

Auto-enrolment case studies

Additional information for employees who are not (and do not plan to become) a member of the Alliance Healthcare and Boots Retirement Savings Plan (AHBRSP)

If you do not join the AHBRSP, then how you are affected by auto-enrolment depends on how old you are and how much you earn. To help you understand how you might be affected, different scenarios are set out below (all figures are stated gross).

I earn more than £10,000 a year (£833 a month) and I am over 22 years old, but under State Pension age:

- you will be automatically enrolled in the AE Scheme after your third monthly pay period (or after 13 weeks if weekly paid)
- your employer will pay contributions of 2% of Band Earnings and you will pay 3%
- once you have been enrolled, you can choose to leave the Scheme (opt-out)

I earn between £6,032 and £10,000 a year (between £503 and £833 a month) and I am under State Pension age:

- you will not be automatically enrolled in the AE Scheme as you do not meet the criteria
- you can still join the AE Scheme if you wish to, by opting-in
- if you join, contributions of 3% of Band Earnings will be taken from your pay
- you will also benefit from contributions of 2% by your employer

I earn less than £6,032 a year (£503 a month) and I am under State Pension age:

- you will not be automatically enrolled in the AE Scheme as you do not meet the criteria
- you can still join the AHBRSP if you wish to
- if you join the AHBRSP, contributions will be taken from your pay
- you will also benefit from contributions by your employer

I am currently under 22 years old, but what happens when I turn 22?

- if you earn above the earnings threshold (currently £10,000 a year) when you reach 22, you will be automatically enrolled in the AE Scheme
- once you reach your 22nd birthday, we will write to you with more information
- once you have been enrolled, you can choose to leave the Scheme (opt-out)

I currently earn less than £10,000 a year, but what happens if I earn more in future?

- once you earn above the earnings threshold, you will be automatically enrolled in the AE Scheme (provided you meet the other criteria)
- when this happens, we will write to you with more information
- once you have been enrolled, you can choose to leave the Scheme (opt-out)
- if your earnings increase, but are still below £6,032 a year, then you will not be automatically enrolled, although you can still join the AHBRSP
- if you join the AHBRSP, contributions will be taken from your pay
- you will also benefit from contributions by your employer

For 2018/19, Band Earnings are between £6,032 and £46,350 a year (£503 and £3,863 a month).



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