



**Opera 3 (2.30)**

**Opera II (7.50)**

**Online Filing Manager (3.60)**

**Legislation & Product Changes Guide**

**2015-16 Year End  
& 2016-17 Tax Year**

Opera 3 (2.30)  
Opera II (7.50)  
Online Filing Manager (3.60)  
Legislation & Product Changes Guide  
Version 1.0

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Manual published by:

Pegasus Software  
Orion House  
Orion Way  
Kettering  
Northamptonshire  
NN15 6PE

[www.pegasus.co.uk](http://www.pegasus.co.uk)



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# 1. Introduction

This guide is designed to help you understand the background to this year's payroll upgrade for the 2015-16 year-end and the new 2016-17 tax year. Details of changes to Real Time Information (RTI) and links to HMRC resources are included along with the new rates and bandwidths for NI, PAYE, auto enrolment and statutory payments; new tax allowances and tax codes, and so on.

This guide is designed to be read on-screen or printed. Links to general sources of information are provided in the Where to find more information section.

## 1.1 Companion guides

Guide	Description
<b>Checklists</b>	<p>A PDF guide to help you understand the steps to:</p> <ul style="list-style-type: none"><li>▪ Upgrade your Opera 3, Opera II, and Online Filing Manager installations</li><li>▪ Complete the year-end and file final RTI submissions</li><li>▪ Start the 2016-17 tax year.</li></ul> <p>Please make sure that you follow the instructions in this guide carefully.</p> <hr/> <p><b>Tip:</b> Full instructions for installing and upgrading Opera 3, Opera II, and Online Filing Manager are included in each product's Installation Guide. You may need to refer to those documents when installing the products if you are unfamiliar with the installations.</p>
<b>Readme</b>	<p>Summarises the payroll changes, plus includes details of other non-payroll changes and late-breaking news.</p>
<b>F1 Help</b>	<p>Refer to the relevant sections in the F1 Help for further assistance with the software changes for this upgrade.</p>

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## 2. Summary of changes

This release includes payroll changes for the 2015-16 year-end and the 2016-17 tax year.

- Tax and NI:
  - Rates and thresholds for the 2016-17 tax year
  - Abolition of employer's NI for apprentices under 25
  - Scottish Rate of Income Tax (SRIT)
  - P60 (End of year certificates) for the 2015-16 tax year. Contact Pegasus Business Forms on 0800 833 414 or see [www.bsd-online.co.uk/pegasus](http://www.bsd-online.co.uk/pegasus) for details.
- RTI Submissions:
  - Full Payment Submission
  - Employer Payment Summary.
- Student loans - Plans 1 and 2
- Payrolling of benefits in kind in real time:
  - Most benefits can be included in the payroll in real time rather than on the P11D end-of-year expenses and benefits form.
  - Fuel Type 'E' is no longer valid when reporting car benefits on the P11D end-of-year expenses and benefits form.
- Pensions:
  - Female State Pension Age changes
  - Removal of Contracting out of the State Second Pension
  - Holding onto NEST contributions amendments
  - NEST contribution file amendments.
- Statutory payments:
  - Additional Statutory Paternity Pay is no longer payable.
- Attachment orders:
  - New Higher rate Direct Earnings Attachments (DEA)
  - Scottish Earnings Arrestments (EA) and Current Maintenance Arrestments (CMA).

### 3. Product version numbers

These are the latest versions included on the Opera CD.

Updated versions of all products must always be installed alongside Opera.

Product	Version	New?
<b>Pegasus Opera 3</b>	2.30.00	Yes
<b>Pegasus Opera II</b>	7.50.00	Yes
<b>Pegasus Online Filing Manager</b>	3.60.00	Yes
<b>Pegasus Web Xchange *</b>	1.17.00	Yes
<b>Pegasus Document Management</b>	3.00.60	No
<b>Pegasus Instant Messenger</b>	1.93.00	No
<b>Pegasus Scheduler</b>	2.10.00	No
<b>Pegasus Stocktake</b>	1.21.10	No
<b>Pegasus Dashboards</b>	3.00.00	No

\*Pegasus Web Xchange is included on a separate CD.

## 4. New rates and bandwidths for NI, PAYE and statutory payments

**Tip:** For full details of the tax and tax credit rates and thresholds for 2016-17, visit the GOV.UK website at [www.gov.uk/government/publications/tax-and-tax-credit-rates-and-thresholds-for-2016-17/tax-and-tax-credit-rates-and-thresholds-for-2016-17](http://www.gov.uk/government/publications/tax-and-tax-credit-rates-and-thresholds-for-2016-17/tax-and-tax-credit-rates-and-thresholds-for-2016-17).

These are the new rates and bandwidths for the 2016-17 tax year.

### 4.1 Employment allowance

From 6 April 2016, the employment allowance per year, per employer increases from £2,000 to £3,000.

**Note:** Companies where the director is the sole employee will no longer be able to claim the employment allowance.

### 4.2 NICs bandwidths

	Weekly	2 Weekly	4 Weekly	Monthly	Yearly
<b>UEL</b>	£827	£1,654	£3,308	£3,583	£43,000
<b>ST</b>	£156	£312	£624	£676	£8,112
<b>PT</b>	£155	£310	£620	£672	£8,060
<b>LEL</b>	£112	£224	£448	£486	£5,824

*LEL = Lower Earnings Limit, PT = Primary Threshold, ST = Secondary Threshold, UEL = Upper Earnings Limit*

### 4.3 Employer (secondary) NIC rates

	21 and over (not apprentices)		Apprentices under 25	Under 21 (not apprentices)
	A/B/C/J		H	M/Z
<b>Above UEL</b>		13.8%	13.8%	13.8%
<b>ST – UEL</b>	£43,000	13.8%	0%	0%
<b>PT – ST</b>	£8,112	0%	0%	0%
<b>LEL – PT</b>	£8,060	0%	0%	0%
<b>Up to LEL</b>	£5,824	0%	0%	0%

## 4.4 Employee (primary) NIC rates

		A/H/M	B	C	J/Z
<b>Above UEL</b>		2.0%	2.0%	0%	2.0%
<b>ST - UEL</b>	£43,000	12.0%	5.85%	0%	2.0%
<b>PT - ST</b>	£8,112	12.0%	5.85%	0%	2.0%
<b>LEL - PT</b>	£8,060	0%	0%	0%	0%
<b>Up to LEL</b>	£5,824	0%	0%	0%	0%

**Notes:** Contracted out NI category letters D, E, I, K and L are not used in the 2016-17 tax year.  
The UAP threshold has been removed in the 2016-17 tax year.  
The UEL, UST and AUST are at the same level in the 2016-17 tax year.  
NI category letter H is a new code for apprentices under 25.

## 4.5 Income tax rates & bandwidths

		2015-16	2016-17
<b>Basic rate</b>	20%	£0 - 31,785	£0 - 32,000
<b>Higher rate</b>	40%	£31,786 - 150,000	£32,001 - 150,000
<b>Additional rate</b>	45%	£150,001 +	£150,001 +

## 4.6 Scottish Rate of Income Tax

From 6 April 2016, the Scottish Rate of Income Tax (SRIT) applies for people whose main place of residence is in Scotland. Rest of the UK (rUK) income tax rates will be reduced in Scotland by 10p and then increased by the SRIT rate. The SRIT rate is set by the Scottish Parliament.

The SRIT rate for the 2016-17 tax year is 10% so in effect the rates will be the same as the rUK rates:

- The Scottish basic rate will be  $(20\% - 10\% + 10\%) = 20\%$
- The Scottish higher rate will be  $(40\% - 10\% + 10\%) = 40\%$
- The Scottish additional rate will be  $(45\% - 10\% + 10\%) = 45\%$ .

(With an rUK basic rate of 20%, higher rate of 40% and additional rate of 45%).

SRIT tax payers will use a tax code with an 'S' prefix, for example 'S1100L'.



## 4.7 Tax allowance

	2015-16	2016-17
<b>Personal Allowance</b>	£10,600	£11,000
<b>Marriage Allowance (transferrable for married couples and civil partners)</b>	£1,060	£1,100

Tax code suffixes P or Y are no longer valid. These suffixes were used for people who qualified for age related increased personal allowances.

- P was used for people born between 6 April 1938 and 5 April 1948.
- Y was used for people born before 6 April 1938.

HMRC will not reject submissions that include these codes. HMRC will issue new codes if they are used.

## 4.8 Changes in tax codes

The emergency tax code will be 1100L.

The transferrable amount is 10% of the personal allowance:

- the transferor's allowance is the uplift less 10%.
- the transferee's allowance is the normal uplift plus 10%.

Suffix code	Change	To
L (basic personal allowance)	+ 40	1100
M (transferor's allowance)	+ 36	990
N (transferee's allowance)	+ 44	1210

## 4.9 Statutory payments rates

### SSP

From 6 April 2016, the standard weekly rate for days of absence due to sickness remains at £88.45 for employees with average weekly earnings of £112 or more.

### SMP, SAP & ShPP

For payment weeks starting on or after Sunday 3 April 2016, the standard rate remains at £139.58. For the first six weeks of payment, the amount paid to an employee is 90% of the employee's average weekly earnings (the earnings-related rate). For the remaining weeks, it will be the lesser of the standard rate of £139.58, or the earnings-related rate (90% of the employee's average weekly earnings).

### SPP

For payment weeks starting on or after Sunday 3 April 2016, the standard rate remains at £139.58. The weekly rate paid to an employee will be the lesser of the standard rate of £139.58 or the earnings-related rate (90% of the employee's average weekly earnings).

## Small Employers Relief

The recovery and compensation rates for Small Employers Relief (SER) and the classification of a small business have not changed.

- Employers who qualify for SER are those with a total annual Class 1 NICs including primary (employee) and secondary (employer) liability of £45,000 or less.
- Employers who qualify for SER are allowed to recover 100% of statutory payments (SMP, SPP, ShPP and SAP) paid to their employees plus 3% compensation.
- Employers who do not qualify for SER can recover 92% of the statutory payments paid to their employees.

## Student loan threshold

From 6 April 2016, the annual student loan thresholds are:

- Plan 1: £17,495
- Plan 2: £21,000.

## New thresholds for auto enrolment

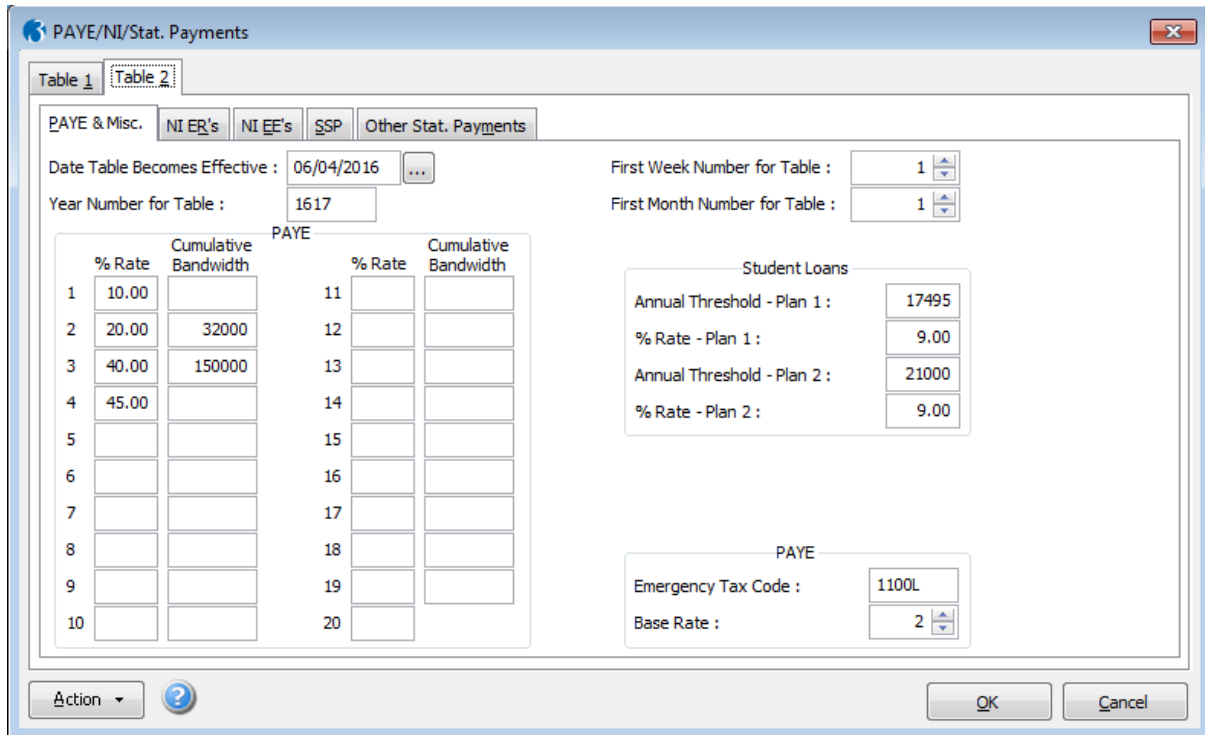
The Department for Work & Pensions (DWP) has announced the proposed annual thresholds for the 2016-17 tax year (subject to the parliamentary process so may change).

Pay reference period	Weekly	2 Weekly	4 Weekly	Monthly	Yearly
<b>Lower level of qualifying earnings</b>	£112	£224	£448	£486	£5,824
<b>Earnings trigger for automatic enrolment</b>	£192	£384	£768	£833	£10,000
<b>Upper level of qualifying earnings</b>	£827	£1,654	£3,308	£3,583	£43,000

## 4.10 Software changes

### PAYE, NI and statutory payments

The new PAYE, NI, statutory payments details are shown on the **Table 2** tab of the Payroll - Utilities - PAYE/NI/Stat. Payments form.



**PAYE/NI/Stat. Payments**

Table 1 | **Table 2**

PAYE & Misc. | **NI ER's** | NI EE's | SSP | Other Stat. Payments

Date Table Becomes Effective : 06/04/2016 ...

Year Number for Table : 1617

First Week Number for Table : 1

First Month Number for Table : 1

PAYE			
	% Rate	Cumulative Bandwidth	
1	10.00		11
2	20.00	32000	12
3	40.00	150000	13
4	45.00		14
5			15
6			16
7			17
8			18
9			19
10			20

Student Loans

Annual Threshold - Plan 1 : 17495

% Rate - Plan 1 : 9.00

Annual Threshold - Plan 2 : 21000

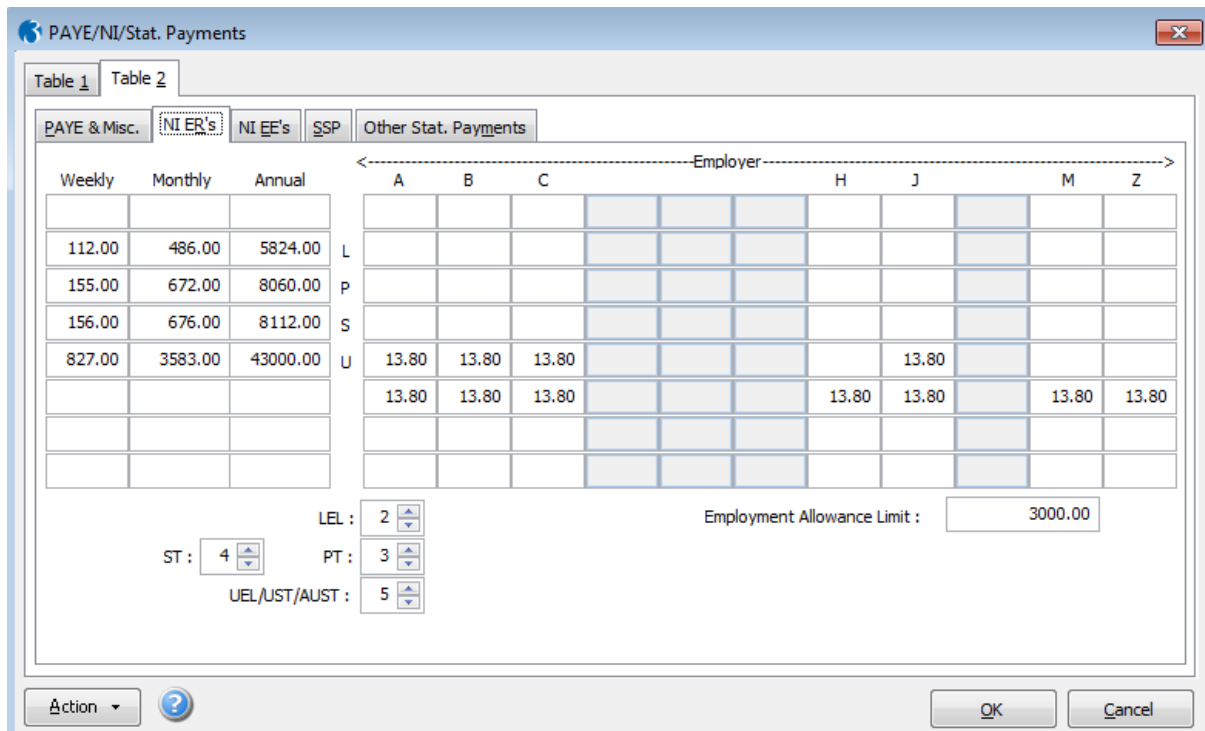
% Rate - Plan 2 : 9.00

PAYE

Emergency Tax Code : 1100L

Base Rate : 2

Action ? OK Cancel



**PAYE/NI/Stat. Payments**

Table 1 | **Table 2**

PAYE & Misc. | **NI ER's** | NI EE's | SSP | Other Stat. Payments

←-----Employer-----→

Weekly	Monthly	Annual		A	B	C		H	J		M	Z
112.00	486.00	5824.00	L									
155.00	672.00	8060.00	P									
156.00	676.00	8112.00	S									
827.00	3583.00	43000.00	U	13.80	13.80	13.80			13.80			
				13.80	13.80	13.80		13.80	13.80		13.80	13.80

LEL : 2

ST : 4 PT : 3

UEL/UST/AUST : 5

Employment Allowance Limit : 3000.00

Action ? OK Cancel

PAYE/NI/Stat. Payments

Table 1 Table 2

PAYE & Misc. NI ER's NI EE's SSP Other Stat. Payments

Employee

Weekly	Monthly	Annual		A	B	C		H	J		M	Z
112.00	486.00	5824.00	L									
155.00	672.00	8060.00	P									
156.00	676.00	8112.00	S	12.00	5.85			12.00	2.00		12.00	2.00
827.00	3583.00	43000.00	U	12.00	5.85			12.00	2.00		12.00	2.00
				2.00	2.00			2.00	2.00		2.00	2.00

Action ? OK Cancel

PAYE/NI/Stat. Payments

Table 1 Table 2

PAYE & Misc. NI ER's NI EE's SSP Other Stat. Payments

	Rate	Range	
0		112.00	Waiting Days :
1	88.45		Days to make PIW :
2			PIW Link Period Days :
3			Maximum SSP Weeks :
4			Warning Week No. :
5			Max PIW Link Years :
6			Relevant Period :
7			
8			
9			

Action ? OK Cancel

**PAYE/NI/Stat. Payments**

Table 1 | Table 2

PAYE & Misc. | NI ER's | NI EE's | SSP | **Other Stat. Payments**

SMP		SPP	
Earnings Related % Rate :	90.00	Weeks For Maternity Pay Period :	39
Standard Rate :	139.58	Weeks for Earliest MPP Start :	11
Max Wks for Earn Rel % Rate :	6	Weeks for Medical Evidence :	20
Max Wks for Standard Amount :	33	Qualifying Weeks :	15
Reclaim Percentage Regular :	92.00	Weeks for Continuous Employment :	26
NIC Compensation % Regular :	0.00	Pregnancy End Weeks :	16
Reclaim Percentage SER :	100.00	Pregnancy Related Illness Weeks :	4
NIC Compensation % SER :	3.00	Employee Notification Days :	28
Use Minimum Value :	<input type="checkbox"/>	Relevant Period :	8
Any Day MPP Start :	<input checked="" type="checkbox"/>		

ShPP	
Earnings Related % Rate :	90.00
Standard Rate :	139.58

Action ? OK Cancel

## Auto enrolment

The new auto enrolment details are shown on the **Pensions Regulator Settings** tab of the Payroll - Utilities - Auto Enrolment Settings form.

**Auto Enrolment Settings**

Employer Settings | **Pensions Regulator Settings**

Date Effective From : 06/04/2016

	Weekly	2-Weekly	4-Weekly	Monthly	Annual
Qualifying Earnings Lower Threshold :	112.00	224.00	448.00	486.00	5824.00
Earnings Trigger :	192.00	384.00	768.00	833.00	10000.00
Qualifying Earnings Upper Threshold :	827.00	1654.00	3308.00	3583.00	43000.00

Declaration of Compliance Limit :	5 month(s)	Notification Period :	6 weeks
Joining Window :	6 weeks	Postponement Period :	3 month(s)
Opt-Out Period :	1 month(s)	Lower Age :	16 years
Opt-Out Refund Period :	1 month(s)	Qualifying Age :	22 years
Cyclical Re-Enrolment Period :	12 month(s)	Upper Age :	75 years

? OK Cancel

## 5. Scottish Rate of Income Tax

From 6 April 2016, the Scottish Rate of Income Tax (SRIT) applies for people whose main place of residence is in Scotland. Rest of the UK (rUK) income tax rates will be reduced in Scotland by 10p and then increased by the SRIT rate. The SRIT rate is set by the Scottish Parliament.

The SRIT rate for the 2016-17 tax year is 10% so in effect the rates will be the same as the rUK rates:

- The Scottish basic rate will be  $(20\% - 10\% + 10\%) = 20\%$
- The Scottish higher rate will be  $(40\% - 10\% + 10\%) = 40\%$
- The Scottish additional rate will be  $(45\% - 10\% + 10\%) = 45\%$ .

(With an rUK basic rate of 20%, higher rate of 40% and additional rate of 45%).

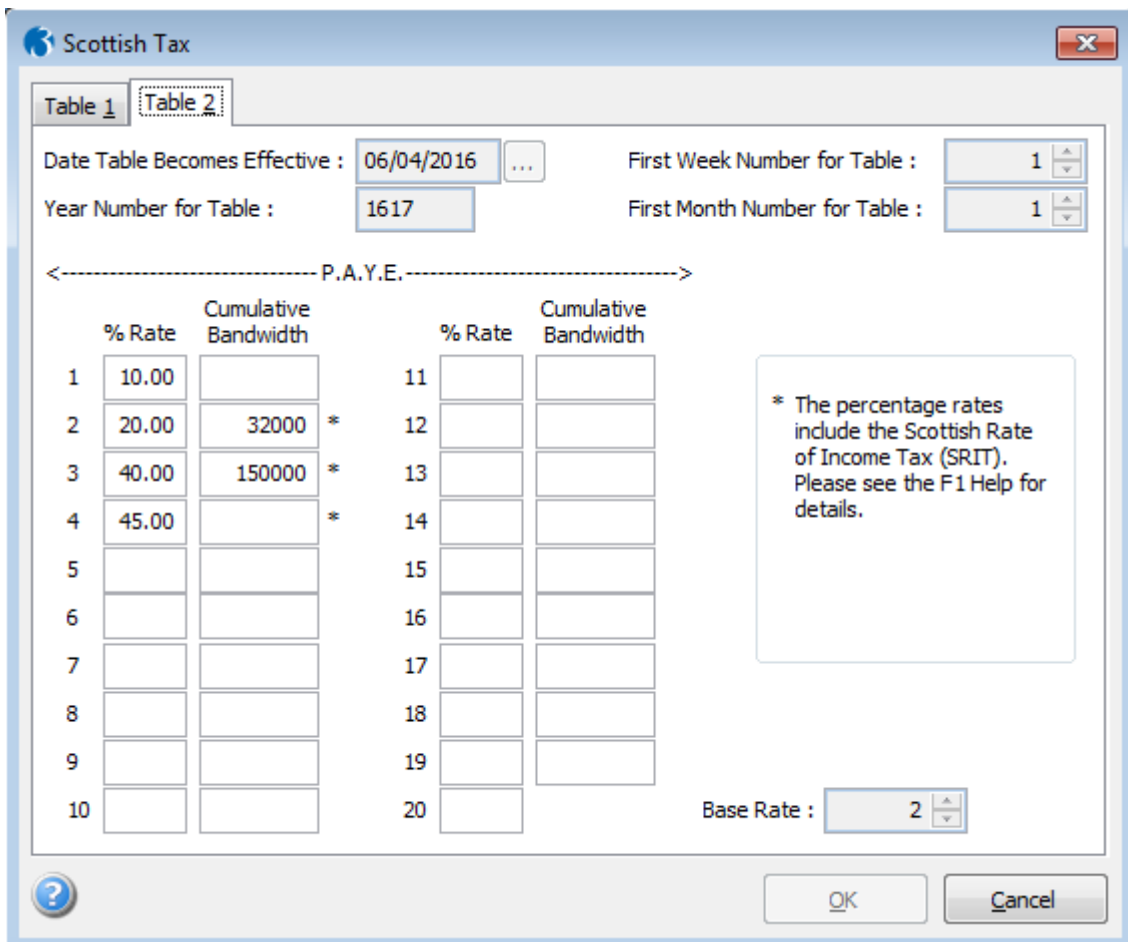
SRIT tax payers will use a tax code with an 'S' prefix, for example 'S1100L'.

**Tip:** For full details of the Scottish rate of Income Tax, visit [www.gov.uk/government/news/the-scottish-rate-of-income-tax](http://www.gov.uk/government/news/the-scottish-rate-of-income-tax).

### 5.1 Software changes

#### Scottish tax rates

Income tax rates for employees who are subject to the Scottish Rate of Income Tax (SRIT) are maintained on the Payroll - Utilities - Scottish Tax form. The bandwidths for SRIT are the same as the rest of the UK.



The screenshot shows a software window titled "Scottish Tax" with a close button in the top right corner. Below the title bar, there are two tabs: "Table 1" and "Table 2".

Configuration fields include:

- Date Table Becomes Effective: 06/04/2016
- Year Number for Table: 1617
- First Week Number for Table: 1
- First Month Number for Table: 1

Below these fields is a section labeled "P.A.Y.E." with a double-headed arrow. It contains two columns of input fields for tax rates and cumulative bandwidths, numbered 1 through 20.

	% Rate	Cumulative Bandwidth		% Rate	Cumulative Bandwidth
1	10.00		11		
2	20.00	32000 *	12		
3	40.00	150000 *	13		
4	45.00	*	14		
5			15		
6			16		
7			17		
8			18		
9			19		
10			20		

A note box on the right side of the form states: "\* The percentage rates include the Scottish Rate of Income Tax (SRIT). Please see the F1 Help for details."

At the bottom right, there is a "Base Rate" field set to 2, and "OK" and "Cancel" buttons.

## 'Scottish Taxpayer' employee option

An option (relevant from the 2016-17 tax year) that indicates that the employee is subject to the Scottish Rate of Income Tax (SRIT). The tax regime is included in the Full Payment Submission (FPS) for each pay period. Scottish tax codes are prefixed with 'S' in the FPS and on printed documents (P45, P60 and so on).

In Opera you don't enter the 'S' in the **Tax Code** box - that is added 'in the background' when the **Scottish Taxpayer** option is selected.

A message is displayed when the option is selected to warn that the SRIT rate will apply for the employee.

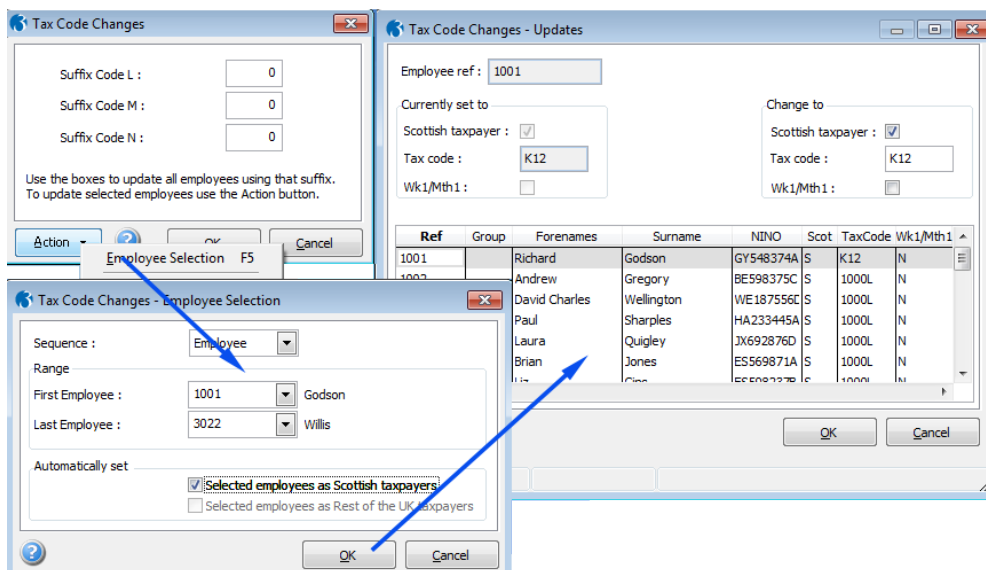


## Global update of the 'Scottish Taxpayer' option using the Tax Code Changes form

To make it easier to change the Scottish Taxpayer setting specifically and tax codes in general, a facility has been added to the **Tax Code Changes** form to globally update the following:

- The 'Scottish Taxpayer' or 'Rest of the UK' options
- Tax code
- The Week1/Month1 option.

You can select employees to update using either the employee reference or department. You can view a report before the employee's details are changed.



## 6. Abolition of employer's NI for apprentices under 25

If you employ an apprentice who is under 25, from 6 April 2016 you don't have to pay employer Class 1 NICs on their earnings up to the new Apprentice Upper Secondary Threshold (aligned with the Upper Secondary Threshold for the tax year beginning 6 April 2016).

This has been introduced to encourage apprenticeships for people under 25. These employees will be on NI category letter H.

Category	Apprentice category (under 25)	Equivalent category (under 21)	Existing category (25 +, or 21 + if not an apprentice)
Standard	H	M	A

### Notes:

1. Employer NI is paid at the standard rate when the employee turns 25.
2. Employee NI is paid at the standard rate, regardless of their age.
3. Any apprentices under 21 with a NI category letter M must be changed to letter H.

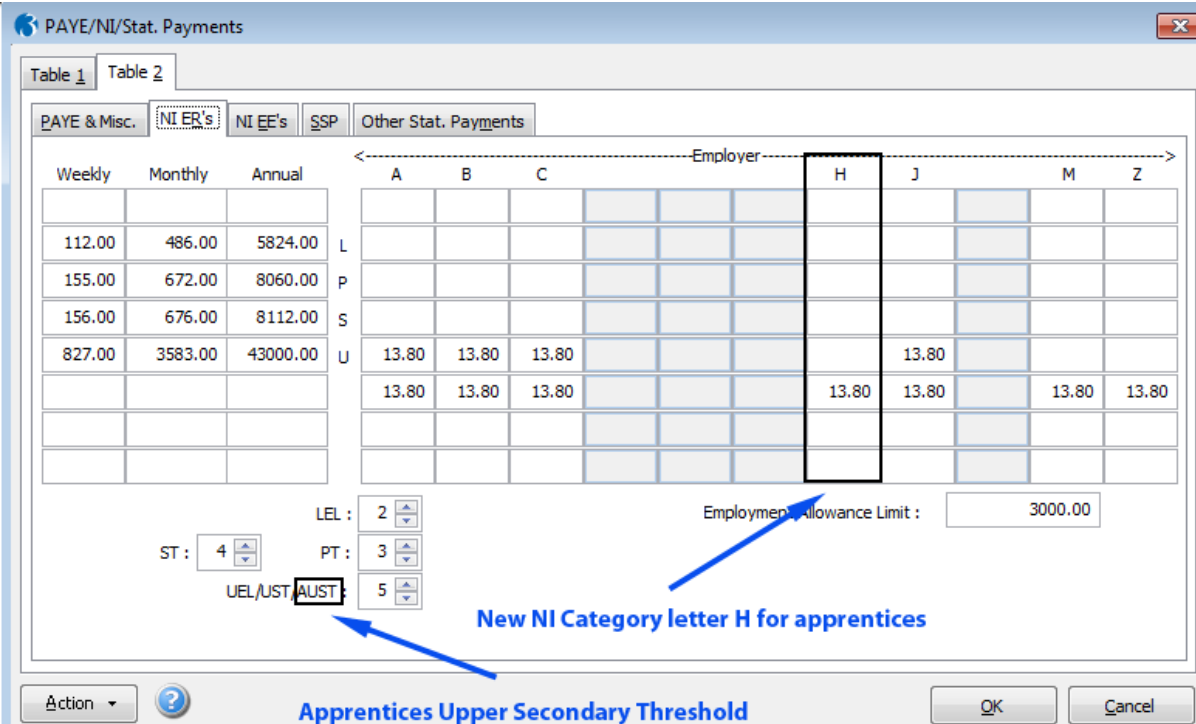
**Tip:** For full details of the abolition of employer NICs for apprentices under 25, visit [www.gov.uk/government/publications/national-insurance-contributions-abolition-of-employer-contributions-for-apprentices-under-25](http://www.gov.uk/government/publications/national-insurance-contributions-abolition-of-employer-contributions-for-apprentices-under-25).

### 6.1 Software changes

#### Payroll - Utilities - PAYE/NI/Stat. Payments

The **NI ER's** tab - which displays the employer's NI rates and thresholds - includes a column for NI category letter H in the 2016-17 tax year. The new Apprentices Upper Secondary Threshold is the same level as the Upper Earnings Limit and Upper Secondary Threshold.

The payroll calculation automatically calculates the reduced employer's NI for the relevant employees.



The screenshot shows the 'PAYE/NI/Stat. Payments' window with the 'NI ER's' tab selected. The interface includes a table for 'Employer' NI rates and thresholds across various categories (A, B, C, H, J, M, Z). The 'H' column is highlighted with a blue box and an arrow pointing to it from the text 'New NI Category letter H for apprentices'. Below the table, there are input fields for 'ST' (set to 4), 'PT' (set to 3), 'UEL/UST/AUST' (set to 5), and 'Employment Allowance Limit' (set to 3000.00). At the bottom, there is a blue banner that reads 'Apprentices Upper Secondary Threshold'.

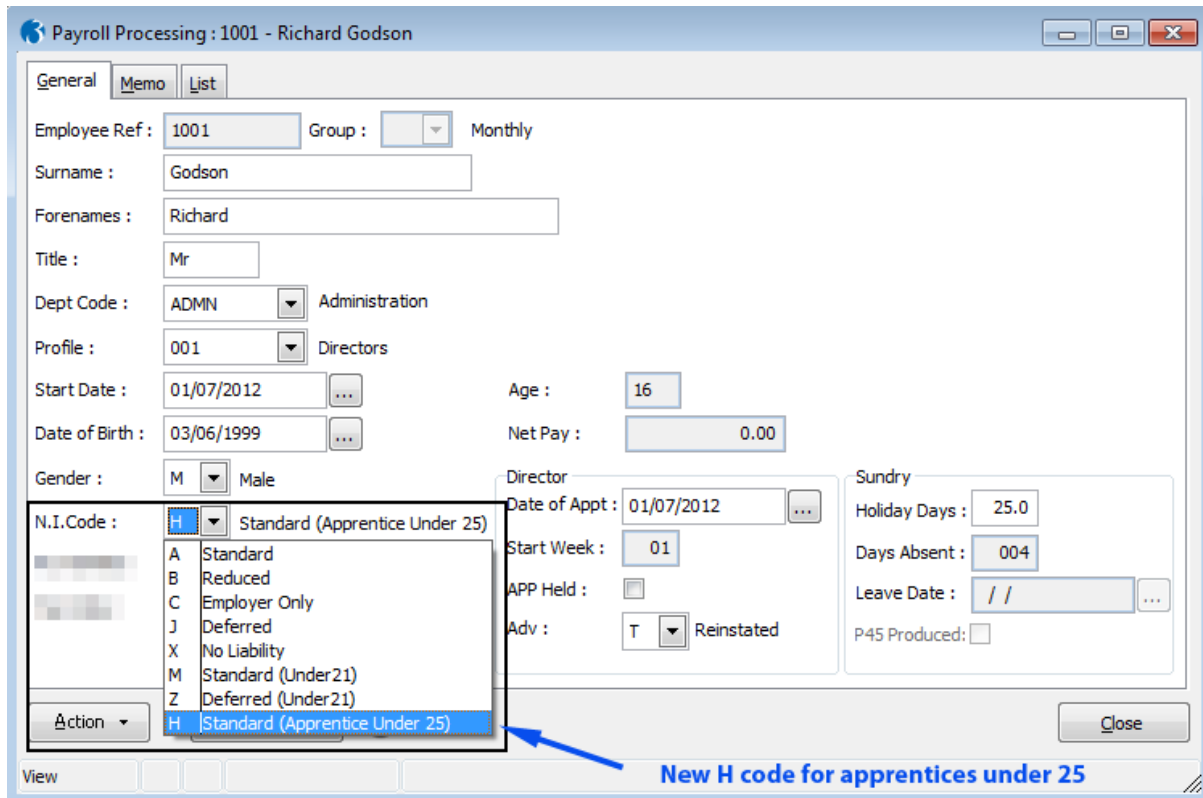


## New NI Category Letter H

The NI category letter H is displayed in the 2016-17 tax year.

This affects:

- Payroll - Processing (NI Code list)
- Payroll - Processing - To-Date
- Payroll - Utilities - Adjust NI.



Payroll Processing : 1001 - Richard Godson

General Memo List

Employee Ref : 1001 Group : Monthly

Surname : Godson

Forenames : Richard

Title : Mr

Dept Code : ADMN Administration

Profile : 001 Directors

Start Date : 01/07/2012 Age : 16

Date of Birth : 03/06/1999 Net Pay : 0.00

Gender : M Male

N.I.Code : Standard (Apprentice Under 25)

Director Date of Appt : 01/07/2012

Sundry Holiday Days : 25.0

Start Week : 01 Days Absent : 004

APP Held : Leave Date : //

Adv : T Reinstated P45 Produced:

Action H Standard (Apprentice Under 25) Close

View **New H code for apprentices under 25**

## 7. Full Payment Submission

For the Full Payment Submission (FPS) in the 2016-17 tax year:

- Now includes:
  - The new NI category letter H - for apprentices under the age of 25.
  - Individuals receiving a pension death benefit or a flexible drawdown pension payment.
  - The tax regime (Scottish Rate of Income Tax or rest of the UK).
- No longer includes:
  - NI category letters - D, E, I, K and L, Scheme Contracted Out Numbers (SCON), and the Employer's Contracting Out Number (ECON) - used for COSR pension schemes.
  - The late PAYE Reporting Reason of 'E' - previously used by micro employers.

### 7.1 Software changes

#### NI Category letter H

The new NI Category letter H - for apprentices under 25 - is accepted in the FPS in the 2016-17 tax year.

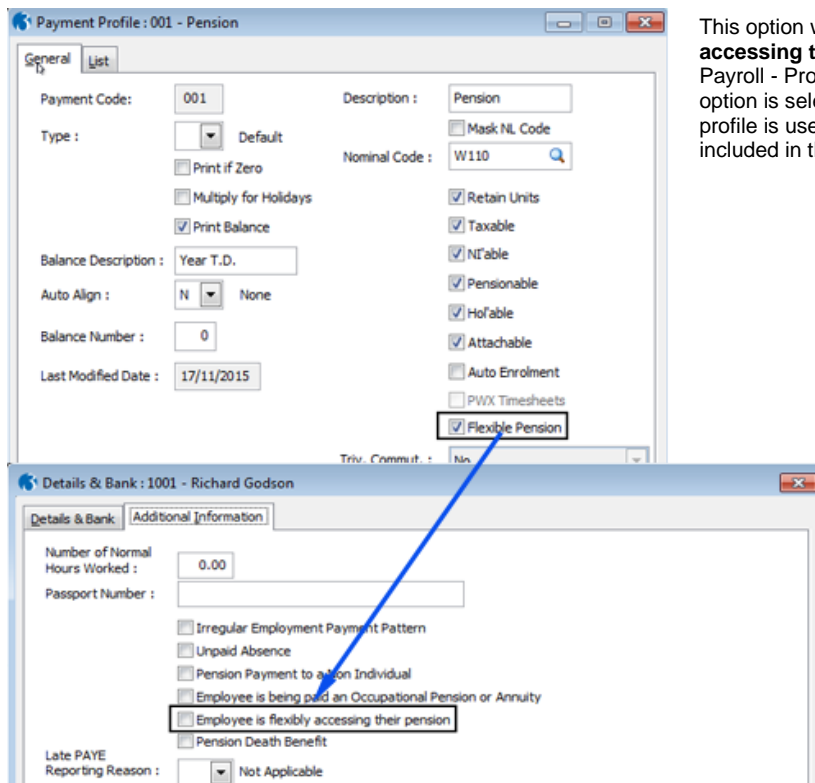
#### Pension death benefits or flexible drawdown pension payments

In the 2016-17 tax year, the FPS must identify individuals receiving either a pension death benefit or a flexible drawdown pension payment. These are controlled by options on both the payment profile and on the employee record.

For detailed information about pension death benefit, visit [www.gov.uk/tax-on-pension-death-benefits](http://www.gov.uk/tax-on-pension-death-benefits).

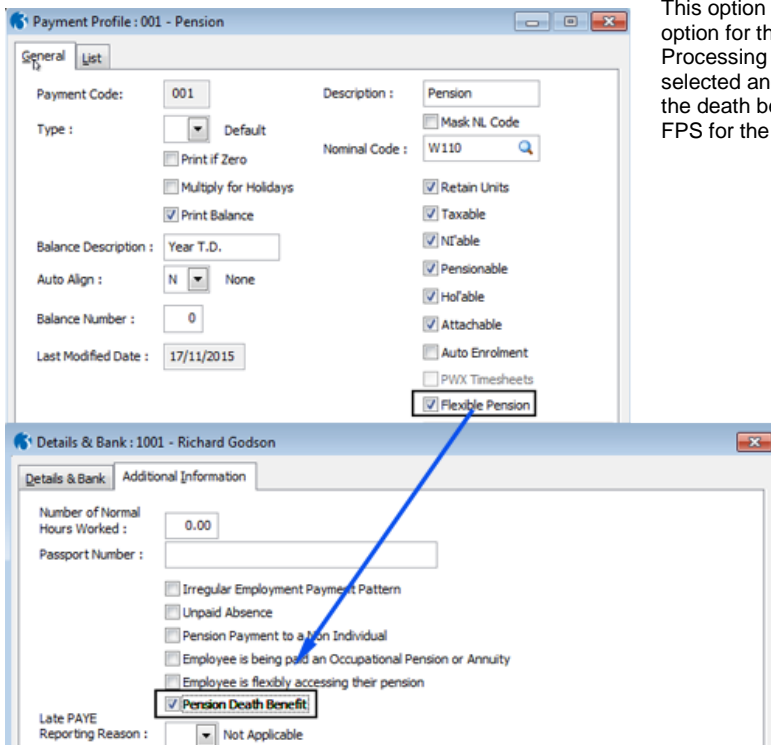
#### Payment Profile option - 'Flexible Pension'

An option that controls whether the payment profile is used for drawing pensions flexibly, or whether the payment profile is used for pension death benefit.



The image shows two overlapping software windows. The top window is titled 'Payment Profile : 001 - Pension' and has a 'General' tab selected. It contains various fields and checkboxes. The 'Flexible Pension' checkbox at the bottom is checked and highlighted with a black box. The bottom window is titled 'Details & Bank : 1001 - Richard Godson' and has an 'Additional Information' tab selected. It contains several checkboxes, with 'Employee is flexibly accessing their pension' checked and highlighted with a black box. A blue arrow points from the 'Flexible Pension' checkbox in the top window to the 'Employee is flexibly accessing their pension' checkbox in the bottom window.

This option works with the **Employee is flexibly accessing their pension** employee option on the Payroll - Processing - Details & Bank form. If that option is selected and a flexible pensions payment profile is used, the pension payment details will be included in the FPS for each pay period.



**Payment Profile : 001 - Pension**

General List

Payment Code: 001 Description: Pension

Type: Default

Print if Zero:  Mask NL Code:

Multiply for Holidays:  Nominal Code: W110

Print Balance:  Retain Units:

Balance Description: Year T.D. Taxable:

Auto Align: N None NT'able:

Balance Number: 0 Pensionable:

Last Modified Date: 17/11/2015 Ho'able:

Attachable:

Auto Enrolment:

PWX Timesheets:

Flexible Pension:

---

**Details & Bank : 1001 - Richard Godson**

Details & Bank Additional Information

Number of Normal Hours Worked: 0.00

Passport Number:

Irregular Employment Payment Pattern:

Unpaid Absence:

Pension Payment to a Non Individual:

Employee is being paid an Occupational Pension or Annuity:

Employee is flexibly accessing their pension:

Pension Death Benefit:

Late PAYE Reporting Reason: Not Applicable

This option also works with the **Pension Death Benefit** option for the relevant individuals on the Payroll - Processing - Details & Bank form. If that option is selected and a flexible pensions payment profile is used, the death benefit payment details will be included in the FPS for the pay period.

## Scottish Rate of Income Tax

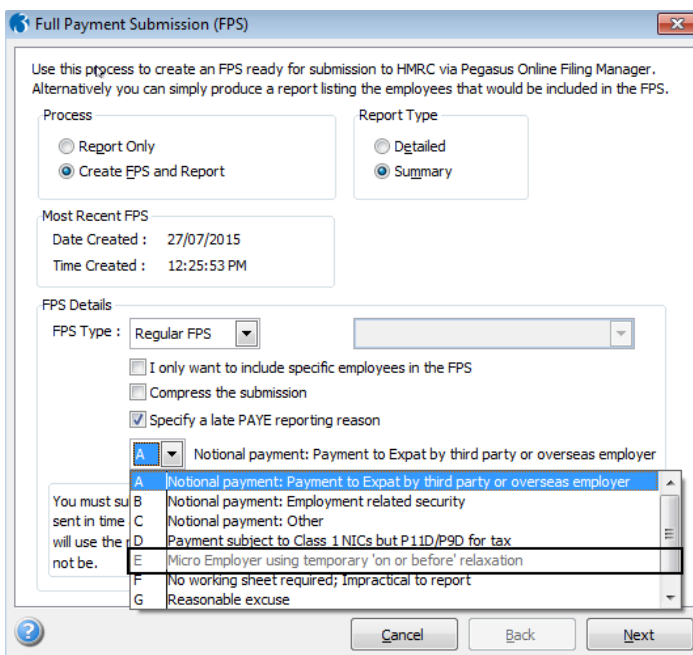
The tax regime is included in the FPS in the 2016-17 tax year.

This is either:

- Scottish Rate of Income Tax or,
- Rest of the UK.

## NI category letters - D, E, I, K and L

NI Category letters D, E, I, K and L, Scheme Contracted Out Numbers (SCON) and the Employer's Contracting Out Number (ECON) - used for COSR pension schemes - are not used in the 2016-17 tax year.



**Full Payment Submission (FPS)**

Use this process to create an FPS ready for submission to HMRC via Pegasus Online Filing Manager. Alternatively you can simply produce a report listing the employees that would be included in the FPS.

Process: Report Only (radio), **Create FPS and Report** (radio)

Report Type: Detailed (radio), **Summary** (radio)

Most Recent FPS: Date Created: 27/07/2015, Time Created: 12:25:53 PM

FPS Details: FPS Type: Regular FPS

I only want to include specific employees in the FPS

Compress the submission

Specify a late PAYE reporting reason

A Notional payment: Payment to Expat by third party or overseas employer

B Notional payment: Employment related security

C Notional payment: Other

D Payment subject to Class 1 NICs but P11D/P9D for tax

**E Micro Employer using temporary 'on or before' relaxation**

F No working sheet required; Impractical to report

G Reasonable excuse

Buttons: Cancel, Back, Next

## Late PAYE reporting reason E

The late PAYE reporting reason E for 'Micro Employers using temporary on or before relaxation' no longer applies after the 2015-16 tax year, so that option is disabled.

This affects both the Payroll - RTI Submissions - Full Payment Submission form and the Payroll - Processing - Details & Bank form.

**Important:** You must submit your FPS on or before each pay day. If it is not sent in time a late PAYE reporting reason must be included in the FPS when it is sent. HMRC will use the reason to prevent penalties being issued when they should not be.

## 8. Employer Payment Summary

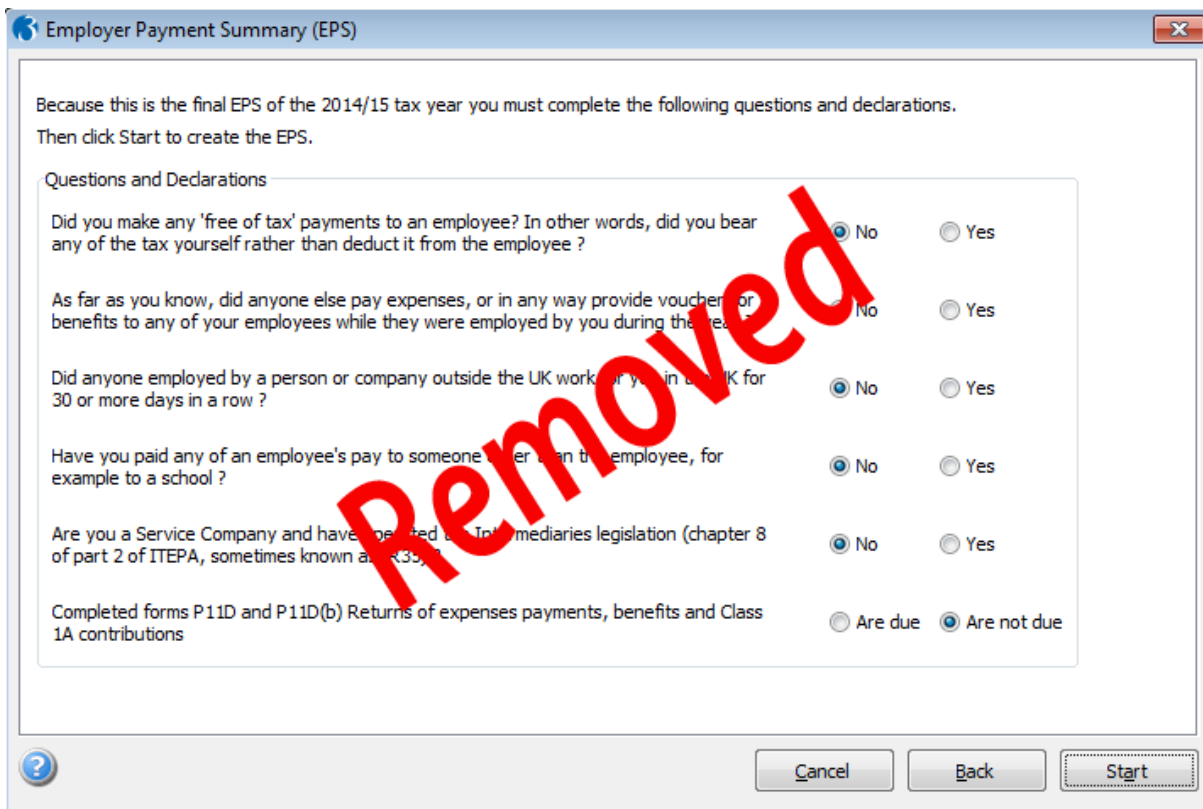
For the Employer Payment Summary (EPS) from the 2015-16 tax year:

- The Questions and Declarations section has been removed for the final EPS for the year, and for schemes that have ceased.

### 8.1 Software changes

**Important:** Even though the Questions and Declarations are no longer needed by HMRC, you must still submit a final EPS for this tax year.

The Questions and Declarations page is no longer displayed for the final EPS of the year.



Employer Payment Summary (EPS)

Because this is the final EPS of the 2014/15 tax year you must complete the following questions and declarations.  
Then click Start to create the EPS.

Questions and Declarations

Did you make any 'free of tax' payments to an employee? In other words, did you bear any of the tax yourself rather than deduct it from the employee?  No  Yes

As far as you know, did anyone else pay expenses, or in any way provide vouchers or benefits to any of your employees while they were employed by you during the year?  No  Yes

Did anyone employed by a person or company outside the UK work for you in the UK for 30 or more days in a row?  No  Yes

Have you paid any of an employee's pay to someone other than the employee, for example to a school?  No  Yes

Are you a Service Company and have operated the Intermediaries legislation (chapter 8 of part 2 of ITEPA, sometimes known as R35)?  No  Yes

Completed forms P11D and P11D(b) Returns of expenses payments, benefits and Class 1A contributions  Are due  Are not due

Cancel Back Start

## 9. Student Loans - plans 1 and 2

From 6 April 2016, two student loan plans apply with different earnings level thresholds.

- Plan 1 - with a threshold of £17,495
- Plan 2 - with a threshold of £21,000.

Student loan repayments must be deducted when an employee's earnings reaches the relevant student loan threshold. If a new employee is repaying a student loan you will need to ask which plan type the employee is repaying under. From 6 April you must ask new employees about their student loan plan type when they complete their starter declaration.

The relevant plan for each employee will be included on the Student Loan Start Notice (SL1). Form P45 will only indicate whether a new employee is already repaying a student loan. It will not indicate a plan type.

**Note:** It is possible for employees to have both types of loan, but you will only be asked to make deductions for an employee under one plan at a time - either plan 1 or plan 2.

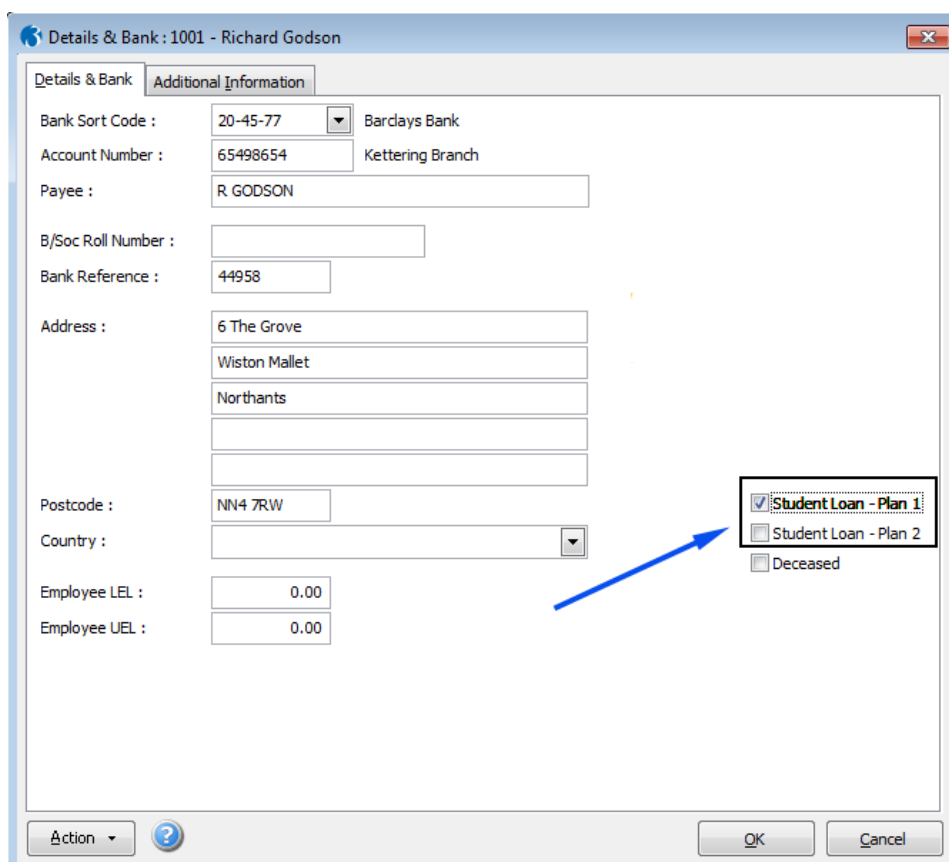
**Tip:** For full details of student loan repayments, visit [www.gov.uk/new-employee/student-loans](http://www.gov.uk/new-employee/student-loans).

### 9.1 Software changes

A new option for plan 2 student loans has been added to the Payroll - Processing - Details & Bank form.

#### Student Loans - 'Plan 1' and 'Plan 2' options

Options for students who are in either plan 1 or plan 2 student loan plans. These settings are used to send new starter information to HMRC in the FPS. Previously there was only one option called 'Student loan', which has been renamed to 'Student Loan - Plan 1'.



Details & Bank : 1001 - Richard Godson

Details & Bank | Additional Information

Bank Sort Code : 20-45-77 | Barclays Bank

Account Number : 65498654 | Kettering Branch

Payee : R GODSON

B/Soc Roll Number :

Bank Reference : 44958

Address : 6 The Grove  
Wiston Mallet  
Northants

Postcode : NN4 7RW

Country :

Employee LEL : 0.00

Employee UEL : 0.00

Student Loan - Plan 1  
 Student Loan - Plan 2  
 Deceased

Action ? OK Cancel

## 10. Payrolling of Benefits in Kind in real time

From 6 April 2016, you will be able to payroll most Benefits in Kind (BiKs) in real time instead of completing a P11D after the end of the tax year. Payrolling is where you include a notional value for employee BiKs as taxable pay into the regular payroll cycle. This is optional and you must register with HMRC by the end of the 2015-16 tax year if you want to do this.

You will be able to payroll all BiKs, except these:

- Living accommodation
- Beneficial loans
- Credit vouchers and tokens.

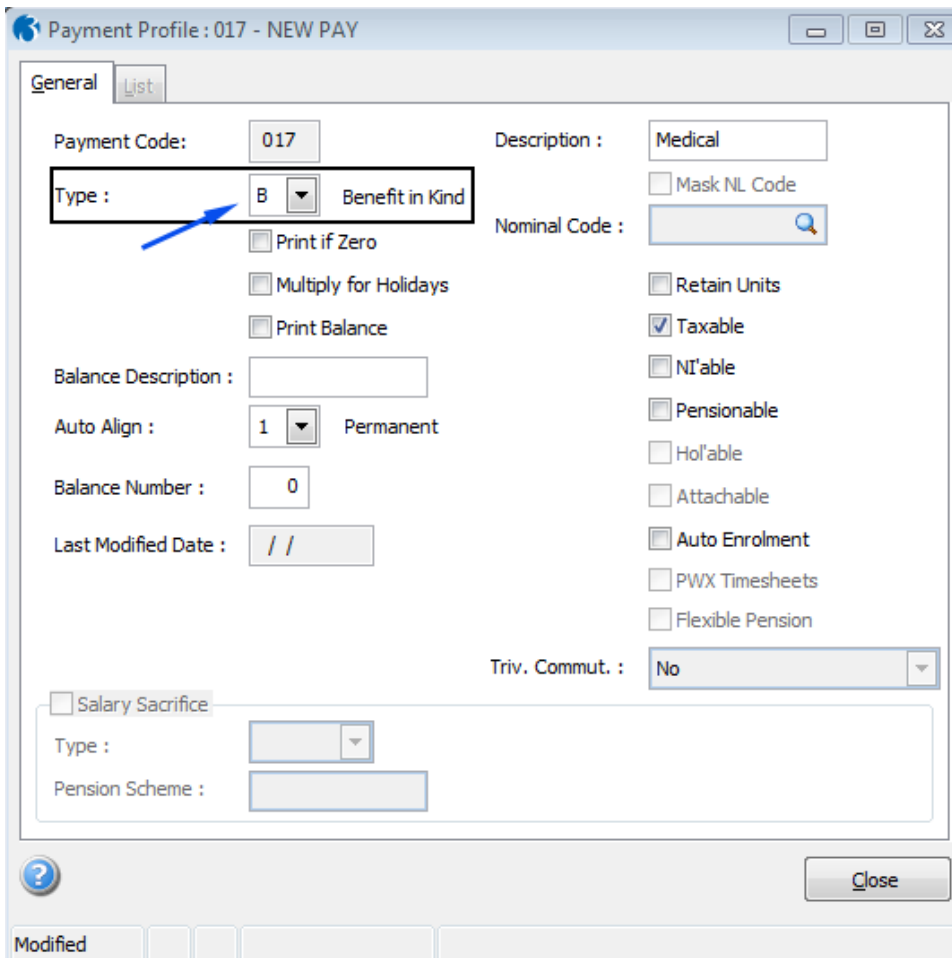
If you prefer you can still continue to report BiKs on the P11D after the end of the tax year as normal.

There is no change to the process for reporting and collecting Class 1A NICs. You will still need to complete a P11D(b) after the end of the tax year, but you will need to ensure that you include the values for both payrolled and non-payrolled BiKs.

**Tip:** For full details of payrolling of benefits, visit [www.gov.uk/guidance/paying-your-employees-expenses-and-benefits-through-your-payroll](http://www.gov.uk/guidance/paying-your-employees-expenses-and-benefits-through-your-payroll).

### 10.1 Software changes

Changes are not needed for this. Payment profiles can already be set up for benefits in kind using the Payroll - Maintenance - Payment Profile form. Payrolling of these new allowable benefits should be dealt with using that feature.



Payment Profile : 017 - NEW PAY

General List

Payment Code: 017 Description : Medical

Type : B Benefit in Kind

Mask NL Code

Print if Zero Nominal Code : [Search]

Multiply for Holidays  Retain Units

Print Balance  Taxable

Balance Description : [Text Box]  NI'able

Auto Align : 1 Permanent  Pensionable

Balance Number : 0  Hol'able

Last Modified Date : / /  Attachable

Auto Enrolment

PWX Timesheets

Flexible Pension

Triv. Commut. : No

Salary Sacrifice

Type : [Dropdown]

Pension Scheme : [Text Box]

Close

Modified [Buttons]

## 11. Company car fuel type changes

Fuel type 'E' is no longer an option for reporting car benefits. This was previously used to report zero emission cars. Fuel type "A" will be used instead.

### 11.1 Software changes

The 'Fuel type' list on the Personnel - Benefits form no longer allows fuel type 'E' to be selected.

Personnel Benefits : 1001 - Richard Godson

A, B, C | D, E | F - Car 1 | F - Car 2 | F - Car 3 | G, H | I, J, K | L, M | N | List

F - Cars and Fuel (Car 1)

Make and model : Vauxhall Vectra

Date first registered : 01/08/2001

Available from : 01/09/2001

Available to : //

CO2 emissions (g/km) :  Tick if no approved CO2 figure

Engine size in cc : 2000

Fuel type : **A** All other cars

List price inc. car and standard accessories only : E Not applicable

Date first fuel withdrawn : //  Tick if fuel reinstated in the year

All non-standard accessories :

Capital contributions :

Amount paid by employee for private use :

Cash equivalent for car : 2500.00

Cash equivalent of fuel for car : 1200.00

Comments

Applies to all Cars

Total cash equivalent : 2500.00

Total cash equivalent of fuel : 1200.00

Action ?

Close

View

---

## 12. Female state pension age

Between April 2016 and November 2018 the female state pension age will increase more quickly to 65.

### 12.1 Software changes

Opera uses a data table with the state pension ages and dates. The data table has been updated.

The state pension ages and dates in your data are automatically updated after your software has been upgraded.



## 13. Removal of contracting out of the State Second Pension

From the 2016-17 tax year, a new single-tier pension will replace the basic state pension and the State Second Pension (S2P). This also means that contracting out of the S2P into Contracted Out Salary Related schemes (COSR) will be abolished.

- Both the employer and employee can still pay into COSR schemes on not-contracted-out basis.
- COSR NI category letters D, E, I, K and L will no longer be valid.
- The Upper Accrual Point (UAP) band - for NI category letters D, E, I, K and L - will be removed.

### 13.1 Software changes

#### Payroll - Utilities - PAYE/NI/Stat. Payments form

Column headings, field captions and columns have changed because contracting out of the S2P has been abolished.

#### Payroll - EOY/Special Reports - End of Year Cleardown

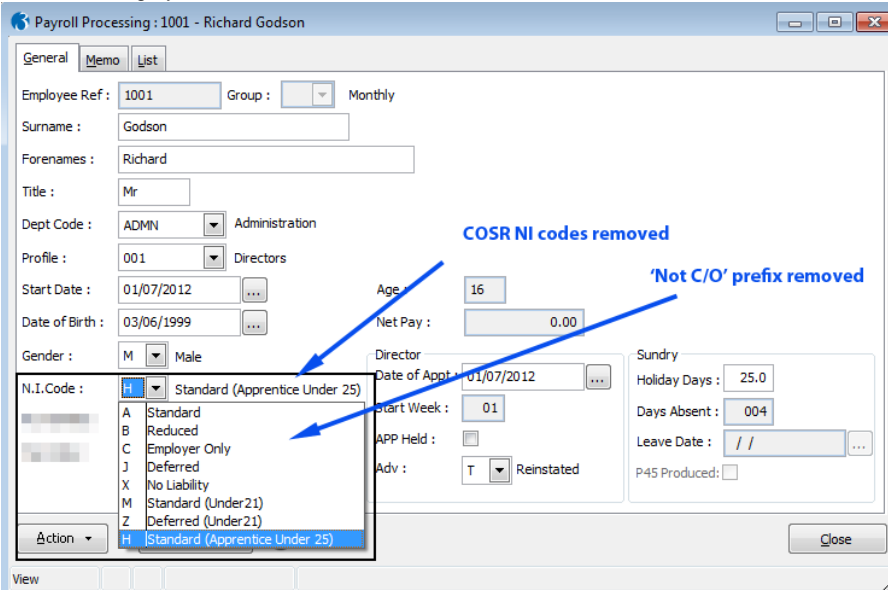
Employees with COSR NI Category letters D, E, I, K and L are changed to the relevant not-contracted-out letters:

- 'D' is replaced with 'A'
- 'E' is replaced with 'B'
- 'I' is replaced with 'M'
- 'K' is replaced with 'M'
- 'L' is replaced with 'A'.

These changes are included on the audit report.

#### Payroll Processing and reports

COSR NI category letters, SCON boxes and the UAP threshold have been removed in the 2016-17 tax year.



#### Notes:

1. The box for the Employer's Contracting Out Number (ECON) on the Payroll - Utilities - Set Options form has been retained for historical record.

2. If pension contributions for a COSR scheme were previously deducted before income tax by using the 'Deduct Before Tax' option on a deduction profile (Payroll - Maintenance - Deduction Profile) you should check with the pension provider whether deductions should still be deducted before tax in the 2016-17 tax year for a not-contracted-out scheme.

## 14. Changes to holding onto NEST contributions

Contributions for NEST pensions can be held onto during an employee's opt-out period.

An employee has about one month after being auto enrolled to decide whether they want to opt out of a pension scheme. You can hold onto someone's contributions so that if they do opt out you can easily return their contributions to them. NEST will not need to send them back to you before they are refunded to the employee.

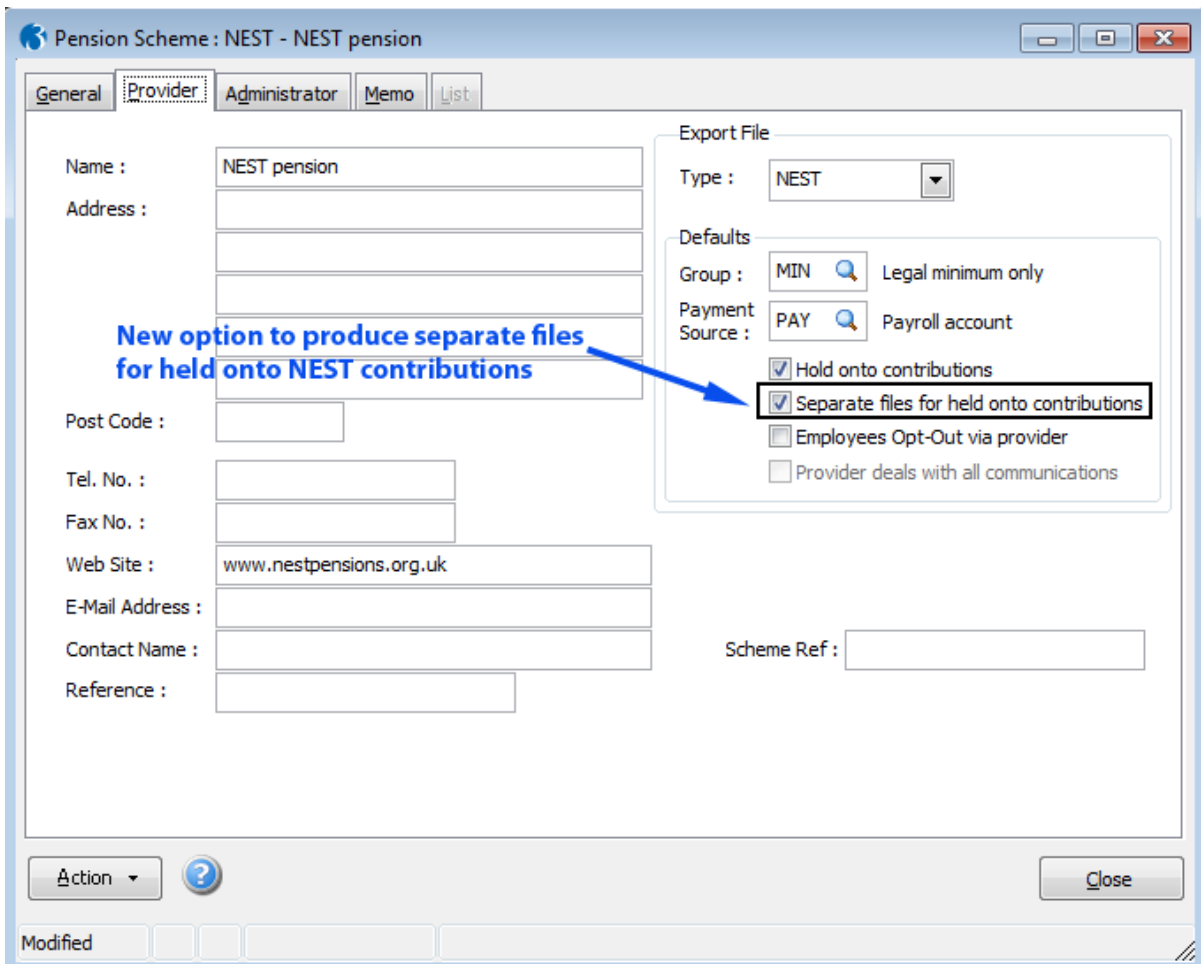
If employees do not opt out then contributions that have been held onto during the opt-out period must be released to NEST.

### 14.1 Software changes

#### Pension schemes

A new option called **Separate files for held onto contributions** has been added to the Payroll - Maintenance - Pension Scheme form.

This option controls whether held onto contributions are held and sent to NEST separately for each pay period. If this option is not selected all contributions that are held onto are sent to NEST in a lump sum.



**Pension Scheme: NEST - NEST pension**

General **Provider** Administrator Memo List

Name : NEST pension  
Address :  
Post Code :  
Tel. No. :  
Fax No. :  
Web Site : www.nestpensions.org.uk  
E-Mail Address :  
Contact Name :  
Reference :

Export File  
Type : NEST

Defaults  
Group : MIN Legal minimum only  
Payment Source : PAY Payroll account

Hold onto contributions  
 **Separate files for held onto contributions**  
 Employees Opt-Out via provider  
 Provider deals with all communications

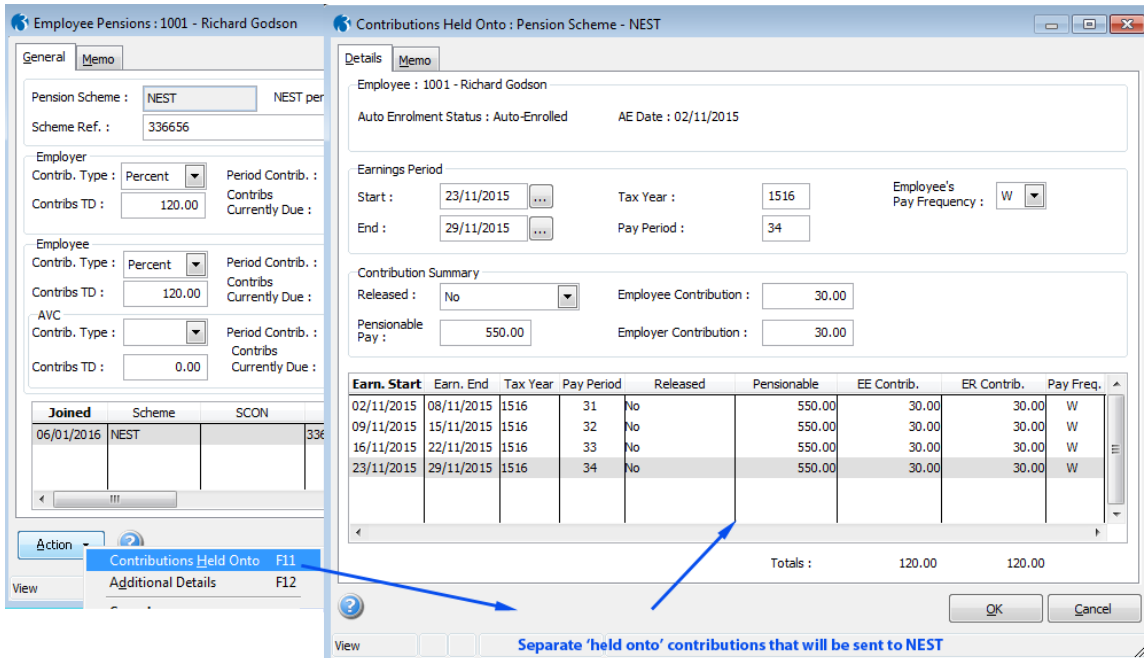
Scheme Ref :

Action ? Close

Modified

## Employee records

A new form called **Contributions Held Onto** has been added to the **Action** menu of the Payroll - Processing - Pensions - Employee Pensions form to record separate held onto contributions.



Employee Pensions : 1001 - Richard Godson

Contributions Held Onto : Pension Scheme - NEST

Employee : 1001 - Richard Godson

Auto Enrolment Status : Auto-Enrolled AE Date : 02/11/2015

Earnings Period

Start : 23/11/2015 Tax Year : 1516 Employee's Pay Frequency : W

End : 29/11/2015 Pay Period : 34

Contribution Summary

Released : No Employee Contribution : 30.00

Pensionable Pay : 550.00 Employer Contribution : 30.00

Earn. Start	Earn. End	Tax Year	Pay Period	Released	Pensionable	EE Contrib.	ER Contrib.	Pay Freq.
02/11/2015	08/11/2015	1516	31	No	550.00	30.00	30.00	W
09/11/2015	15/11/2015	1516	32	No	550.00	30.00	30.00	W
16/11/2015	22/11/2015	1516	33	No	550.00	30.00	30.00	W
23/11/2015	29/11/2015	1516	34	No	550.00	30.00	30.00	W
Totals :						120.00	120.00	

Separate 'held onto' contributions that will be sent to NEST

## Contribution file

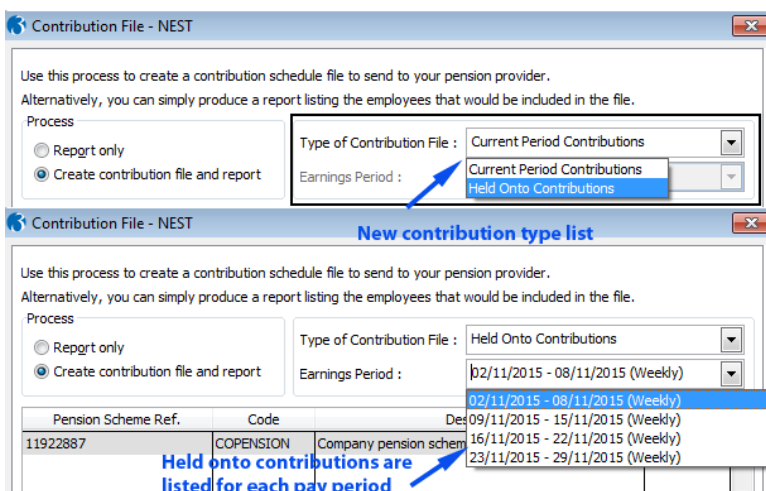
The held onto details are recorded for those employees who are on hold when the current period contribution file is created using the Payroll - Pensions - Contribution File form.

### Type of contribution file list

Lists the type of NEST contributions:

- 'Current Period Contributions', or
- 'Held Onto Contributions' - these are the separate held onto contributions recorded for the employee during the opt-out period. When the **Held Onto Contributions** option is selected every pay period's contributions that have been held onto but not released are displayed in a list.

These files are sent to NEST separately.



Contribution File - NEST

Use this process to create a contribution schedule file to send to your pension provider. Alternatively, you can simply produce a report listing the employees that would be included in the file.

Process

Repgrt only

Create contribution file and report

Type of Contribution File : Current Period Contributions

Earnings Period : Current Period Contributions

Held Onto Contributions

Contribution File - NEST

New contribution type list

Use this process to create a contribution schedule file to send to your pension provider. Alternatively, you can simply produce a report listing the employees that would be included in the file.

Process

Repgrt only

Create contribution file and report

Type of Contribution File : Held Onto Contributions

Earnings Period : 02/11/2015 - 08/11/2015 (Weekly)

Pension Scheme Ref.	Code	Des
11922887	COPENSION	Company pension scheme
		09/11/2015 - 15/11/2015 (Weekly)
		16/11/2015 - 22/11/2015 (Weekly)
		23/11/2015 - 29/11/2015 (Weekly)

Held onto contributions are listed for each pay period

**Note:** After the contribution file has been created the held onto contributions are marked as released.

## 15. Changes to the NEST contribution file

NEST has introduced two new contribution frequencies - 'Tax Weekly' and 'Tax Monthly'. The full list is now: Weekly, Monthly, 2-Weekly, 4-Weekly, Tax Weekly, Tax Monthly.

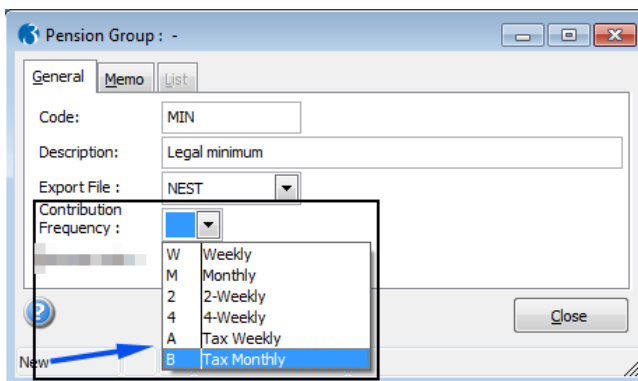
Also, the acceptable list of 'exception reasons', which are used to highlight something unusual to NEST in the contributions schedule, has been amended. In particular, 'Left employment' has changed to 'No further contributions payable', and 'Stopped contributions' and 'Duties fulfilled elsewhere' are no longer allowed.

### 15.1 Software changes

#### Pension groups

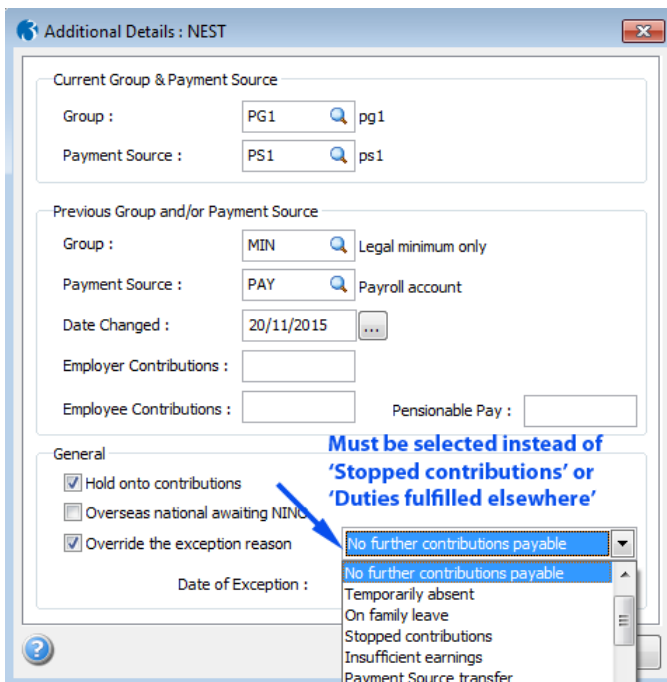
The **Contribution Frequency** list on the Payroll - Maintenance - Pension Groups includes these items:

Weekly, Monthly, 2-Weekly, 4-Weekly, Tax Weekly, Tax Monthly.



#### Payment 'Exception' reasons

Changes have been made to the allowable 'exception' reasons that are allowed in the NEST contribution file. An exception is used to inform NEST that an expected contribution is not being paid.



In particular, these reasons are not allowed:

- Stopped contributions
- Duties fulfilled elsewhere.

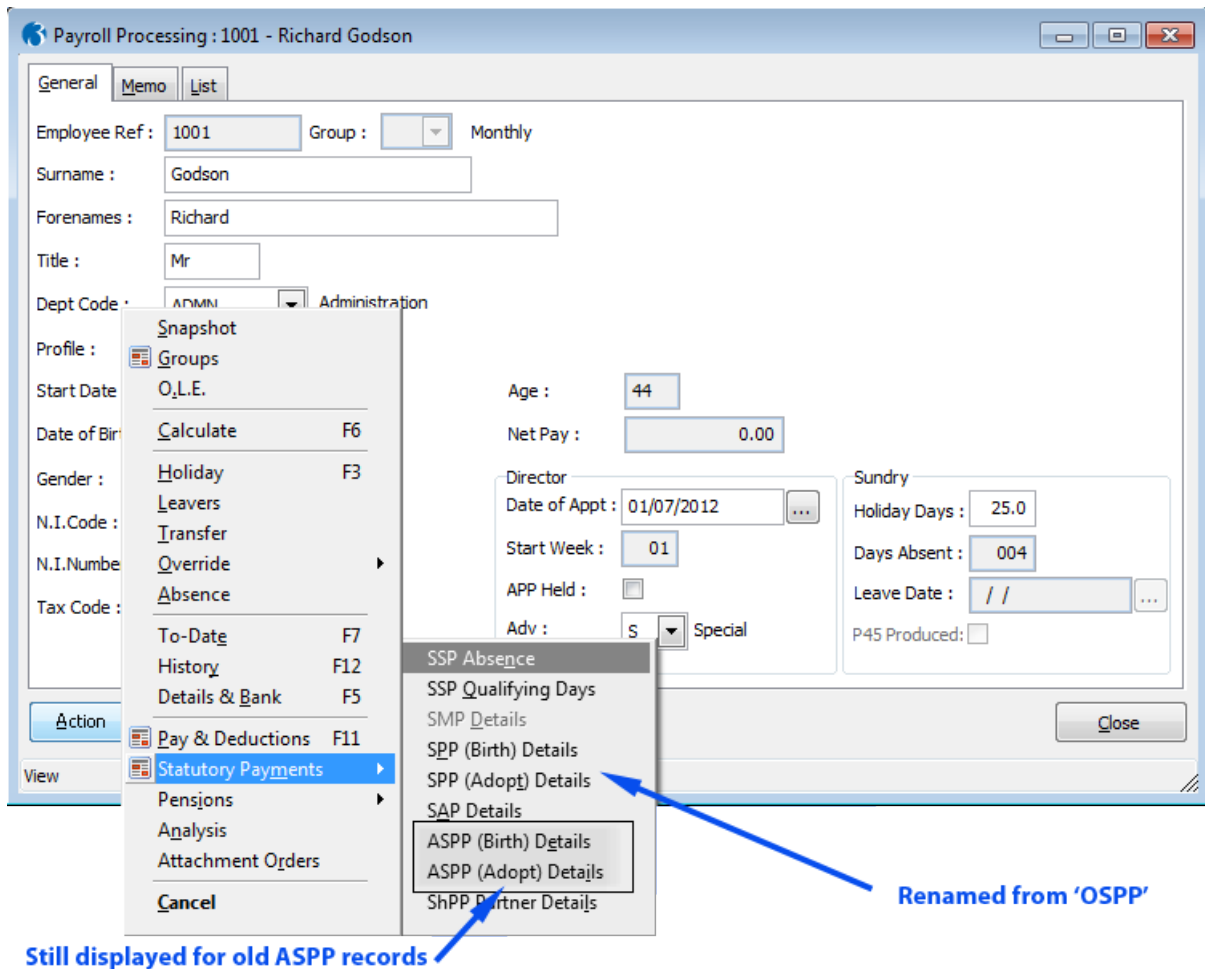
A message is displayed if either of these reasons are selected advising that the 'No further contributions payable' option should be selected instead.

## 16. Removal of Additional Statutory Paternity Pay

At the start of the 2015-16 tax year Additional Statutory Paternity Pay (ASPP) was replaced by Shared Parental Pay (ShPP). At the same time Ordinary Statutory Paternity Pay (OSPP) was renamed to Statutory Paternity Pay (SPP).

### 16.1 Software changes

Throughout Payroll, most references to 'OSPP' have been replaced with 'SPP' but some remain for historical reporting. Also, most references to 'ASPP' have been replaced with 'ShPP'.



The screenshot shows the 'Payroll Processing : 1001 - Richard Godson' window. The 'Statutory Payments' menu is expanded, listing various options. A blue arrow points from the text 'Renamed from OSPP' to the 'SPP (Birth) Details' option. Another blue arrow points from the text 'Still displayed for old ASPP records' to the 'ASPP (Birth) Details' option.

**Note:** The Payroll - Processing - Statutory Payments - ASPP (Birth) Details and Payroll - Processing - Statutory Payments - ASPP (Adopt) Details forms are still available so you can view historical details.

## 17. Attachment orders

### 17.1 New higher rate Direct Earnings Attachment (DEA)

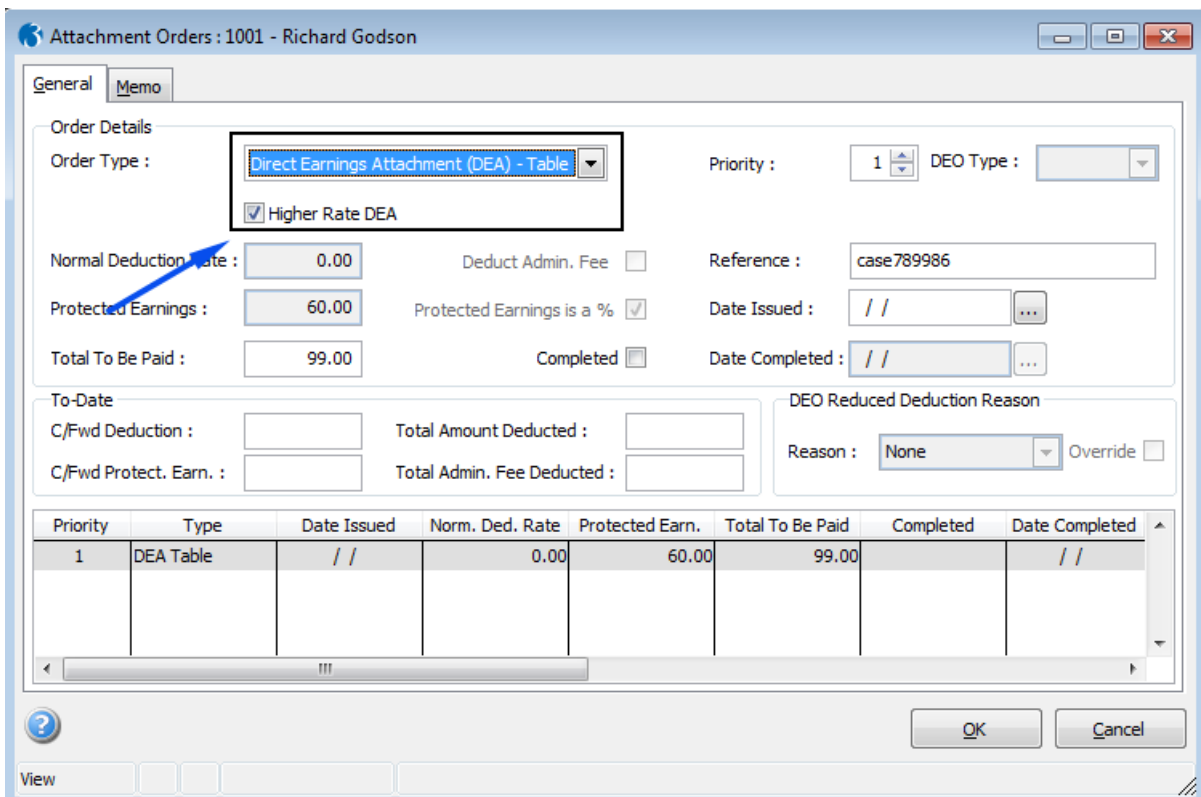
The Department of Works and Pensions (DWP) has introduced a new higher rate Direct Earnings Attachments (DEA) attachment order. This new DEA has been introduced to reclaim benefits from someone who claimed them fraudulently. This new order is effective from 6 April 2016.

#### Software changes

##### Higher Rate DEA option

A new option has been added to the Payroll - Processing - Attachment Orders form.

This determines that the DEA is the higher rate type. It is enabled only after the 2015-16 tax year and when the 'Direct Earnings Attachment (DEA) - Table' option is selected.



The screenshot shows the 'Attachment Orders : 1001 - Richard Godson' window. The 'Order Details' section has 'Order Type' set to 'Direct Earnings Attachment (DEA) - Table' and the 'Higher Rate DEA' checkbox checked. Other fields include 'Normal Deduction Rate' (0.00), 'Protected Earnings' (60.00), and 'Total To Be Paid' (99.00). A table at the bottom displays the order details:

Priority	Type	Date Issued	Norm. Ded. Rate	Protected Earn.	Total To Be Paid	Completed	Date Completed
1	DEA Table	//	0.00	60.00	99.00		//

### 17.2 Scottish court orders

The Scottish Parliament has introduced changes to the rates and bands used for the processing of Scottish court orders, in particular Earnings Arrestments (EA) and Current Maintenance Arrestments (CMA). The changes are effective from 6 April 2016.

#### Software changes

Opera uses a data table with the rates and bandwidths for attachment orders. The data table has been updated.

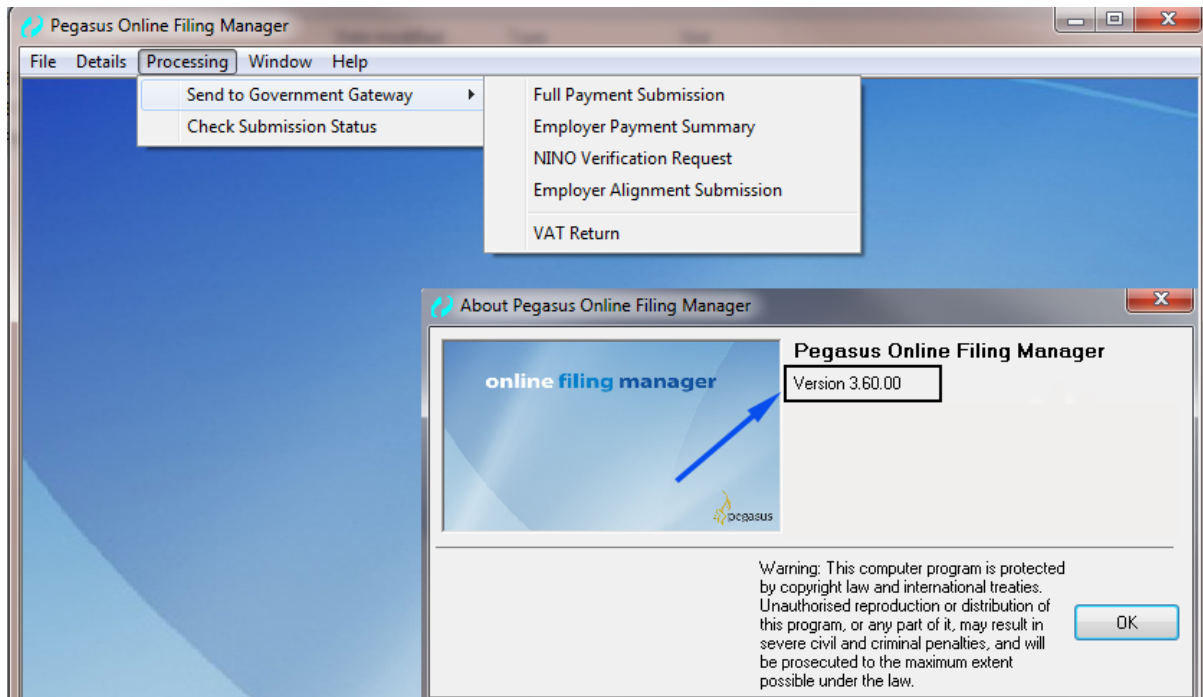
The rates and bandwidths in your data are automatically updated after your software has been upgraded and the System - Utilities - Update Data Structures command has been run for each relevant company.

## 18. Online Filing Manager (3.60)

Pegasus Online Filing Manager (3.60.00) includes changes for filing the final EPS submissions for the 2015-16 year-end, and filing FPS and EPS submissions in the 2016-17 tax year.

### 18.1 Software changes

You must upgrade your Pegasus Online Filing Manager software to version 3.60.00.



## 19. Key payroll dates

Here are some important payroll dates for the next tax year.

Date	Details
19 April	<p>The last date for any 2015-16 PAYE and Class 1 NICs postal payments to reach the Accounts Office. Interest is chargeable on any payments received after this date.</p> <p>The final Employer Payment Summary for the 2015-16 year end must reach HMRC before payments are made.</p>
22 April	<p>The last date for any 2015-16 PAYE and Class 1 NICs electronic payments to reach the HMRC bank account. Interest is chargeable on any payments received after this date.</p> <p>The final Employer Payment Summary for the 2015-16 must reach HMRC before payments are made.</p>
31 May	The last date for giving a 2015-16 P60 (End of Year Certificates) to each employee.
6 July	The last date for your 2015-16 form P9D and form P11D or substitutes, to reach HMRC and for giving a copy of the 2015-16 form P9D-P11D or equivalent information to each relevant employee.
19 July	The last date for postal payments of any 2015-16 Class 1A NICs on employee benefits in kind that are reported on the P11D or a substitute form.
22 July	The last date for electronic payments of any 2015-16 Class 1A NICs on employee benefits in kind that are reported on the P11D or a substitute form.
19th of each month/quarter	Starting with the first monthly payment (due 19 May), the last date for sending your monthly/quarterly PAYE and NIC payments to the Accounts Office unless paid electronically.
22nd of each month/quarter	Starting with the first monthly payment (due 22 May), the last date for sending your monthly/quarterly PAYE and National Insurance payments to the Accounts Office but only if paid electronically
	<p><b>Note:</b> HMRC recommends that all employers make payments electronically. Large employers (250 or more employees) must make monthly PAYE and National Insurance payments electronically.</p>



## 20. Where to find more information

You can find information about payroll related topics from the following websites. These links are correct at time of publishing, and will open in your web browser.

Resource	Website
Pegasus Business Forms	<a href="http://www.bsd-online.co.uk/pegasus">www.bsd-online.co.uk/pegasus</a>
GOV.UK HMRC	<a href="http://www.gov.uk/government/organisations/hm-revenue-customs">www.gov.uk/government/organisations/hm-revenue-customs</a>
GOV.UK 2016-17 tax and tax credit rates and thresholds	<a href="http://www.gov.uk/government/publications/tax-and-tax-credit-rates-and-thresholds-for-2016-17/tax-and-tax-credit-rates-and-thresholds-for-2016-17">www.gov.uk/government/publications/tax-and-tax-credit-rates-and-thresholds-for-2016-17/tax-and-tax-credit-rates-and-thresholds-for-2016-17</a>
GOV.UK HMRC calculators and tools	<a href="http://www.gov.uk/guidance/hmrc-tools-and-calculators">www.gov.uk/guidance/hmrc-tools-and-calculators</a>
GOV.UK State-Pension age calculator	<a href="http://www.gov.uk/calculate-state-pension">www.gov.uk/calculate-state-pension</a>
GOV.UK Department for Work & Pensions	<a href="http://www.gov.uk/government/organisations/department-for-work-pensions">www.gov.uk/government/organisations/department-for-work-pensions</a>
GOV.UK Direct Earnings Attachments: an employers' guide	<a href="http://www.gov.uk/government/publications/direct-earnings-attachments-an-employers-guide">www.gov.uk/government/publications/direct-earnings-attachments-an-employers-guide</a>
GOV.UK Student loans	<a href="http://www.gov.uk/new-employee/student-loans">www.gov.uk/new-employee/student-loans</a>
GOV.UK Scottish rate of Income Tax	<a href="http://www.gov.uk/scottish-rate-income-tax">www.gov.uk/scottish-rate-income-tax</a> <a href="http://www.gov.uk/guidance/work-out-if-youll-pay-the-scottish-rate-of-income-tax">www.gov.uk/guidance/work-out-if-youll-pay-the-scottish-rate-of-income-tax</a> <a href="http://www.gov.uk/government/publications/scottish-taxpayer-technical-guidance">www.gov.uk/government/publications/scottish-taxpayer-technical-guidance</a>
Chartered Institute of Payroll Professionals	<a href="http://www.cipp.org.uk/">www.cipp.org.uk/</a>
Government Gateway	<a href="http://www.gateway.gov.uk">www.gateway.gov.uk</a>
The Pensions Regulator	<a href="http://www.thepensionsregulator.gov.uk">www.thepensionsregulator.gov.uk</a>
NEST	<a href="http://www.nestpensions.org.uk">www.nestpensions.org.uk</a>
NOW: Pensions	<a href="http://www.nowpensions.com">www.nowpensions.com</a>