

**SCOTTISH TEACHERS' PENSION SCHEME**  
**ADDENDUM TO CIRCULAR [2015/09](#)**

**WHO SHOULD READ:** Chief Executive, HR and Payroll Managers  
**ACTION:** To read and circulate as appropriate  
**SUBJECT:** HMRC Lifetime Allowance protections

**The purpose of this addendum is to provide greater clarity on who is affected by the information provided in circular [2015/09](#)**

**Key points to note:**

This only affects those staff who have HMRC enhanced and fixed protection against the reduction in the Lifetime Allowance therefore only affects a small number of scheme members.

It **does not** refer to the protections provided under the 2015 reforms where members remain on a permanent or tapered basis in the existing scheme.

For the small number of affected members, the circular aims to highlight that:

- if they were being transferred into the 2015 scheme on 1 April 2015, active membership of the new scheme would lead to loss of their HMRC protection
- if they considered that retaining those protections would be more beneficial than accruing further pension benefits, they would need to opt out before they moved to the new scheme

Unfortunately, the original circular [2015/09](#), failed to make clear the limited number of members who are affected. This addendum aims to provide greater clarity and assurances to any unaffected member who may have been confused or concerned about the message being communicated.

To clarify, members of the Scottish Teachers' Superannuation Scheme who had HMRC fixed protection 2012 or 2014 or enhanced protection would lose their protection when they joined the new Scottish Teachers' Pension Scheme 2015 as the new scheme is considered a new arrangement. Members who do not have such HMRC enhanced and fixed protection are unaffected, irrespective of when they transition to the new Scottish Teachers' Pension Scheme 2015.

Please bring this information to the attention of all staff who are members of the Scottish Teachers' Superannuation Scheme or the new Scottish Teachers' Pension Scheme 2015.

**Pam Brown**  
**Director of Operations**  
**20 April 2015**



## Contact information:

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