

**SCOTTISH TEACHERS' PENSION SCHEMES
CIRCULAR 2015/11**

WHO SHOULD READ: Directors of Education and Finance
HR Managers and Payroll Managers
Teachers' Unions and representatives

ACTION: To read and circulate to all appropriate parties
Inform scheme members

SUBJECT: Submission of 2015 summer retirement application forms

The purpose of this circular is to:

- 1. Advise that retirement applications can now be submitted electronically and how to do this**
- 2. Highlight the timescales for submission of summer retirement applications**
- 3. Confirm the information required after retirement**
- 4. Advise that the premature calculator for employers has been updated**

Please ensure that this circular is brought to the attention of anyone who is involved in the completion and submission of teacher's retirement application forms.

1. Electronic submission of retirement applications

SPPA is making improvements to the way in which we accept retirement applications from employers. To support the increase in the number of applications we expect to receive between now and August, you will now be able to submit all retirement applications electronically. This new process will allow us to:

- provide enhanced security
- continually improve and provide a better service to both employers and members
- comply with the Scottish Government's National outcomes including the Environmental Policy

This in turn will save you:

- time spent copying/printing/enveloping
- postage costs

By sending applications electronically, you will also have peace of mind knowing that we have received your application the day you send it to us.

To ensure its robustness, we have been trialling this with one of our Technical Working Group Local Authority employers since June 2014.

The current process for completing applications is not changing and will continue for both individual applications and for any bulk retirements or trawls. When the member has



completed Part 1 of the application and prior to you submitting this, please check that all sections are complete, with particular attention to:

- bank details
- marital status
- lump sum choice
- signature and date

Missing information can result in delays to the member's benefits being processed.

1.1 The new process

The change required is to scan and email the completed document to stssretirementapp@scotland.gsi.gov.uk. To submit applications electronically we require each completed form to be sent as an individual attachment, rather than one attachment containing several member's applications. However, the email can contain as many separate attachments as necessary. You will receive an acknowledgement email on receipt and, if the member has supplied an email address, they will also receive an acknowledgement by email when the application has been checked.

To continue to improve our service to both employers and members, we are considering what other processes/application forms can be submitted electronically.

2. Timescales for submission of summer retiral applications

Over the last few years, teachers' summer retirement applications have been processed on time and your assistance has played a large part in the success. We are therefore looking for your support again this year.

To ensure the timely payment of the pension and lump sum, we must receive applications with a retiral date between June and September, no later than three and ideally four months prior to the retiral date. This allows us the necessary time to interrogate the information on the member's record and calculate and authorise the application to ensure accurate payment of benefits by the due date. This is, however, dependent on the information on the application being correct.

As I am sure you will appreciate, we need to plan for this exercise to ensure our resources are maximised during this busy period. To assist us with this, it would be helpful to know if you intend to implement any early release exercises over the summer. This is because these types of awards require additional processing procedures, therefore advanced notification allows us to plan accordingly. We do appreciate that such exercises involve additional work for employers, but any forward notice allows us to provide a better service to all involved.

We fully appreciate that circumstances do not always allow you to submit the applications within these timescales. We will do all that we can to process late applications to minimise any delays to payments. We would ask that you keep us informed of any potential delays to the submission of applications and would appreciate if you could advise the individuals involved that their payments may be delayed.



3. Information required after retirement

May I also take this opportunity to remind you that members retiring must terminate their employment for at least one full day to be eligible for their benefits, even if they intend to become re-employed as a teacher. To ensure we have the correct information, a leaver form (TSS2) is required for all teachers once they have retired.

To ensure that the correct benefits are in payment, we must also receive a revised part 2 of the retirement application form if any of the following information has changed from the original application:

- retirement date
- hours
- salary information

4. Employers premature calculator

As you may be aware, the employers section of our website, www.sppa.gov.uk provides a premature calculator. This will assist you to calculate estimates for these types of awards as well as estimates of the employers costs. As part of the review of all factors, where applicable, unisex factors are being introduced with effect from 1 April 2015, the calculator has been updated to reflect this.

Finally, I am sure you will understand that our resourcing over the next few months is targeted at prioritising our workloads to ensure that retirement applications are processed and paid on time. To assist members who are due to retire it would be helpful if you could encourage them to register on Mypension online services, which is available through our website. They will be able to calculate an estimate of their benefits using hypothetical dates and they can also access their P60 and annual pensions increase information after retirement. Please also direct members to our website www.sppa.gov.uk where they can find more information, factsheets and guides.

Gerry McGarry
Deputy Director of Operations (Customer Services)
2 April 2015

Contact information:

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