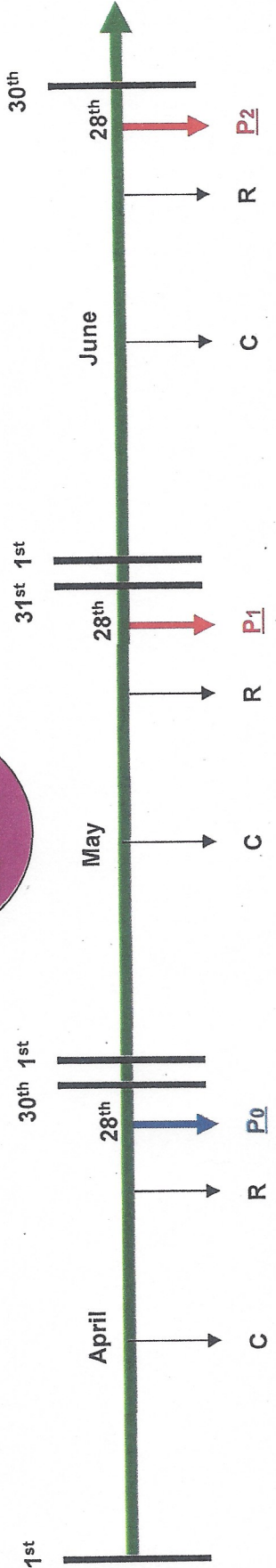


Assessment Day

Monthly Pay Reference Period (PRP)



Key:
 C – Payroll cutoff
 R – Payroll run
 P – Payday

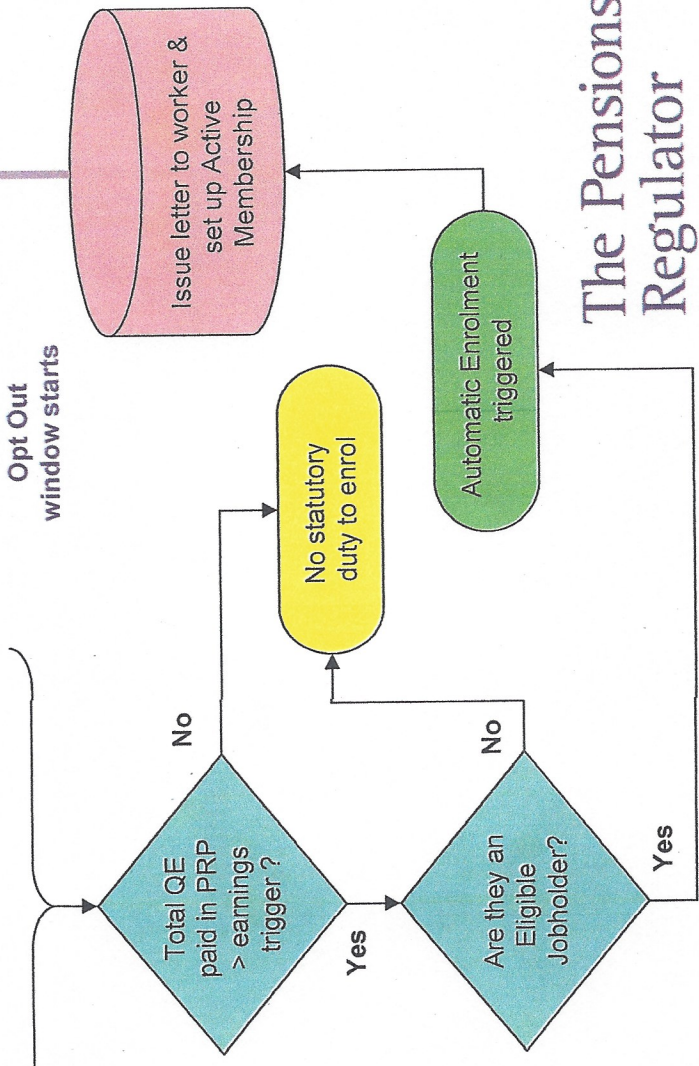
Scenario 1
 Assessment Date on first day of PRP

Scenario 1

- Pay Reference Period runs from 1st to last day of each month;
- Assessment date is the **1st May**;
- Total Qualifying Earnings may not be known until payroll cutoff or later.

If the worker needs to be automatically enrolled:

- First deduction needs to be made in payday P₁ on **28th May**;
- Opt Out window may not start until *after* deduction taken;
- Scheme contribution based on 100% of May pensionable pay.



The Pensions Regulator