

## Scottish Teachers' Superannuation Scheme

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The Director of Education, Director of Finance & Human Resources  
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Your ref:  
Our ref: STSS Circular 2009/6

11 September 2009

Dear Sirs

## TEACHERS' SUPERANNUATION (SCOTLAND) REGULATIONS 2005 (as amended)

### STARTERS, LEAVERS, MEMBER'S GUIDES AND OPT OUT FORM

The purpose of this circular is to provide information on dealing with the pension provisions for new appointees and members leaving the scheme and how we can work together to do this.

Giving information to staff about their Occupational Pension scheme has always been a matter of good employment practice and is an employer's contractual obligation. As an employer, you have a responsibility to keep your employees, who are members of the STSS, informed and updated about the scheme's provision and you are required by law [for example under the provisions of The Information and Consultation of Employees Regulations 2004 and The Pensions Act 2004] to consult with employees on matters such as changes to a pension scheme.

Employers have a crucial role to play in making members aware of the benefits of the scheme throughout their careers and in understanding their pension provision. If employers do not carry out their responsibilities in a timely and accurate manner, it can have a detrimental effect on their employees and it may not always be possible for SPPA to rectify a pension situation at a later date. Cases where the effect has caused a deficiency to the member's benefits may result in referrals to the Pensions Ombudsman and the more we can do to avoid this will benefit members of the scheme.

As SPPA administers the scheme on your behalf, we want to work with you to ensure that you have the information and tools you need to ensure that you are fulfilling your role and the information provided will also help the STSS Trade Union groups assist their membership. Therefore, please follow the guidance below when dealing with starters and leavers.

#### **Starters**

*At recruitment, you should provide all new appointees with a hard copy of the STSS member's guide. The guide has recently been updated and a supply is available from SPPA. Also at recruitment, please issue a copy of leaflet "Joining the Scottish Teachers' Superannuation Scheme" which can be found at [http://www.sppa.gov.uk/scot\\_teachers/forms.htm](http://www.sppa.gov.uk/scot_teachers/forms.htm) which gives a quick snapshot of the benefits of the Scheme and allows members to make an informed decision about*

membership. Once starter details are received from the employing authority, SPPA will issue the starter letter to the member as usual.

### **Leavers**

*When you are advised that a member is leaving the Scheme, you should issue them with a "Leaving the Scottish Teachers' Superannuation Scheme leaflet which can be found at [http://www.sppa.gov.uk/scot\\_teachers/forms.htm](http://www.sppa.gov.uk/scot_teachers/forms.htm) when they are given their termination details or P45. This advises the members of their options, what action they require to take and the time limits in which they must take action if required.*

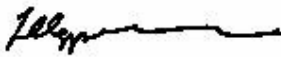
Whilst the guides are intended to provide a general guide to the Scheme benefits, SPPA's website holds further details, copies of the Regulations, forms and leaflets, and employers are asked that they encourage members to access this or contact SPPA direct if further information is required.

Please note that form STSS: OPT OUT, for those who do not wish to be members of the Scheme or who decide to Opt Out, has been revised. An up to date version is available at [http://www.sppa.gov.uk/scot\\_teachers/forms.htm](http://www.sppa.gov.uk/scot_teachers/forms.htm) and should be used with immediate effect.

Further copies of the guides can be obtained by emailing [sppamailroom@scotland.gsi.gov.uk](mailto:sppamailroom@scotland.gsi.gov.uk) Please include the full name and address of where they have to be sent. Please remember to include the "Joining the STSS " leaflet when you issue the guide.

In following the above, we can be satisfied that members and prospective members are made aware of the Scheme, its benefits, what action is required and when, and that employers are fulfilling their contractual obligations. For information, I attach sample versions of the starter leaflet, Opt Out form and leavers leaflet.

Yours sincerely



Ian Clapperton  
Director of Operations