



Helping small and micro employers identify a pension scheme for automatic enrolment

ICAEW welcomes the opportunity to comment on the consultation *Helping small and micro employers identify a pension scheme for automatic enrolment* published by The Pensions Regulator (TPR) on December 2014, a copy of which is available from this [link](#).

This response of December 2014 has been prepared on behalf of ICAEW by the Business Law Committee which includes representatives from public practice and the business community. The Committee is responsible for ICAEW policy on business law issues and related submissions to legislators, regulators and other external bodies.

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Support for the initiative

1. We are very supportive of the proposal for TPR to publish a list of schemes available to (all) smaller employers, and in our view the proposals as set out in this paper are very sensible and pragmatic.
2. We agree that these proposals will go some way to address the risk that many small and micro employers (or their agents) will not be able to find basic information about pension schemes to use for automatic enrolment.
3. However, given TPR is not likely to be familiar to most such employers/agents, it may improve the effectiveness of this approach if another regulator with whom smaller employers and their agents already have a relationship (for example, HMRC) were also to publish this information or signpost its availability on TPR's website in HMRC communications.

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