

EMPLOYERS GUIDE – WORKPLACE PENSIONS (AUTO ENROLMENT)

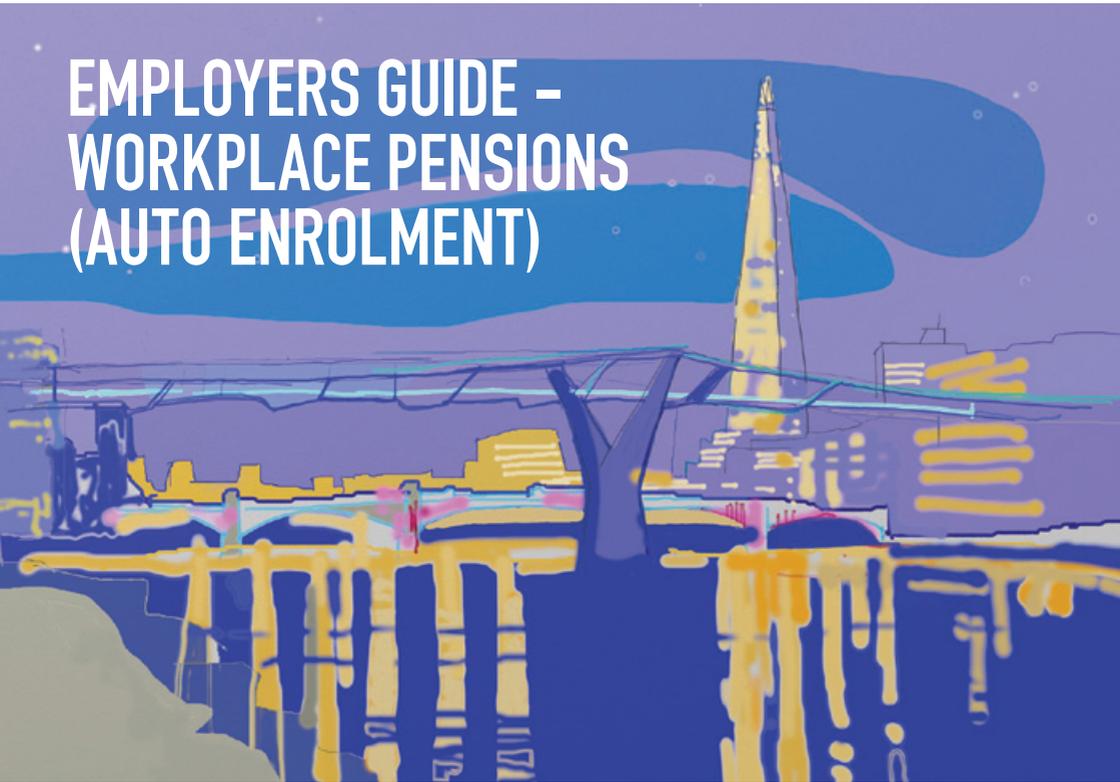


TABLE OF CONTENTS

EMPLOYERS GUIDE - WORKPLACE PENSIONS (AUTO ENROLMENT)	2
Penalties	2
The importance of selecting a good scheme	2
Staging Date.....	3
Identifying whether a person is a ‘worker’	3
Personal service workers	4
Agency workers	5
Secondees.....	6
Exemptions from worker status.....	6
One person companies	6
Office-holders	7
Volunteers	7
Insolvent company	7
The different categories of ‘worker’	8
Eligible jobholders	8
Non- Eligible jobholders	9
Entitled workers	9
Summary	10
Employer duties	10
Eligible jobholders	11
Non-eligible jobholders	12
Entitled Workers	13
HOW THE CATEGORIES RELATE AND WHAT THE EMPLOYER MUST DO FOR EACH ...	14
Keep track of age and earnings.....	15
What next?	16
Assess the workforce	17
Pay reference periods.....	17
When to make the assessment	18
Postponement.....	18
Employees with fluctuating earnings	19
Communication	19
Eligible jobholders	20
Non-eligible jobholders	20
Entitled workers	20
All workers	21
Inducements	21
Contributions and Qualifying Earnings	22
10 Steps to Workplace Pensions (Auto Enrolment)	24
APPENDIX 1	3
APPENDIX 2	3
APPENDIX 3	3

EMPLOYERS GUIDE - WORKPLACE PENSIONS (AUTO ENROLMENT)

You may have read in the press, seen on TV, or heard on the radio, the news about Auto Enrolment or Workplace pensions.

The pensions reform legislation will include thousands of people who will save towards their retirement for the first time.

This is the mainstay of the reforms and aims to tackle the inertia that has led to low participation in workplace pensions. The idea is that if individuals need do nothing to remain in the scheme, but that opting out requires some action on their part, a higher proportion of people will remain enrolled. This guide looks at some of the key aspects of automatic enrolment.

If you haven't started planning for auto enrolment, this guide should be a useful starting point. If you have, then it could be a useful reference document. If you would like further help about auto enrolment and workplace pensions, please contact us.

Penalties

There are numerous penalties some of which are charged on a daily basis and failure to comply could lead to significant fines!

The importance of selecting a good scheme

Employers will have to select a pension scheme which meets the legal requirements. They should also ensure that they select a scheme which protects the retirement savings of their workers. If you already have a pension scheme in place you will need to check that it is AE compliant.

The scheme can be anything from a bespoke scheme to a basic scheme (such as NEST, the People's Pension, and Now: Pensions) Rayner Essex can complete registration processes for these basic schemes.

Staging Date

One of the first things you will need to do (if you don't know already) is to establish your staging date

The Government has already set out the staging date for all employers. How soon your organisation must comply with the rules will depend on the size of your workforce as at 1 April 2012, with the largest employers staging first. If your organisation has multiple PAYE references, the size of the largest one determines the staging date for all the others in the group.

In order to establish your staging date visit

<http://www.thepensionsregulator.gov.uk/employers/staging-date.aspx>

(you will need your paye reference)

Identifying whether a person is a 'worker'

Once you have selected a scheme/provider you will need to assess your staff.

The first step for an employer is to see if they employ anyone classed as a 'worker'. To do this, you need to understand your contractual relationships.

A worker is defined as any individual who:

- works under a contract of employment (an employee), or
- has a contract to perform work or services personally and is not undertaking the work as part of their own business.

Anyone who has entered into a contract of this type (sometimes referred to as a 'contract of service') with an individual is an employer and is required to comply with the new employer duties.

Personal service workers

- If an individual does not work under a contract of employment, they may still be assessed as a worker for the purposes of the new duties if they have contracted to perform work or services personally (this is sometimes referred to as a 'contract of services'). However, an individual who is paid a fee as a self-employed contractor under a contract for services is not normally a worker.
- The distinction between a 'contract for services' and a 'contract of service' is much debated in employment law and employers will be used to making the assessment of employee status for employment rights and tax purposes.
- However, employers should not rely solely on a person's tax status when assessing whether they are a worker. An individual considered by HM Revenue & Customs (HMRC) as self-employed for tax purposes may still be classed as a 'worker' under the new employer duties legislation, if they are in fact working under a personal contract of services.
- No single factor, by itself, is capable of being conclusive in determining whether a contract is 'for services' or 'of service'. However, individuals are likely to be considered as personal service workers (workers under the contract of services) if most, or all, of the following statements are true:
 - The employer relies on the individual's expertise and expects them to perform the work themselves.
 - There is an element of control between the employer and individual, for example the individual reports to the employer's managers or directors in respect of the specific operation or project on which they are contracted to work.

- The contractual provisions state that the contract is not a contract for services between the employer and the individual's own business.
- The contract provides for employee benefits such as holiday pay, sick pay, notice, fees, expenses etc.
- There is a mutual obligation set down in the contract to provide or do the work.
- The individual does not incur any financial risk in carrying out the work.
- The employer provides tools, equipment and other requirements to the individual to carry out the work.

This list is not exhaustive. When you are assessing an individual's status for tax purposes, an employer must take into account all relevant considerations. If you are unsure about an individual's status for auto enrolment please discuss with your usual contact at Rayner Essex.

Agency workers

Where there is no worker's contract between the agency worker and the agent or the principal, an agency worker is treated as a worker for the purposes of the new duties.

- The agent or principal will be the agency worker's employer depending on which is responsible for paying the worker under any arrangement between the agent and the principal. Consequently, whichever is responsible will be subject to the employer duties. If it cannot be determined who is responsible for paying the worker, for example, if the contract or arrangement between the principal and agent did not cover this particular issue, then whichever actually pays the worker will be the employer.

Secondees

- Individuals working on secondment from another company will usually remain a worker for the company from which they are seconded.
- Therefore, an employer with a secondee is unlikely to have any employer duties in relation to that individual, but the employer who has seconded their worker usually will.
- However, employers should examine the contractual and remuneration arrangements for secondees to ensure the correct party carries out the employer duties.

Exemptions from worker status

- An individual working under a contract for services with the employer (i.e. as a self-employed contractor) is not normally a worker. In addition, there are a few exemptions where one or more individuals are employed, but they are not classified as workers. Employer duties do not apply to these people.

One person companies

- If an individual is a director of a company and the company has no other employees, that individual is not a worker by virtue of any office that they hold or contract of employment under which they work. The company is therefore not subject to the employer duties in relation to that individual.
- However if the company takes on a second worker, and both the director and the new employee work under a contract employment, then both the director and the new employee will be workers for the purposes of the employer duties and the company will have responsibilities in relation to both of them.

Office-holders

An office-holder is not normally a worker.

- An office-holder has no contract or service agreement in relation to their appointment, nor do they usually receive a salary or regular remuneration for their services. They may however, be paid a fee for their services.
- Examples of office-holders who are not normally workers include:
 - non-executive directors
 - company secretaries
 - board members of statutory bodies
 - trustees
- It is very important to consider the specific circumstances of the individual. Sometimes a person who appears to be an office-holder may also have a contract of service for part of their duties and will therefore be a worker in respect of those duties.

Insolvent company

The company does not or no longer employs any staff because it has ceased trading/has gone into liquidation/has been dissolved, is not required to register for auto enrolment.

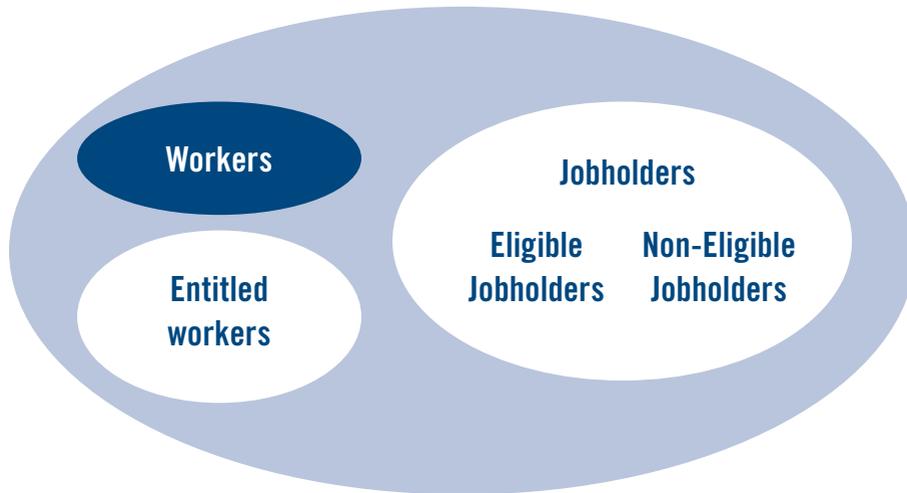
Volunteers

- Volunteers would not normally have a contract of service and are not workers. However, this may change if any form of payment or non-financial benefit is given to them.

The different categories of 'worker'

Once an employer has identified that they have a worker, the next step is to ascertain what type of worker they have.

The different categories of worker



- The category into which a worker falls is determined by their age and whether they have qualifying earnings.
- The duties are different for each category and are described in the section called Employer duties.

Eligible jobholders

- They are called this because they are 'eligible' for automatic enrolment. These are workers who:
 - are aged between 22 and state pension age
 - are working or ordinarily work in the UK under their contract
 - have qualifying earnings payable by the employer above the earnings trigger for automatic enrolment

Non-eligible jobholders

- They are called this because they are not eligible for automatic enrolment but can choose to opt in to a pension scheme. These include workers who either:
 - are aged between 16 and 74
 - are working or ordinarily work in the UK under their contract
 - have qualifying earnings payable by the employer in the relevant pay reference period which are between LEL and the earnings trigger for automatic enrolment

Or

- are aged between 16 and 21, or state pension age and 74
- are working or ordinarily work in the UK under their contract
- have qualifying earnings payable by the employer in the relevant pay reference period that are above the earnings trigger for automatic enrolment

Entitled workers

- They are called this because they are 'entitled' to join a pension scheme. These are workers who:
 - are aged between 16 and 74
 - are working or ordinarily work in the UK under their contract
 - have qualifying earnings payable by the employer in the relevant pay reference period that are at or below the lower earnings limit

Summary

The table below illustrates the categories relative to age and earnings for workers who are working or ordinarily work in the UK

Earnings	Age (inclusive)		
	16 – 21	22 – SPA*	SPA* - 74
Lower earnings threshold or below	Entitled worker		
More than lower earnings threshold up to and including the earnings trigger for automatic enrolment	Non-eligible jobholder		
Over earnings trigger for automatic enrolment	Non-eligible jobholder	Eligible jobholder	Non-eligible jobholder

*State pension age

Employer duties

- All employers with at least one worker, regardless of their age or earnings, must:
 - declare their compliance (register) with The Pensions Regulator within 5 months of the staging date. This is an online process. You can find out more about it at:

www.thepensionsregulator.gov.uk
- If the employer has workers and chooses to use postponement, they will also need to give their workers information in the form of a postponement notice. An employer can use postponement to postpone the relevant employer duty for the worker for a period of up to three months.
- The employer duties will vary for each category of work.

Eligible jobholders

- An employer must automatically enrol an eligible jobholder into an automatic enrolment scheme on the eligible jobholder's automatic enrolment date (or deferred date, where postponement has been used).
- Part of the automatic enrolment process also requires an employer to give the eligible jobholder information telling them:
 - they have been, or will be, automatically enrolled and what this means for them
 - their right to opt out and their right to opt back in
 - The employer will also have to give information about the eligible jobholder to the scheme.
 - The eligible jobholder may choose to opt out of scheme membership once they have been automatically enrolled. 'Opting out' has a specific meaning in the new employer duties. It refers to the provision of a mechanism under the law which has the effect of undoing active membership, as if the worker had never been a member of a scheme on that occasion. It can only happen within a specific time period known as the 'opt-out period'.
- An employer will continue to have responsibilities towards the individual who has opted out. One of these is to potentially re-enrol them every three years.
- If an eligible jobholder is already an active member of a qualifying scheme on their automatic enrolment date, the employer does not need to take any further action, other than to give them information about the scheme of which they are a member.
- The employer must pay employer contributions to the scheme.

Non-eligible jobholders

- Non-eligible jobholders do not meet the additional criteria to be eligible jobholders, so do not need to be automatically enrolled. However, they have a right to opt in to an automatic enrolment scheme, if they choose, so an employer still has duties in relation to them.
- An employer must give their non-eligible jobholders certain information about opting in to an automatic enrolment scheme and what this means for them.
- The employer must give this information to the non-eligible jobholder within six weeks of the date on which they become a non-eligible jobholder, e.g. the employer's staging date or, if after staging, the non-eligible jobholder's first day of employment.
- This requirement does not apply if the employer has previously given this information, for example because:
 - The non-eligible jobholder has previously opted out of an automatic enrolment scheme with that employer, or
 - The employer chose to use postponement in respect of the non-eligible jobholder and chose to include the information on the postponement notice.
- If a non-eligible jobholder chooses to opt in to a pension scheme, they must do so by giving the employer an 'opt-in notice'. On receipt of a valid opt-in notice, the employer must enrol the non-eligible jobholder into an automatic enrolment scheme by following the automatic enrolment process.
- The employer must pay employer contributions to the scheme.

Entitled Workers

- Entitled workers do not need to be automatically enrolled. However, they do have a right to join a pension scheme. The pension scheme the employer chooses to use can be a different scheme to the one they may be using for automatic enrolment.
- An employer must give their entitled workers information about joining a pension scheme and what this means for them.
- The employer must give this information to the entitled worker within six weeks of the date on which they become an entitled worker, e.g. the employer's staging date or, if after staging, the entitled worker's first day of employment.
- This requirement does not apply if the employer has previously given this information for example because the employer chose to use postponement in respect of the entitled worker and chose to include the information in the postponement notice.
- If an entitled worker chooses to join a pension scheme, they must do so by giving the employer a 'joining notice'. The employer must then arrange membership of a scheme for them.
- The employer will have to deduct contributions on behalf of the entitled worker and pay these into the scheme.
- However, the employer does not have to pay into the scheme themselves, unless they choose to do so, or have chosen a scheme that requires an employer contribution.

HOW THE CATEGORIES RELATE AND WHAT THE EMPLOYER MUST DO FOR EACH

The table below sets out the categories of workers and what the employer must do for each:

Category of worker	What the employer has to do
Eligible jobholder	Automatically enrol
	Make ongoing employer contributions to the scheme
	Process any opt-out notice
	Automatically re-enrol approximately every three years or immediately if specific events caused active membership to cease
	Keep records of the automatic enrolment process
	If using postponement, give notification to the eligible jobholder
Non-eligible jobholder	Give information about the right to opt-in, where the employer is <ul style="list-style-type: none"> • Not using postponement, or • Using postponement but using a tailored postponement notice for a jobholder
	If the non-eligible jobholder decides to opt in: <ul style="list-style-type: none"> • Arrange pension scheme membership • Make ongoing employer contributions to the scheme
	Process any opt-out notice
Entitled worker	Keep records of the enrolment process
	Automatically re-enrol if specific events caused active membership to cease
	Give information about the right to join, where the employer is: <ul style="list-style-type: none"> • Not using postponement, or • Using postponement but using a tailored postponement notice for an entitled worker
	If the entitled worker decides to join, arrange pension scheme membership
	Keep records of the joining process
Worker	If using postponement at their staging date or the worker's first day of employment, give a notification to the worker

Keep track of age and earnings

- Changes in age and earnings may see a worker move between different categories of worker. The employer duties in relation to that worker will therefore change. For this reason, it is important to monitor age and earnings – this is especially important for workers who earn below the qualifying earnings threshold, or who are under 22 years old.
- An employer will need to put procedures in place to monitor when their workers move from one category of worker to another, and alert them as to what this means in practice.
- There are examples of age monitoring and earnings at the back of this booklet in Appendix 3.

What next?

All employers should identify if they are subject to the new employer duties. If they are affected, they should find out when it applies to them.

Category of worker	What the employer has to do
Worker	An employee or someone who has a contract to perform work or services personally, that is not undertaking the work as part of their own business
Jobholder	A worker who: <ul style="list-style-type: none"> • Is aged between 16 and 74 • Is working or ordinarily works in the UK under their contract • Has qualifying earnings
Eligible jobholder	A jobholder who: <ul style="list-style-type: none"> • Is aged between 22 and state pension age • Has qualifying earnings above the earnings trigger for automatic enrolment
Non-eligible jobholder	A jobholder who: <ul style="list-style-type: none"> • Is aged between 16 and 21 or state pension age and 74 • Has qualifying earnings below the earnings trigger for automatic enrolment Or <ul style="list-style-type: none"> • Is aged between 16 and 74 • Has qualifying earnings below the earnings trigger for automatic enrolment
Entitled worker	A worker who: <ul style="list-style-type: none"> • Is aged between 16 and 74 • Is working or ordinarily works in the UK under their contract • Does not have qualifying earnings

Assess the workforce

- Whatever your staging date, early preparation will help to make the transition to this regime as smooth as possible.
- You will need to establish three things when you assess your workforce:
 - The worker's age
 - Whether the worker ordinarily works in the UK
 - Whether qualifying earnings are payable in the relevant pay reference period

Pay reference periods

This is the period of time to which an amount of pay relates – because workers must be assessed based on their earnings in the pay reference period in which the assessment day falls. This means that the assessment is based on pro rata thresholds. The table below gives a breakdown of the 2015/16 figures by pay reference period on a pro rata basis.

Pay reference period	Lower earnings limit	Earnings trigger
1 week	£112.00	£192.00
Fortnight	£224.00	£384.00
4 weeks	£448.00	£768.00
1 month	£486.00	£833.00
1 quarter	£1,456.00	£2,499.00
Bi-annual	£2,912.00	£4,998.00
Annual	£5,824.00	£10,000.00

These criteria will determine into which category of worker an individual, or group falls, and thus what your employer duties are.

The Pensions Regulator (TPR) has some very useful flowcharts to help employers with making their assessments of workers and groups of workers.

When to make the assessment

Employers will have to assess a worker on:

- The employer's staging date, for a worker already in employment on that date
- The first day of employment, for a worker who starts employment after the employer's staging date
- The date of the worker's sixteenth birthday, where this occurs after the employer's staging date
- The deferral date, if any employer has chosen to use postponement for a worker
- The first day of each pay reference period, where the first assessment identifies the worker to be a non-eligible jobholder or entitled worker. In other words – each week for weekly paid workers, or each month for monthly paid workers.

Postponement

This allows employers to choose to postpone automatic enrolment for a period of their choice of up to a maximum of three calendar months. Postponement could be useful where employers wish to:

a) smooth the process of automatic enrolment duties for:

- Workers with rate spikes in earnings, or
- Short-term workers who leave soon after starting work, or
- Workers who trigger automatic-enrolment just before ceasing employment

b) smooth the process of staging

- For example, automatically enrolling different groups of workers at different points in the three-month period

c) align auto enrolment with existing payroll process

- such as to fit an existing probation period, or to avoid calculating contributions on part-period earnings.

An employer can choose to use postponement in respect of an individual only on certain dates:

- their staging date, in respect of any workers employed on their staging date.
- the first day of employment, in respect of any worker starting employment after the employer's staging date.
- the date a worker employed by them meets the criteria to be an eligible jobholder after the employer's staging date.

All workers have the right to opt-in to the pension scheme during the waiting period; they are not obliged to wait for the deferral date.

Employees with fluctuating earnings

An employer may use postponement a number of times. If an assessment at the deferral date the worker's earnings do not reach the trigger level for that pay reference period, they will not need to be auto-enrolled. When the earnings in the relevant pay reference period next reach the trigger level, the employer may use the three month postponement option again. Under a relaxation of the rules employee postponement can be exercised on numerous occasions provided there are not two consecutive assessment periods where an employee qualifies. If this is the case they are automatically enrolled.

If on the deferral date the worker does qualify then that is the automatic enrolment date for the individual. Contributions must be accrued and scheme membership must take effect from the date.

Communication

The Pensions Regulator emphasises the communication requirements.

There are obligations at every stage, which continue into the future.

Furthermore, the relevant communications must be made within prescribed time limits. The basic communication requirements depend on the category of worker.

Eligible jobholders

- For jobholders being automatically enrolled they must be provided with information about their automatic enrolment, what it means for them and their right to opt out.
- For eligible jobholders already members of a qualifying pension scheme they must be provided with information about the scheme.
- For eligible jobholders subject to the transitional period for defined benefit (DB) and hybrid schemes they must be provided with information about the deferral of automatic enrolment.

Non-eligible jobholders

- Non-eligible jobholders must be provided with information telling them about their right to opt in to an automatic enrolment scheme.
- For non-eligible jobholders being enrolled after opting in they must be provided with information about enrolment, what it means for them, and about their right to opt out.
- For non-eligible jobholders already members of a qualifying pension scheme with that employer they must be provided with information about their active membership.

Entitled workers

- Entitled workers must be provided with information telling them about their right to join a pension scheme.

All workers

- If the employer uses postponement to postpone the assessment of all their workers at their staging date, they will have to give notice to all their workers.

The rules also state that the information must be provided in writing. This can include email but must not merely be a link to an internet or intranet site, and simply displaying a poster in the workplace is not sufficient. The information may be provided by a third party such as a financial adviser or employee benefit consultant but it remains the employer's responsibility to ensure that the information is provided, is on time, and is both correct and complete.

Inducements

The Pensions Regulator (TPR) has reminded employers that inducing staff to opt-out of retirement saving post automatic enrolment is strictly illegal. Although employers' staging dates for auto enrolment are spread over the coming five years, the law applied with effect from 1 July 2012.

Inducement is defined as any action with the sole or main purpose of causing a worker to opt-out. TPR has the power to take enforcement action on employers where evidence of inducement has been seen. This could include an initial fine of up to £400, plus escalating penalties of up to £10,000 a day for larger employers for continued non-compliance.

Contributions and Qualifying Earnings

Employers can choose from four tiers of contribution for each distinct group of employees, or for the scheme as a whole. In each case the total contribution required, or more, can be paid entirely by the employer.

If the employer chooses not to pay the total amount they must contribute at least the minimum set out in the tables below:

Tier 1 – Pensionable pay = basic pay (excludes overtime, bonuses and other variable or non-basic elements)			
Date	Employer minimum	Employee could pay	Total required
From staging date to September 2017	2%	1%	3%
October 2017 to September 2018	3%	3%	6%
October 2018 onwards	4%	5%	9%

Tier 2 – Pensionable pay = 85% of total earnings			
Date	Employer minimum	Employee could pay	Total required
From staging date to September 2017	1%	1%	2%
October 2017 to September 2018	2%	3%	5%
October 2018 onwards	3%	5%	8%

Tier 3 – Pensionable pay = total earnings (all pay providing that all earnings are pensionable)			
Date	Employer minimum	Employee could pay	Total required
From staging date to September 2017	1%	1%	2%
October 2017 to September 2018	2%	3%	5%
October 2018 onwards	3%	4%	7%

For tiers one and two, pensionable pay must be at least equivalent to basic pay. Basic pay is defined as the gross earnings of the jobholder, disregarding the gross amount of any commission, bonuses, overtime, shift premium or similar payments. Contributions are recalculated based on a monthly average over a year; this will incorporate variable pay patterns.

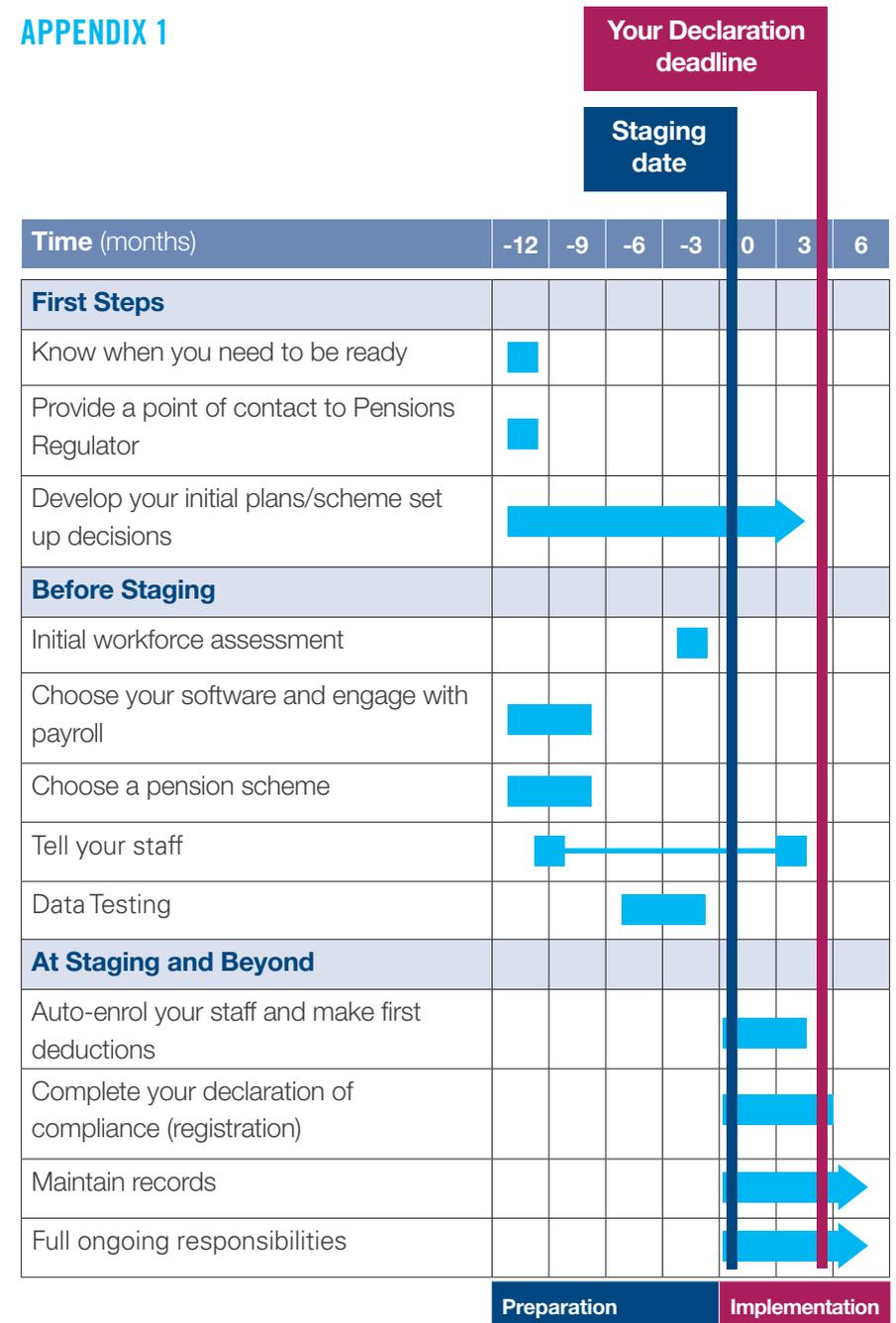
Tier 4 – Qualifying earnings (Earnings between £5,824 and £42,385)			
Date	Employer minimum	Employee could pay	Total required
From staging date to September 2017	1%	1%	2%
October 2017 to September 2018	2%	3%	5%
October 2018 onwards	3%	5%	8%

10 Steps to Workplace Pensions (Auto Enrolment)

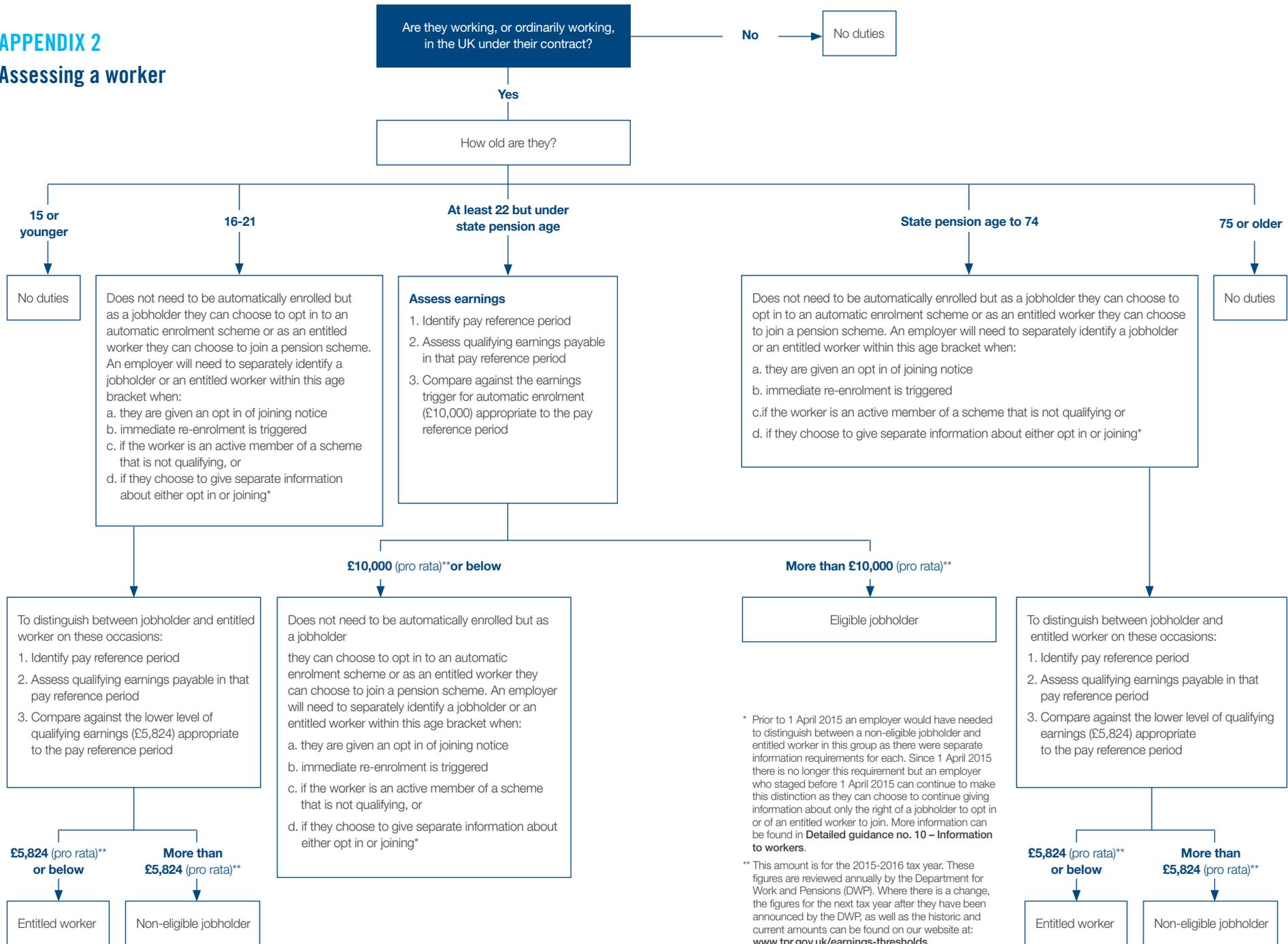
Employer checklist		
1.	Check your staging date	How long have you got to get ready?
2.	Plan for staging	see Appendix 1
3.	Assess the workforce	Who will you need to auto-enrol? See Appendix 2
4.	Choose which scheme(s) you will use for auto enrolment	Do you have scheme(s) in place which complies with the new rules?
5.	Who is going to be responsible for the administration of the scheme?	HR, Payroll or Finance
6.	Take legal advice on changing scheme rules if required	Do employment contracts need changing too? Is there a requirement for a staff consultation?
7.	Training	Do you need to train HR, payroll and finance staff?
8.	Consider salary exchange	Salary exchange arrangements can make pension saving more tax efficient for both employer and employee. (Speak to your IFA about this)
9.	Increase scheme membership early	Spread the cost and administrative burden and mitigate a spike at your staging date. Consider starting employer contributions early in place of salary rises.
10.	Communication	How are you going to tell your staff about auto enrolment and comply with the Regulator's rules?

Disclaimer: Please note that this leaflet is not intended to give specific technical advice and should not be construed as doing so. It is designed to alert clients to some of the issues and not intended to give exhaustive coverage of the topic. Professional advice should always be sought before action is either taken or refrained from as a result of information contained herein.

APPENDIX 1



APPENDIX 2 Assessing a worker



APPENDIX 3

Examples of monitoring age and earnings

Reaching age 22

Andrew is aged 21. He earns more than the earnings trigger for automatic enrolment. His employer does not need to automatically enrol him because he is not yet 22 years old. However, Andrew can choose to opt in to the scheme. His employer will need to give him information about his right to opt in and what this would mean for him.

The employer will also need to keep track of Andrew's age because, on his 22nd birthday, Andrew will then need to be automatically enrolled as he will become an eligible jobholder (assuming he still has earnings above the earnings trigger for automatic enrolment).

Earning qualifying earnings

Nicole is 30 years old and works part time in her local shop. Her employer does not need to automatically enrol her because her earnings are below the lower level of qualifying earnings. However, Nicole is an entitled worker so her employer must give her information about joining a pension scheme and what this would mean for her.

When her children start school, Nicole starts working more hours, which pushes her earnings above the earnings trigger for automatic enrolment. Nicole's employer must now automatically enrol her, as she has become an eligible jobholder.

www.rayneressex.com

LONDON OFFICE

Tavistock House South,
Tavistock Square,
London WC1H 9LG

t: 020 7388 2641

f: 020 7387 8969

e: th@rayneressex.com

ST. ALBANS OFFICE

Faulkner House, Victoria Street
St. Albans,
Herts AL1 3SE

t: 01727 833222

f: 01727 864752

e: fh@rayneressex.com



Rayner Essex is a business name of Rayner Essex LLP.

Regulated by the Institute of Chartered Accountants in England and Wales for a range of investment business activities.