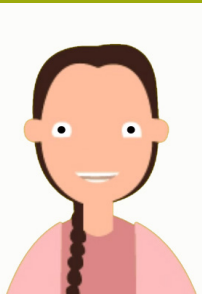


## Starter Form On Time



Meet Amanda,

Amanda is a new Teacher who took up post in August. Her new employer sent a Starter form to SPPA in Amanda's first week:

### Employer

The employer sent the Starter form through EDM within the regulatory timescales. ✓

### SPPA

The starter was received on time and was loaded to create Amanda's record. A Starter letter was issued within three months of the start date with scheme information including transfers and additional benefits. After the first annual return was loaded to Jill's record a benefits statement was issued on time advising Jill of her accrual to date. Future data was able to be allocated to Jill's record. ✓

### Amanda

Amanda received her Starter letter and was able to transfer in pension from another provider within the 12 month time limit. Amanda also took out a Faster Accrual contract for one year to boost her pension accrual. After her first year in the scheme Amanda received a benefits statement by 31 August. ✓

## Missing Starter Form



Meet Jill,

Jill is also a new Teacher who has just started working in the new term. Unfortunately, her employer did not send a Starter form to SPPA:

### SPPA

The SPPA had no record for Jill so when Jill's 2018 annual return was submitted it failed to load. A work task had to be generated to investigate why the data didn't load and the Records Maintenance Team had to request the missing starter from the employer. This meant that the Annual Benefit Statement was not produced by the statutory deadline. ✗

### Employer

The starter was not sent to SPPA in good time so the employer was in breach of the Public Service Pensions (Record Keeping and Miscellaneous Amendments) Regulations 2014 and the Pensions Regulator Auto Enrolment rules. ✗

### Jill

SPPA didn't send Jill a Starter letter so Jill didn't know she had to complete any transfers of service into the Teachers scheme within 12 months so lost out. She also wasn't told that she could apply for an Early Reduction Buyout or a Faster Accrual so lost out on these additional benefits. ✗