



AUTO ENROLMENT - DESIGN DECISION DOCUMENT

You should complete this design decision document if your client has a Retirement Solutions scheme with Royal London and would like to use it for auto enrolment.

Employer details

Company name

Scheme name

Scheme number

Will your client be automatically enrolling (or re-enrolling) any workers into this scheme?

Yes

No

If you have answered 'No', you still need to tell us how your client would like the Retirement Solutions scheme to meet the qualifying criteria for existing scheme members (or any other relevant workers). Our auto enrolment system is not available. Your client must ensure they have an auto enrolment scheme and processes in place to complete auto enrolment. Any workers who want to join the Retirement Solutions scheme outwith auto enrolment will need to complete an [Employee authorisation form](#).

 **What will the contributions be?**

If there are more than two contribution categories, please use more than one design decision document and tick this box.

Category details	<p>Group or category name <input style="width: 100%;" type="text"/></p>														
	<p>Definition of pensionable salary/certification basis More information about this is available on our website.</p> <p>Qualifying earnings / no certification <input type="checkbox"/></p> <p>All earnings / 7% certification <input type="checkbox"/></p> <p>At least basic salary / 8% certification* <input type="checkbox"/></p> <p>At least basic salary / 9% certification <input type="checkbox"/></p> <p><small>* by ticking this option you are confirming that pensionable pay constitutes at least 85% of earnings</small></p>	<p>Will salary exchange be used? Yes <input type="checkbox"/> No <input type="checkbox"/></p>													
Contribution details	<p>Use this section to give us details of how your pension contributions details should be set up.</p> <p>Contributions will not be phased <input type="checkbox"/> ER <input type="checkbox"/> % EE <input type="checkbox"/> %</p> <p>Statutory phasing <input type="checkbox"/> For more information, please read our phasing of contributions factsheet</p> <p>Custom phasing* <input type="checkbox"/> Please complete the table below.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 70%;"></th> <th style="width: 15%;">Employer contribution rate %</th> <th style="width: 15%;">Employee contribution rate % (gross)</th> </tr> </thead> <tbody> <tr> <td>Start date to <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/></td> <td></td> <td></td> </tr> <tr> <td><input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> to <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/></td> <td></td> <td></td> </tr> <tr> <td><input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> onwards</td> <td></td> <td></td> </tr> </tbody> </table> <p><small>* Please note contribution increases can only go through on the scheme review date.</small></p>				Employer contribution rate %	Employee contribution rate % (gross)	Start date to <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>			<input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> to <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>			<input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> onwards		
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Contribution details Use this section to give us details of how your pension contributions details should be set up.

Contributions will not be phased ER % EE %

Statutory phasing For more information, please read our [phasing of contributions factsheet](#)

Custom phasing* Please complete the table below.

	Employer contribution rate %	Employee contribution rate % (gross)
Start date to <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>		
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* Please note contribution increases can only go through on the scheme review date.

What is the default investment?

Who'll be responsible for the design and suitability of the default investment?

Read our [guide to investment roles and responsibilities](#) for more information about these.

Range	Option chosen (please tick one)	Suitability	Design
Royal London Default*	<input type="checkbox"/>	Royal London	Royal London
Royal London Selected	<input type="checkbox"/>	Royal London	Royal London
Royal London Designed	<input type="checkbox"/>	Adviser/Employer	Royal London
Royal London Supported	<input type="checkbox"/>	Adviser/Employer	Adviser/Employer

*The Royal London Default is the Royal London Balanced Lifestyle Strategy (Pension & Cash)

Will the existing default investment change?

Yes No

If answer is yes, please complete information below:

Name of default investment strategy

Please tick

Target drawdown

Target annuity

Target cash

To learn more about our default investment options and selecting the right one or your client, please read our [guide to default investment factsheet](#).

Auto enrolment information

Complete this section for auto enrolment schemes.

What system will your client use to comply with their employer duties?

What system will your client be using to complete worker assessment and produce their auto enrolment communications (e.g. postponement, enrolment information)?

For more information on the value added benefits that our system can provide, please read the [using our system factsheet](#).

Royal London	<input type="checkbox"/>
Name of payroll system	
<input type="text"/>	
Weekly	<input type="checkbox"/>
Fortnightly	<input type="checkbox"/>
Four weekly	<input type="checkbox"/>
Monthly	<input type="checkbox"/>
Other e.g. 445	<input type="checkbox"/>

Payroll / Middleware system	<input type="checkbox"/>
Name of payroll/middleware system	
<input type="text"/>	

Does your client have more than one PAYE?

Yes No

What happens next?

Once you've completed this design decision document, please return it to us either by post, email or fax.



Address

Retirement Solutions Staging Team
Royal London
1 Thistle Street
Edinburgh
EH2 1DG



Email

rsstagingteam@royallondon.com



Fax

0131 524 8722



Please note, the completed design decision document must be returned to us at least four months before your client's staging date.



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royallondon.com

All literature about products that carry the Royal London brand is available
in large print format on request to the Marketing Department at
Royal London, 1 Thistle Street, Edinburgh EH2 1DG.
All of our printed products are produced on stock which is from FSC® certified forests.

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