



Your Guide

to the **NHS** Pension Scheme (Scotland) 2015

CARE about your future



For members joining on or after 1 April 2015

Your guide to the NHS Pension Scheme (Scotland) 2015

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Working for NHS Scotland gives you access to a good quality pension scheme that offers guaranteed benefits at retirement based on your earnings and service. This guide explains how the NHS Pension Scheme (Scotland) 2015 (NHS 2015) works and how you can make the most of your membership.

Explore more online

Take a look around our dedicated website: www.2015.sppa.gov.uk and you will find some valuable resources including:

- Useful publications including factsheets, guides and case studies
- A list of frequently asked questions which are regularly updated to reflect questions you raise
- A short video explaining how the scheme works
- An interactive tool to help you find information specific to your circumstances
- Copies of the formal rules and regulations that govern the scheme
- Information about how you can contact us



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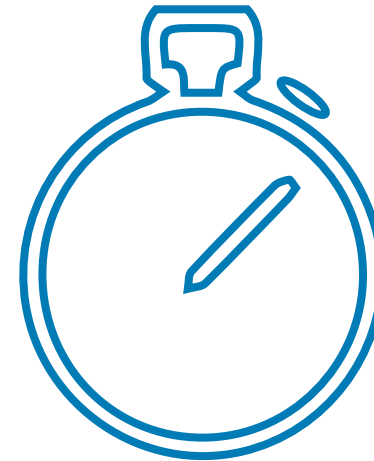
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Your 10 second summary

The NHS 2015 scheme offers:

- An easy way to save for your retirement
- A guaranteed income in retirement, which is protected against inflation
- The option to take a tax free lump sum
- Valuable benefits to protect your family

Introducing SPPA

(the Scottish Public Pensions Agency)

SPPA is an Agency of the Scottish Government and we administer the NHS 2015 scheme on behalf of Scottish Ministers.

We're responsible for the day to day running of the scheme and deal with queries from all current, retired and former members.

Our Policy Team are responsible for updating the formal regulations that govern the scheme and they work closely with the Scottish Parliament and the UK Government.

We also look after the pension schemes for firefighters, teachers and the police.

We store information about you to help us administer the scheme. You have the right under the Data Protection Act 1998, to request and be given a copy of all the computerised information we hold about you. There will be a charge for this.

For general information you can visit our website at www.2015.sppa.gov.uk



If your employer is unable to help you with your queries, we may be able to.

Contact us

You can write to us:

Scottish Public Pensions Agency, 7 Tweedside Park, Tweedbank, Galashiels, TD1 3TE

You can also email SPPA. To help us deal with your enquiry efficiently we are arranged into the following teams as set out below:

Team	Queries covered	Email address
Awards	Retirement and death duties	nhsawards@scotland.gsi.gov.uk
Service	Refunds Automatic enrolment and opting out MyPension online enquiries Additional pension	nhsservice@scotland.gsi.gov.uk
Transfers	Transfers in and out of the scheme	nhstransfers@scotland.gsi.gov.uk
Practitioner	General medical and dental practitioners	nhspractitioners@scotland.gsi.gov.uk

Why save for retirement?

We are living longer and healthier lives and can look forward to enjoying a longer more active retirement than ever before.

This is good news of course but it does mean that we need to save while we are working so that we can enjoy life to the full when we retire.

The NHS 2015 scheme offers you the chance to join a pension scheme that offers benefits based on your earnings and service and the opportunity to take a tax free lump sum when you retire. It also offers financial support if you are unable to work due to ill-health and may also pay benefits to your dependants upon death.

Membership and contributions

Who can join the NHS 2015 scheme?

You will join the scheme automatically on the day you start working for (or re-join) NHS Scotland, if you're:

- Between the ages of 16 and 75
- Directly employed by NHS Scotland
- A medical, dental or ophthalmic practitioner (or trainee)
- Working for a general practice
- Working for certain approved employers
- A non-general practitioner provider

You can also apply to join the scheme if you are a freelance locum medical practitioner but you won't join automatically.

Most staff who were previously a member of either NHS 1995 or NHS 2008 joined automatically on 1 April 2015. A further group of members, who were approaching retirement when the NHS 2015 scheme was set up, are also joining automatically at a date dependent on their age.



How much will I pay?

The amount you pay depends on how much you earn. The current rates before tax relief are shown in the table opposite. Your contributions are deducted from your pay before tax is applied – so you pay less tax. Until April 2016, when State Pensions are reformed, you will also pay a lower rate of National Insurance contribution. If you work part-time you will only make contributions based on your part-time pay but at the rate which corresponds to your whole-time equivalent pay.

The bulk of the cost of providing members' benefits is met by NHS employers who also pay into the scheme on your behalf.

Planning ahead

The scheme offers flexibility to allow you to retire before your State Pension age (when you can take your benefits in full). If you plan ahead you can minimise any reduction that may be made because you're taking your pension early.

Buying extra pension

You can increase your pension by up to £6,500 a year by paying additional voluntary contributions. Please go to our website at www.2015.sppa.gov.uk for more information about the additional pension option.

In some circumstances, employers may agree to pay this on your behalf.

Reducing the early retirement deduction

If you wish to retire from age 65, but your State Pension age is higher than this, you can pay additional contributions which will either reduce or even remove any early retirement reduction applied. This is known as Early Retirement Reduction Buy Out (ERRBO).

If you are interested in this option, our factsheet is available to download from the website or you can ask SPPA for a quotation.

Former members of NHS 1995

If you were previously a member of NHS 1995 you are able to maintain any added years' contract you had in place at the time you moved to the current scheme.

Pensionable pay (whole-time equivalent)	% of pensionable pay
Up to £16,928	5.2%
£16,929 to £22,439	5.8%
£22,440 to £27,910	7.3%
£27,911 to £51,481	9.5%
£51,482 to £73,498	12.7%
£73,499 to £114,760	13.7%
£114,761 or more	14.7%

These pay bands increase each year in line with national NHS pay awards in Scotland.

Pensionable pay

This is the pay we use to work out your monthly contributions to the scheme and the amount of pension you earn in any one year. It is your normal pay plus certain regular allowances.

Your benefits when you retire

The scheme provides flexibility and choice on how and when you can take your benefits. Use this section to understand how your benefits are worked out.

When can I retire?

Your normal pension age is your [State Pension age](#). You can take your benefits earlier if you wish but this is the age you can take your benefits in full without a deduction for early payment. This is known as your normal pension age.

How does the scheme work?

The NHS 2015 scheme is a Career Average Revalued Earnings (CARE) scheme. This means that you will earn 1/54 (about 1.85%) of your pay as a pension pot for each year you are a member of the scheme. So to work out how much pension you will earn in any one year, simply divide your pensionable pay by 54.

At the end of every year the amount you have earned is increased at an above-inflation rate to maintain its buying power. This is currently 1.5% above increases to the Consumer Prices Index (CPI).

This continues until you leave the scheme or retire. When you retire, all your pension pots are added together to work out your final pension.

Returning to work having retired

In some circumstances you can re-join the NHS 2015 scheme and start to earn benefits again.

Please go to our website at www.2015.sppa.gov.uk where you will find more detailed information under the heading 'I am thinking of going back to work'.

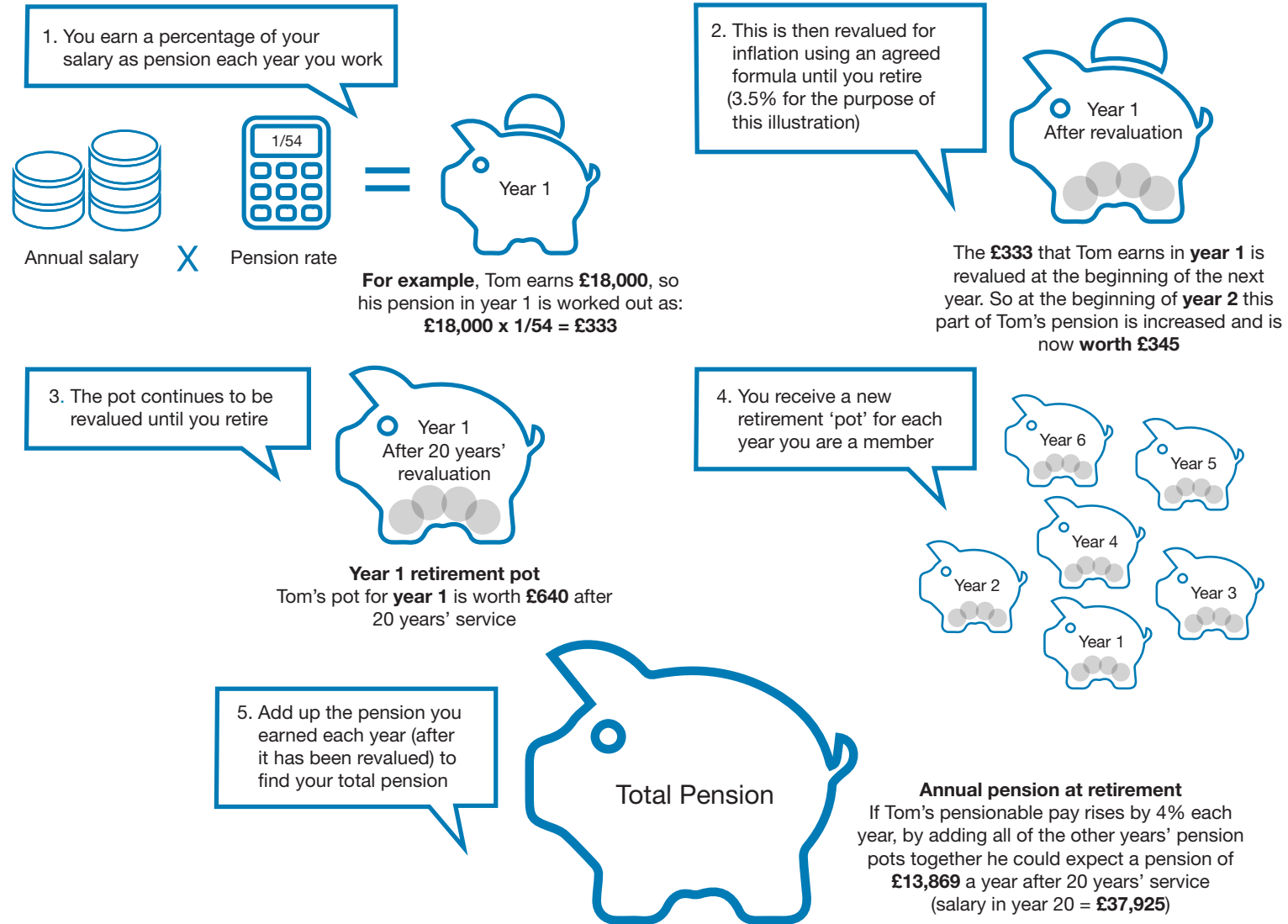


CARE – How it works

Let's see how it works in practice:

In our example, we look at Tom. We've assumed he's earning £18,000 a year and that he'll be awarded 4% pay increases across his career. We've also assumed that inflation is 2.0% throughout. So as Tom's pension is revalued by 1.5% above inflation we have used 3.5% to revalue his pension pots.

Tom's pension will depend on his actual pay awards and CPI increases each year. The parameters used here are purely illustrative and are not recommendations. This diagram has been prepared by Hymans Robertson LLP.



Taking a tax free lump sum

When you retire, you can exchange some of the pension you have built up in return for a tax free lump sum. You will receive £12 of lump sum for every £1 of pension you give up.

Taking a tax free lump sum does not affect any pension paid to your dependants. Their payments will be based on your full pension.

How are my benefits paid?

Pensions are paid monthly in arrears on the last day of the month and are taxed as earned income. You may be initially taxed at an emergency rate until HM Revenue & Customs send us your correct tax code.

All pensions in payment increase in line with inflation (currently the Consumer Prices Index).

Former members of NHS 1995 and NHS 2008

Your pension will be made up of two parts:

1. The benefits you earned up to the point you moved to the 2015 scheme; plus
2. The benefits you earn in the NHS 2015 scheme.

It's up to you whether you take these at the same time but if you take your NHS 2015 scheme benefits before your State Pension age they will be reduced for early payment.

State Pension age

This is the age you can claim your State Pension. You can use an online calculator to work out what your State Pension age is and find more general information about State Pensions by visiting www.gov.uk and clicking on the 'Working, jobs and pensions' link. Or you can find a link on our website.

The State Pension age for women retiring from November 2018 will increase to 65 and it will increase to age 66 for men and women retiring from October 2020.

The UK Government plans to increase State Pension age from 66 to 67 and to introduce automatic reviews of State Pension age every five years with the first review planned to take place in 2017.



Meet David

David's pension is £20,000 a year.

He would like to take a lump sum of £50,000 so his reduced pension will be worked out as follows:

$$£50,000/12 = £4,167$$

David's reduced pension will be £15,833 (£20,000 - £4,167)

Providing for your dependants

Leaving an adult dependant

If you die in retirement and leave a dependant, for the first three months a pension will be paid equal to your own pension payments. After that time, the pension will reduce to 33.75% of your pension and paid for the rest of your dependant's life.

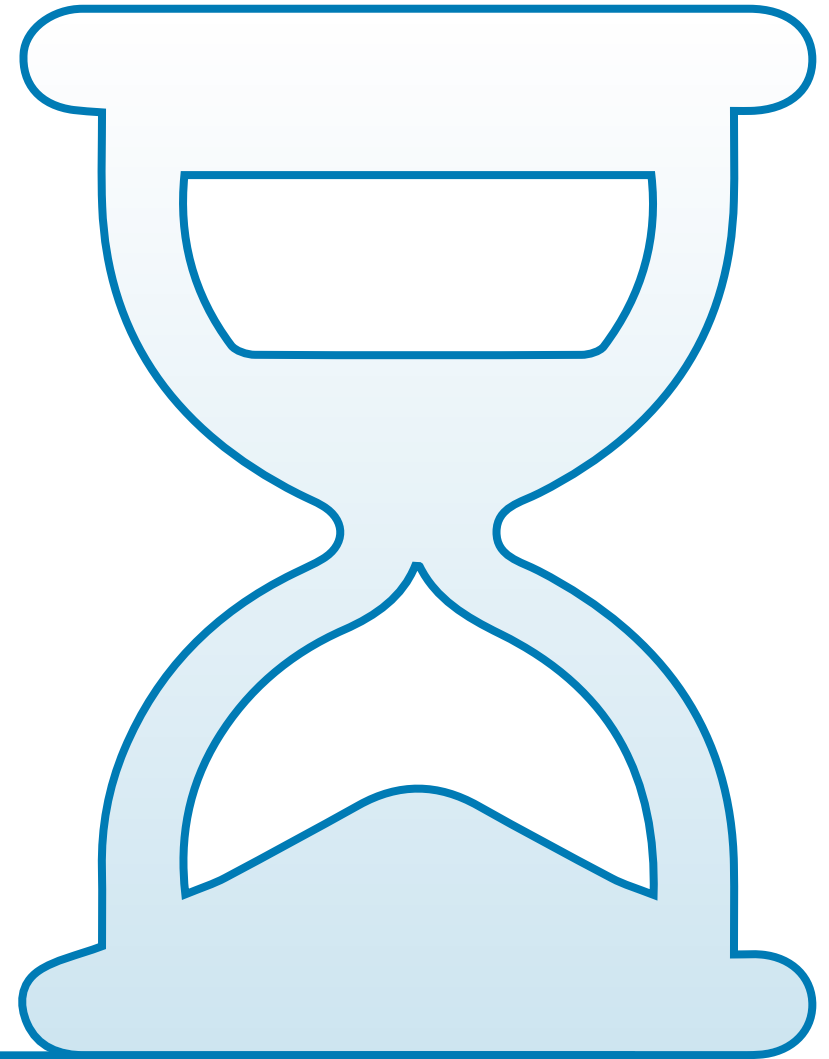
A dependant can be your spouse or registered civil partner. If you're not in a legally binding relationship you can apply to nominate a qualifying partner as your dependant by downloading a form from the website at www.2015.sppa.gov.uk

Children's pensions

A pension will be paid equal to 16.875% of your own pension to each dependent child. If you leave more than two children they will share 33.75% of your pension between them (ignoring any deduction for a tax-free cash sum).

Dependent children are usually under the age of 23 but pensions may be continue for life if your child is unable to work due to illness or disability.

All pensions in payment increase in line with inflation (currently the Consumer Prices Index).



Early retirement

You can apply to take your benefits at any time after your minimum pension age (currently age 55) but they will be reduced to reflect the fact that you are taking them early.

If your State Pension age is higher than 65, you can pay additional contributions to either reduce or even remove any early retirement reduction applied by taking your benefits early. This is known as Early Retirement Reduction Buy Out (ERRBO). You must be at least 65 when you retire to qualify.

If you are interested in this option, our factsheet is available to download from the website or you can ask SPPA for a quotation.

Contact details are on page 5.

Early retirement due to ill-health

If you have become too ill to work in your present job you may be able to retire early.

Payment of a pension on the grounds of ill-health can only be made following an assessment by the independent medical adviser who is appointed by SPPA.

How much will I receive?

There are two levels of ill-health early retirement benefits which depend on the effect your illness has on your ability to work:

Lower tier

This becomes payable if you're permanently unable to do your own job. You will receive a pension equal to the amount you have earned so far.

Upper tier

This becomes payable if you're unable to carry out any regular work. Your lower tier pension may be increased by an amount based on 50% of the further potential pension you could have built up by State Pension age if you had continued working. To do this we will take into account your average earnings while you were a scheme member.

You might move between the two tiers after retirement if your state of health changes, or if your condition is such that it is not possible to determine at the outset whether you will recover sufficiently to undertake any regular work.

If you become terminally ill you may be able to take your benefits immediately as a lump sum. If this is the case we will work out your benefits based on the upper tier.



Ill-health early retirement if you have already left service

If you leave NHS Scotland on ill-health grounds you will not automatically qualify for pension payments. If you become too ill to undertake any regular employment you may be able to take your pension early with no reduction for early payment. However, your benefits will not be enhanced.

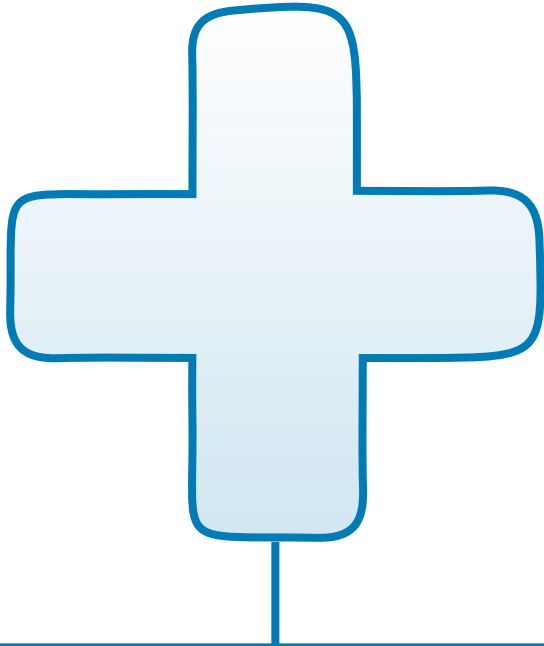
Returning to work

If you are able to return to work, your benefits may continue at a reduced rate or they may stop altogether. Please let SPPA know if you are thinking of returning to work.

How do I apply?

You need to complete a form which you can get from your employer.

Further details are available in the factsheet entitled Ill-health Retirement available on our website www.2015.sppa.gov.uk



Meet Janet

Janet has been in the scheme for seven years but following serious illness is no longer able to work. She has a further 10 years to go before she reaches her normal pension age.

She qualifies for upper tier payments and so her pension will be worked out assuming that she had worked for a further five years, giving her 12 years' in total.

Early retirement due to redundancy or in the interests of the efficiency of the service

If you're retiring early in the interests of efficiency you will be entitled to receive your pension without deduction for early payment. Your employer must agree to meet the cost of providing this.

If you're being made redundant and are over age 55, you have a choice. You can:

1. Take your pension immediately without deduction for early payment; or
2. Delay receiving your pension until you reach your State Pension age.

If you choose to receive your pension immediately your redundancy payment will be reduced to cover the cost of paying your full pension early.

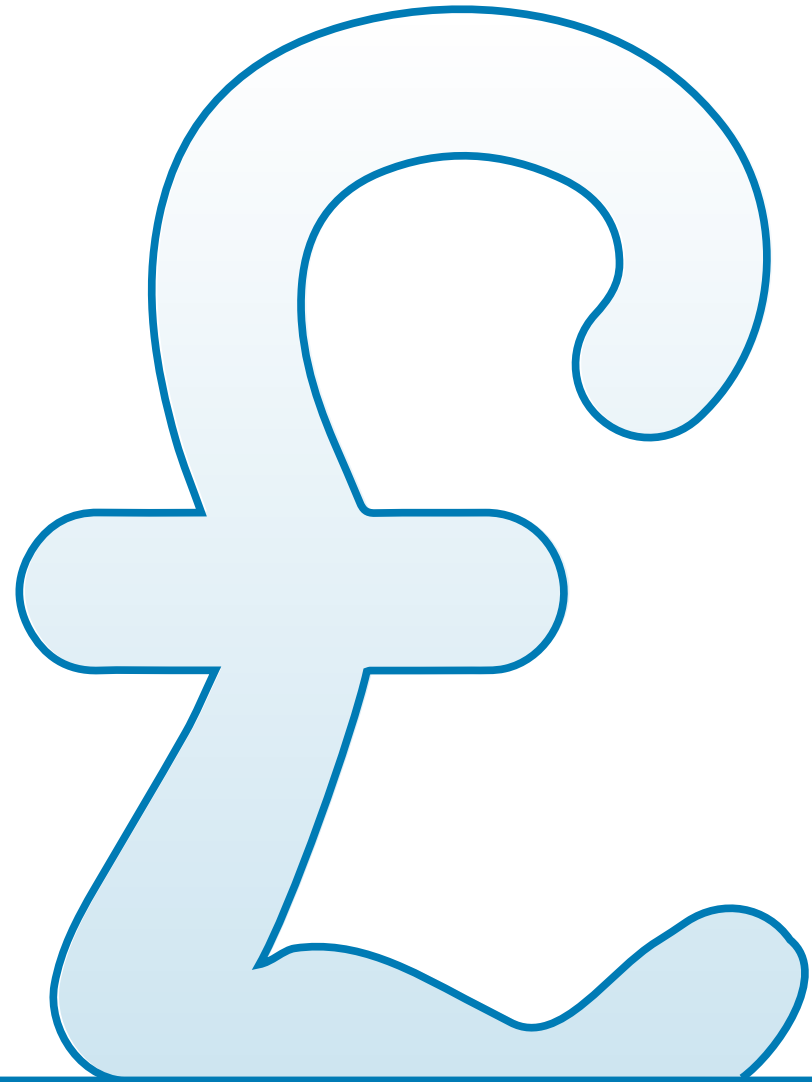
There is some additional flexibility if you have more than one job with NHS Scotland.

You can request more details from SPPA via the website at www.2015.sppa.gov.uk

Winding down before retirement

Once you reach age 55, the scheme offers you the flexibility to phase your retirement without fully retiring, enabling you to reduce your hours or move to a role with less responsibility. Any benefits you have earned on your higher pay will be protected because benefits are earned using your pensionable pay at that time, although they will be reduced for early payment.

1. You can draw part of your pension while still working for the NHS and so supplement your income if your pay falls because you've reduced your hours or changed roles.
2. If your pay is reduced by at least 10% you can choose to take between 20% and 80% of your benefits and stay in the NHS 2015 scheme earning further benefits. If you take benefits before your State Pension age they will be paid at a reduced rate. There are certain conditions – your pensionable pay must remain reduced for at least a year and you can only take up this option twice before retiring completely.
3. If you take your benefits and leave, you can re-join the scheme if you return to work for NHS Scotland.



Retiring late

The NHS 2015 scheme also offers you the flexibility to delay your retirement if you wish and gives you a number of options.

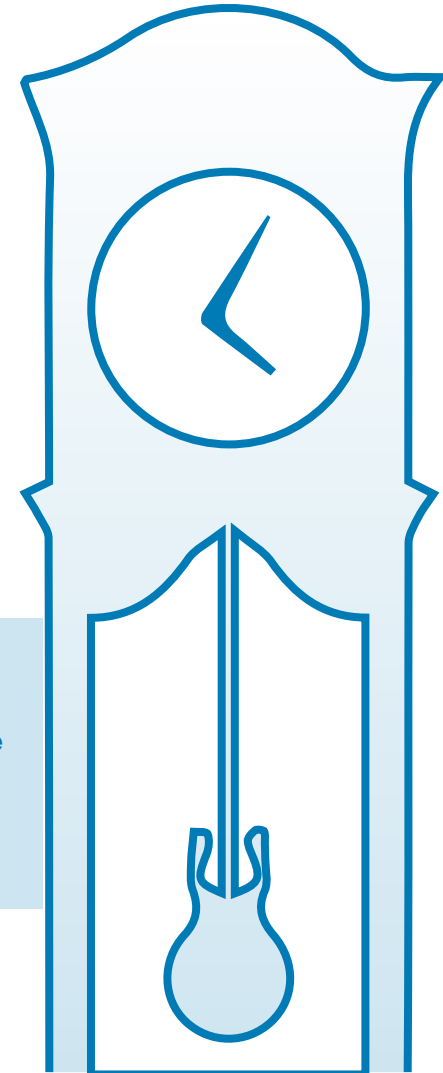
You can:

- Continue contributing to the scheme and building up pension for each year of service. Your pension pots will be revalued by 1.5% above the rate of increases to the Consumer Prices Index (CPI).
- Leave the scheme until you're ready to retire – your pension pots will be revalued every year in line with increases to CPI until you retire.
- Retire and take the benefits you have earned so far. You can then re-join the scheme and start earning new pension pots which will be revalued each year by 1.5% above the increase in the CPI.

If you remain in pensionable employment and take your pension after State Pension age your benefits will be increased to reflect the fact that they are being taken later.

There is no longer a maximum period of service that you can build up. However, the latest you can claim your benefits is age 75.

The scheme offers you the flexibility to phase your retirement.



Tax and pensions

You can exchange part of your pension for a tax free lump sum. Your annual pension will be taxed as income – the amount you pay will depend on your personal allowances and other income you are receiving.

There are some limits to the amount you can save tax efficiently. As pensions are savings for retirement, they are included in these calculations – it's up to you to make sure you don't exceed these. Speak to a financial adviser if you think you may exceed one or both of the limits below.

Annual allowance

This is the maximum total value of pension you can earn in any one year. If you earn more than this allowance (£40,000 a year for the 2015/2016 tax year) you will be taxed on the excess, currently at a rate of 40%.

Lifetime allowance

This is the total value of all your pension benefits (except the State Pension) you can receive tax efficiently at retirement. The lifetime allowance for 2015/2016 is £1.25 million.

Any benefits with a value in excess of the lifetime allowance will be subject to an effective tax charge – currently 55% – at the point that you take your pension.

For assessment purposes, your benefits are valued by multiplying your pension (plus any pension already in payment) by 20. If you exchange part of your pension for a tax free lump sum, your benefits will be valued by multiplying the reduced pension by 20 and adding this to the lump sum you have taken.

Benefits from all the pension schemes you have joined during your career are included in the calculations.



Your options if you leave the scheme

If you leave or opt out of the scheme, you have a choice of options for your benefits depending on how long you have been a scheme member. In this section we explain the options you have and the things you should consider.

Leaving the scheme within three months of joining

If you leave the scheme within the first three months of joining you will receive a refund of your contributions less tax deductions and have no benefits remaining in the scheme.

Leaving the scheme with three months' but less than two years' service

Your service includes any service you have in either NHS 1995 or NHS 2008 and any service you have transferred in from another scheme.

You have a choice. You can either:

- Transfer your benefits to another public service pension scheme – for example if take up a post in another part of the UK; or
- Keep your benefits in the scheme (known as a deferred pension). Your deferred pension will be revalued every year in line with CPI increases until you retire; or
- Take a refund of your contributions less tax deductions.

Leaving the scheme with at least two years' service

Once you have been in the scheme for at least two years, your benefits will remain in the scheme and be revalued every year in line with CPI increases until you retire.

You can transfer these benefits to another public service scheme if you wish.

Returning to work after a career break of less than five years

If you re-join the scheme within five years of leaving, your pension pots will be revalued assuming you had remained in service. This is currently at a rate of 1.5% above CPI.

If your career break started before 1 April 2015, any service you have earned in either the NHS 1995 or NHS 2008 sections of the NHS Superannuation Scheme (Scotland) will continue to be linked to your final pay at retirement. You will then join the NHS 2015 scheme (assuming you meet the eligibility conditions set out on page 6).

You will only re-join your previous section if you have been granted full protection or any tapered protection has not yet expired.

Returning to work after a career break of more than five years

You will join the NHS 2015 scheme. Your benefits will be broken down as follows:

1. Any benefits you have earned in NHS 1995 or NHS 2008 schemes.
2. Any 2015 benefits earned in the 2015 scheme before you left, revalued in line with CPI
3. Your 2015 benefits earned since returning to work, revalued by 1.5% above CPI

Cross border employment

If you take up a post in the NHS in another home nation, you will have to leave the NHS 2015 scheme and join the pension scheme offered by that country.

Similarly, if you have been a member of a public sector scheme elsewhere these benefits will not automatically transfer across.

The key characteristics of all the home nations' NHS schemes are the same. If you wish to maintain CPI increases plus 1.5% you will need to transfer them to the new scheme.

Leaving the scheme while still working for NHS Scotland

If you leave the scheme while still working for NHS Scotland you will be giving up the chance to save for your retirement in a tax-efficient scheme that's subsidised by your employer and underwritten by the UK Government.

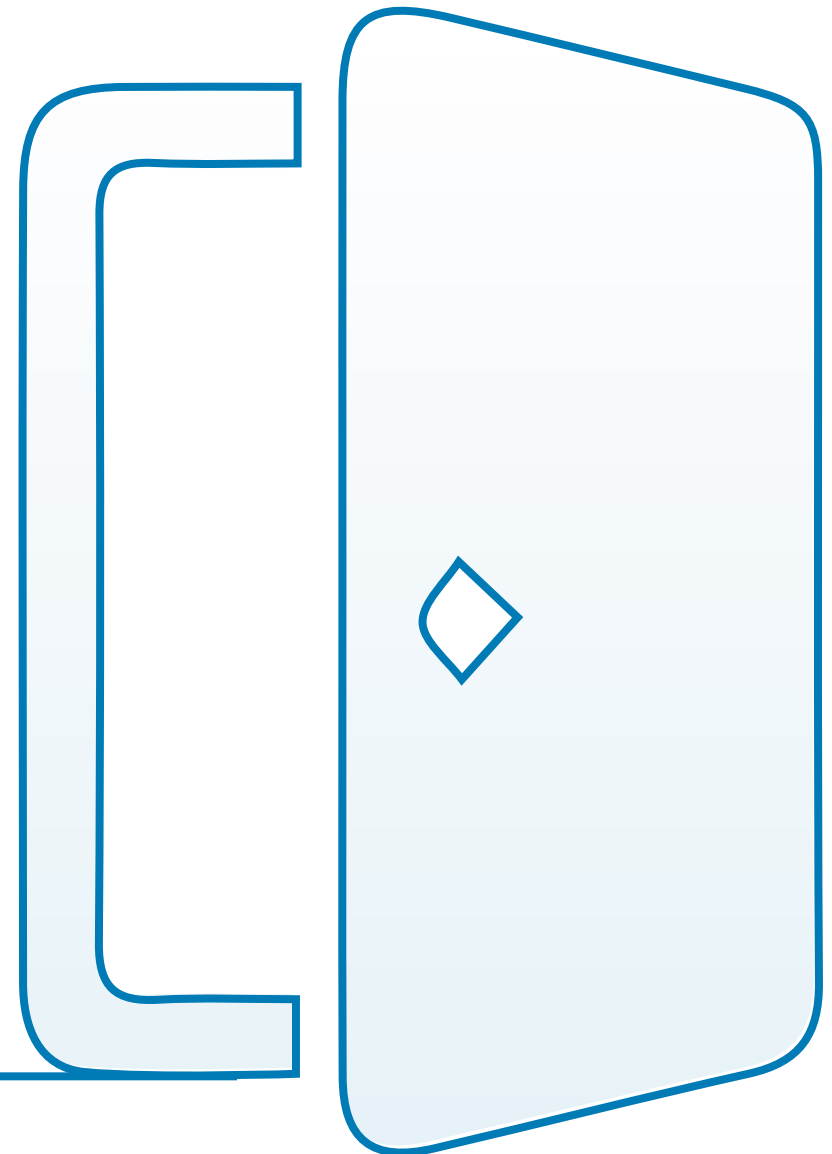
The law requires your employer to automatically re-enrol you into the scheme – usually every three years. If you still do not wish to be a member, you will need to tell your employer that you wish to leave the scheme again.

Transferring benefits to another public service pension scheme

If you leave this scheme you may be able to transfer your NHS benefits to another registered pension scheme before you reach normal pension age.

If you don't transfer your benefits they will be revalued in line with increases in CPI.

Please note that it is no longer possible to transfer your benefits to a private sector pension scheme. Quotations are available on request from SPPA or you can go to www.2015.sppa.gov.uk and click on 'My Pension online' to access your secure area.



Protecting your family

As well as providing you with a pension and optional tax free cash at retirement, the NHS 2015 scheme provides valuable protection for your family if you die in service. This section explains the types of protection your dependants could receive.

Lump sum

A lump sum of twice your average total annual pensionable earnings in a 12 month period will be paid to your dependants.

A pension to your dependants

A pension will be paid to your surviving adult dependant of 33.75% of notional upper tier of your pension (ignoring any reduction if you took a tax free lump sum when you retired).

Your dependants may also be children under the age of 23 who will each receive 16.875% of your pension. If you leave more than two dependent children they will share 33.75% of your pension between them. If your child is over 23 and unable to work due to illness or disability then their pension may continue for life.

Important note

It's important that you keep your nominations up to date to ensure that your benefit are paid as swiftly as possible.

Forms are available to nominate who you wish to receive any lump sum and also to register a partner for a pension.

If no beneficiary is nominated and you do not have a spouse or registered civil partner, the lump sum can only be paid to your estate and so may be subject to Inheritance Tax.

Important information for bank nurses and GP locums

If you are a bank nurse or freelance GP locum you are covered for death in service benefits so long as you are in active pensionable employment, at work and paying into the scheme.

The lump sum will normally be paid tax free to your spouse, registered civil partner or qualifying partner. If you do not want this to happen you should contact the SPPA to nominate someone else to receive the benefit.



NHS Superannuation Scheme (Scotland)

This scheme closed to new joiners on 31 March 2015 but any benefits you earned in either NHS 1995 or NHS 2008 are protected and will be paid to you at your section's normal pension age using your final pensionable pay when you leave or retire.

Which Scheme am I in?

If you joined before 1 April 2008, you will have been placed in the NHS 1995 scheme. All NHS 1995 scheme members were subsequently offered a choice, between January 2010 to March 2011, to either stay in NHS 1995 or move to NHS 2008.

You will have been placed in NHS 2008 if:

- you joined after 1 April 2008; or
- you returned having had a career break of five years or more; or
- you transferred your previous service as part of the choice exercise or took a refund of contributions.

Full protection

Some members who were close to retirement when the NHS 2015 scheme launched will continue to earn benefits in their current section.

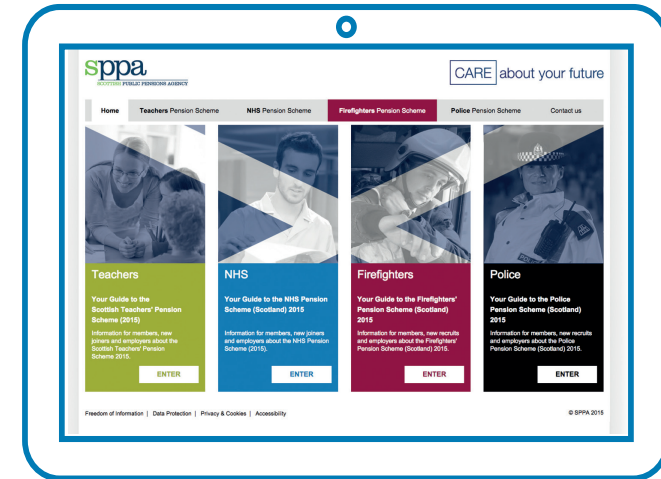
This may affect you if you were paying into the scheme on 1 April 2012 and were within 10 years of your normal retirement age.

Tapered protection

Some members who were close to retirement but did not qualify for full protection remained in their current section beyond 1 April 2015 and joined at a later date.

You will receive a letter from SPPA if you qualify for either full or tapered protection. All other members automatically joined the NHS 2015 scheme on 1 April 2015.

For more information about how your benefits are treated download a copy of our 'Guide for members who joined before 1 April 2015' from the website.



Re-joining the scheme following a career break

You may be eligible to re-join the scheme depending on how long you were away and whether you have been granted full or tapered protection.

Career breaks of five years or less

If you have been granted full protection, you will re-join your current section (NHS 1995 or NHS 2008) and continue to earn benefits in that section.

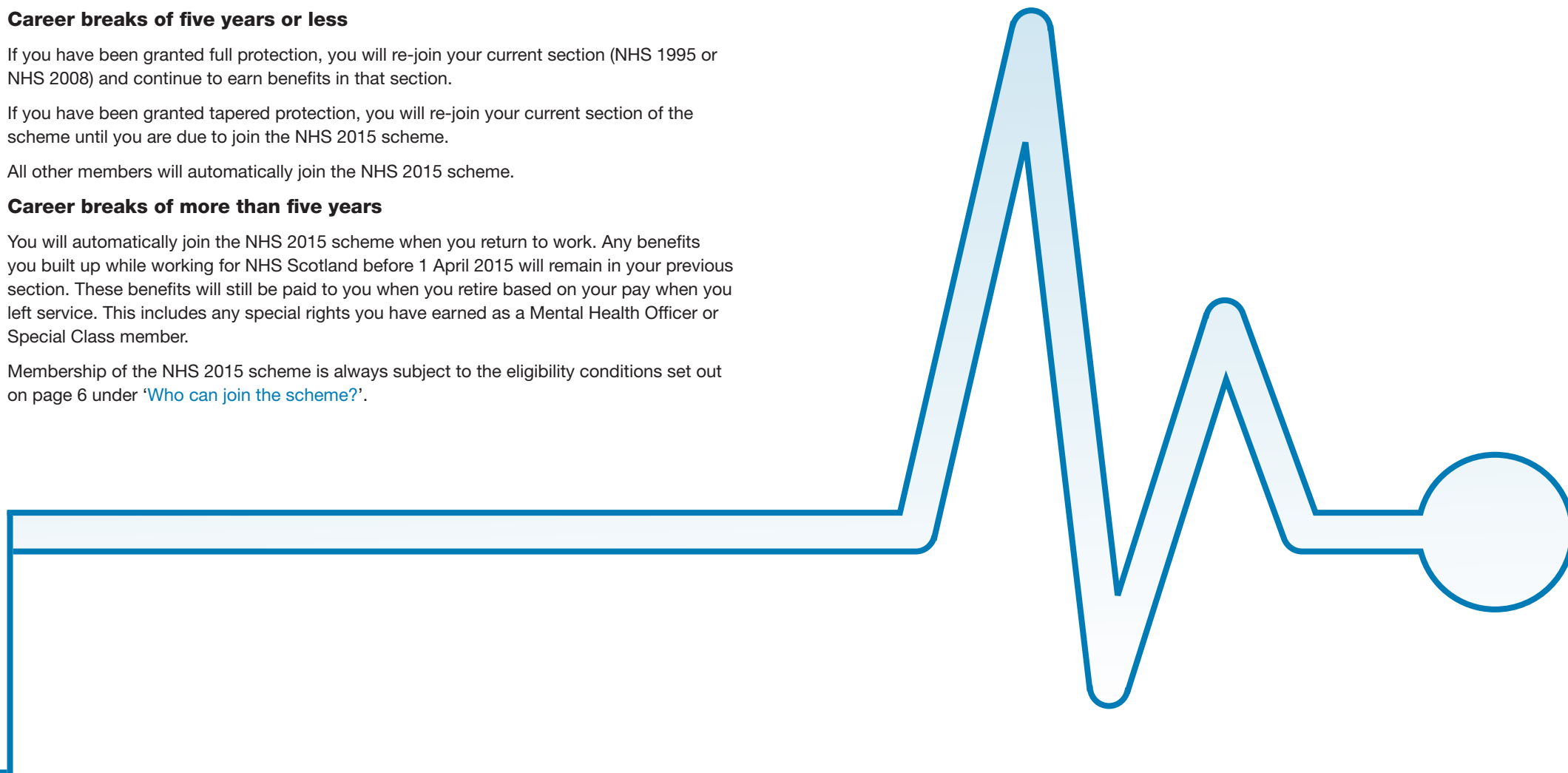
If you have been granted tapered protection, you will re-join your current section of the scheme until you are due to join the NHS 2015 scheme.

All other members will automatically join the NHS 2015 scheme.

Career breaks of more than five years

You will automatically join the NHS 2015 scheme when you return to work. Any benefits you built up while working for NHS Scotland before 1 April 2015 will remain in your previous section. These benefits will still be paid to you when you retire based on your pay when you left service. This includes any special rights you have earned as a Mental Health Officer or Special Class member.

Membership of the NHS 2015 scheme is always subject to the eligibility conditions set out on page 6 under '[Who can join the scheme?](#)'.



Useful information

Financial advisers

Financial advisers are regulated by the Financial Conduct Authority, which means they must provide advice most suited to your personal circumstances. They normally charge a fee, which you will be responsible for paying. Your employer may be able to help you find a source of independent financial advice or you can go online to find a list of financial advisers at: www.unbiased.co.uk

How to trace previous pension rights

If you need to track down a lost pension scheme you can contact the Pension Tracing Service at:

The Pension Service 9, Mail Handling Site A, Wolverhampton, WV98 1LU

Telephone: 0845 6002 537

Or you can go to www.gov.uk and click on the 'Working, jobs and pensions' link.

Enquiries and disputes

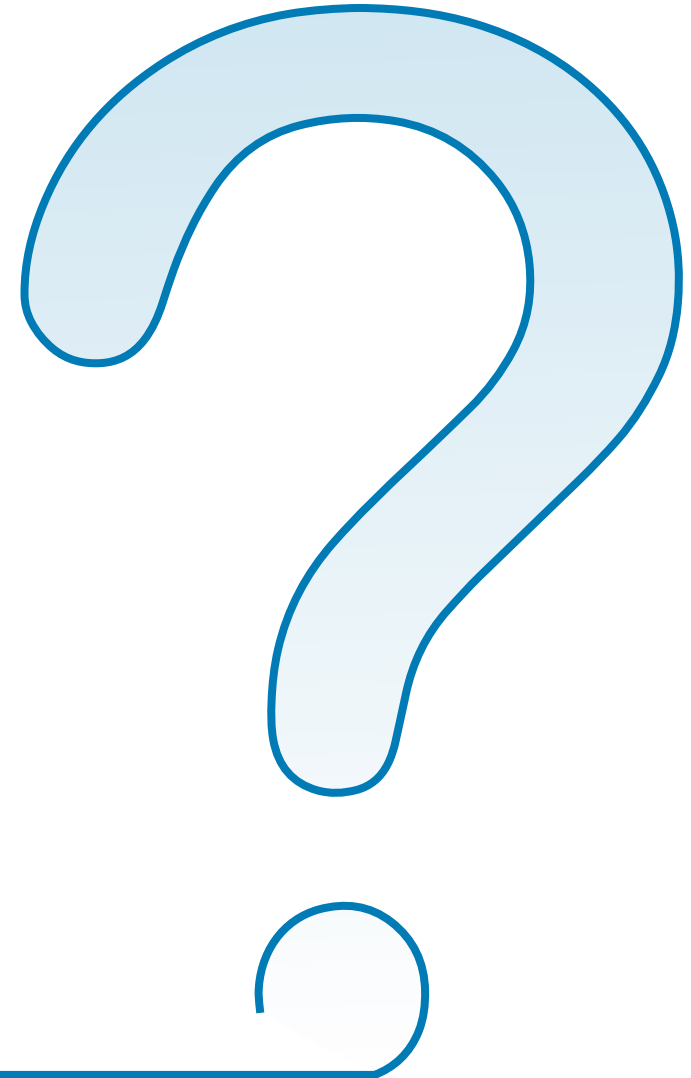
A pension scheme is a valuable benefit for employees and pensioners. The scheme is run in accordance with clearly defined rules. However, should you have any enquiries about your own pension arrangements, please contact your HR department, or the scheme administrator at the following address:

Scottish Public Pensions Agency, 7 Tweedside Park, Tweedbank, Galashiels, TD1 3TE

Telephone: 01896 893000

If you have a complaint, please tell us. If we have made a mistake, we will put things right as quickly as possible.

If you are not satisfied, we have a disputes procedure which complies with pension legislation and Citizen's Charter guidelines. This is a three stage process, the first of which asks you to write to the SPPA who will try to resolve your complaint and let you have a response within three weeks. If you are still not satisfied, you can get advice from The Pensions Advisory Service (TPAS). Finally, you may take your case to the Pensions Ombudsman.



The Pensions Advisory Service (TPAS)

www.pensionsadvisoryservice.org.uk

TPAS is available to help you (and other beneficiaries) with any difficulties you have failed to resolve with the SPPA. You can contact TPAS by using their online 'Contact us' form or use their live web chat room. Details are given on the website.

You can also contact the Pensions Advisory Service via your local Citizens Advice Bureau.

Pensions Ombudsman

www.pensions-ombudsman.org.uk

Complaints or disputes may be referred directly to the Pensions Ombudsman at any stage. However, the Pensions Ombudsman will normally expect you to complete the internal disputes resolution procedure before contacting them. You can contact the Pensions Ombudsman at:

11 Belgrave Road, London, SW1V 1RB

Telephone: 0207 630 2200

Email: enquiries@pensions-ombudsman.org.uk

The Pensions Regulator (TPR)

www.tpr.gov.uk

TPR is the regulator of work-based pension schemes in the UK and is able to intervene in the running of pension schemes if employers or professional advisers fail in their duties. TPR is also responsible for ensuring employers meet their obligations under the Pensions Act 2008 which governs automatic enrolment of employees into a workplace pension. You can contact TPR at:

Napier House, Trafalgar Place, Brighton, East Sussex BN1 4DW

Email: customersupport@tpr.gov.uk



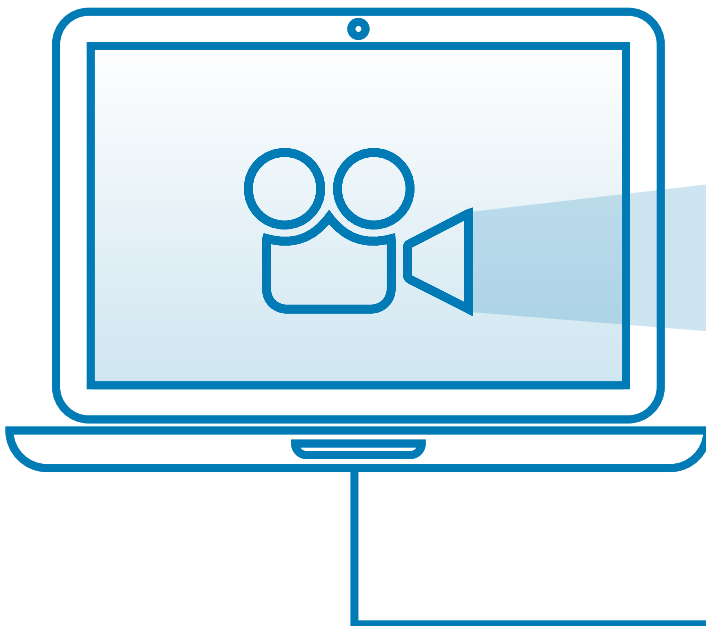


This booklet is for employees joining the scheme from 1 April 2015 and for members who originally joined the NHS Superannuation Scheme (Scotland) (NHS 1995 and NHS 2008) and who have moved across to the NHS 2015 scheme. It's designed to provide you with a general guide to the scheme's benefits.

We have taken great care to get the details right at the time of publication but it does not give a complete or legally binding statement of the law and regulations which govern the scheme. Nothing in this guide can override the regulations which set out the conditions of entitlement and determine the rate at which benefits are payable. In the event of any conflicting information, the regulations will prevail.

The most up to date version of this guide is available from our website: www.2015.sppa.gov.uk or you can ask your employer for a copy.

If you are unsure how your benefits are calculated or what you may be entitled to, please contact the SPPA for information.



We have tried to keep this guide as simple and straightforward as possible. More detailed information, including a glossary of some of the more technical terms used can be found on our website. There is also a short video which gives you an overview of how the scheme works.