



# An introductory guide to Auto-enrolment Manager for Employers (AME)



# Welcome to Auto-enrolment Manager for Employers

A safe, simple and secure way to help you manage auto enrolment.

## Let us help you with your responsibilities

With auto enrolment, you'll find that you have several responsibilities as an employer. To help you with this, we've developed an online service we call AME, short for Auto-enrolment Manager for Employers.

## What can AME do for me?

AME can help you take care of many of your auto enrolment responsibilities. It will help you to auto enrol your staff and issue any required auto enrolment communications, giving you more time to concentrate on your day-to-day business.

Here are a few of the ways AME could help you:

- **Set up for auto enrolment**

- ✓ AME will guide you through the steps to set up your auto enrolment scheme.
- ✓ AME will allow you to set selected minimum contribution levels for your workforce to be assessed against.
- ✓ AME will help you self certify your pension scheme and produce a PDF certificate for use in any auto enrolment audit.

- **Monitor your auto enrolment scheme**

- ✓ AME will continuously monitor your auto enrolment scheme to help you meet your regulatory responsibilities.

**Please contact your usual Aviva consultant to find out more about AME.**

**You can also visit [aviva.co.uk/business/workplace-pensions/sme/training-centre](https://www.aviva.co.uk/business/workplace-pensions/sme/training-centre) for information on a wide range of auto enrolment topics.**

## Which employer duties can AME help me with?

AME could help you meet all your major duties under auto enrolment once you have up-loaded all of the required data.

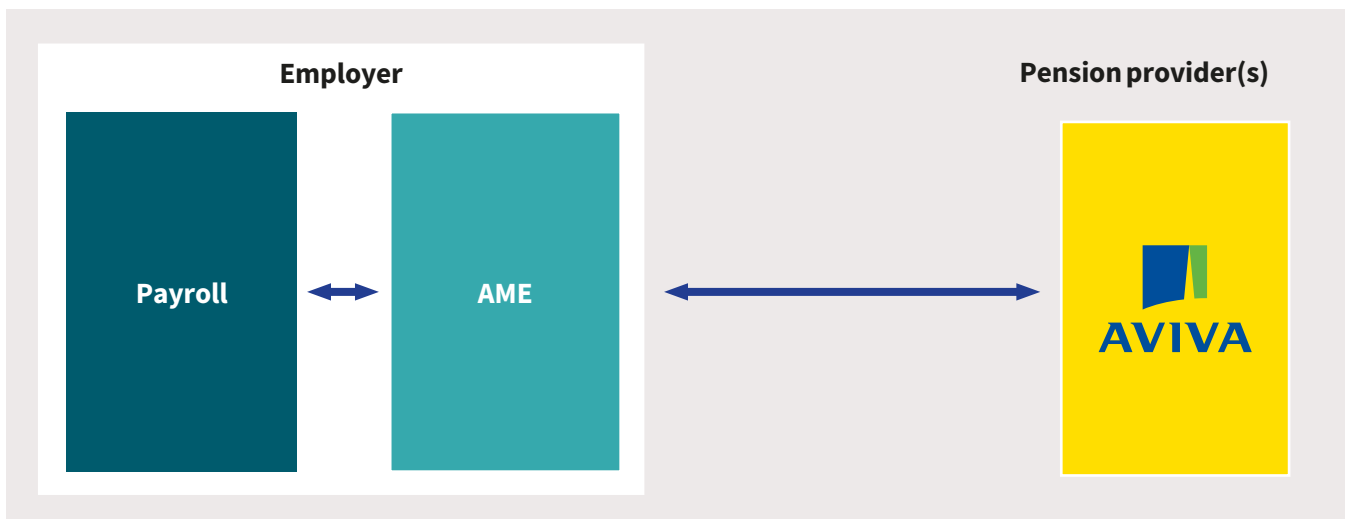
Employer duty	How AME can help
<ul style="list-style-type: none"> <li>● Make payments into a scheme that complies with auto enrolment regulations.</li> </ul>	<ul style="list-style-type: none"> <li>● AME will validate your payroll data to ensure you are compliant and produce pre-formatted templates to upload to your pension provider.</li> <li>● AME checks this every payroll period.</li> </ul>
<ul style="list-style-type: none"> <li>● Automatically enrol or re-enrol qualifying staff.</li> </ul>	<ul style="list-style-type: none"> <li>● AME automatically performs these tasks.</li> <li>● AME holds all the necessary dates and salary thresholds.</li> </ul>
<ul style="list-style-type: none"> <li>● Monitor all earnings to make sure your scheme meets the minimum contribution levels.</li> </ul>	<ul style="list-style-type: none"> <li>● AME checks the earnings and contributions levels against your certification basis and your chosen company contribution minimums.</li> </ul>
<ul style="list-style-type: none"> <li>● Collect contributions and forward them to the pension provider.</li> </ul>	<ul style="list-style-type: none"> <li>● AME checks all contributions are compliant.</li> <li>● AME gives you a report to send to the pension provider.</li> </ul>
<ul style="list-style-type: none"> <li>● Give your employees information about your pension scheme.</li> </ul>	<ul style="list-style-type: none"> <li>● AME comes with pre-loaded communication templates to cover your auto enrolment requirements.</li> </ul>
<ul style="list-style-type: none"> <li>● Process opt-out requests.</li> </ul>	<ul style="list-style-type: none"> <li>● AME monitors any staff that opt out of your pension scheme and prompts you to re-enrol them later.</li> </ul>
<ul style="list-style-type: none"> <li>● Keep records of your pension scheme.</li> </ul>	<ul style="list-style-type: none"> <li>● AME offers you a wide range of management information.</li> <li>● AME lets you produce a variety of reports, including audit reports.</li> </ul>

## Who controls AME?

You do.

We've designed AME to sit alongside your payroll system. We'll give you a secure online log-in, so AME can analyse your payroll data to help you meet your auto enrolment duties.

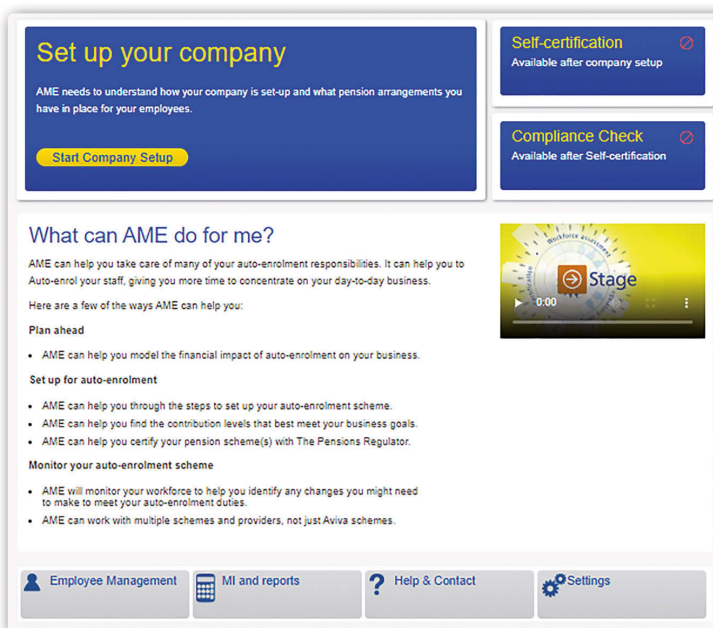
Once AME has finished analysing the data, you can send appropriate information to your pension provider. The diagram below shows how the systems work together:



# Three simple steps to using AME

## 1 Setting up

We'll set you up on AME and help you customise the system to suit your company. You can set up sub-groups of employees for each pension arrangement you have.



AME company set-up screen shot

Features and benefits of AME	
Features	Benefits
<ul style="list-style-type: none"> <li>Records your auto enrolment groups against their associated scheme and provider.</li> <li>Divides your workforce into auto enrolment sub-groups.</li> <li>Lets you have different periods and different postponement periods for different groups of employees.</li> </ul>	<ul style="list-style-type: none"> <li>Gives you a single view of your entire workforce for auto enrolment.</li> </ul>

## 2 Model and certify

You can use AME to financially model and certify your pension arrangements.

AME can help you analyse employee information so you can identify the appropriate payment basis.

**Self-certification**  
Each of your groups needs to be certified and registered with the Pensions Regulator.  
[Start Self-certification](#)

**Compliance Check**  
Available after Self-certification

**Company setup**  
[Edit](#) Set up your company

**What can AME do for me?**  
AME can help you take care of many of your auto-enrolment responsibilities. It can help you to Auto-enrol your staff, giving you more time to concentrate on your day-to-day business.  
Here are a few of the ways AME can help you:

**Plan ahead**

- AME can help you model the financial impact of auto-enrolment on your business.

**Set up for auto-enrolment**

- AME can help you through the steps to set up your auto-enrolment scheme.
- AME can help you find the contribution levels that best meet your business goals.
- AME can help you certify your pension scheme(s) with The Pensions Regulator.

**Monitor your auto-enrolment scheme**

- AME will monitor your workforce to help you identify any changes you might need to make to meet your auto-enrolment duties.
- AME can work with multiple schemes and providers, not just Aviva schemes.

Employee Management | MI and reports | Help & Contact | Settings

**Choose your certificate** | Apply phase tiering?  Yes  No

**Current contribution:**  
10.00%

**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.

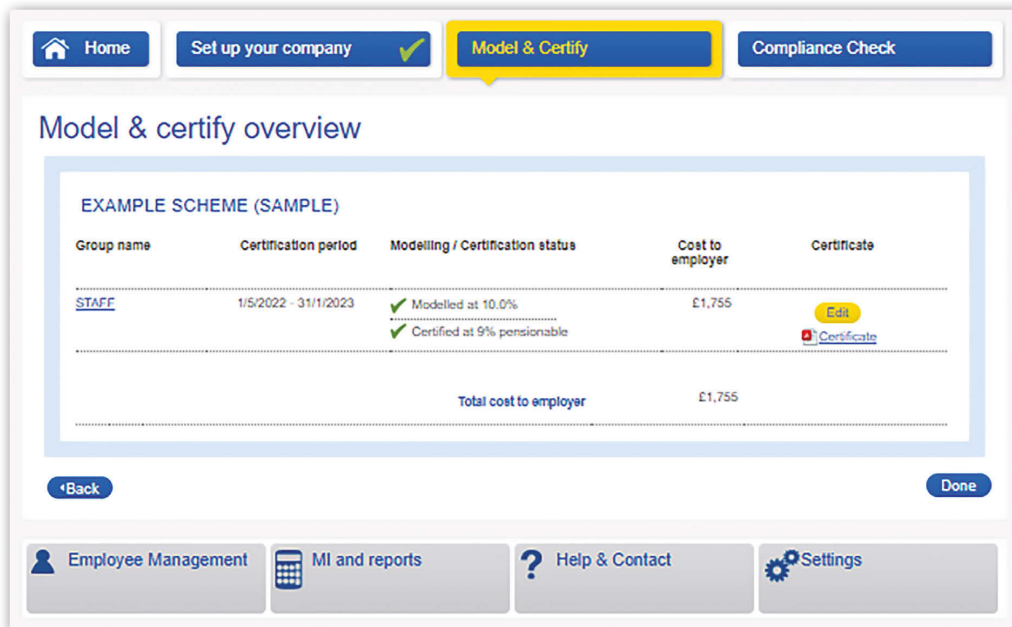
Requirement	Employer Contribution	Employee Contribution	Status
Requirement is met	£4,180	£3,130	7.0% Total Pay Eqv 8.29% Pensionable
Requirement not met	£4,410	£2,890	8.0% Pensionable 85% check failed
Requirement not met	£2,890	£1,730	8.0% Banded Banded earnings disabled
Requirement is met	£4,410	£3,530	9.0% Pensionable

**Impact of your changes for included employees:**

	Employer cost (Gross)	Employee cost (Gross)	Total cost (Gross)
Current cost for existing members	£4,410	£4,410	£8,820
<b>Additional auto-enrolment cost</b>			
For existing members	£0	£0	£0
For current non-members	£0	£0	£0
<b>Total costs</b>	<b>£4,410</b>	<b>£4,410</b>	<b>£8,820</b>

AME modelling homepage and employee analysis screenshot

You can also use AME to help you certify your scheme with the Pensions Regulator



AME financial modelling screenshot

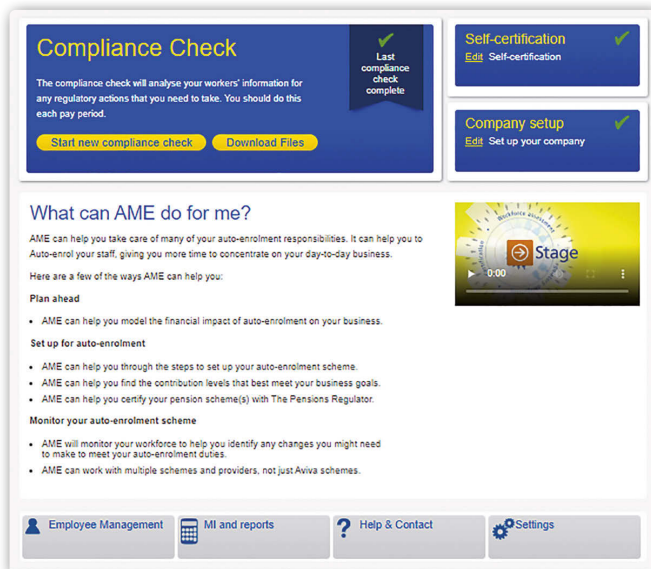
Features and benefits of model and certify	
Features	Benefits
<ul style="list-style-type: none"> <li>Record your regulator certificates as PDFs.</li> <li>Use the reporting tool to summarise all information.</li> </ul>	<ul style="list-style-type: none"> <li>Get consistent data in a format that's easy to understand.</li> <li>Use the reports to help you make your decisions.</li> </ul>

### 3 Compliance checker

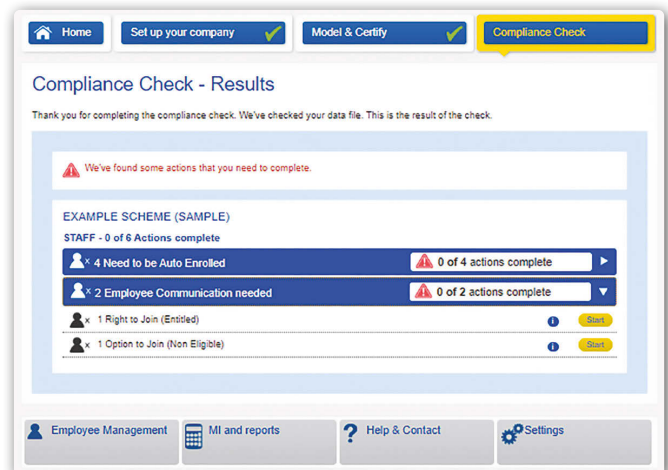
You can use AME to make sure your pension arrangements meet your auto enrolment responsibilities.

It will help you:

- identify eligible new employees and employees who need to be re-enrolled and produce employee letters for things like:
  - joining instructions
  - re-enrolment instructions
  - postponement notices.



AME compliance check screenshot



AME compliance check results screenshot

#### Features and benefits of AME's compliance checker

Features	Benefits
<ul style="list-style-type: none"> <li>● Validate the latest payroll data against each employee group's chosen certification basis.</li> <li>● Monitor payroll changes and alert you to any implications for auto enrolment.</li> <li>● Monitor the status of each employee in the organisation and where they are in the auto enrolment process.</li> <li>● Help you set up and issue communications to your staff.</li> <li>● Set up new joiners.</li> <li>● Manage staff who opt out of the pension scheme.</li> </ul>	<ul style="list-style-type: none"> <li>● Manage your administrative burden.</li> <li>● Tracks actions within the system which helps with audit and reporting.</li> <li>● Manage your reporting obligations.</li> <li>● Keep your auto enrolment compliance in one place.</li> </ul>

**Please contact your usual Aviva consultant to find out more about AME.**




## Need this in a different format?

Please get in touch if you'd prefer this guide (**SP57235**) in large font, braille, or as audio.

## How to contact us

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