Guide to working with Legal & General via pensionsync

Contents

How to apply for a new pension scheme with Legal & General

Can I apply for a pension scheme with Legal & General directly?

No. Legal & General have stopped permitting smaller employers to open new schemes directly with them. To ensure a simple set up process, for smaller employers, Legal & General schemes can only be set up through pension**sync**.

Understanding how to apply for a new Legal & General pension scheme via pensionsync

This section explains how to go about using pension**sync** to apply for a Legal & General pension scheme. The process breaks down into 3 sections, which normally takes less than 10 minutes to complete (per Legal & General scheme application).

1. One time set-up activities to complete before you apply for your 1st Legal & General pension scheme.
2. A seven step process which needs to be undertaken for every application for a Legal & General scheme
3. A process by which pensionsync helps you obtain Employer approval for creating a scheme on their behalf.

One time set-up activities to complete before you apply for your 1st Legal & General pension scheme

We recommend that before you apply for your first Legal & General scheme that you:

1. **Complete your Payroll Administrator Template**
   This is the page in your Account Overview area by the same name. Completing this information will mean you do not have to re-key it every time you apply for a new scheme.
2. **Upload your company logo to pensionsync.**
   Your company logo will be used when we present a summary of the L&G scheme application to your Employer Client. This helps reassure your Employer Client that the scheme application process is being managed by a trusted supplier (e.g. your company) which is already known to them.
3. **Set your “SenderId”.**
   The “SenderId” is used by pensionsync when we send Text messages to your

The fastest way to ask for support from the pension**sync** team is via online chat, which you can access from within pensionsync. Please refer to the last section in this document on how to use out Chat tool

Employer Client’s mobile phone. We send messages to your Employer Client’s phone during the L&G scheme application process to help securely identify the Employer (using a process known as Two Factor Authentication).

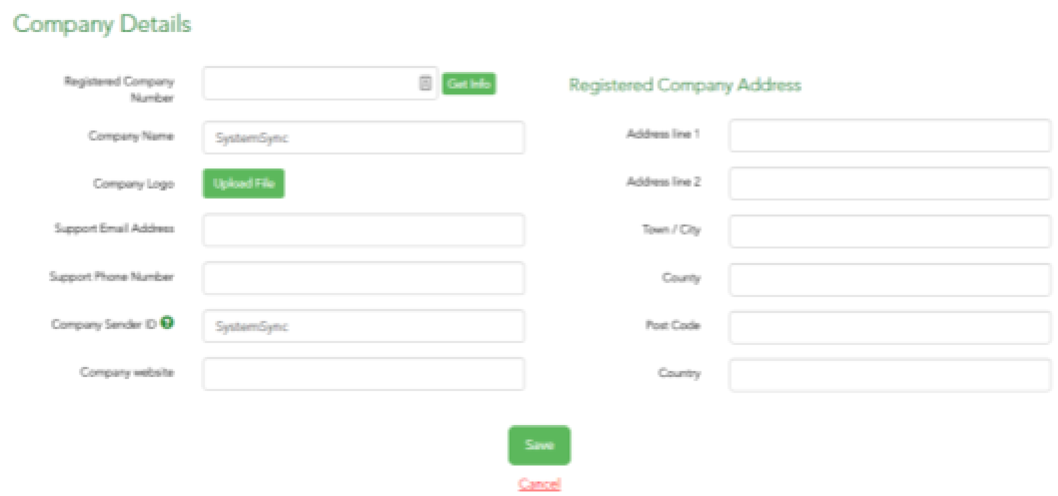
How to upload your company logo & set your SenderId

Firstly, collect your company logo and decide on your SenderId

- Your company logo should be either a JPG or a PNG. We don’t restrict the size of the image, but we recommend it should be no wider than 400 pixels and not larger than 1MB.
- Your SenderId must be Alphanumeric (A-Z, a-z, 0-9) and with minimum of 3 and Maximum of 11 characters.

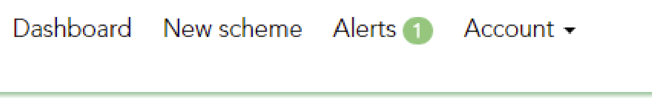
Then go to your “Account details” page which can be found in under your “Account” main menu item. Click on the “edit” button next to “Company details”.

This will take you to the following screen, where you can upload your company logo and set your SenderId.



Applying for a new scheme

Under the main function menu at the top right of the page, there is an option for "New Scheme".



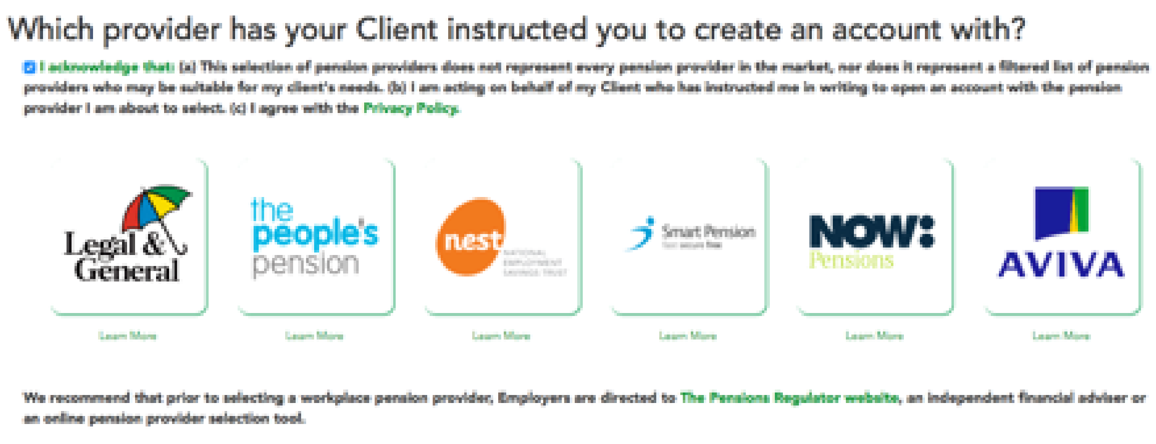
When you choose this function, you can choose the pension scheme that your client has chosen to use. You must first check the "Acknowledgement" box to confirm that you have understood the following:

(a) This selection of pension providers does not represent every pension provider in the market, nor does it represent a filtered list of pension providers who may be suitable for my client's needs.
(b) I am acting on behalf of my Client who has instructed me in writing to open an account with the pension provider I am about to select.
(c) I agree with the Privacy Policy.

You can click on the Privacy Policy (highlighted in green) to read and save this.

Until you check the acknowledgement, you cannot choose a scheme so these will be greyed out until the this has been done.

Once you have checked the acknowledgment box, you will be able to proceed choosing the scheme.



By clicking on the "Learn More" links beneath the scheme's you can visit the provider's website.

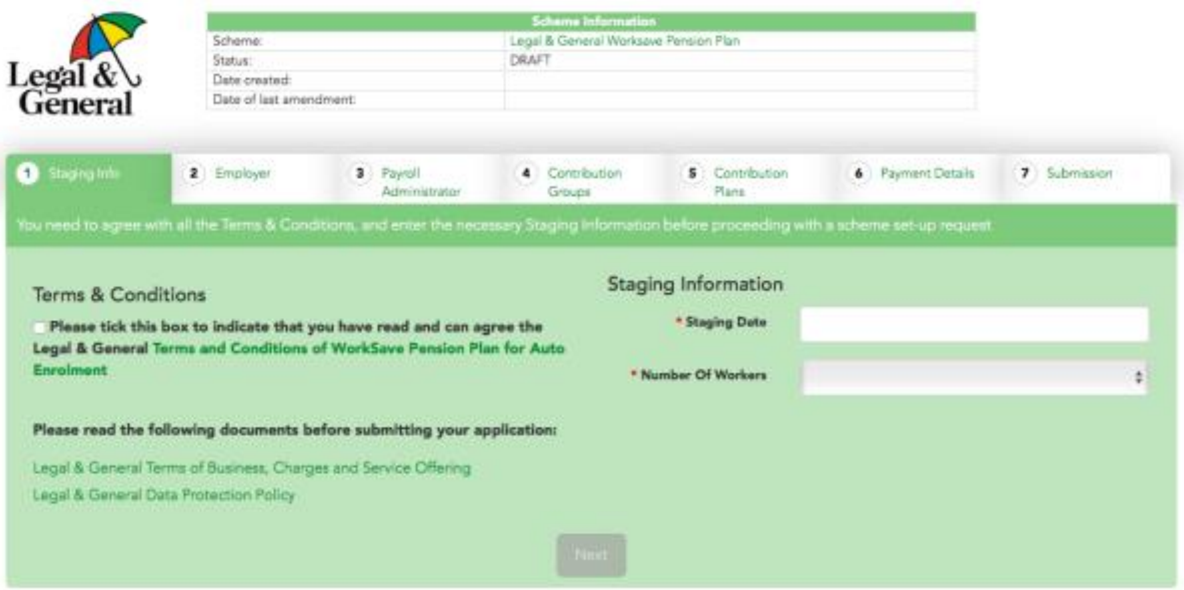
Click the Legal and General icon, and this will open up the scheme application form.

Note: Data you will require in order to set up an L&G scheme is as follows:

- Employers Staging Date
- Number of Employees
- Employers Name
- Employers Email
- Employers Date of Birth (non mandatory)
- Employers Mobile telephone number
- Employers PAYE Reference
- Employers Address
- Scheme Administrator (If bureau not managing)
- Contribution Frequency
- Contribution Plan (i.e. qualifying minimum)
- Employers Bank Details (non mandatory, employer can fill this in later)

Click the Legal and General icon, and this will open up the scheme application form.

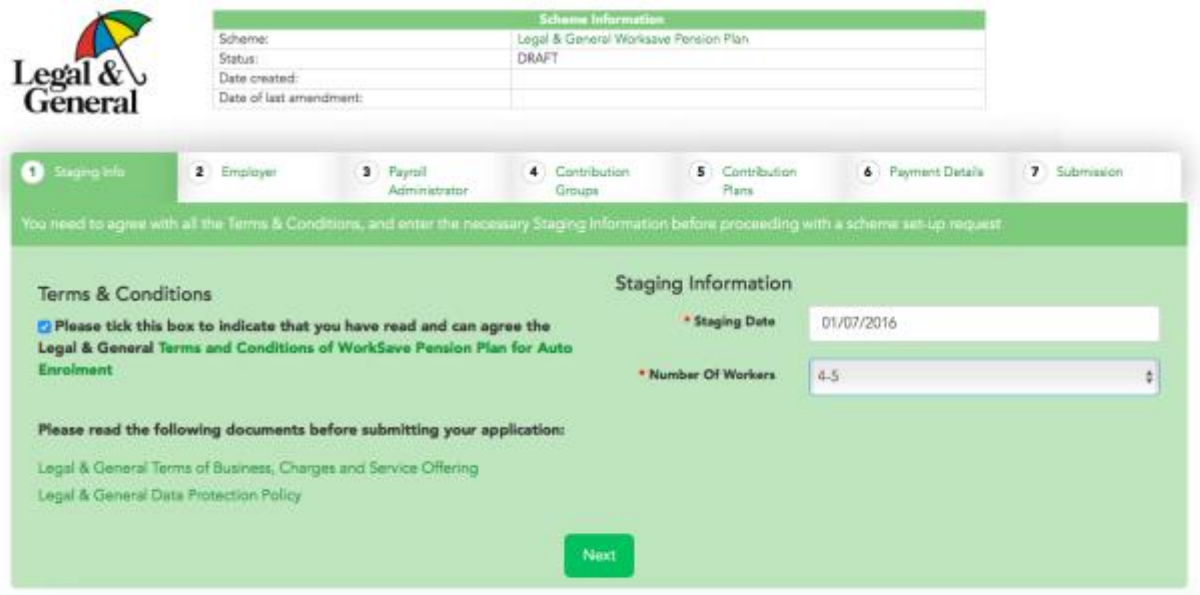
Step 1: Enter Staging Date information



By checking the “Terms & Conditions” box on this page you can then continue to apply for your new Legal & General pension scheme. Terms and conditions can be read in advance by using the link in green beneath the box.

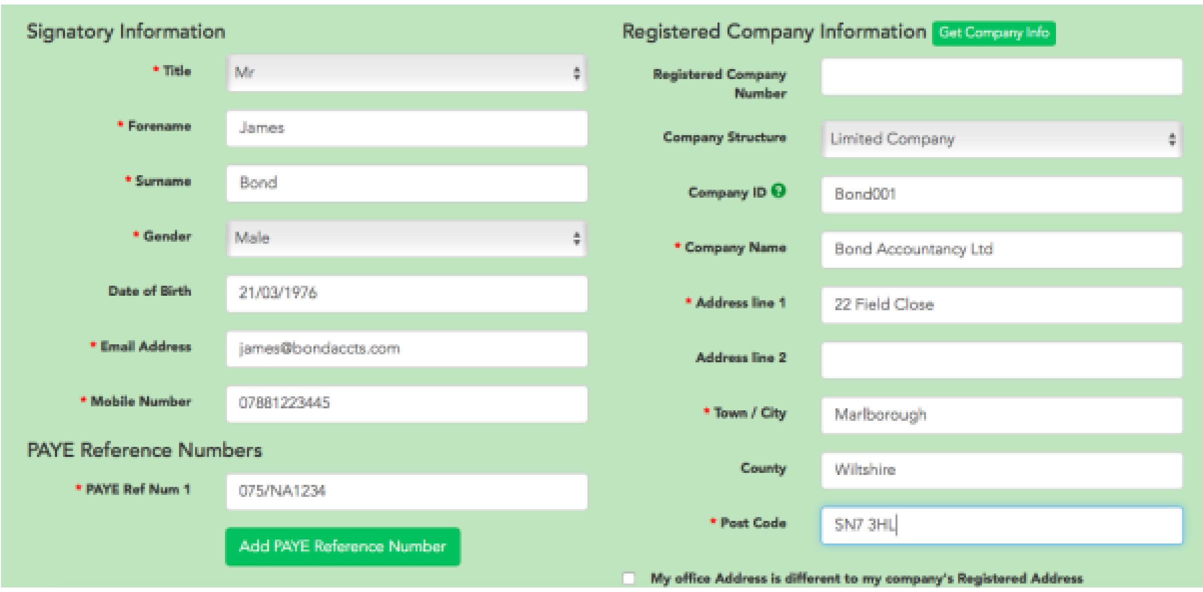
Terms of Business, Charges and Service Offering and Data Protection Policy documents are also on links (as PDFs) and these can be opened and saved. These documents are also available for download once the scheme has been submitted.

Add in the Employer's staging date and number of employees to continue.



Step 2: Enter Employer information

Use this page to enter the details of the Scheme Owner – the Employer.
Each data item marked with a red asterisk is MANDATORY.



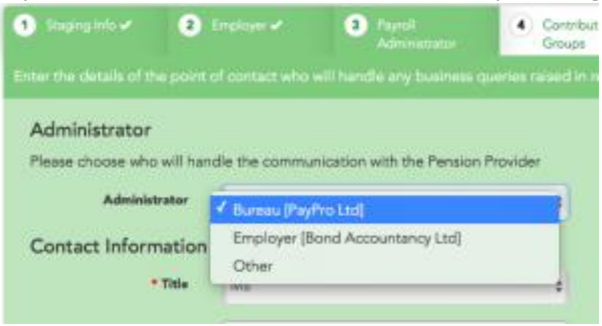
The fastest way to ask for support from the pension**sync** team is via online chat, which you can access from within pensionsync. Please refer to the last section in this document on how to use out Chat tool

If they have more than one PAYE scheme, you can add another using the "Add PAYE Reference Number" link.

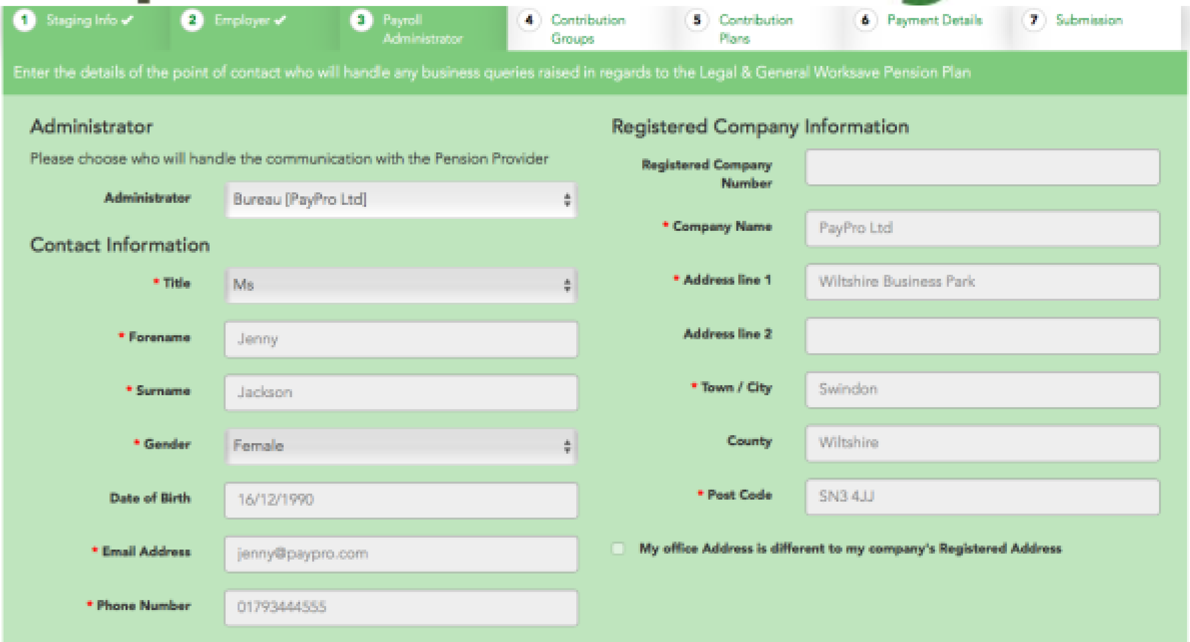
It is important that you enter the correct email address and mobile phone number for the Employer. These 2 pieces of information are used later in the process to correctly identify the Employer: an email is sent to the Employer asking for their approval to submit the scheme to Legal & General, and a security code will be sent to their mobile phone to confirm that it really is the Employer who is "authorising" the scheme creation.

Step 3: Enter Payroll Administrator information

Use this screen to enter in the contact information of the organisation which is "administering" the pension scheme. This could be the Employer. But typically it's the Payroll Bureau or Accountant (who is operating pension**sync**).



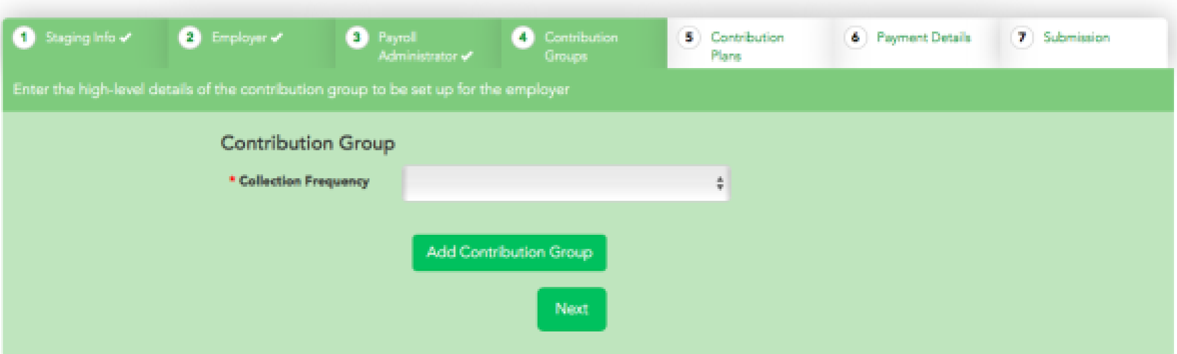
If the Payroll Bureau will be administering the scheme then pensionsync can copy in the data from the "Payroll Administrator Template" in management of your account, using the "Administrator" drop down box.



If the employer will be responsible for administration, then select “Employer” from the “Administrator” drop down box. pension**sync** will the copy in the Employers contact information into this page.

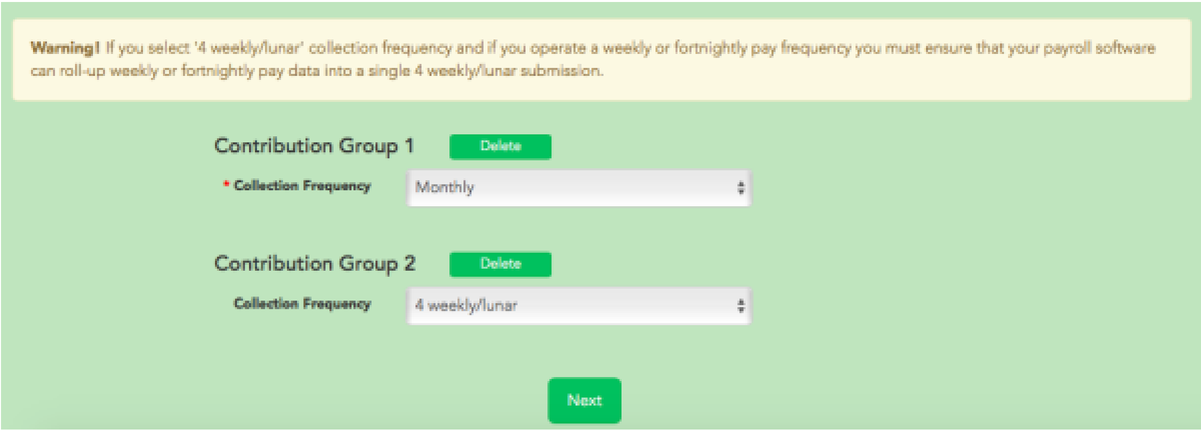
If another organisation will be the Pension Scheme Administrator then select “Other” and enter their contact information.

Step 4: Define the Contribution Groups



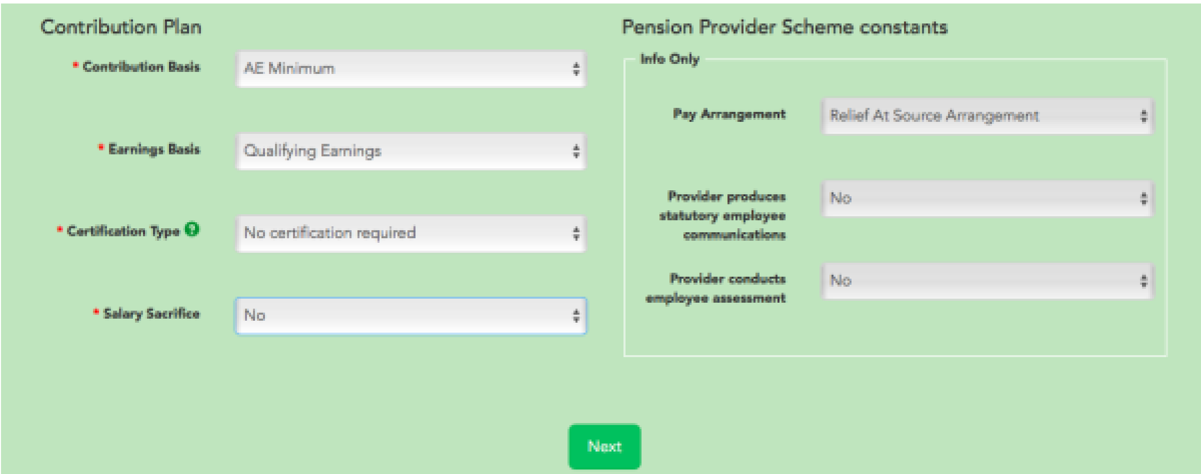
You can add more than one contribution group, if you for instance have a weekly and monthly payroll with the same PAYE Reference.

IMPORTANT
However, please be aware that if you select '4 weekly/lunar' collection frequency and if you operate a weekly or fortnightly pay frequency, you must ensure that your payroll software can roll-up weekly or fortnightly pay data into a single 4 weekly/lunar submissions.



Step 5: Define the Contribution Plans

Contribution plans currently default to qualifying minimum automatic enrolment requirements.

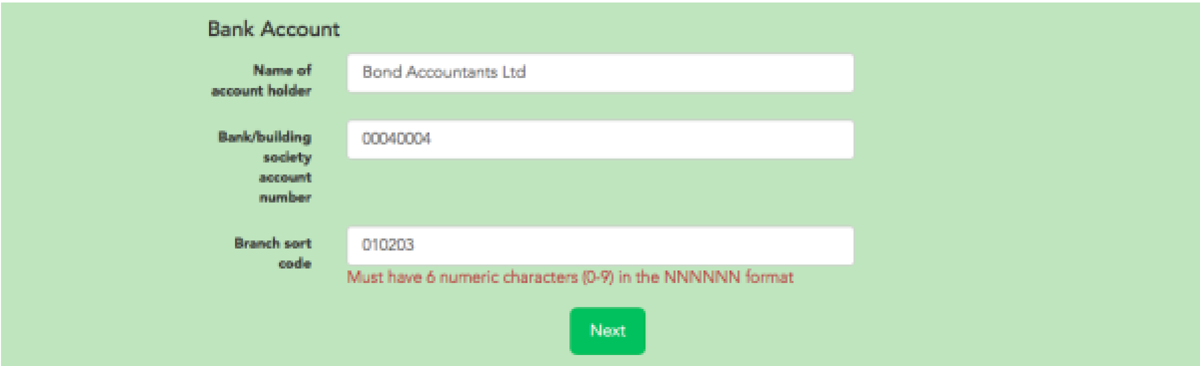


If you would like to set up a scheme using other preferences, the fields have drop down boxes where you can set the required preferences for your scheme. It is important to discuss and agree with the Employer which contributions and earnings basis they want their pension scheme configured with.

Please note that Legal & General schemes operate with a “Relief At Source Arrangement”. Make sure you configure your payroll software provider’s pension module with this payment arrangement.

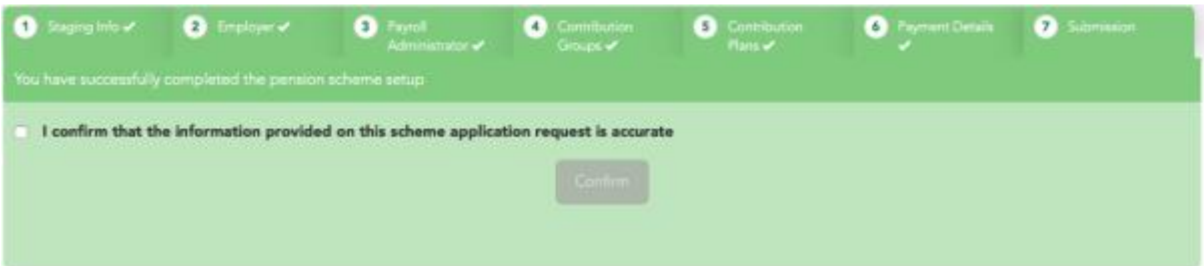
Step 6: Enter the Employer’s Bank Account Details

Legal & General require the collection of the Employer's bank account details. They need to be the Employers bank details as they will be paying the contributions by direct debit each month (collected by Legal & General). If you are not authorised to supply the Employer's bank details or approve a Direct Debit on their behalf then the Employer must provide their Bank details during the "Employer approval process" as outlined in the next section.

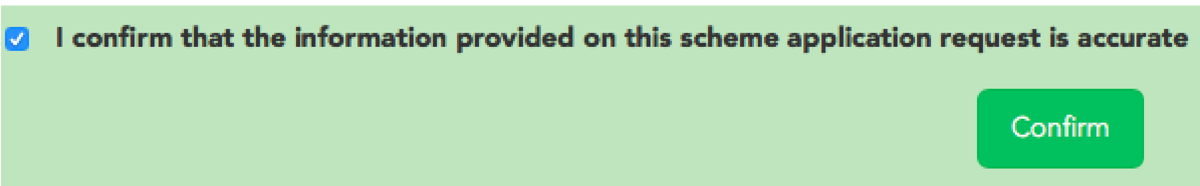


If the Employer requires 2 signatures on their Direct Debit authorisation form then the Employer must complete and send to Legal & General directly the Direct Debit mandate form found in the Legal & General document bundle (as described in the next Section).

Step 7: Finalise the Scheme application and submit it to the Employer for approval

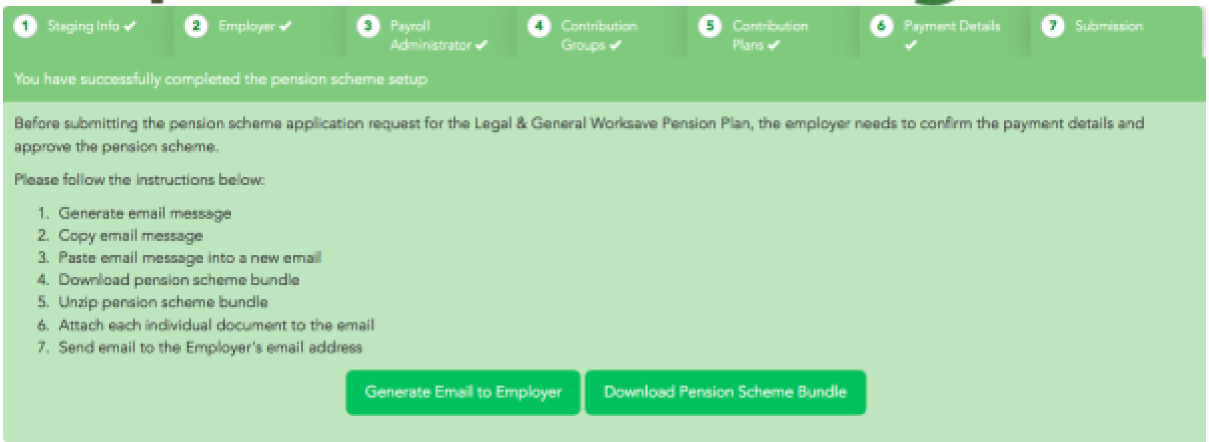


You must check the box to confirm the information provided is accurate.



Once you hit "confirm" you will see these instructions appear, which ask you to compose and send an email to the Client:

pensionsync



Using the link "Generate email to employer" generates the template of the email that needs to be sent to the employer. We recommend you "download the Pension Scheme Bundle" prior to "Generating Email to Employer".

What's in the PDF bundle?

The Legal & General PDF document bundle contains several important documents that must be sent to the Employer. These include:

- Terms & Conditions, AE Services and conditions
- Data Protection Policy
- Terms of Business, Charges and Services Offering
- Direct Debit Mandate (needed if the Employer requires 2 signatures to authorise Legal & General's Direct Debit)

pensionsync

Employer Approval Request Email

Please copy and paste into a new email the email message below.

Feel free to personalize the email message but, remember to always keep the unique URL.

To:	peter@harpers.com
Subject:	[Approval Required] Harper Limited pension scheme application
Message:	Dear Mr Harper, Pay People Ltd has finished setting up a pension scheme application on your behalf. Before submitting the Harper Limited pension scheme application request for the Legal & General Worksave Pension Plan we need you to read and agree with the attached documentation. Please follow the link below to Approve/Reject the Harper Limited pension scheme. https://is.gd/x38ZxA This link will expire in 72 hours if not used or in 24 hours after it is first used. Please make sure that you have access to your mobile number, as you will need it to verify your identity.

Copy Email Message | Copy URL

Legal & General require you to copy and paste the email message into your regular company email client (e.g. Outlook) and send the email to your Client as you would any other regular email. This will help avoid the email being blocked by any Spam filters used by your Client (and ensure the email originates from your organisation, rather than from pension**sync**).

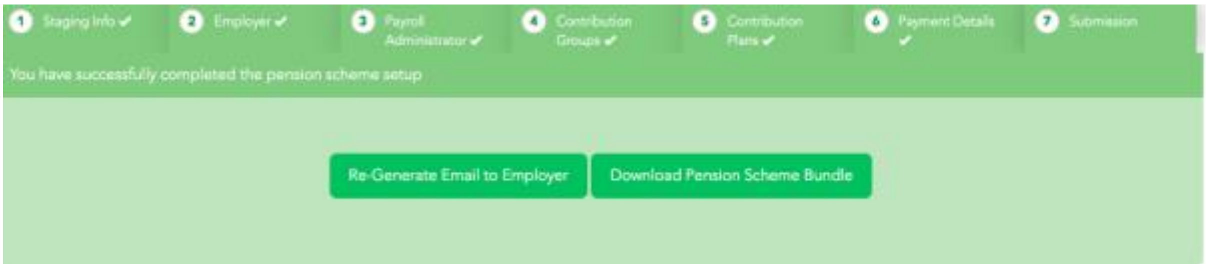
Before sending the email to your client make sure you:

1. Check & read the email to make sure you understand it
2. Attached the bundle of important PDF documents from Legal & General.

Your Client (the Employer) will then receive your email and be able to follow the steps outlined in Step 9: Managing the Employer Sign-off process

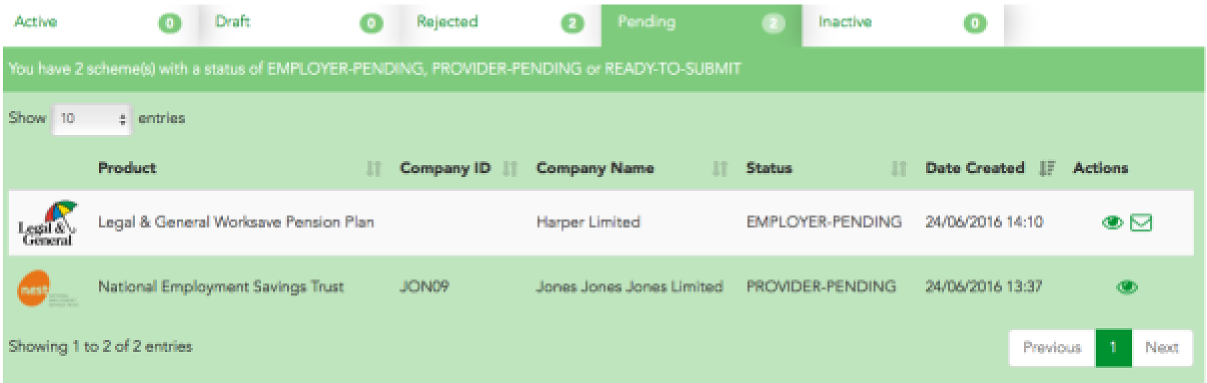
What if I need to resend this email to the Client?

You can regenerate the email at any time – the email may have gone into the spam folder or could have been deleted in error. To regenerate the email simply locate the Legal & General pension scheme application and return to the “submission” stage.

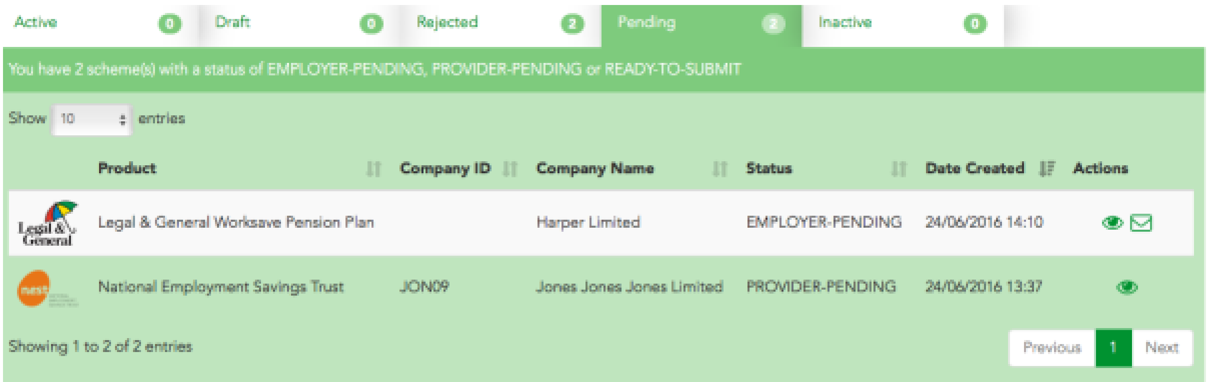


Step 8: regularly check the status of your scheme application.

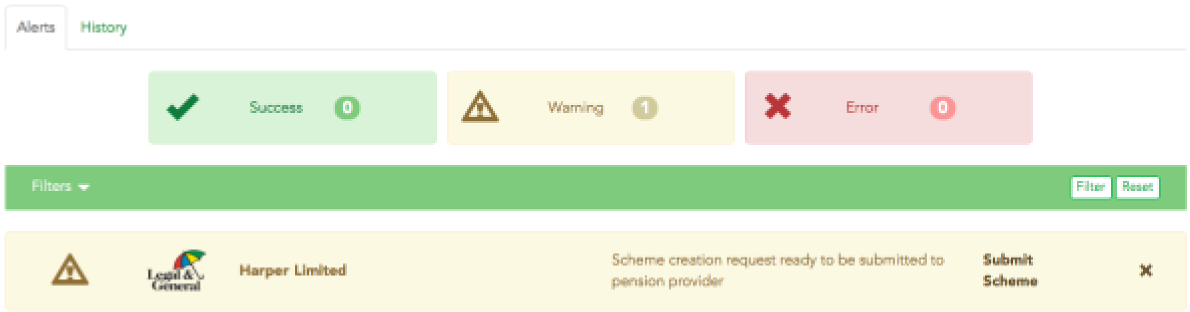
By going to your Dashboard, in the main menu functions on the top right of the page, you can see all of your schemes and their statuses.



The scheme that you have just set up will be sat in the “Pending” section as it will be waiting for the employer to confirm the direct debit details and authorise the scheme.

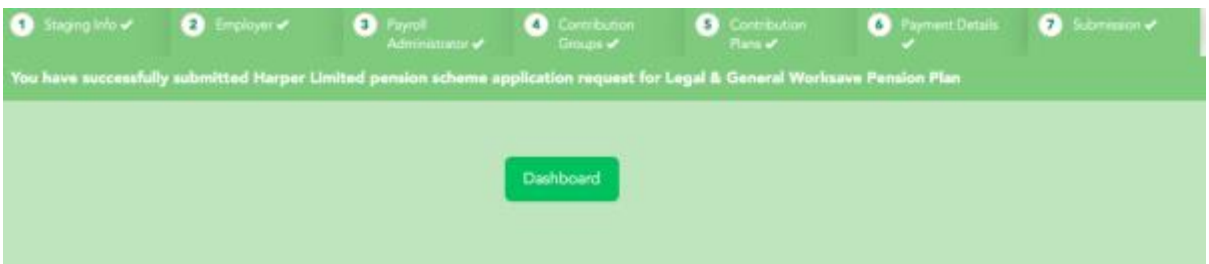


Once the employer has confirmed the scheme and direct debit, the scheme will appear in the “Alerts” section and is ready to submit to L&G.

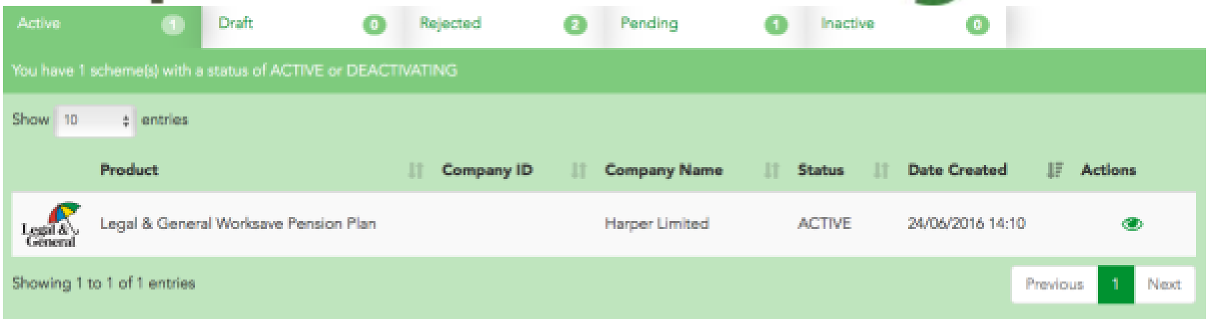


Once you have hit “submit scheme” you will be navigated back to the L&G scheme set-up area.

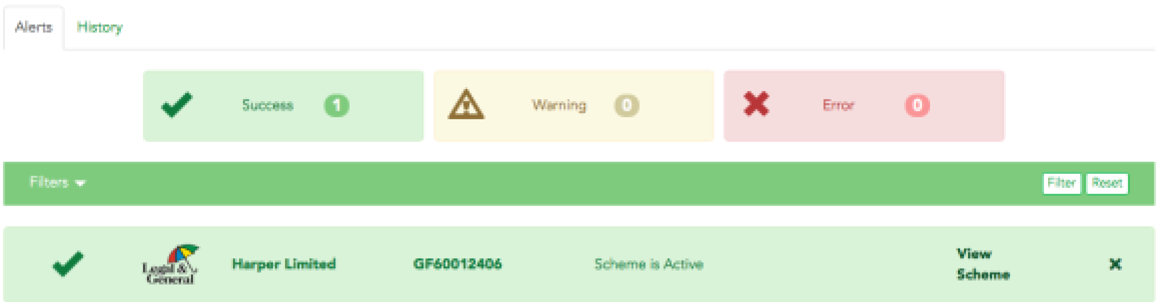
Clicking on the “Submit scheme application for the L&G Workplace Pension Plan” means your scheme will be submitted to L&G for approval. You are then given the option to go back to your Dashboard.



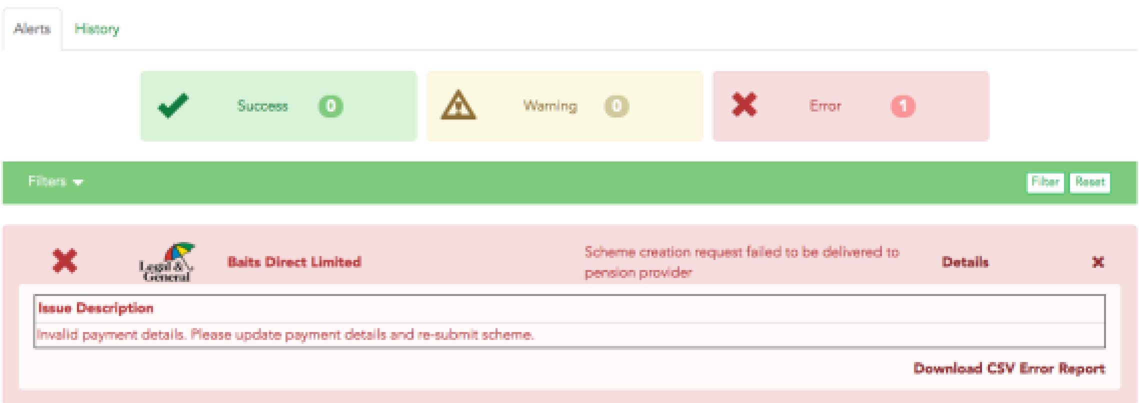
Legal & General typically take a few hours to approve a new scheme application. There is no restriction on the scheme. Once L&G have approved the application then pension**sync** will display the scheme as an “Active” scheme in your Dashboard.



You will also receive an “Alert” to let you know the scheme has been accepted and is now active.

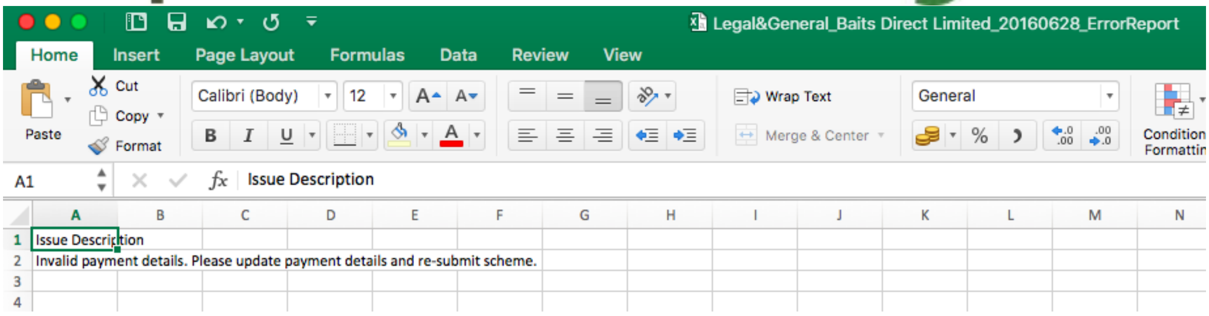


If a scheme is rejected for any reason (by either the Employer or by Legal & General), you will receive an alert in the Error section and you can click on “details” to expand and find out why it failed.

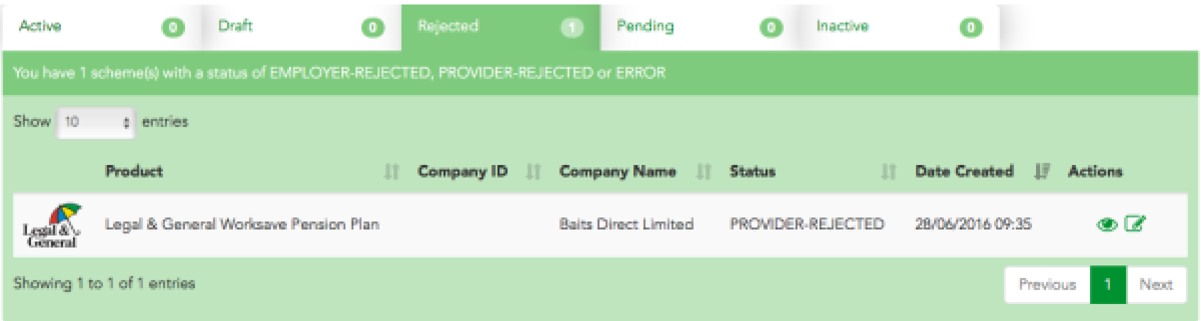


You can download an error report as a csv, to give you full details of the issue.

The fastest way to ask for support from the pension**sync** team is via online chat, which you can access from within pensionsync. Please refer to the last section in this document on how to use out Chat tool

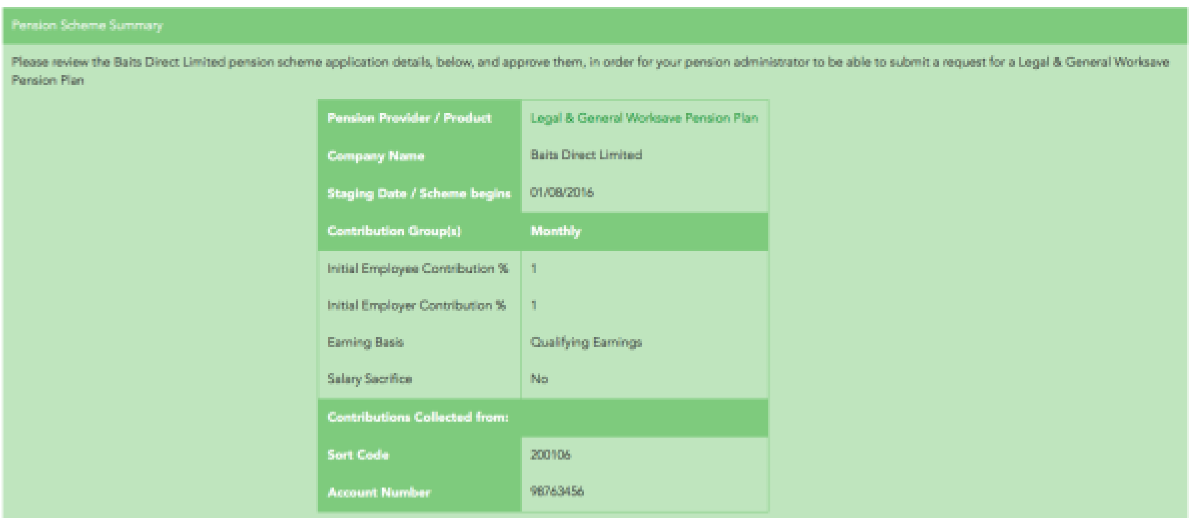


Your scheme application will appear in the Dashboard as a PROVIDER-REJECTED scheme

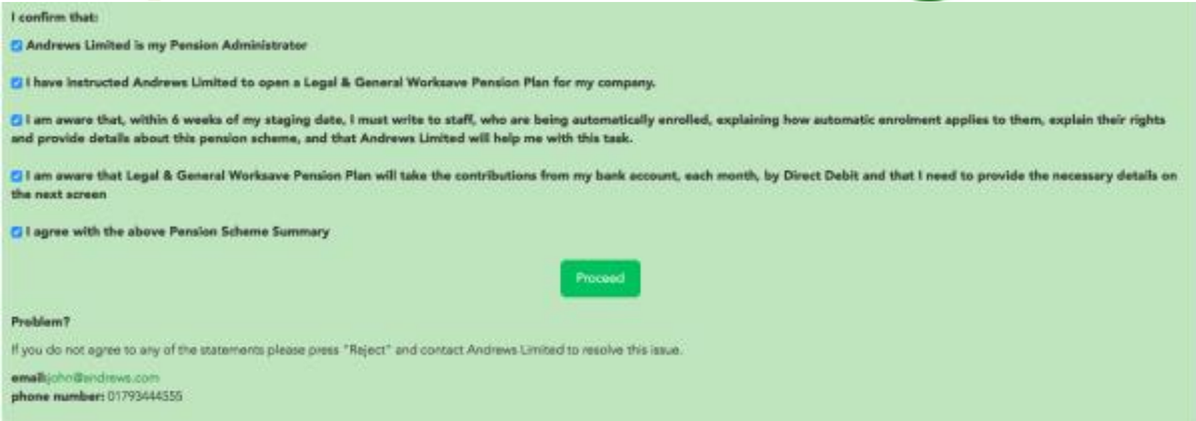


Managing the Employer Sign-off process

When you send the email to the employer (as described in Step 7), they receive a link and when they click on the link, it will open up an identification process. We use the mobile phone number provided to us in Step 2 to send the Employer a verification code, by text message. Once they have received the verification code they can type the verification code into their browser and proceed to check the details of the pension scheme application:



The fastest way to ask for support from the pension**sync** team is via online chat, which you can access from within pensionsync. Please refer to the last section in this document on how to use out Chat tool



I confirm that:

☑ Andrews Limited is my Pension Administrator

☑ I have instructed Andrews Limited to open a Legal & General Worksave Pension Plan for my company.

☑ I am aware that, within 6 weeks of my staging date, I must write to staff, who are being automatically enrolled, explaining how automatic enrolment applies to them, explain their rights and provide details about this pension scheme, and that Andrews Limited will help me with this task.

☑ I am aware that Legal & General Worksave Pension Plan will take the contributions from my bank account, each month, by Direct Debit and that I need to provide the necessary details on the next screen

☑ I agree with the above Pension Scheme Summary

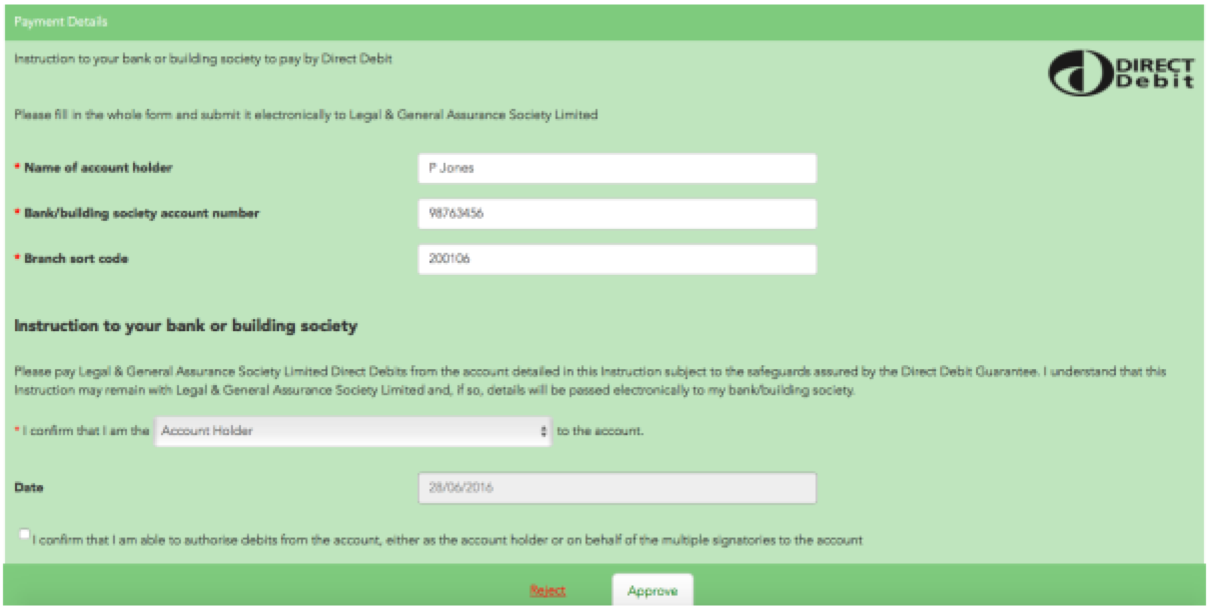
Proceed

Problem?

If you do not agree to any of the statements please press "Reject" and contact Andrews Limited to resolve this issue.

email: john@andrews.com
phone number: 01793444555

The Employer needs to check all the boxes to confirm they understand the details of the pension scheme & agree that the application is correct and being carried out with their approval.



Payment Details

Instruction to your bank or building society to pay by Direct Debit

DIRECT Debit

Please fill in the whole form and submit it electronically to Legal & General Assurance Society Limited

* Name of account holder	P Jones
* Bank/building society account number	98763456
* Branch sort code	200106

Instruction to your bank or building society

Please pay Legal & General Assurance Society Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Legal & General Assurance Society Limited and, if so, details will be passed electronically to my bank/building society.

* I confirm that I am the Account Holder to the account.

Date 28/06/2016

☐ I confirm that I am able to authorise debits from the account, either as the account holder or on behalf of the multiple signatories to the account

Reject Approve

The Employer needs to confirm they are the account holder/authorised signatory, then approve the scheme.

Congratulations! You successfully authorised Andrews Limited to submit a pension scheme application request for Legal & General Worksave Pension Plan

A confirmation text message has been sent to your mobile number

You can now close this window

Confirmation of scheme approval will be sent to the mobile as a text. For this reason please ensure you have set up your "SenderId" before you start a Legal & General scheme application. The SenderId will be used to tell the Employer who the text message has come from.

The fastest way to ask for support from the pension**sync** team is via online chat, which you can access from within pensionsync. Please refer to the last section in this document on how to use out Chat tool

Working with an existing Legal & General pension scheme

It is currently not possible to use pensionsync to send data to existing Legal & General schemes. Legal & General are planning on upgrading their systems to allow pensionsync to work with existing schemes. Once this is achieved we will notify our customers.

Using pensionsync to retrieve employee opt-outs

Best practice is that you should retrieve employee opt-outs from Legal & General (using your payroll software) prior to starting a new pay run. If you do not do this, your subsequent contributions submission to Legal & General will fail (because you are attempting to including a contribution for a worker who is no longer a member of the pension scheme).

Check your payroll software user guide for instructions on how to retrieve employee opt-outs from your chosen pension provider, using pension**sync**.

Submitting contributions each pay period

Sending data to Legal & General via pensionsync

1. Complete your payroll as you would normally
2. Follow your payroll software instructions for submitting data to Legal & General via pension**sync** (ensure you are in the correct tax period)
3. Go into your pension**sync** alerts and you will receive an alert on whether the transmission was successful or not.

Checking everything has worked correctly

1. Go to the Alerts in pension**sync**.
2. Check the status of your submission
3. Keep checking, alerts can take a few minutes to filter through.
4. If you have an error message it will give you the actual error within the "details" tab and you can amend the error in your payroll before resubmitting.
5. L&G will email the payroll administrator or employer (depending on your provider preferences set up) when the job is done

Success: what, if anything, you need to do next

There is no need to perform any further task once you have successfully completed a contribution submission to Legal & General via pensionsync. Legal & General will automatically collect a payment from the Employer (via Direct Debit), and also notify the Employer (the Scheme Owner) by email that a successful submission has been made.

In order to receive confirmation emails from Legal & General once a file has been submitted, you need to ensure provider preferences are to set where the communications from Legal & General are sent. These can be sent to the employer or the administrator. These are set within the account management section of pensionsync, under provider preferences, and by selecting Legal & General.

By confirming that by setting the Send Communications to “Administrator", you are declaring that you have an explicit agreement or understanding with your clients to handle all communications with Legal & General.
If you do not have an explicit agreement or understanding with your clients to handle all the communications with Legal & General leave the Send Communications to with the default value of “Employer".

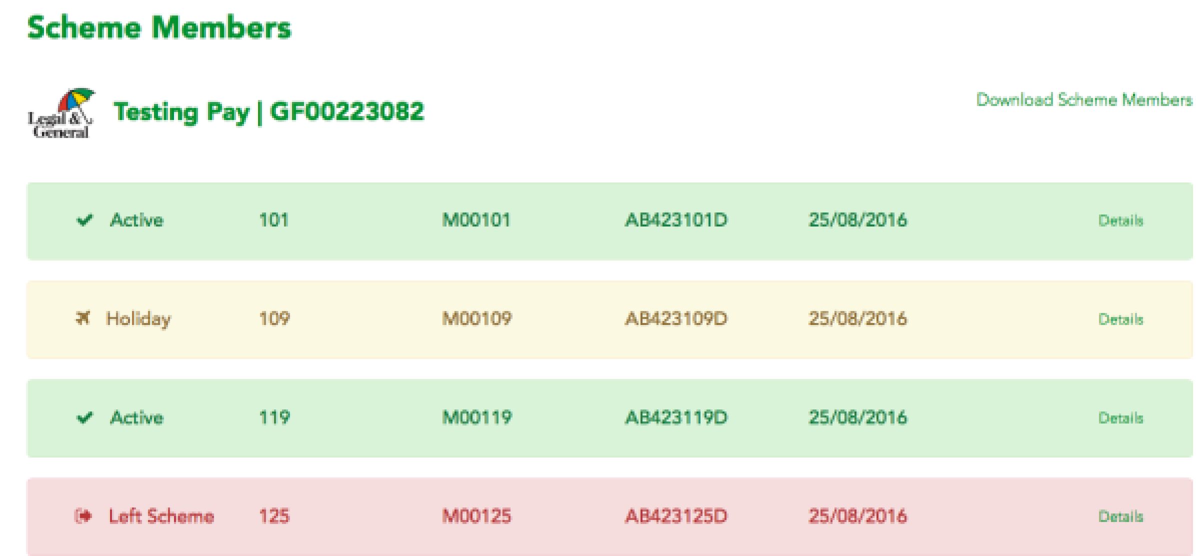
Please note: it is not possible to see any information in the L&G portal for member submissions made through pension**sync**.

Scheme Members

After your first contribution submission, L&G will assign each worker a scheme member account number. Once issued, this number is required by L&G in every subsequent Contribution Request message. Also, L&G will expect pensionsync to ensure that the account number provided in the Contribution Request message, matches the number they have issued.

Once the data has been applied with L&G, your dashboard will be updated accordingly with scheme member details; a new icon will appear against the scheme; 

When clicking on this icon, you can look at the scheme member details;

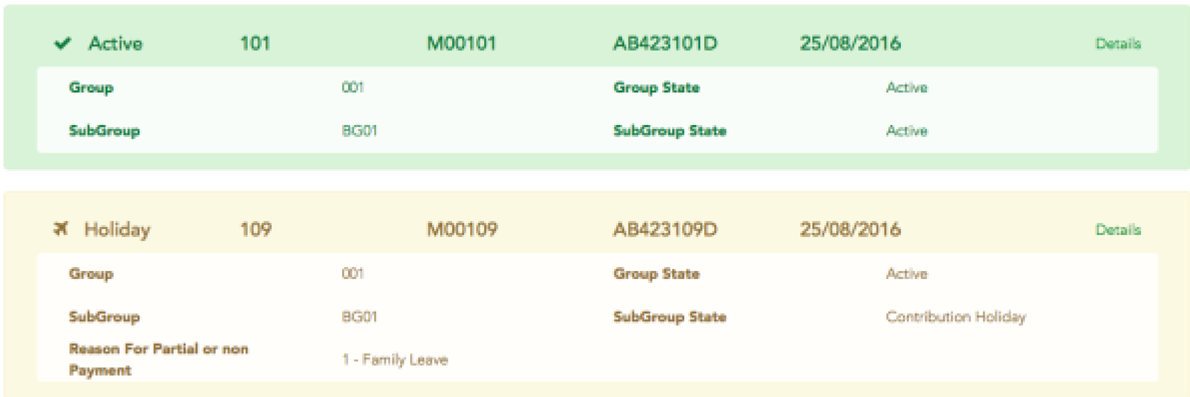

Scheme Members

Testing Pay | GF00223082

Download Scheme Members

Active	101	M00101	AB423101D	25/08/2016	Details
Holiday	109	M00109	AB423109D	25/08/2016	Details
Active	119	M00119	AB423119D	25/08/2016	Details
Left Scheme	125	M00125	AB423125D	25/08/2016	Details

It will give you each scheme member and their status within the scheme following the contribution file. Details give you further information on each member.



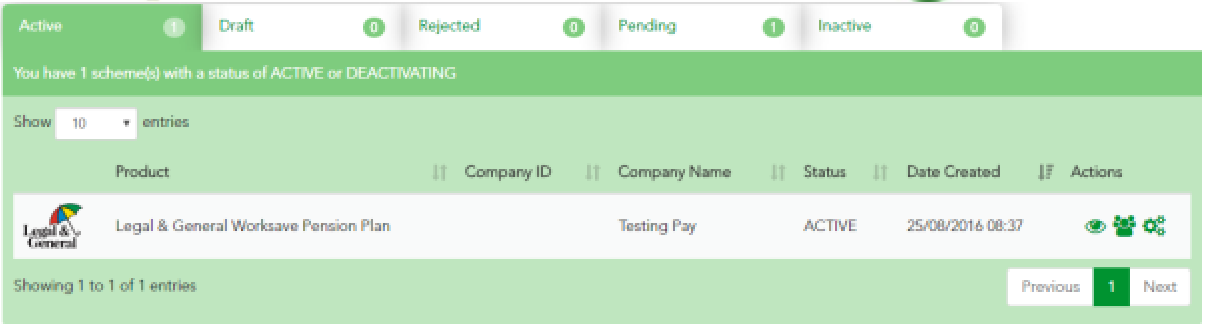
Active	101	M00101	AB423101D	25/08/2016	Details
Group	001	Group State	Active		
SubGroup	BG01	SubGroup State	Active		

Holiday	109	M00109	AB423109D	25/08/2016	Details
Group	001	Group State	Active		
SubGroup	BG01	SubGroup State	Contribution Holiday		
Reason For Partial or non Payment	1 - Family Leave				

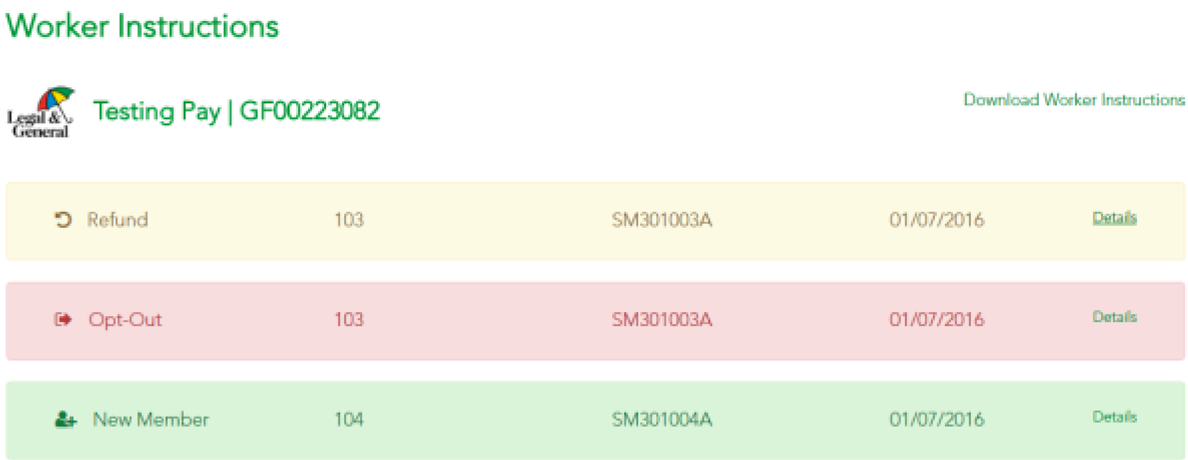
With each subsequent contribution file that is sent each month, this information will update accordingly reflecting the member information sent in that file.

Worker Instructions

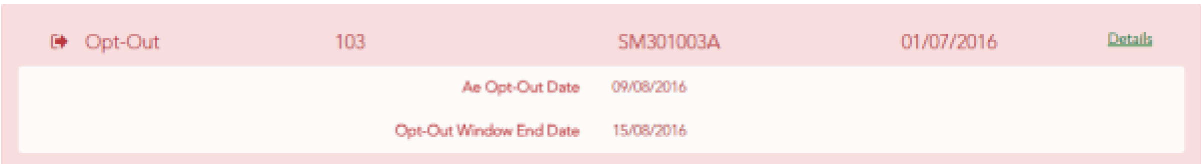
Worker Instructions deliver changes to workers that may be made at the pension provider e.g. the worker opts out on the provider website or they may be able to update their contribution rates on the provider site. This will appear as the icon in your actions within the dashboard.



Clicking on worker instructions open a separate dashboard;



Opening details confirms the actions that have taken place and on which date;



Where worker instructions are made available by Legal & General, pension**sync** will retrieve and display them against the associated pension scheme.

Note that pension**sync** only keeps records of worker instructions that are up to 6 weeks old. If you wish to have detailed records of all worker instructions please remember to use the 'Download Worker Instructions' functionality on a periodic basis.

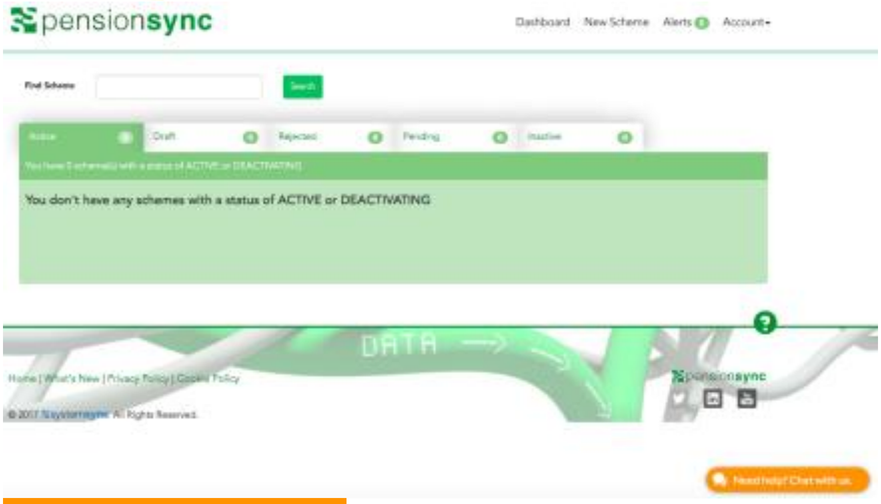
Need help?

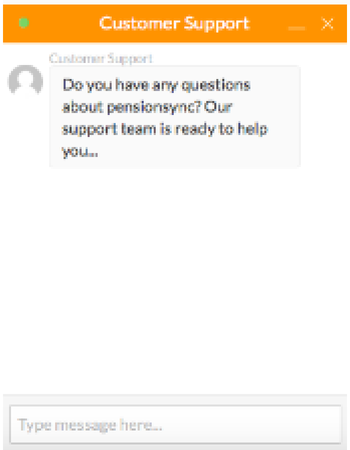
The fastest way to ask for support from the pension**sync** team is via online chat, which you can access from within pensionsync. Please refer to the last section in this document on how to use out Chat tool

This final section explains how to use our chat support tool within pension**sync**. Using Chat is the fastest, and best way, to get support from pension**sync**.

Our customer support chat tool can be launched at any time from within the scheme management tool.

Once you have opened the registration page, you have the option to chat to us via the web if you require any assistance while setting up and during the process. Our chat box is always at the bottom right of the page.





Simply type your message to start talking to us. One of our support team will come back to you with assistance, we are always happy to help.