.

When you reach staging you will receive an e-mail containing a temporary password and an online account number for the **Workplace Portal Platform (WPP)**. The WPP is where you will find the Aviva scheme management system. This is how you access your pension scheme, add members and make payments to it.

You will also be given access to the AME:Lite system. These two systems will be used separately but you will use files created by AME:Lite to upload to the billing system .

AME:Lite is the system that you will use to assess your workforce and work out who needs to be auto-enrolled and set up with a pension. It will also produce auto-enrolment letters for all employees.

This is the system that you will need to use first when you are setting your scheme up.

You will not need to access the WPP and your pension scheme until you have set yourself up on AME:Lite and performed an initial compliance check on your workforce.

The first time you run your check, it will tell you who needs to be auto-enrolled and, therefore, who needs a pension setting up for them.

AME:Lite will produce a file with all of the employees that need to be auto-enrolled on it. This file will contain all of the details that Aviva needs to set up a pension for them.

You will then take the file with the new member details and upload it to the billing system on the WPP. This will create pensions for all of these employees.

People who want to opt out still need pensions setting up for them. They can only opt out through Aviva once a policy has been set up for them. The letter we send them with details of their new policy will also tell them how to opt out. If they opt out within 30 days of receiving this letter the policy will be cancelled and any money refunded.



The AME:Lite system will also produce a file which shows the pension contributions for employees that have just been made members of the scheme.

When you are ready to make the payment, you'll need to upload this to the Aviva billing system on WPP. This will tell us how much we need to take for each member and trigger the Direct Debit collection.

If you are using postponement then the first check in AME:Lite will just produce letters. You will need to continue to run checks for every payroll period. When the postponement ends, you will need to auto-enrol eligible jobholders and AME:Lite will produce the payment file to be uploaded to the billing system on WPP.

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The file you upload to AME:Lite every payroll reference period should always include all of your employees, even those who have opted out.

The employees that have been made members of the scheme and are making contributions will have their pension contributions for that period in the file.

AME:Lite will then check that they are paying enough and will use this information to populate the payment file.

As this is probably the first time that you have run a pension scheme, there are a few things you may need to know about the new scheme before you proceed.

We've provided a quick overview of these below. Please click on the relevant link for further information.

If you don't need any further information on these topics, please click **Done** below.

What is the Aviva Company Pension Scheme?

What do we mean by net and gross?

What are the differences between employee contributions and employer contributions ?

What is a Salary Sacrifice Arrangement?

How does the employer pay pension contributions?

What is the Aviva Company Pension Scheme?

The Aviva Company Pension Scheme enables you to set up personal pensions for your employees.

The scheme will be run by you and you will arrange setting policies up for your employees. You will also be responsible for making regular payments into the policies once they are set up.

The pensions in the scheme are personal pension policies. This means they are individual contracts between the employee and the pension provider.

What are the differences between employee contributions and employer contributions?

Pension contributions are paid by either the employer or the employer and the employee.

Employee contributions are deducted from the member's salary after tax and National Insurance contributions have been deducted. They are paid across to Aviva by the employer. These contributions are always net. Tax relief will be added by Aviva.

The employer pays the employer contribution. This is a gross contribution. This means that the full contribution is paid across to Aviva. This contribution may be seen as a business expense, meaning that you may be able to claim the relevant form of tax relief outside the pension.

Even though there are two different sources, the employer and the employee, all pension contributions are paid across to Aviva by the employer.

What do we mean by net and gross?

Employee contributions to Your Company Pension are deducted from the employee's salary after tax and National Insurance contributions have been deducted. This is known as a net contribution.

Aviva then claims basic rate tax relief from HMRC and adds it to the contribution, meaning that the amount received as an employee contribution is 80% of the value ultimately added to the policy.

The total contribution is then applied to the member's pension by Aviva.

So if the employee's total or gross contribution is £10 then the amount that will be collected by Aviva and shown on your payment files is £8.

After tax relief is claimed and added, the total amount that will be applied to the member's policy would be £10 (plus any employer contribution).

Click 'Continue' for more information about net and gross contributions.

Why are there net contributions?

Pension contributions from employees should be tax free, however, because employee pension deductions are taken from their salary after tax has been deducted, they have already paid tax.

To rectify this Aviva does not take the full pension contribution. Aviva takes the full contribution minus 20%, which is the current basic rate of tax.

We do, however, apply the full total contribution to the employee's pension.

We then obtain the remaining 20% from HMRC at a later date. In most cases this is equal to the amount originally deducted from the employee's salary and is known as tax relief.

As they come directly from the company's funds, employer contributions are always paid gross, i.e. at their full value. Any tax relief available on these contributions needs to be claimed separately, and will not be paid into the scheme.

What is a salary sacrifice arrangement?

Some employers choose to operate a salary sacrifice or salary exchange arrangement with some or all of the members of their pension scheme.

A salary sacrifice arrangement is an agreement between an employer and an employee which changes the terms of the employment contract.

Part of the employee's salary is sacrificed or exchanged for another benefit from the employer, which is not regarded as part of their taxable salary.

In this case the employee's salary is reduced in exchange for a gross employer pension contribution.

We cannot tell you or your employees if using salary sacrifice/exchange would be beneficial to you. You would need to contact your accountant or financial adviser for advice about it.

The salary sacrifice agreement, or a revised contract which incorporates provision for salary sacrifice, needs to be in place before relevant contributions start.

How are salary sacrifice contributions paid?

If a member has a salary sacrifice or salary exchange arrangement then all of the contributions paid under that agreement will be gross employer contributions.

So when the pension contribution is made to Aviva via the payment file, it must be shown as an employer only contribution and be the total gross not the net figure.

This is because the member has exchanged part of their salary for a benefit from the employer. In this case, an employer pension contribution. Therefore, there is no true employee contribution because no contributions are being directly deducted from the employee's salary when it is paid.

How does the employer pay pension contributions?

Employers arrange membership of an Aviva Company Scheme and collect and pay contributions to it on behalf of employees. The Aviva Scheme Management System will help you to do this.

This involves uploading a file every month that tells us how much we need to take for each member. We then take a payment from the company by Direct Debit for everyone on the file.

When a member leaves the company the pension will be detached from the scheme. The employer will no longer be responsible for it and it will become an individual arrangement between the ex-employee and Aviva.

Taking deductions from employees

Employee pension contributions will have to be deducted from the employees' salaries. Your payroll software will be able to do this for you.

Please contact your payroll software provider who will be able to provide support with this.

If you don't use payroll software then you will have to set up a process to help you take these deductions.

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If you already have a pension scheme then you will have already been adding members and making payments for them using the billing system.

When you reach the staging date then you will assess your workforce using AME:Lite. It will tell you if any of your employees who aren't already members need to be auto-enrolled.

AME:Lite will also tell you if you need to do anything with employees who are already members of the scheme. For instance, increase contributions if they are not paying enough.

AME:Lite will then create a payment file for these members and any members that have just been auto-enrolled.

In subsequent months, the file you upload to AME:Lite every payroll reference period will always include all of your employees.

You will need to make sure that employees that are already members of the scheme are making regular contributions and these contributions are reflected in the AME:Lite payroll file.

AME:Lite will then make sure that they are paying enough and will use this information to create the payment file.

What is AME:Lite?

Auto-enrolment Manager for Employers, or AME:Lite for short, is a tool which helps you meet your auto-enrolment obligations. [Click here](#) for a quick overview of auto-enrolment.

AME:Lite will look at your workforce to check if anything needs be addressed to make sure you are fully meeting all of your obligations as an employer.

To enable AME:Lite to do this, you'll need to upload a spreadsheet every time you run your payroll. This spreadsheet must include all of the employee information AME:Lite needs to work out if any actions need to be taken for your employees. We will show you what information needs to be in this spreadsheet later.



What actions could AME:Lite ask you to take for an employee?

- Tell you that an employee requires an auto-enrolment communication
- Tell you that an employee needs to be auto-enrolled. If an employee is auto-enrolled, you must set up a pension for them in the Aviva scheme
- Tell you if the contributions for employees in the scheme are below the auto-enrolment/scheme minimums

As well as telling you what you need to do, AME:Lite also helps you to do it. So for the previous examples AME:Lite will help you in the following ways:

AME:Lite tells you that an employee requires an auto enrolment communication.

AME:Lite will produce the letter for you, which you can print or send via email

AME:Lite tells you that an employee needs to be auto enrolled

AME:Lite will tell you how much the employee will need to contribute and produce a file which you can upload to the Aviva Billing System to set up a policy for them

AME:Lite tells you if contributions for employees in the scheme are below the auto enrolment/scheme minimums

AME:Lite will tell you what the minimum contribution is for that employee and prompt you to increase contributions or give a reason for the lower contribution

We will cover how AME:Lite looks at your workforce later in the tutorial.

Before it can assess your workforce, you'll need to set up your company in AME:Lite.

To do this you'll need to enter certain company, payroll and auto-enrolment details.

Before we show you how to do this we're going to show you how this tutorial and case study will work. Please click Done and select How the tutorial will work from the main menu.

How are the pension laws changing?

The law on workplace pensions has changed. Under the Pensions Act 2008, every employer in the UK must put certain staff into a pension scheme and contribute towards it. This is called **automatic enrolment** or **auto-enrolment**.

Staging Date

Your staging date is the date the law comes into effect for you. Every company will have their own staging date given to them by The Pensions Regulator. That date is determined by the size of the company.

Assessing your staff/Working out who will join the pension scheme

You will need to carry out regular assessments of your staff to see who you need to make a member of the pension scheme. To do this you will need to look at each employee's age and their earnings. Depending on the employees' earnings and age they will be put into one of the following groups:

- Eligible Jobholders
- Non Eligible Jobholders
- Entitled Workers

Auto-enrolment worker types

Eligible Jobholder

If you earn above the earnings trigger for auto-enrolment and you are between the age of 22 and 65 then you will be classed as eligible. Eligible workers have to be auto-enrolled into the pension scheme.

Non Eligible Jobholder

If you earn above the lower earnings limit but below the earnings trigger for auto-enrolment, or if you are between 16 and 22 or over 65 you will be classed as a non-eligible jobholder. Non-eligible jobholders do not have to be auto-enrolled but can choose to opt in to the scheme. If they opt in, they must be joined to the scheme and the employer and employee minimum contributions met or exceeded.

Entitled Worker

If you earn below the lower earnings limit, you will be classed as an entitled worker. Entitled workers can join the pension scheme if they like but the employer does not have to contribute on their behalf.

Auto-enrolling staff

Eligible jobholders who are made to join the pension scheme are auto-enrolled. Employees who are auto-enrolled can opt out of auto-enrolment if they want to but they only have 30 days to do this.

Minimum contribution

Minimum contribution levels have been set by the TPR and members of the scheme have to pay above these minimums.

AME:Lite will assess your workforce for you and tell you who needs to be auto-enrolled. It will also let you know if contributions are below the AE minimum.

How the tutorial will work

Throughout the tutorial you'll be completing a case study in the practice version of AME:Lite.

AME:Lite Practice works the same as the live version of AME:Lite, but allows you to upload test data. This means you can get used to the way it works before using the live site.

Every time we show you how to do something in AME:Lite, for instance setting up your company, we'll ask you to do it in AME:Lite Practice using a case study.

For the case study you will take on the role of the scheme administrator for ABC Ltd, a company based in the Midlands that provides IT services.

ABC Ltd have just reached their staging date which means they now have auto-enrolment obligations to meet.

Consequently they have set up an Aviva pension scheme so they can auto-enrol their staff (add them to the pension scheme) or opt their staff in (staff who don't need to be auto enrolled but want to join).



In this case study you will set up this dummy company in AME:Lite Practice, set the minimum contributions for the company and run compliance checks on the company's workforce to ensure ABC Ltd are meeting their auto-enrolment obligations.

This will help you to get to grips with the system before you start using live AME:Lite.

We're going to go into AME:Lite Practice now so that you can have a first look at the system, but before we do, we'll just tell you what happens when we ask you to do something in AME:Lite Practice.

Whenever we ask you to go into AME:Lite Practice and do something, you'll see this symbol:



You may also be asked to open a step-by-step guide which will show you how to complete the task. This will open in a new window.

When you have completed the task in AME:Lite Practice, close the step-by-step guide and return to this tutorial to continue.



Let's log in to AME:Lite Practice. [Click here](#)

Enter your username (this is your email address) and the temporary password you have been given. You'll then be asked to choose your own password.

Once you've chosen your password you will need to provide some answers to security questions – you'll need these if you ever need to reset your password.

If you have not had your log in details for AME:Lite practice and you requested them more than one working day ago there could be a problem with your firewall. Please [Click here](#) and we'll tell you what you need to do.

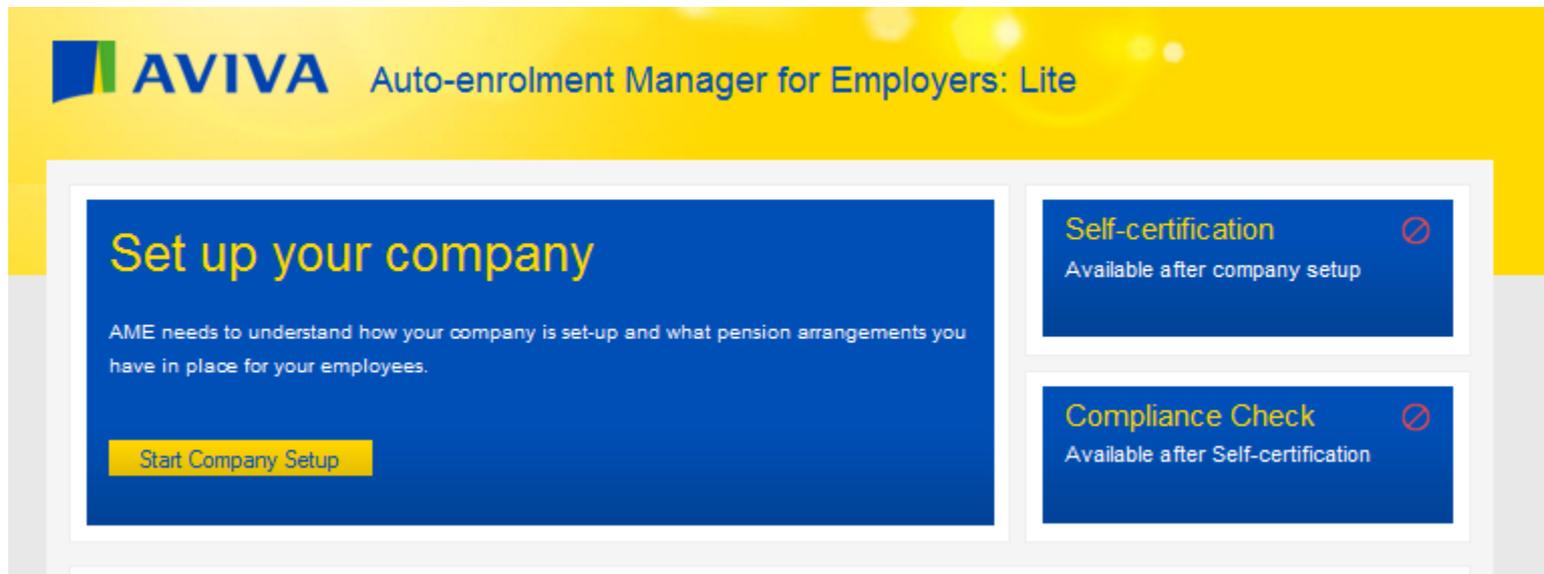
What should you do if you don't receive a password e-mail for AME:Lite

1. Check your Junk folder.
2. Check with IT as there may be a firewall issue. Please give the following information to your IT department and ask them if there is a firewall that is preventing the e-mail from getting through to you

Practice mail server: 54.229.75.122.

3. If there is no firewall issue let us know and we'll just resend the details.

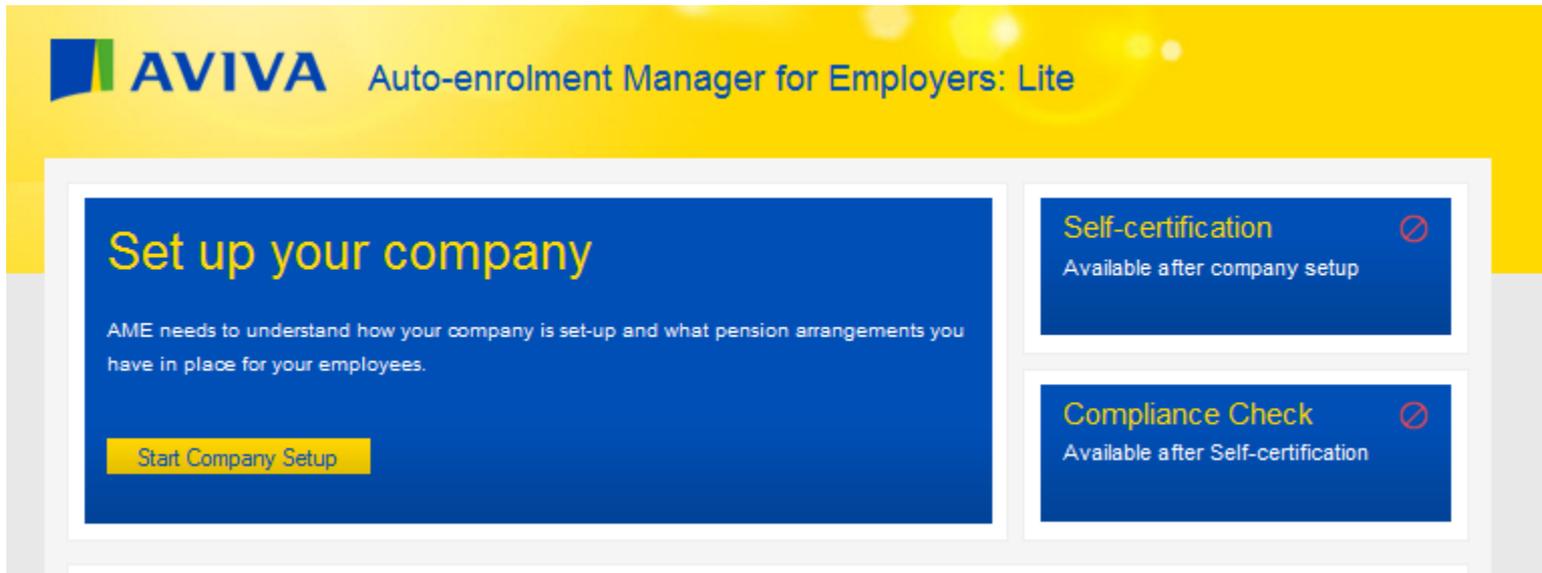
You should now be in the landing page of AME:Lite Practice. In the next part of the tutorial we'll show you how to get your company set up in AME:Lite.



The screenshot shows the landing page for AVIVA Auto-enrolment Manager for Employers: Lite. The page has a yellow header with the AVIVA logo and the text "Auto-enrolment Manager for Employers: Lite". Below the header, there is a main content area with a blue background. On the left, there is a large blue box with the text "Set up your company" in yellow, followed by "AME needs to understand how your company is set-up and what pension arrangements you have in place for your employees." and a yellow button labeled "Start Company Setup". On the right, there are two smaller blue boxes. The top one is titled "Self-certification" and says "Available after company setup". The bottom one is titled "Compliance Check" and says "Available after Self-certification". Both of these boxes have a red circle with a slash icon in the top right corner.

We will now show you how to set up your company in AME:Lite. You'll need to do this before you can start assessing your workforce for compliance.

Go to AME:Lite Practice and click the yellow **Start Company Setup** button.



 Auto-enrolment Manager for Employers: Lite

Set up your company

AME needs to understand how your company is set-up and what pension arrangements you have in place for your employees.

[Start Company Setup](#)

Self-certification 
Available after company setup

Compliance Check 
Available after Self-certification

On this screen, click on the yellow **Start Pension Data** button. This will take you to the screen where you'll fill in the information needed to set your company up in AME:Lite.

The screenshot shows a 'Set up your company' interface. On the left, there are two blue panels. The top panel is for 'Pension Data', featuring a person icon, the text 'Pension Data', a link 'What you'll need', and a yellow 'Start Pension Data' button. The bottom panel is for 'Payroll Mapping', featuring a folder icon, the text 'Payroll Mapping', a link 'What you'll need', and the text 'Available after Pension Data'. On the right, a progress indicator shows 'Company Profile 0 of 2 Steps complete'. A central circular gauge displays 'Steps 0 of 2 Complete'. A horizontal line with two numbered circles (1 and 2) connects the steps. Step 1 is labeled 'Pension data' and step 2 is labeled 'Payroll mapping'.

We'll now go through all the information you'll need to enter into AME:Lite when you set your company set up on the live system.

We'll explain each required field as well as how you can get the required information. This will also allow us to explain some auto-enrolment terms.

We'll then get you to enter this information into AME:Lite practice for the dummy company ABC Ltd.

N.B. Please do not put your own company data into at this point as you will just be following the case study and entering details for the dummy company.

The first thing you'll need to enter is your company's staging date:

All fields marked with an asterisk (*) are required.

What is your staging date?*

DD MM YYYY



You should know what this is if you are using AME:Lite. If you don't, please contact The Pensions Regulator who will be able to tell you.

If you are more than six weeks past your staging date then you cannot use AME:Lite to assess your workforce. This because the letters it produces will not be compliant under auto enrolment regulations.



Go into AME:Lite Practice and enter **01/01/2017** as the staging date.

N.B. It's really important that you enter this exact date. If you don't, then the case study will not work!

Let's now have a look at the rest of the Company Setup screen.

We've divided this screen into 5 sections and we'll look at each section individually. For each section we'll tell you what information you need to set your company up. We'll then ask you to enter the information for ABC Ltd in that part of the set up screen in AME:Lite practice.

Section one of the Set up screen

Scheme name*:	<input type="text" value="ABC Ltd"/>	
Provider*:	<input type="text" value="Aviva"/>	
Type*:	<input type="text" value="GPP"/>	 
Pension providers reference*:	<input type="text" value="TK035541"/>	
Employer Reference:	<input type="text"/>	
Are contributions capped to salary level*:	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Employee contributions*:	<input checked="" type="radio"/> Net <input type="radio"/> Gross	

When you set your scheme up in live AME:Lite you will need to enter your **Scheme name**. This will be the full name of your Aviva Pension Scheme.

You will also need to enter the Aviva scheme number in the **Pension providers reference** box.

The **Employer Reference** field isn't mandatory, however, you could put in your PAYE reference if you want to.

You may notice that 4 of the fields in this section, as well as others in other sections, have been completed for you and cannot be changed.

Provider, Type, Are Contributions capped to salary level? and **Employee Contributions** fields. These fields will always contain the default values that have been put into them and can't be changed.

As we go through this screen, you may notice other fields that are fixed like this and cannot be changed.



Please now enter ABC Ltd's information into this screen in the AME:Lite Practice site.

Please enter the following information:

Scheme name*:	<input type="text" value="ABC LTD"/>
Provider*:	<input type="text" value="Aviva"/>
Type*:	<input type="text" value="GPP"/>
Pension providers reference*:	<input type="text" value="TK035541"/>
Employer Reference:	<input type="text"/>
Are contributions capped to salary level*:	<input type="radio"/> Yes <input checked="" type="radio"/> No
Employee contributions*:	<input checked="" type="radio"/> Net <input type="radio"/> Gross

When you've entered this information click continue below and we'll go through the next section of the set up screen.

Section two of the Set up screen

Group name* :	<input type="text"/>
Is this group to be used for auto-enrolment?* :	<input checked="" type="radio"/> Yes <input type="radio"/> No
Is this a salary sacrifice group? * :	<input type="radio"/> Yes <input checked="" type="radio"/> No
Default fund name:	<input type="text" value="Future Focus"/>
Default fund reference number:	<input type="text" value="Fut Focus"/>
Default retirement age* :	<input type="text" value="65"/> <input type="button" value="v"/> <input type="button" value="i"/>

You will need to enter a **Group name** here. If you are not going to be having a salary sacrifice arrangement with your employees then you will need to enter the name of your pension scheme.

If you do have a salary sacrifice arrangement, you'll need to enter something different. Salary sacrifice will be covered later in the tutorial.

You will also need to answer the **Is this group a salary sacrifice group?** question. This will always be no unless you are operating a salary sacrifice arrangement. Salary sacrifice will be covered later in the tutorial.



Please enter the below information for the dummy company ABC Ltd in the AME:Lite Practice

Group name *:	<input type="text" value="ABC Ltd"/>
Is this group to be used for auto-enrolment? *	<input checked="" type="radio"/> Yes <input type="radio"/> No
Is this a salary sacrifice group? *	<input type="radio"/> Yes <input checked="" type="radio"/> No
Default fund name:	<input type="text" value="Future Focus"/>
Default fund reference number:	<input type="text" value="Fut Focus"/> 
Default retirement age *:	<input type="text" value="65"/>  

When you've entered this information click continue and we'll go through the next section of the set up screen

Section Three of the Set up screen

Default fund name:	<input type="text" value="Future Focus"/>	
Default fund reference number:	<input type="text" value="Fut Focus"/>	i
Default retirement age*:	<input type="text" value="65"/> ▾	i
Are current contributions based on banded earnings? *	<input checked="" type="radio"/> Yes <input type="radio"/> No	i
Are contributions paid as a percentage (%) or pound (£) of salary? *	<input checked="" type="radio"/> % <input type="radio"/> £	
Employer contributions*:	<input type="text"/>	i
Employee contributions*:	<input type="text"/>	i

There are 3 fields in this section that require information: **Are current contributions based on banded earnings?**, **Employer Contributions** and **Employee Contributions**.

To complete these fields you must know what your auto-enrolment strategy is – in other words, what the minimum contributions will be for your scheme and how these are calculated. We'll go into this further on the next page.

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The level of contribution to be paid by the employer/employee will be a percentage of either total earnings, pensionable earnings or banded/qualifying earnings. These are all explained further on the next page.

You will need to have decided which earnings you'll be basing your pension contributions on before you set up your company in AME:Lite.

This is a decision for you to make. We cannot help you with this decision or tell you which basis would have the least financial impact.

Here's an explanation of the different types of earnings you can use to calculate pension contributions:



All earnings that an employee receives e.g. basic pay, overtime, shift allowances, bonuses.



All of the employee's total pay (as above) but only above the lower earnings limit and below the upper earnings limit*.



This is set by the company but cannot be less than the basic pay an employee receives, however, you could choose to include non-contractual or non-basic pay in this calculation.

*The current lower and upper earnings limits for auto enrolment can be found at the TPR's site [here](#)

Let's now look at the information you will need to complete this section of the set up screen

Are current contributions based on banded earnings?:

Before you complete this field you will need to have decided what your employees' contributions will be based on – a percentage of total earnings, pensionable earnings, or banded/qualifying earnings.

If you have chosen to base pension contributions on banded earnings select Yes. If you are not using this basis select No.

Are current contributions based on banded earnings? * Yes No 

Employer & Employee Contributions:

This is a percentage of the employees earnings (pensionable, total or banded) you have chosen to base the contributions on.

Any employee who auto-enrols or opts in will need to contribute equal to, or more than, the auto-enrolment minimums set by the government . This is checked in AME:Lite during the compliance check.

This is a decision for you to make. We cannot help you with this decision or tell you which basis would have the least financial impact.

[Click here](#) for more information about selecting a minimum contribution for your scheme

[Click here](#) for more information about the auto-enrolment minimum contributions

If the Pension Contributions levels are going to be different for different members then [Click here](#)

Click continue to proceed with the tutorial.

If pension contributions are going to be different for different members

You will need to select a minimum contribution level for the scheme. Everybody in the scheme must make contributions of at least the minimum level.

AME:Lite will use the minimum contribution level for two things:-

- to work out minimum contributions for employees who are being auto-enrolled or opt in
- to check that contributions for existing members of the scheme are compliant

AME:Lite is only able to calculate the minimum contribution for you. If the employee or employer wants to pay more than the minimum, you will need to calculate this yourself and add to your payroll file in the columns J & K - Employer Pension Payment and Employee Pension Payment.

Don't forget that the employee contribution should be net, as Aviva will add basic rate tax relief. If you are using salary sacrifice, the total contribution should go in column J – Employer Pension Payment.

What will your minimum contributions be?

This will be a percentage of the earnings total (pensionable, total or banded) you have chosen to base your contributions on and will match or exceed the auto-enrolment minimums set by the government.

Anyone who is auto-enrolled or opts in will need to pay equal to or more than this minimum level. AME:Lite will check if these minimums are being met.

This is a decision for you to make. We cannot help you with this decision or tell you which basis would have the least financial impact.

What are the auto enrolment minimums?

The auto-enrolment minimums are currently as follows. You will need to choose one of four certification bases:

2% of pensionable pay (employer minimum 1%) increasing to 8% in 2019	3% of pensionable pay (employer minimum 2%) increasing to 9% in 2019	2% of total earnings (employer minimum 1%) increasing to 7% in 2019	3% of pensionable pay (employer minimum 2%) increasing to 9% in 2019
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The minimums will start off at the level above but will increase from April 2018 and then will increase again from April 2019. This gradual phasing is sometimes known as **phased tiering**.

Please note there is a minimum total contribution (employee and employer combined) and a minimum employer contribution but there is no minimum employee contribution. As long as the total contribution and the employer contribution meet the minimums, AME:Lite will never check the employee contribution.

Certification	7% Total Pay (2% phased)	8% Pensionable (2% phased)	8% Banded (2% phased)	9% Pensionable (3% phased)
Based on (in your file)	Contractual Earnings + Non-Contractual Earnings	Pensionable Earnings (Current)	Contractual Earnings + Non-Contractual Earnings	Pensionable Earnings (Current)
Meaning	All of a member's earnings are taken into account for their pension contribution	Pensionable earnings cannot be less than a member's basic pay, but other than that restriction you can decide what earnings to include.	Contributions to a banded earnings pension scheme are based on a band of earnings: Lower: £5,825 Higher: £43,000	Pensionable earnings cannot be less than a member's basic pay, but other than that restriction you can decide what earnings to include.
Example	£1,000 Basic Pay + £250 Bonus = £1,250 Total Pay	£1,000 Basic Pay + £50 Car Allowance + £150 Commission = £1,200 Pensionable Earnings	Member earns £20,000 £20,000 – £5,825 = £14,176	£1,000 Basic Pay + £50 Car Allowance + £150 Commission = £1,200 Pensionable Earnings
Comments		85% check – If you want to use this certification the pensionable pay must constitute at least 85% of total pay. If it doesn't, you'll fail this check and you won't be able to use this certification	The band of earnings could change each tax year, the above example uses 2016/2017 figures	The 85% check does not apply to this certification



Please enter the following information for ABC Ltd in AME:Lite Practice:

Are current contributions based on banded earnings? * Yes No i

Are contributions paid as a percentage (%) or pound (£) of salary? * : % £

Employer contributions * : i

Employee contributions * : i

When you've entered this information Click continue and we'll go through the next section of the set up screen.

Section Four of the Set up screen

Group code*:	<input type="text"/>	
Payroll frequency*:	<input type="text" value="Pick a frequency.."/>	
Select a pay reference start date*:	DD <input type="text"/> MM <input type="text"/> YYYY <input type="text"/>	 
Payroll close day*:	<input type="text" value="Pick a close day.."/>	

You will need to enter a **Group code** here. This will also be input into the payroll file (more about this later). If you do not have a salary sacrifice arrangement with your employees, this will need to be the first three letters of your pension scheme name.

If you do have a salary sacrifice arrangement you will need to enter something different. We'll cover salary sacrifice later in the tutorial.

Click continue and we'll go through the rest of this screen.

Payroll frequency: This is how often you run your payroll (monthly, weekly, bi-weekly, four weekly, monthly, bi-monthly, four monthly or bi-annually).

Pay reference start date: This is the start date of your first payroll reference period. This date should either be your staging date or include it. For example, if you have a weekly payroll this date could be before the staging date.

Please [Click here](#) for more information about payroll reference periods.

Payroll close day: This is the last day in your payroll period where you are able to make changes to your payroll.

Payroll Reference Period

The payroll reference period is the period of time that an employee has received a salary for, or the period of time that a salary payment relates to.

If the payroll is run on a monthly basis and employees are paid for the entire month then the payroll reference period would run from the first day of the month to the last.

Compliance checks need to be run for every payroll reference period. If the payroll is run weekly, you'll need to complete a compliance check every week. If the payroll is run monthly, you'll need to complete a check every month.

Postponement

If you're using postponement then you can postpone auto-enrolling employees into the pension scheme.

This means that anyone AME:Lite assesses as eligible to be auto-enrolled because of their age and earnings won't be auto enrolled the first time AME:Lite sees them.

Instead they'll enter a postponement period and be auto-enrolled at the end of the postponement period if they're still eligible.

Communications must be sent to employees within 6 weeks of the staging date to let them know they are being postponed.

Postponement only applies to individual members. You **cannot** postpone your staging date.



Please enter the following details for ABC Ltd into AME:Lite Practice:

Group code*: ⓘ

Payroll frequency*: ▼

Select a pay reference start date*: DD MM YYYY ⓘ 

Payroll close day*: ▼ ⓘ

Please ensure that the **Select a pay reference start date** is 01.01.2016.

When you've entered this information click continue and we'll go through the next part of set up screen.

Section Five of the Set up screen

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How long do you want to wait before enrolling an eligible job holder?:	<input type="text" value="No Postponement"/>	
Which day should the eligible jobholders be enrolled?:	<input type="text" value="Pick a day.."/>	

The final section covers postponement. This is where you tell AME:Lite if you are using postponement and if so, how long for. You will need to have decided this before you set up your company in AME:Lite.

[Click here](#) for more information about postponement.

Please note that you can only set up one group in AME:Lite. As a result the postponement period has to be the same for all the employees that AME:Lite will be assessing.

You will then enter the day that people come out of postponement. If you have a payroll that is not monthly this will be slightly different - this will be covered later in the tutorial.

[Click here](#) for more information about this.

What day will eligible jobholders be auto enrolled?

This is the day in the payroll reference period that AME:Lite will auto-enrol employees when they reach the end of their postponement period.

Example:

- Monthly payroll
- Up to 3 months postponement
- Enrolling on the 1st

An employee joins the company on 15th August, is assessed as eligible, and now has a 3 month postponement period.

They are assessed again at the end of postponement, in the November payroll reference period.

As the postponement period is up to 3 months (not more than) and the 1st is the day that eligible jobholders are auto-enrolled, they are auto-enrolled on the 1st November.

Please enter the following details for ABC Ltd into AME:Lite Practice:

How long do you want to wait before enrolling an eligible job holder?:	<input type="text" value="Up to 2 Months"/>	
Which day should the eligible jobholders be enrolled?:	<input type="text" value="1"/>	

Click continue

You have now entered all of the required information to set up the scheme. Click the yellow **submit group details** button.

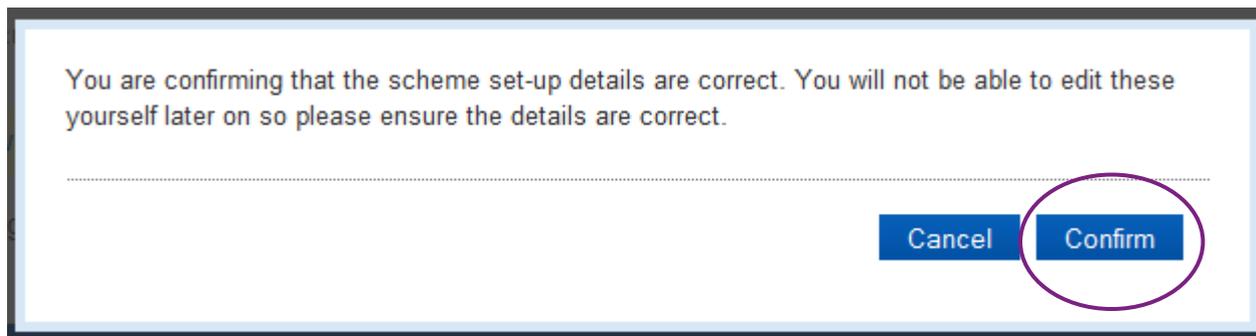
AME:Lite will tell you if you have any missing information and highlight the fields where information is needed.

[Click here](#) for a full list of all of the info that needs to be entered for ABC Ltd.

Click Submit scheme details to complete the set up.

[Submit scheme details](#)

Click **Done** and you will be presented with the following message:



You need to make sure that the information you have provided is correct before you continue. To double check you can click **cancel** here and click edit under the scheme followed by edit under the group.

This will show you what scheme details you have entered.

If you have provided all the correct information click **confirm** to continue.

Please note the details you have entered will apply to all of your employees.

In this tool you are not able to apply different auto enrolment strategies to different groups or have differing postponement periods or certifications. If you want to do anything like this then you would need to purchase the full version of AME.*

You'll need to ensure you enter the correct information in AME:Lite Practice and AME:Lite Live, as once you have confirmed the set up it cannot be edited.

*If you are interested in purchasing the full AME, please contact us at businesssolutions@aviva.co.uk

You have now reached the end of this part of the tutorial.

The next section will cover uploading and mapping your payroll file.

Click Done below and complete the **Uploading a Payroll File** part of the tutorial.

The image shows a progress indicator for 'Company Profile 1 of 2 Steps complete'. On the left, there are two blue panels: 'Pension Data' with an 'Edit' button and 'Payroll Mapping' with a 'Start Payroll Data' button. In the center, a circular progress indicator shows 'Steps 1 of 2 Complete'. Step 1, 'Pension data', is marked as complete with a green checkmark. Step 2, 'Payroll mapping', is not yet complete.

What is a payroll file?

You now need to get your workforce onto AME:Lite so that it can perform an initial assessment. In order to do this, you'll need to upload a payroll file into the system.

A payroll file is a spreadsheet of all your company's employee data which is saved in a .CSV format. It includes all relevant information needed to setup the policies, send auto-enrolment communications & ensure the correct contributions are paid.

The payroll file is uploaded into AME:Lite each payroll reference period.

ABC Ltd – **Set up details**

What is your staging date?: **01/01/2016**

Scheme name: **ABC Ltd**

Pension Providers reference: **TK0035541**

Group name **ABC Ltd**

Is this a salary sacrifice group? : **No**

Are current contributions based on banded earnings: **Yes**

Employer contributions: **1**

Employer contributions: **1**

Group Code: **ABC**

Payroll Frequency: **Monthly**

Select a pay reference start date: **01/01/2016**

Payroll Close Day: **15**

How long do you want to wait before enrolling an eligible job holder?: **2 Months**

Which day should the eligible jobholders be enrolled? **Day 1**



Page 2 of 22

Please [Click here](#) to download an example payroll file. Please save this file in one of your folders.

You'll upload a payroll file like this when you're setting up the scheme & running compliance checks.

Compliance checks are run every payroll reference period based on that period's payroll data. This is how AME:Lite assesses your staff and checks that your scheme is compliant with the auto-enrolment regulations.

There are 28 columns in the payroll file for each employee's information.

When you create your own payroll file the headings you use must match the headings used in this example file so it can be uploaded successfully into AME:Lite.

Some of the columns may not require information in them but the column and column heading need to remain in the file as if any are missing the file will not upload. We recommend using the same column heading as in the template to avoid any issues.

Your payroll file must include all employees that work for your company.

For each employee the required data must be added to the template.

The easiest way to do this is get your payroll software to create a file that's already populated with this information. Contact your payroll software provider to check how to do this.

If your payroll software can't do this or you don't use payroll software then you'll need create the payroll file manually.

[Click here](#) for a guide to creating a payroll file.

This goes through all the information that we need to be in payroll file, explains what it is and how to get it. It also explains which pieces of information are mandatory and which are optional.

When you've had a look at this please you'll return here. Please click continue and we'll show you how to upload a file.

Group Code

Title

Forenames

Page 1 of 7

Group Code

- This will need data in it but can be left blank for now
- We will go through what needs to be in this column later on in this guide

Title

- The employee's title, for example Mr or Mrs. There should be no punctuation in this field
- This information will be used if the employee needs to auto-enrol or join into the scheme
- This field is mandatory and cannot be blank

Forenames

- The employee's forename. If they have additional forenames / middle names then enter them in this field too
- This information will be used if the employee needs to auto-enrol or join into the scheme
- This field is mandatory and cannot be blank

 Back

Continue 



Surname

- The employee's surname
- This information will be used if the employee needs to auto-enrol or join into the scheme
- This field is mandatory and cannot be blank

DOB

- The employee's date of birth. Needs to be in the following formats – DD/MM/YYYY or DD.MM.YYYY
- This information will be used to assess an employee's worker status (e.g. If they are over 22 and eligible for auto-enrolment)
- It will also be used if the employee needs to auto-enrol or join into the scheme
- This field is mandatory and cannot be blank

Gender

- The employee's gender. Needs to be M or F.
- This information will be used if the employee needs to auto-enrol or join into the scheme
- This field is mandatory and cannot be blank

Marital Status

- This data is not mandatory and can be left blank

NI Number

Payroll
Reference Code

Employer Pension
Payment

Page 3 of 7

NI Number

- The employee's NI Number
- If the employee has an NI number then this NEEDS to be on the payroll file
- If the employee hasn't got an NI number for whatever reason, this can be left blank, however, you need to ensure that you need to fill in this field for them as soon as an NI number is assigned.

Payroll Reference Code

- AME:Lite will use this number to identify each employee on your payroll file
- This should be a unique code that is never changed e.g. Staff Number or NI Number, so that the system can identify this employee in ongoing assessments, and save their assessment history against this payroll reference code.
- This field is mandatory and cannot be blank

Employer pension payment

- There should only be data in this column if the employee is a member of the pension scheme, and you have made an employer pension contribution for them
- The amount should be in numbers only. No £ sign or commas needed.
- If the employee is not a member of the pension scheme then this should be blank or 0

 Back

Continue 

 Employee Pension
payment Contractual
Earnings Non Contractual
Earnings

Page 4 of 7

Employee Pension Payment

- There should only be data in this column if the employee is a member of the pension scheme, and they are making their own contribution into the pension plan
- The amount should be in numbers only. No £ sign or commas needed.
- If the employee is not a member of the pension scheme then this should be blank or 0
- If the employee is making their contribution via a salary sacrifice/exchange, then this column should be blank, and all contributions need to be combined in the 'Employer pension payment' column

Contractual Earnings

- Your employee's contractual earnings for this payroll period. This is a mandatory field and must not be blank
- Contractual earnings generally mean an employee's basic pay
- If your employee has no contractual earnings during this payroll period then you must put a 0 here

Non Contractual Earnings

- Your employee's non-contractual earnings for this payroll period. This is a mandatory field and must not be blank
- Non-contractual earnings generally mean an employee's earnings which fall outside of their contract – e.g. commission and bonus
- If your employee has no contractual earnings during this payroll period then you must put a 0 here

 Back Continue

Pensionable
Earnings

Employee single
Contribution

Employer single
contribution

Page 5 of 7

Pensionable Earnings

- The amount of your employee's earnings which you deem as pensionable
- If your employee has no pensionable earnings during this payroll period then you must put a 0 here
- This field is mandatory and cannot be blank

Employee single contribution

- There should only be data in this column if the employee is a member of the pension scheme, and you have made a ad-hoc/extra employer pension contribution for them
- The amount should be in numbers only. No £ sign or commas needed.
- If the employee is not a member of the pension scheme then this should be blank or 0

Employer single contribution

- There should only be data in this column if the employee is a member of the pension scheme, and they wish to make a ad-hoc / extra contribution into their pension plan via a payroll deduction
- The amount should be in numbers only. No £ sign or commas needed.
- If the employee is not a member of the pension scheme then this should be blank or 0

⏪ Back

Continue ⏩

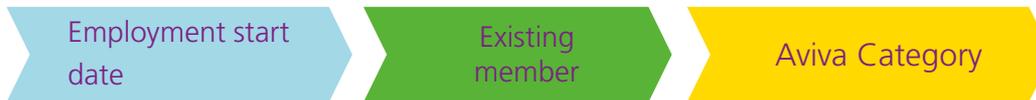


Address 1,2,3 and 4

- At least Address 1 and 2 need to be completed. 3 and 4 can be left blank if needed
- This information will be used if the employee needs to auto-enrol or join into the scheme

Postcode

- There must be postcode and AME:Lite will check if the postcode is valid.
- If there is no postcode or an invalid postcode because it is a foreign address then please check to see if you can set up a pension for that member
- This field is mandatory and cannot be blank



Employment Start Date

- This is the date that the employee joined the company
- This field is mandatory and cannot be blank

Existing Member

- Has to be either 'Y' or 'N'
- If the employee is a part of your pension scheme already, put Y
- If the employee isn't in the scheme or has not been auto-enrolled yet, put N
- This field is mandatory and cannot be blank

Aviva Category

- This is the scheme number of your Aviva Pension Scheme

Please click continue to return to the uploading your payroll file

The first payroll file you create will need to be in respect of the first payroll reference period i.e. the one that ends after your staging date. The information in your file, including the employee earnings figures, should all be based on this payroll reference period.

If you have a weekly payroll then this payroll reference period could include some days before the staging date. The information included should still be for the whole of that period pre and post staging date.

If the scheme is already up and running, the pension contributions in the file will be the pension contributions deducted for that payroll reference period.

When you've created your payroll file and it is populated with all of your members' data you will then need to upload it into AME:Lite.

Initially this is done so that you can map the headings. Mapping the file tells AME:Lite where to look for information within your file.

We recommend using the headings from the template, but if your file has different headings you can still use them in AME:Lite by completing the mapping process.

AME:Lite expects 28 columns with headings identical to those in the AME:Lite payroll template.

You can provide your own headings, however, if you do it's important that you use the same file headings in future.

If you do use different headings in subsequent uploads, AME:Lite will not recognise them and you will not be able to upload the file.

You will need to make sure that your file is in a .csv format.

To convert a spreadsheet to a .csv format you will need to click **save as**. It should look like this.

File name:	<input type="text" value="month one"/>
Save as type:	<input type="text" value="CSV (Comma delimited)"/>



We will now show you how to upload a file and map the headings in it. We'll do this by getting you to upload the example payroll file you have saved to your folders.

Click **Start Company Data**

Set up your company

AME needs to understand how your company is set-up and what pension arrangements you have in place for your employees.

[Start Company Setup](#)

Then **Start Payroll Data**



Payroll Mapping

[What you'll need](#)

[Start Payroll Data](#)

The first step is selecting the group or groups in AME:Lite that the file is for. If you are not operating salary sacrifice then there will just be the one group.

Step 1: Choose the groups your first file will cover.

Please choose all the schemes and groups this file will cover:

ABC Ltd (Select all groups)	<input type="checkbox"/>
ABC Ltd	<input type="checkbox"/>



Please select ABC Ltd and click continue in AME:Lite.

You will then be asked to select the file to upload in Step 2. To do this click **Browse** and select the file you would like to upload.

Step 2: Upload file

Select file to upload*:



In AME:Lite practice please select the example payroll file that you have just saved to your folders.

This file contains information for all of the employees of the fictional ABC company and this is the file that you will upload to AME:Lite.

You will then need to select the payroll reference period that the file is for. If you are uploading the file for the first time then you will only be given the first period as an option. This tells AME:Lite that the file is for this period.

You will also need to give this mapping a name. You can choose an appropriate name for it. You should only have to go through the mapping process once so call it something like **mapping**.

Select a reference period:

Sun January 01 2017-Tue January 31 2017 ▼

Give this mapping a name*:

mapping



In AME:Lite practice select the January period and enter **Mapping** in the **Give this mapping a name field**

Select a reference period:	<input type="text" value="Fri January 01 2016-Sun January 31 2016"/>
Give this mapping a name*:	<input type="text" value="mapping"/>

You can then click [Upload file](#) to upload the file to AME:Lite.

Once the file has been uploaded it will insert the fields in the **Your File's Field** column.

What you will now need to do is tell AME:Lite what headings you are going to be using when you upload your payroll files and which of the data fields that AME:Lite is expecting these headings are for. You will still need to do this if you are using our template and you are using all of the correct headings

To do this you will select the data field AME:Lite needs in the left hand **Data we need column** and then select the heading that you have used in the right hand **Your File's Field** column.

Start Mapping

Data we need	Your File's Field	First Row Value
Group_code	Group_code	ABC
Title	Title	Mr
Forename	Forename	William
Surname	Surname	Smith

[Link to](#)





Go into AME:Lite practice and map the first field **Group Code**.

Click **Group Code** in the **Data we need** need column so that it's highlighted grey then click **Group Code** in the **Your File's Field** column.

Start Mapping

Data we need	Your File's Field	First Row Value
Group_code	Group_code	ABC
Title	Title	Mr
Forename	Forename	William
Surname	Surname	Smith
DOB	DOB	09/07/1976

The image shows a 'Start Mapping' interface with two columns: 'Data we need' and 'Your File's Field'. The 'Group_code' row in both columns is highlighted in grey. A blue double-headed arrow labeled 'Link to' is positioned between the two 'Group_code' cells. The 'First Row Value' column shows the corresponding values for each field: ABC for Group_code, Mr for Title, William for Forename, Smith for Surname, and 09/07/1976 for DOB.

When both fields are grey please click Link to. This will move both fields down to the Data Fields you've chosen box.

When the fields are mapped they will be moved to the **Data fields you've chosen** box at the bottom of the screen.

Data fields you've chosen	
Data we need	Your File's Field
Group_code	Group_code

The field will also show as Mapped in the Data we need column

Data we need
mapped Group_code
Title



Please now do the same for **all** of the other fields in the **Data we need** column.

When you have mapped all of these fields, they will all be shown as **mapped** and there will be nothing left in the columns **Data we need** and **Your File's Field**. They will have been moved to the **Data fields you've chosen** box.

If you link two fields by mistake, you can unlink them by highlighting the incorrect fields in the **Data fields you've chosen** box and clicking **Unlink**

Data fields you've chosen

Data we need	Your File's Field
Group_code	Employee_Single_Contribution

Unlink



When all fields have been mapped and there are no fields at all in the columns on the right you can click on  at the bottom of the screen in AME:Lite.

The file will now be checked by AME:Lite to see if it is correct. If there are any problems with the format of the file or information missing you will get and you will get an error message.

The file you have uploaded doesn't contain any errors so it will be uploaded without any problems. When a file is successfully uploaded you will be taken into the **payroll mapping summary** screen

Set up your company - payroll mapping summary

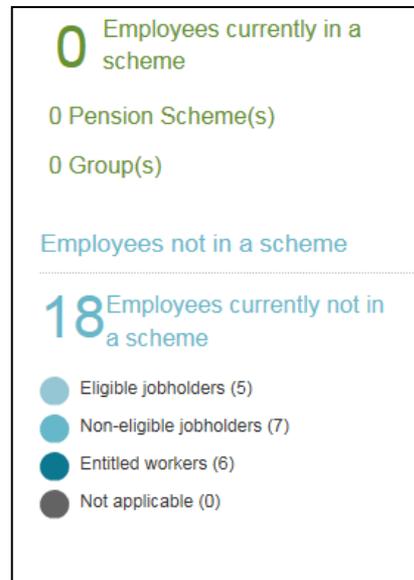
Scheme/Group	Mapping Name	Mapping Status	Last Compliance Period
ABC Ltd			
ABC Ltd	mapping	✓ Complete	

[Add New Mapping](#) [Edit/Delete Association](#) [Add New Association](#) [Delete Mapping](#)



Please click **Done** to take you into the **Submit Company Setup** screen

There will be a breakdown of your workforce based on the file you have uploaded. This shows how many employees are not in your pension scheme and the AE status of these employees



Please click [Submit Company Setup](#) to complete this part of the set up process

You have now mapped your payroll file and uploaded the members to AME:Lite.

The next step is to tell AME:Lite what your minimum contributions are going to be.

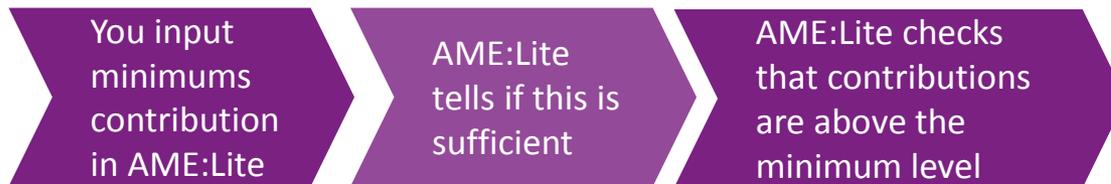
Click Done

The final part of setting up your company on AME:Lite is **certification**. Before you can complete this part of your company set up you must know what your auto-enrolment minimums are going to be and what earnings the contributions will be based on.

Certification is a way of showing that your scheme meets the requirements for auto-enrolment and that you are paying/intend to pay high enough pension contributions for your employees. It's here you'll set the minimum contributions for your scheme in AME:Lite.

After you've certified, all members of the scheme must pay equal to or more than the certified contribution amount.

AME:Lite will check that members of the scheme are paying more than the minimum when you do your regular workforce compliance checks.



What are the auto enrolment minimums?

The auto-enrolment minimums are currently as follows. You will need to choose one of four certification bases:

2% of pensionable pay (employer minimum 1%) increasing to 8% in 2019	3% of pensionable pay (employer minimum 2%) increasing to 9% in 2019	2% of total earnings (employer minimum 1%) increasing to 7% in 2019	3% of qualifying/banded earnings (employer minimum 1%) increasing to 8% in 2019
--	--	---	---

The minimums will start off at the level above but will increase from April 2018 and then will increase again from April 2019. This gradual phasing is sometimes known as **phased tiering**.

Please note there is a minimum total contribution (employee and employer combined) and a minimum employer contribution but there is no minimum employee contribution. As long as the total contribution and the employer contribution meet the minimums, AME:Lite will never check the employee contribution.

You can certify your scheme for up to 18 months. The contributions paid by members on will have to be at the level certified until the end of this period.

You don't have to certify for the whole 18 months and can choose a shorter period if you prefer.

When you come to the end of the certification period you'll need to re-certify. You can also re-certify at any point before this if you want to change the contribution levels.

Page 4 of 21

When you certify your scheme AME:Lite will produce a certificate for you. This is stored in AME:Lite & accessible at any time.

This could be presented to the Pensions Regulator if they were to audit your company.

We'll now ask you to go into AME:Lite practice to certify ABC Ltd.

It has been decided that anyone who is a member of the ABC Ltd scheme will be paying 1% of their banded/qualifying earnings.

So the ABC Ltd pension needs to be certified on the following basis:

1% of banded earnings, with phased tiering applied.

We will show you how to do this next.





Click Start Self- Certification

Self-certification

Each of your groups needs to be certified and registered with the Pensions Regulator.

Certification overdue by 448 days

Start Self-certification

There will be a message telling you that you are overdue. This is only displayed because we selected **01/01/2016** as the staging date so you can ignore this.

You then need to tell AME:Lite if you will be uploading a new payroll file when you certify or if you will be using the file that you have just uploaded.

You will using the file that you have just uploaded for this case study, but you could choose to upload a new file here if you leave some time between mapping and certification and the data has changed.



Please leave **Latest payroll file?** radio button as **yes** and click **continue** in AME:Lite.

Please upload your latest payroll file

ABC (TK)

Group name	Applicable mapping	Latest file upload	Payroll period	Latest payroll file?*	Action required
ABC	mapping	22/06/2017 at 12.17pm	01/01/2017 - 31/01/2017	<input checked="" type="radio"/> Yes <input type="radio"/> No	Upload new file

You should now be in the **Model and Certify** overview screen. This shows you what basis you have certified on or if certification is needed.

ABC Ltd (TK035541)				
Group name	Certification period	Modelling / Certification status	Cost to employer	Certificate
ABC Ltd	-	Not modelled yet  Certification needed Certification overdue by 448 days	£0	Modelling/certification

If you are operating a salary sacrifice arrangement and have set up two groups you will need to certify both groups individually.

In this case study there is only one group.

Please click [Modelling/certification](#) to start the certification process.

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You will now need to set the certification period. You can certify (agree to pay a minimum level) for up to 18 months but this can be a shorter period if you wish.

The certification **from** date must always be your staging date and the **to** date will be less than 18 months later.

You will notice that the from date always defaults to today's date and the to date is a date in the future.



Please enter the following dates in this screen and click **continue**

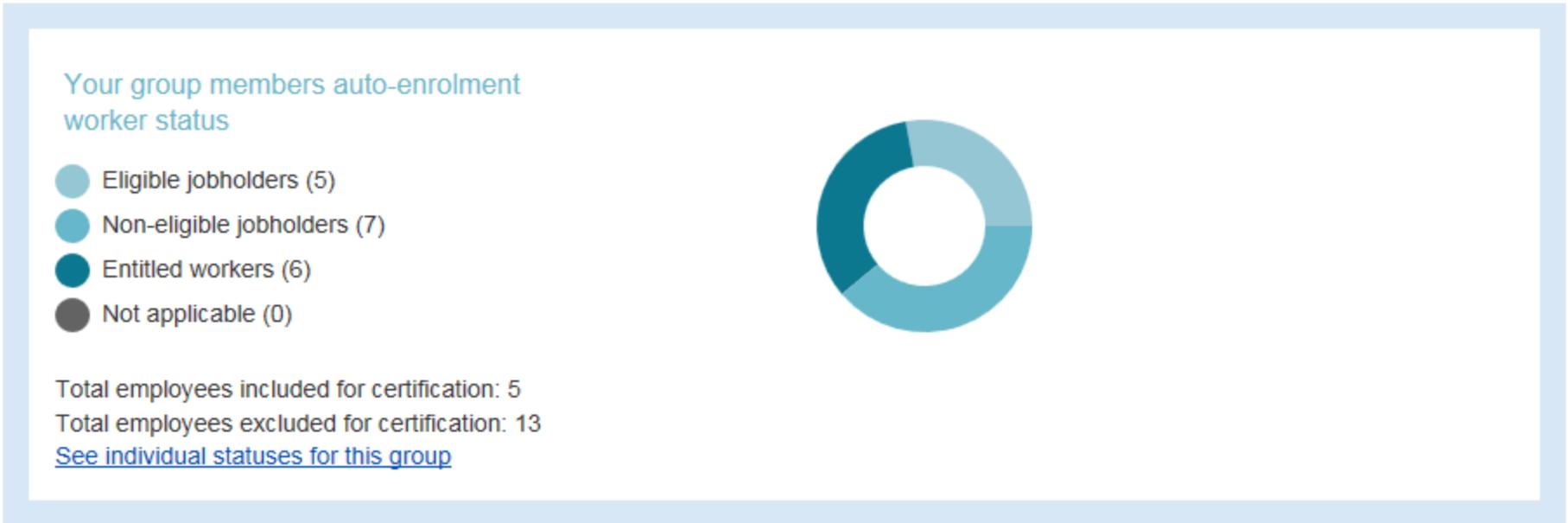
Enter date range
(dd/mm/yyyy):*

From: 01 01 2017 

To: 31 03 2018 

Continue

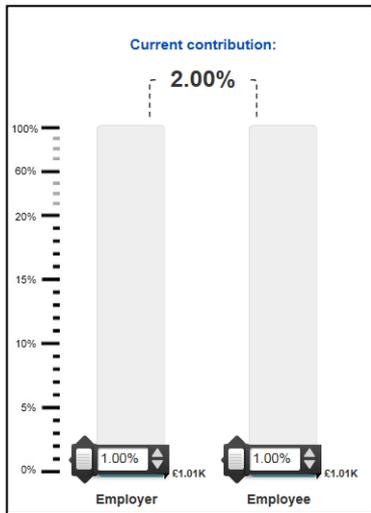
This will open up the rest of the **Model & Certify** screen.



The first part of this screen provides a breakdown of your workforce from an auto-enrolment perspective.

The next part is the **choose your certificate** section where you confirm the contributions and the certification basis.

The first half of this section, on the left hand side, is the current contribution.



This contains the pension contribution % that you entered when you set up your scheme in AME:Lite. It should be showing **1%** and **1%**.

You can change this at this point by moving the sliders up and down or by typing in the new contributions. Please leave it as it is.

The second half of this section, on the right hand side, is where you choose the certification basis that you would like the scheme to be on.

Target certification:

These are the certification levels you can choose from. Move the sliders on the contributions amounts on the left to see the financial impact on your business and whether you're meeting the requirements.

Requirement	Requirement	Requirement	Requirement
not met	not met	not met	not met
€5.76K	€7.20K	€5.04K	€7.20K
€4.32K	€4.32K	€3.02K	€5.76K
7.0% Total Pay Eqv 7.00% Pensionable	8.0% Pensionable	8.0% Banded	9.0% Pensionable
<input type="radio"/> Choose certificate	<input type="radio"/> Choose certificate	<input checked="" type="radio"/> Choose certificate	<input type="radio"/> Choose certificate

Because we answered **yes** to the **Are contributions based on banded earnings** question when you set the scheme up in AME:Lite, the only available option is Banded Earnings. If you had selected **no** you would be able to select the other options but *not* Banded Earnings.

The AE minimum for banded earnings is currently 2% but this will increase incrementally over the next few years until the minimum contribution is 8% in 2015. This is known as phased tiering.

Please look at this section in AME:Lite practice. You will notice that you can only select the **Banded earnings** option and that it is red and is showing as requirement not met. This is because it is looking at the contributions you have entered into AME:Lite (the 1% and 1%) to see if they are above the eventual AE minimums for 2019 i.e. 8%.

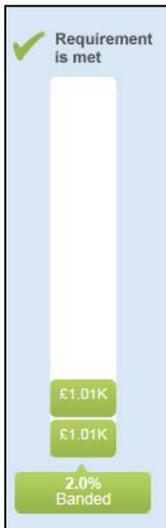
You will need to go into AME:Lite and tell it that you want it to see if the contributions you have entered are above the minimums for today (i.e. 2%). In other words, take advantage of phased tiering.



Please click the yes radio button next to Apply phase tiering in the section of the screen directly above the target certification section.

Apply phase tiering? * Yes No

You will notice that the banded earnings column has now turned green, and is displaying the requirement is met message.



It has also changed to 2% banded. This is because phased tiering has been applied and it is now looking at the minimums to make sure they are above the AE minimum today, which is 2%.

It is green because the contributions that you have told AME:Lite will be made are equal to the minimum.



Please now select the banded earnings certification basis by selecting the choose certificate radio button below the column.

Requirement is met

£1.01K

£1.01K

2.0% Banded

Choose certificate



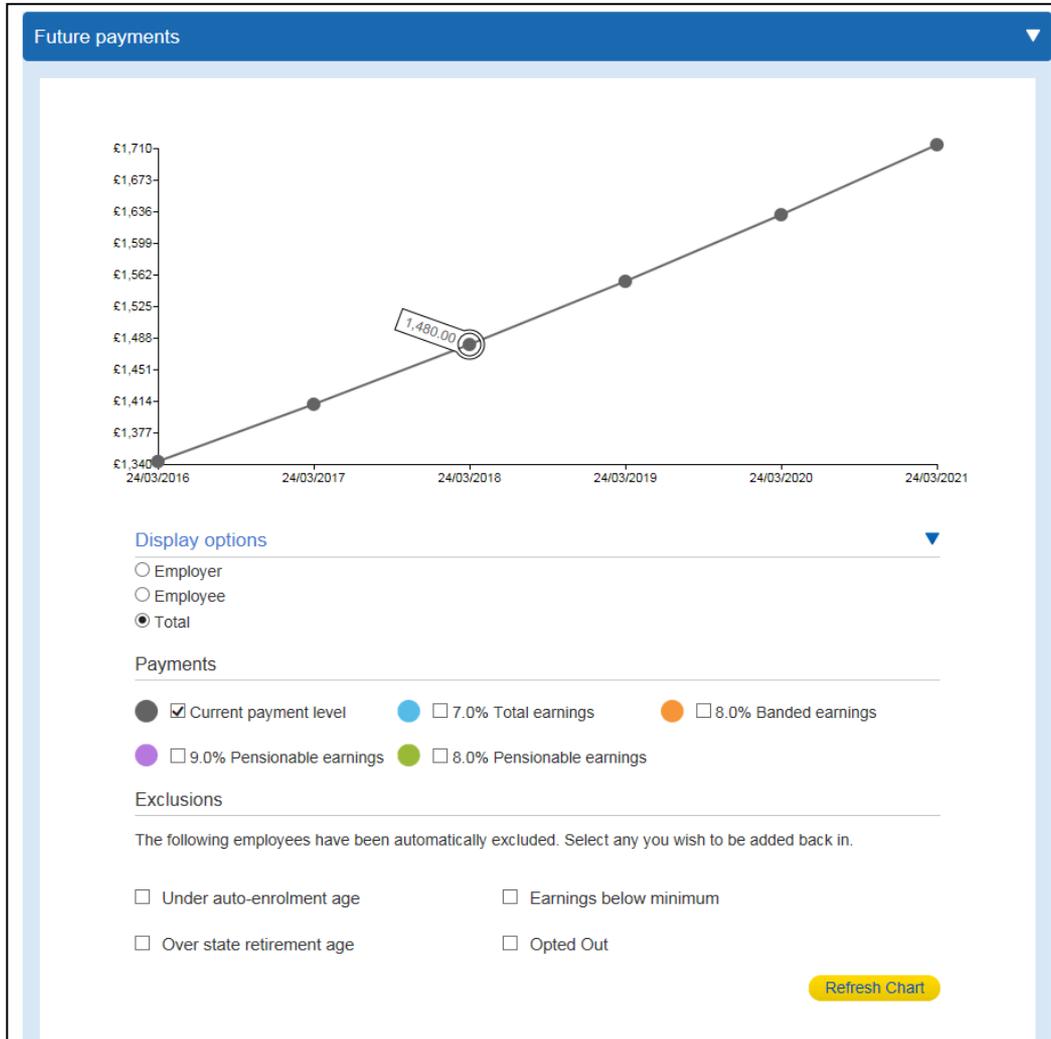
Please select the banded earnings certification basis by selecting the choose certificate below the column.

If you scroll down you will see the following sections of the certification screen.

The first part directly below where you chose the basis is this section. It tells you what the financial impact of choosing this basis will be. These figures are based on the earnings in your file, the number of eligible employees in your workforce and the certification period you have selected.

Impact of your changes for included employees:			
	Employer cost (Gross)	Employee cost (Gross)	Total cost (Gross)
Current cost for existing members	£0	£0	£0
Additional auto-enrolment cost			
For existing members	£0	£0	£0
For current non-members	£1,007	£1,007	£2,014
Total costs	£1,007	£1,007	£2,014

The next section of the screen shows you the financial impact of auto-enrolment over time.



You have chosen:

✓ Certification at 2.0% banded
Employer contributions of £1,007
Employee contributions of £1,007

Print Export report Submit certification



The bottom section of the screen tells you what basis you have certified on and is where you confirm that this is the basis you want. Please click **Submit certification** to continue.

If you see the message below, you have not selected a certification basis. Please scroll back up to the **choose certificate** section and select a basis.

You have chosen:

No certification has been selected. Please choose one of the certification options above.

ABC Ltd (TK035541)				
Group name	Certification period	Modelling / Certification status	Cost to employer	Certificate
ABC Ltd	24/3/2016 - 23/9/2017	Not modelled yet ✓ Certified at 2% banded	£1,007	Edit Certificate
Total cost to employer			£1,007	

You will then be taken into a summary screen. This shows you what basis you have certified on. It will say **Not modelled yet** because you did not experiment with different contribution levels in the certification screen (this is known as modelling).

You will now be able to produce a certificate which provides evidence that you have certified the scheme. To bring this up please click [Certificate](#)

When this has been produced you can click [Done](#) to complete certification.

We have now been through the 3 main stages of setting your company up:

- Entering company data
- Uploading the payroll file
- Certification

You have now fully set up ABC Ltd in AME:Lite Practice.

In the next tutorial, we'll show you how to run regular compliance checks on your workforce.

Before you do this there is one more module that needs to be completed and an optional one if you have a salary sacrifice scheme.

When you are ready to set up your company in live AME:Lite you will need to make sure that you have the following:

All the information needed to complete the initial set up of your company

Click this and we'll go through what data you need and how to get it

An initial payroll file in the right format which includes all of your employees

Click this and we'll go through the data you need

Set up details

You will need to make sure that you have all of the information needed to set your company up in AME:Lite.

Please [Continue](#) below and we'll tell you what information you will need to set up your company.

Please [Click here](#) to go to the the AME:Lite set up details form.

This form can be used to record the information that AME:Lite needs to set up a your company. You can then make sure that you have this form to hand when you start using live AME:Lite.

Click home to return to the main menu.

AME:Lite: Lite Setup form

Information we need	Your details	Information we need	Your details
Staging date		Pension scheme name	
Pension scheme number		Do you operate salary sacrifice for some or all of your employees?	
What will you be basing your pension contributions on?		What basis will you be certifying on?	
What's your payroll frequency?		Payroll reference period start date	
Payroll close day		Postponement period	
Day in the month that members will be auto enrolled			

Please print off this list, and press the [Done](#) button below to return to the guide, where we will go through the checklist and help you put together the information you will need.

If you are using Internet Explorer then [Click here](#) for a standalone version of this form which you can save.

AME:Lite Set Up Checklist

What is your staging date?

Your allocated staging date. If the start date of your pension scheme is after your allocated staging date, then the staging date you enter in AME:Lite will be the scheme start date.

What is the name of your Aviva pension scheme?

The name you want to give to your Aviva pension scheme.

What is your Aviva Pension Scheme Reference Number?

The reference number allocated to your Aviva Pension scheme – It will start with TK or SP.

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AME:Lite Set Up Checklist

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Do you operate salary sacrifice/exchange for some or all of your members?

Do you deduct your employee's pension via a salary sacrifice arrangement? For help with this [Click here](#)

What will you be basing your pension contributions on?

Pensionable Pay, Total Pay or Banded/Qualifying Earnings. For help with this [Click here](#)

What will the minimum contribution be for the scheme?

This will need to fall in line with auto-enrolment minimums and will be the basis that you certify your scheme on.

For help with this [Click here](#)

For more information about AE minimums please [Click here](#)

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[Continue](#)

AME:Lite Set Up Checklist

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How often do you run your payroll?

How often are employees paid? For help with this [Click here](#)

What is the pay reference start date?

It is vitally important that this and the frequency of your payroll (see above) is accurate.

To see how to work this out or check if it is correct [Click here](#)

What is your payroll close day?

This is your payroll cut off when you can no longer change your payroll.

What are the pension contributions going to be based on?

The level of contribution that will be paid by the employer/employee will be a percentage of either the employee's total earnings, pensionable earnings or banded/qualifying earnings.

You will need to decide which type of earnings you will be basing your pension contribution calculations on before you set up your company in AME:Lite. We cannot help you with this decision or tell you which basis would have the least financial impact.

Here is an explanation of the different types of earnings:



All earnings that an employee receives e.g. basic pay, overtime, shift allowances, bonuses.



All of the employee's total pay (as above) but only above the lower earnings limit and below the upper earnings limit*

*Click [here](#) for a link to the TPR website which gives you the amounts



This is set by the company but cannot be less than the basic pay an employee receives, however, you could choose to include non-contractual or non-basic pay in this calculation.

Banded/Qualifying Earnings

If you choose to use banded/qualifying earnings, then you will need to calculate pension contributions based on your employee's total earnings which fall between the lower earning limit and upper earning limit. AME:Lite has the functionality to do this calculation for you, so all you need to do is populate your payroll file with the full and correct earnings for the relevant pay reference period.

The current lower and upper bands for the current tax year can be found on The Pensions Regulator's website [here](#)

AME:Lite Set Up Checklist

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Will you be using postponement? How long will the postponement period be?

For more information [Click here](#)

Remember, adding postponement does not defer or postpone your staging date.

What will be the day that eligible jobholders will be auto enrolled?

For more information [Click here](#)

Is there a salary sacrifice arrangement with any of your employees?

A salary sacrifice arrangement is an agreement between an employer and an employee to change the terms of the employment contract to reduce the employee's salary. This sacrifice or reduction of salary is made in return for some form of benefit from the employer.

In terms of pensions, the employee's salary is reduced in exchange for a gross employer pension contribution. The employee's contract must be amended to include the arrangement.

This means that there are no true employee contributions.

If there is a salary sacrifice arrangement then you will need to set the scheme up slightly differently in AME:Lite. We'll tell you how to do this later.

This only applies if the salary sacrifice is in return for pension benefits. If the salary has been reduced in exchange for any other types of benefit then it will not be classed as a salary sacrifice scheme in AME:Lite.

What will your minimum contributions be?

This will be a percentage of the earnings total (pensionable, total or banded) you have chosen to base your contributions on.

This will match or exceed the auto-enrolment minimums set by the government.

Anyone auto-enrolled or who opts in will need to pay equal to or more than this minimum level. AME:Lite will check if these minimums are being met.

You will set how you want to pay the minimums in the [Model and Certify](#) section of AME:Lite, which we will cover later in the guide. AME:Lite will tell you if the minimum contributions you have chosen are compliant with auto-enrolment rules.

This is a decision for you to make. We cannot help you with this decision or tell you which basis would have the least financial impact.

Are you adding postponement? How long will it be?

Postponement defers auto enrolment for anyone that is eligible

This will be anyone assessed as an eligible worker on your staging date, any new employees assessed as eligible or any existing employees who become eligible.

Once they have been assessed as eligible, these employees will go into a postponement period. When this postponement period ends they will be assessed again, and if they are still eligible they will be auto-enrolled. If they are no longer eligible they won't be.

Deciding on the length of the postponement period

There are three options: no postponement at all (employees are auto enrolled as soon as they are assessed as eligible), up to one month, up to two months or up to three months. You will need to decide what postponement you will apply before you set up your company on AME:Lite, and we cannot help you with this decision.

All of your employees will have to have the same postponement period if you are using AME:Lite. It is not possible to apply postponement to some employees but not all (i.e. postpone new employees but not existing ones).

What day will eligible jobholders be auto enrolled?

This is the day in the payroll reference period that AME:Lite will auto-enrol employees when they reach the end of their postponement period. This will usually be day 1 (which refers to the first day of the payroll reference period rather than the first of the month).

If the payroll is monthly

An employer's payroll is run monthly. The first payroll reference period after staging is 1st – 31st August. A postponement period of up to 3 months is selected and the day eligible jobholders will be auto enrolled has been set as day 1.

Someone joins the company on 15th August and is assessed as eligible. They enter the 3 month postponement period. They are assessed again in the November payroll reference period when they reach the end of their 3 month postponement period.

The postponement period is up to 3 months (not more than) and eligible jobholders are auto enrolled on the first day of the payroll reference period, so they are auto enrolled on the 1st November

If the payroll is not monthly

The day you select is the day in the payroll reference period the employee is auto enrolled when they reach the end of postponement. So if it's weekly you will enter 1 to 7. 1 will be the first day of your payroll reference period. The actual day in the week this is will depend on what you entered as your payroll reference start date

The same applies if it's a four weekly or fortnightly paid scheme. If it's four weekly you will select a number from 1 to 28 (or 1 to 14 if it's every two weeks) .

What day number 1 will be will depend upon what you entered as the payroll reference start date.

What are the auto-enrolment minimums?

The auto-enrolment minimums are currently as follows. You will need to choose one of four certification bases:

2% of pensionable pay (employer minimum 1%) increasing to 8% in 2019	3% of pensionable pay (employer minimum 2%) increasing to 9% in 2019	2% of total earnings (employer minimum 1%) increasing to 7% in 2019	2% of banded earnings (employer minimum 2%) increasing to 8% in 2019
--	--	---	--

The minimums will start off at the level above but will increase from April 2018 and then will increase again from April 2019. This gradual phasing is sometimes known as **phased tiering**.

Please note there is a minimum total contribution (employee and employer combined) and a minimum employer contribution but there is no minimum employee contribution. As long as the total contribution and the employer contribution meet the minimums, AME:Lite will never check the employee contribution.

What are the auto enrolment minimums?

Certification	7% Total Pay (2% phased)	8% Pensionable (2% phased)	8% Banded (2% phased)	9% Pensionable (3% phased)
Based on (in your file)	Contractual Earnings + Non-Contractual Earnings	Pensionable Earnings (Current)	Contractual Earnings + Non-Contractual Earnings	Pensionable Earnings (Current)
Meaning	All of a members earnings are taken into account for their pension contribution	Pensionable earnings cannot be less than a members basic pay, but other than that restriction you can decide what earnings to include.	Contributions to a banded earnings pension scheme are based on a band of earnings: Lower: £5,824 Higher: £42,385	Pensionable earnings cannot be less than a members basic pay, but other than that restriction you can decide what earnings to include.
Example	£1,000 Basic Pay + £250 Bonus = £1,250 Total Pay	£1,000 Basic Pay + £50 Car Allowance + £150 Commission = £1,200 Pensionable Earnings	Member earns £20,000 £20,000 – £5,824 = £14,176	£1,000 Basic Pay + £50 Car Allowance + £150 Commission = £1,200 Pensionable Earnings
Comments		85% Check – If you want to use this certification the pensionable pay must constitute at least 85% of total pay. If it doesn't, you'll fail this check and you won't be able to use this certification	The band of earnings could change each tax year, the above example uses 2015/2016 figures	The 85% Check does not apply to this certification

What is your payroll reference period start date?

This is the first day of the payroll reference period that your staging date falls in.

It is important that this is correct because it ensures that the regular compliance checks in AME:Lite are in line with your payroll reference periods.

If you want to know what a payroll reference period is [Click here](#)

Once you have your payroll reference period, please select the frequency of your payroll and we'll tell you how to work out what the payroll reference start date is.

If your payroll is run on a monthly basis [Click here](#)

If your payroll isn't on a monthly basis please click here [Click here](#)

What is a payroll reference period?

The payroll reference period is the period of time that an employee has received a salary for, or the period of time that a salary payment relates to.

If the payroll is run on a monthly basis and employees are paid for the entire month then the payroll reference period would usually run from the first day of the month to the last.

If Sage is your payroll provider and you are using tax months, the payroll reference period start date would be 6th of the month and this would run until the 5th of the following month. This is **not** recommended for use with AME:Lite.

If the payroll is run on a weekly basis then each payroll reference period will be a week long.

AME:Lite can also accept four weekly or two weekly payrolls.

Compliance checks need to be run for every payroll reference period. If the payroll is run weekly, you'll need to complete a compliance check every week. If the payroll is run monthly, you'll need to complete a check every month.

Where your payroll is on a monthly basis

If your payroll frequency is calendar monthly then in most cases the payroll reference start date will be the staging date. For example, if your staging date is 1st August then the payroll reference period that the staging date is in will be 1st August to 31 August. Therefore the start of that payroll reference is 1st August.

The first compliance check in AME:Lite will be run to assess your workforce from the 1st and will be for the pay reference period 1st August to 31 August. All subsequent compliance checks will be for the first until the last day of every month.

If Sage is your payroll provider and you are using tax months, the payroll reference period start date would be 6th of the month and this would run until the 5th of the following month. This is **not** recommended for use with AME:Lite as it can lead to discrepancies, however, if you did choose to use both, the example above would look like this:

If the staging date is 1st August then the payroll reference period that the staging date is in is 6th July to 5th August. Therefore the start of that payroll reference period is 6th July.

The first compliance check will be run from 6th July to 5th August, but AME:Lite will not be able to run an assessment until after the staging date of 1st August and will only calculate pro rata contributions for the period after the staging date (in this example 1st – 6th August).

Where your payroll is not run on a monthly basis

If it is not a monthly payroll then the start date of the payroll reference period that the staging date is in is likely to be different to the staging date.

For example:

An employer's payroll is run every week and covers the period from Monday until Sunday.

The staging date was 1st August which was a Saturday. This means that the first payroll reference period runs from 27th July (the Monday) to 2nd August (the Sunday).

In this case the payroll reference start date is 27th July as this was the start date of that payroll reference period.

This will make sure that all subsequent compliance checks will be run from a Monday to a Sunday.

The same would apply if your payroll was four weekly or every two weeks. The start date of the payroll reference period would be the start of the payroll reference period that the staging date is in.

How often do you run your payroll?

This will be either monthly, weekly, every two weeks, every four weeks, every month, every quarter, every four months or every six months.

The frequency of your payroll will determine how often compliance checks are run in AME:Lite. So if you run your payroll every month then you will need to complete a compliance check to assess your staff every month.

The Next Step – Checking your payroll file

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You should now have all of the information you need to set up your company in AME:Lite.

The next step is to complete the **Checking your payroll file** section of the guide, to make sure that you have all of the correct information in your payroll file for AME:Lite to assess.

To return to the **Preparing to use AME:Lite** menu and begin the **Checking your payroll file** part of the guide click done.

The Payroll File

If you use payroll software it should be able to produce a payroll file for you.

If you don't know how to produce a payroll file from your payroll software please to contact your software provider who will be able to help you further.

If you provide them with the payroll file template and the list of data we need they will be able to show you how to do this. Please click continue to look at a guide to creating your payroll file. You can print the pages you need.

Alternatively, if you are using Internet Explorer to view this you can bring up a stand alone PDF version of the guide. [Click here](#) to open this.

If you are receiving files where auto-enrolment assessments have already been done then you may need to reconsider using AME:Lite.

If your payroll software can't produce these files you will need to create them manually.



Group Code

This will need data in it but can be left blank for now

We will go through what needs to be in this column later on in this guide

Title

The employee's title, for example Mr or Mrs. There should be no punctuation in this field

This information will be used if the employee needs to auto-enrol or join into the scheme

This field is mandatory and cannot be blank

Forenames

The employee's forename. If they have additional forenames/middle names then enter them in this field too

This information will be used if the employee needs to auto-enrol or join into the scheme

This field is mandatory and cannot be blank



Surname

- The employee's surname
- This information will be used if the employee needs to auto-enrol or join into the scheme
- This field is mandatory and cannot be blank

DOB

- The employee's date of birth. Needs to be in the following formats – DD/MM/YYYY or DD.MM.YYYY
- This information will be used to assess an employee's worker status (e.g. If they are over 22 and eligible for auto-enrolment)
- It will also be used if the employee needs to auto-enrol or join into the scheme
- This field is mandatory and cannot be blank

Gender

- The employee's gender. Needs to be M or F.
- This information will be used if the employee needs to auto-enrol or join into the scheme
- This field is mandatory and cannot be blank

Marital Status

- This data is no longer needed and can be left blank.

NI Number

Payroll
Reference Code

Employer Pension
Payment

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NI Number

- The employee's NI Number
- If the employee has an NI number then this NEEDS to be on the payroll file
- If the employee hasn't got an NI number for whatever reason, this can be left blank. However, you need to ensure that you need to fill in this field for them as soon as an NI number is assigned.

Payroll Reference Code

- AME:Lite will use this number to identify each employee on your payroll file
- This should be a unique code that is never changed e.g. Staff Number or NI Number, so that the system can identify this employee in ongoing assessments, and save their assessment history against this payroll reference code.
- This field is mandatory and cannot be blank

Employer pension payment

- There should only be data in this column if the employee is a member of the pension scheme, and you have made an employer pension contribution for them
- The amount should be in numbers only. No £ sign or commas needed.
- If the employee is not a member of the pension scheme then this should be blank or 0

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Employee Pension
payment

Contractual
Earnings

Non Contractual
Earnings

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Employee Pension Payment

- There should only be data in this column if the employee is a member of the pension scheme, and they are making their own contribution into the pension plan
- The amount should be in numbers only. No £ sign or commas needed.
- If the employee is not a member of the pension scheme then this should be blank or 0
- If the employee is making their contribution via a salary sacrifice/exchange, then this column should be blank, and all contributions need to be combined in the 'Employer pension payment' column

Contractual Earnings

- Your employee's contractual earnings for this payroll period. This is a mandatory field and must not be blank
- Contractual earnings generally mean an employee's basic pay
- If your employee have no contractual earnings during this payroll period then you must put a 0 here

Non Contractual Earnings

- Your employee's non contractual earnings for this payroll period. This is a mandatory field and must not be blank
- Non contractual earnings generally mean an employee's earning which falls outside of their contract – e.g. commission and bonus
- If your employee have no contractual earnings during this payroll period then you must put a 0 here

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Continue

Pensionable
Earnings

Employee single
Contribution

Employer single
contribution

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Pensionable Earnings

- The amount of your employee's earnings which you deem as pensionable
- If your employee have no pensionable earnings during this payroll period then you must put a 0 here
- This field is mandatory and cannot be blank

Employee single contribution

- There should only be data in this column if the employee is a member of the pension scheme, and you have made a ad-hoc/extra employer pension contribution for them
- The amount should be in numbers only. No £ sign or commas needed.
- If the employee is not a member of the pension scheme then this should be blank or 0

Employer single contribution

- There should only be data in this column if the employee is a member of the pension scheme, and they wish to make a ad-hoc/extra contribution into their pension plan via a payroll deduction
- The amount should be in numbers only. No £ sign or commas needed.
- If the employee is not a member of the pension scheme then this should be blank or 0

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Continue 

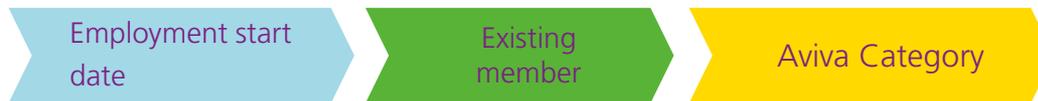


Address 1,2,3 and 4

- At least Address 1 and 2 need to be completed. 3 and 4 can be left blank if needed.
- This information will be used if the employee needs to auto-enrol or join into the scheme

Postcode

- There must be a postcode and AME:Lite will check if the postcode is valid
- If there is no postcode or an invalid postcode because it is a foreign address then please check to see if you can set up a pension for the employee
- This field is mandatory and cannot be blank



Employment Start Date

- This is the date that the employee joined the company.
- This field is mandatory and cannot be blank

Existing Member

- Has to be either 'Y' or 'N'
- If the employee is a part of your pension scheme already, put Y
- If the employee isn't in the scheme or has not been auto-enrolled yet, put N
- This field is mandatory and cannot be blank

Aviva Category

- This is the scheme number of your Aviva Pension Scheme

You have completed the **What you need to do to get ready for live AME:Lite** part of the tutorial

To return to the **What you need to do to get ready for live AME:Lite** menu [Click here](#)

To return to the main menu click here [Click here](#)

What is salary sacrifice? Only complete this section if you will be using salary sacrifice

Some employers choose to operate a salary sacrifice/salary exchange arrangement with some or all members of their pension scheme.

A salary sacrifice arrangement is an agreement between an employer and employee(s) to change the terms of the employment contract to reduce the employee's salary.

This sacrifice or reduction of salary is made in return for some form of benefit from the employer.

In this case the employee's salary is reduced in exchange for a gross employer pension contribution.

This arrangement is also sometimes known as a net pay arrangement.

What do you need to do differently if you have a salary sacrifice scheme?

Setting up your company on AME:Lite

You will need to set up 2 groups in AME:Lite if you are using salary sacrifice: one for employees who you have a salary sacrifice arrangement with and one for employees you don't have a salary sacrifice arrangement with.

You will need to set up the salary sacrifice group first.

When entering the details you'll need to fill them in as previously shown in this tutorial, however, when you reach Is this a salary sacrifice group? you will need to click yes.

Is this a salary sacrifice group? *: Yes No

You can then complete the rest of the screen as shown. The only other difference is the employer/employee contributions section where you'll only be able to enter an employer contribution. [Click here](#) for an explanation.

Employer contributions *: ⓘ

Employee contributions *: ⓘ

You can then complete the rest of the screen, as shown, but with a few differences.

When you enter the **Group name** you will enter the scheme name followed by **SS** for salary sacrifice. In the case study, the group name would be **ABC Ltd SS**.

Thirdly, when you enter the group code you will enter the first three letters of the scheme name followed by **SS** for salary sacrifice. In the case study, the group code would be **ABCSS**.

If a member does have a salary sacrifice arrangement then all of their contributions will be shown as a gross employer contribution.

When the pension contribution is made to Aviva it must be the gross amount, not the net amount.

This is because the employee has exchanged part of their salary for a benefit from the employer, an employer pension contribution. Therefore, there is no true employee contribution because no contributions are being directly deducted from the employee when they receive their salary.

You can then submit the group details. You will receive the following message:

You have chosen to use this group for employees that are paid by salary sacrifice. Please be aware if you create a salary sacrifice group , you will also need to create a non-salary sacrifice group.

Click on "Confirm" to proceed and create another group for non-salary sacrifice.
Or
Click on "Cancel" to go back and change this group to non-salary sacrifice.

[Cancel](#) [Confirm](#)

Click [confirm](#) to continue.

AME:Lite will then ask you to complete the details for another group.

Most of the details will be pre-filled and you will not be able to change them.

This is because they need to be the same as the salary sacrifice group that you have already set up. The postponement details, payroll close date etc. will mirror your salary sacrifice group.

You will need to type in the group name and the group code.

The group name will be the scheme name (ABC Ltd in the case study) and the Group Code will be the first three letters of the group name (ABC).

Click **submit group details** and then **submit scheme details** to complete the process.

Creating the payroll file

On the payroll file you will need to identify which employees you have a salary sacrifice arrangement with and which employees you don't.

The employees that you do have a salary sacrifice arrangement will have the salary sacrifice group code in the payroll file (ABCSS in the case study).

The ones that do not will have the non-salary sacrifice group code in the payroll file (ABC).

What group code should I use for non members of the scheme?

If you think the employee will be auto-enrolled or opt in and will be on a salary sacrifice basis then put them in the salary sacrifice group by using the salary sacrifice group code in the group code column.

If you don't know if the employee would on a salary sacrifice basis if they were auto-enrolled or opted in then put them in the non salary sacrifice group by using the non salary sacrifice group code in the group code column.

Uploading a payroll file

When you upload the file you will need to click select all groups when it asks which groups the first file will cover:

Step 1: Choose the groups your first file will cover.

Please choose all the schemes and groups this file will cover:

ABC (Select all groups)	<input checked="" type="checkbox"/>
ABC	<input checked="" type="checkbox"/>
ABCSS	<input checked="" type="checkbox"/>

Certifying a Salary Sacrifice Scheme

When you are certifying the scheme you will need to certify each group separately (it doesn't matter which one you certify first).

Group name ▼	Certification period	Modelling / Certification status	Cost to employer	Certificate
ABC (ssdsd)				
ABCSS	-	✓ Modelled at 5.97% ⚠ Certification needed Certification overdue by 286 days	£1,367	Modelling/certification
ABC	-	Not modelled yet ⚠ Certification needed Certification overdue by 286 days	£0	Modelling/certification

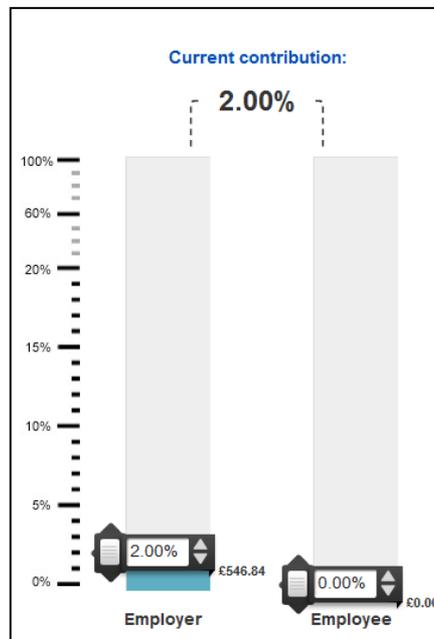
When you have certified your first group you will be brought back to this screen where you can certify the second one.

Certifying a Salary Sacrifice Scheme

When you are certifying the salary sacrifice group you will need to make sure that you certify with employer contributions only.

For example, in the case study ABC Ltd is certified on 2% of pensionable pay.

If it was salary sacrifice it would be 0% employee contributions and 2% employer contributions .



Salary sacrifice and AME:Lite

You have now come to the end of the set up tutorial.

You can now move on to the compliance check tutorial. This can be accessed from our website.

Please click Home to return to the main menu.