

Auto-enrolment made easy

As you know, employers are legally required to offer their workers a pension and re-enrol them at regular intervals. However, auto-enrolment (AE) legislation is complex – even for accountants and payroll providers – and fines are hefty, even where errors are unintentional.

Husky make every aspect of the AE process simple, guaranteeing compliance while ensuring companies can choose the most appropriate pension scheme for their workers. What's more, our service is comprehensive yet affordable, complementing your services and not overburdening employers.

Why Husky?

Whether you're looking to streamline admin, change clients to a better scheme or set-up AE for new companies from scratch – we help you save time and money while giving you and your clients compliance peace of mind.

Ensure compliance

Auto-enrolment is a specialist area that's all-too-easy to get inadvertently wrong, even when accountants are using pension payroll software modules. In fact, Husky identifies mistakes in more than 50% of payrolls initially processed through specialist payroll providers and accountants. This rises to 90%+ for employers who directly manage their AE compliance and admin. Even unwitting errors can lead to costly fines from The Pensions Regulator and HMRC.

Husky ensures your clients are compliant at all times. This includes reviewing their current pension provision for errors, as well as dealing with ongoing management, setting up schemes, transferring providers and re-enrolling when required.

Make the best pension choices

All the pension providers we recommend are honest, sustainable and sound, giving you tailored, affordable and compliant options to match your clients' needs. The Husky comparator tool helps you quickly choose the most appropriate scheme for clients.

If you and your clients are unhappy with their existing scheme or are worried there may be better options out there, use our simple transfer process – it takes less than 30 minutes of their time to switch provider.

Reduce admin

We're a single point of contact for all AE requirements. From set-up to ongoing management, we handle all day-to-day pension admin and worker communication, supporting and complementing payroll, and making AE seamless.

Save money for the company while maximising employees' retirement savings

We're genuinely transparent – with no hidden fees and no products promoted over others. Through our relationships with the major AE scheme providers, your clients get preferential terms, helping minimise scheme costs and maximise workers savings.

LEARN MORE ABOUT HOW HUSKY SIMPLIFIES AUTO-ENROLMENT

– FOR YOU AND YOUR CLIENTS

huskyfinance.com/accountants

Frequently asked questions

What happens if clients aren't compliant with auto-enrolment?

Given the specialist nature of pensions, even accountants and payroll providers struggle with the detail. The Pension Regulator (TPR) is actively conducting random audits. It's issued 7,435 fixed penalty notices and 1,440 escalating penalty notices between October and December 2017 alone. It's taken 262 employers to court for the failure to pay fines. Fines start at £400 and quickly rise to an additional £50 to £10,000 per day unless the issues are remedied.

Husky have identified over 20 AE compliance mistakes that commonly occur at each payroll run. Generally, these are genuine human errors – but it shows why specialist support is crucial to ensuring ongoing compliance.

Importantly, TPR is now conducting more spot checks that include intermediaries involved in setting up an employer's AE processes. Any resulting non-compliance and associated fines will result in parties being named publicly. This means you and your clients can't afford to risk non-compliance.

How much does Husky cost?

AE is the employer's responsibility, so there are no costs to you for our service. We're committed to saving your clients money on pension compliance, and believe in simple, transparent pricing with no hidden fees. Your clients pay a one-off set-up fee and a small monthly management fee – both are tailored to their business size. What's more, we get preferential pricing on pensions from our network of trusted providers, so your clients save money ongoing and at re-enrolment. Learn more at: <https://huskyfinance.com/accountants/pricing>

What's working with Husky like?

If you have a client company requiring an AE scheme for the first time, we help set up a scheme from scratch. For clients that already have a workplace pension in place, we can conduct a compliance review, transfer them to a better scheme, or simply plug in the Husky service for ongoing management and compliance peace of mind.

For new schemes, we start by profiling the business to give employers a tailored scheme shortlist. Setting it up involves assessing the eligibility of every staff member, liaising with the provider and issuing employee communications. We handle the tedious paperwork, manage opt-outs and let TPR know you client is compliant.

We also manage everything ongoing. For example, we ensure your clients provider has the latest information about employees every month, and help them re-enrol when required to do so. As a result, your client stays compliant and their employees know their employer is invested in their financial future.

What accountants say

“It's such a relief to know that all my clients are AE compliant and that all ongoing scheme compliance is taken care of. Managing AE admin was proving a massive headache in the absence of Husky.”

[Brett Willsher, B&SW Limited](#)

“The Husky partnership provides a perfect solution for our clients, enabling them to set up a scheme that is not just compliant, but affordable and the right fit for their business and staff.”

[Val Buzzard, Whitley Stimpson](#)

“Thanks to Husky, my clients can focus on their businesses and not have to worry about the intricacies of this new regulation. We have sent lots of clients to Husky and we can't recommend them highly enough.”

[Martin & Co](#)

“Husky came well recommended, and I have been delighted with the service. I refer all my clients to Husky to make sure they are fully compliant and empowered to choose the right pension, all at a cost that works for small employers.”

[Denis Day, Tax4Today](#)

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