



Your pension launch checklist

Once you have completed your application, there are a few more steps for you to complete to get your pension ready.

1

After application completion

Things to do once you have submitted your application:

- Follow the instructions in your account set up email to log in to your account online for secure portal access.
- Sign up for the [Employer Hub](#) for all the employee engagement content you need.
- Communicate changes to your employees by sharing a pension launch notice. We'll send you a template when it's the right time to do so.
- Get your payroll system ready by liaising with your payroll provider to set up the contribution rates and earnings basis to calculate contributions, and check that it can generate the data files for pension contributions.

[Learn more about setting up a payroll system](#)

2

On your duties start date

Things to do on the date your first employee starts working for you:

- Decide if you will use postponement. If you opt for postponement, write to your employees within 6 weeks of your duties start date. The pension regulator provides a [useful template](#) you can use.

[Learn more about postponement](#)

- Identify which employees should be automatically enrolled. Consider using your payroll to do this.

- Look ahead!** Your employee contribution data should be submitted to Cushon by the 5th day of the month following deduction from pay to ensure payment is with Cushon by the 22nd of the month, as required by The Pensions Regulator.

[Understand by when you need to upload your data](#)

- Configure your employee contribution data files.

[Learn more about preparing your data](#)

3

Before your first contribution deduction

Things to do before the first pay date which pension contributions are deducted:

- Ensure your payroll system automatically deducts pension contributions from eligible employees' pay. The Cushon Master Trust uses the Net Pay arrangement for tax relief. This means that you deduct employee contributions before any tax is taken.

[Learn more about the Net Pay arrangement](#)

- Generate your employee contribution data file.

[Learn more about preparing your data](#)

- Double-check that the contributions you're uploading are as expected.

4

After your first contribution deduction

Things to do by the 5th of the month following payday:

- Use the secure online [Cushon Employer Portal](#) to submit your pension data file.

[Learn how to use the portal](#)

- Build this routine into your payroll processes. Uploading your employee contribution data file needs to become part of your business as usual.

[What happens if you're late uploading your data](#)

NEED HELP?

If you experience upload issues or need further help:

[Read the Cushon Employer Portal troubleshooting guide](#)

[Explore the Employer Help Centre](#)

5

Within 5 months of duties start date

You must declare your compliance with The Pensions Regulator within five months of your duties start date. Failure to report on time could result in fines.

- Complete your compliance declaration on [The Pensions Regulator's website](#).

[What happens if you're late making your declaration](#)

The value of investments can go down as well as up which means you may get back less than you put in. We do not provide financial advice.

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