



BENTHAM TOWN COUNCIL PENSIONS POLICY

Adopted: October 2025 Minuted: 131.2 Review date: Oct 2028

Introduction: The Pensions Act 2008 requires all local councils: -

- A) to enrol “eligible jobholders” automatically into a qualifying pension scheme,
- B) to offer “non-eligible jobholders” (workers who are not eligible for automatic enrolment) the choice as to whether to opt into a qualifying scheme, and
- C) “entitled workers” (workers who are entitled to join a non-contributory pension scheme) to request that the employer facilitates a non-contributory scheme.

In compliance with the above, this policy sets out the details of the pension arrangements for employees of Bentham Parish Council:

Qualifying Rules

The qualification rules depend on the level of an employee’s income from the employer and in 2025/2026 the levels and rules are as follows:

Auto-Enrolment

- Employees aged 22 and over, earning more than £10,000 per year, must be automatically enrolled into a qualifying pension scheme.

Right to Opt-in

- Employees earning between £6,240 and £10,000 per year have the right to opt into the pension scheme and receive employer contributions.

Right to Join:

- Employees earning below £6,240 per year have the right to join the pension scheme, but the employer is not obligated to make contributions.

Pension Scheme Bentham Town Council’s pension scheme is with NEST.

More information about pensions can be found at:

<https://www.thepensionsregulator.gov.uk/>

<https://www.nestpensions.org.uk/schemeweb/nest.html>