

Teachers' Pension Scheme

2022/02

Who should read:	<ul style="list-style-type: none">• Directors of Education and Finance• All HR and Payroll Managers• Teachers' Unions and representatives
Action:	To read and circulate to all appropriate parties
Subject:	Summer Retirements (May to September 2022)
Date:	4 February 2022

The purpose of this circular is to confirm the process and information required for the summer retirement applications.

We are again looking for your support and assistance to ensure that we process the majority of Teachers' retirement applications on time as part of the 2022 exercise.

To allow for the timely payment of our members' pension benefits, we must receive fully completed applications no later than **three months** prior to the date of retiral. This will allow us the necessary time to check the members record, history details, calculate and authorise the award. Please ensure the member has completed all the information on the application, returning the application to them if this is not the case before completing your section.

Paying the pension on time is dependent on accurate information being submitted on the current [application form](#)

[Circular 2021/04](#) was issued last year giving information on completing the form. Only this form should be used for any new applications. It ensures we receive all the information required. On receipt of the completed members application please do not delay in completing the employers section as it is not possible to give priority to these cases should they become late applications. Please ensure all sections of Part 2 are completed.

Late applications

We fully appreciate that circumstances do not always enable you to submit applications within the required timescales. In such cases we will try to minimise any payment delays where possible however currently the processing timescale is three months from date of receipt of the **fully completed** application from the employer. Please ensure you make the member aware of this prior to submitting the application as they may wish to delay their retirement date so their application is on time.

McCloud/Sargeant and the 2015 Remedy

On 1 April 2015 public sector pension schemes were reformed and the Career Average Revalued Earnings (CARE) pension scheme was introduced. Most scheme members were moved from their final salary to the 2015 CARE scheme, but some protections were put in place for members who were close to their retirement date.

The Court of Appeal found that this transitional protection policy discriminated against younger scheme members. To address the discrimination the UK government is removing the transitional protection policy and, from 1 April 2022, all those who remain in service will do so as members of the reformed scheme (2015 CARE scheme).

Members will be offered a choice of receiving either legacy or reformed scheme benefits for the period between 1 April 2015 and 31 March 2022. This is referred to as the Remedy Period.

Members who have retired before the legislation is implemented and, who have a period of relevant service between 1 April 2015 and 31 March 2022, will be offered a choice once the legislative changes have been made. The choice will be retrospective and backdated to the members retirement date.

Regular updates on the progress of the 2015 remedy can be found on our [website](#).

Members should therefore not delay in sending in a retirement application if this applies to them as their figures will be reviewed as part of the project once in payment.

May I also use this opportunity to remind you:

- that member's retiring from the scheme must terminate all their employments which includes all supply work contracts for at least one full day if they are intending to become re-employed as a teacher.
- that we also require you to submit a STPS02 leaver form once a teacher has retired so that we can take the necessary exit action on the member's record.
- that we must receive a revised Part 2 form if there is any change to the retirement date, hours or salary information that has previously been submitted.
- that for phased retirements, please remember to complete and send a STPS01 (date contract on reduced hours starts) and a STPS02. The information submitted on the STP02 should be at the last day of the finishing contract and should match the information given on the retirement application form. If the information is different please inform the Teachers awards team.
- You can access the employer data portal here [SPPA Employers EDM](#).

Premature Retirement or Early Release exercise

As you will appreciate, we need to plan to maximise our resources at this busy time. To assist us with this it would be useful for us to know if you intend to implement any premature or early release exercise. We understand that exercises like this involve a lot of work for the employers, but any insight into your intentions will allow us to provide a better service to our members. In order to assist you in calculating estimates of employer's costs for these cases, there is a [premature calculator](#) on the employers section of our website **for final salary benefits only**.

If there are CARE benefits, we will calculate the cost. When submitting the information let us know if the intention is that SPPA pay the additional benefit or the employer. If the employer is intending paying the benefit then we do not need to go to GAD for the factor to calculate the cost.

Electronic submission of applications

All applications should now be submitted electronically. When submitting applications electronically, please check that the member has correctly completed Part 1 of the application prior to submission. If submitting a Phased application please ensure the Phased certificate is completed and the percentage shown. Please check there is a Part 2 for each contract.

To submit these electronically, we require each completed application to be submitted as an individual attachment rather than one attachment containing several applications. The email can take as many separate attachments as necessary. You will receive an acknowledgement email on receipt, with the member receiving an acknowledgement email once the application has been checked, provided they have supplied an email address.

Applications need to be emailed to the SPPA at stssretirementapp@gov.scot

Estimate of benefits requests

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. Therefore, can I remind you to direct members looking for an estimate of their benefits to our secure [Online Services](#) to access their benefit statement. Members can use the information on their benefit statement for the [pension calculator](#). Your support and assistance is greatly appreciated. Estimates taking into account the 2015 remedy are not available at this time. Members should also be aware if they were protected members they will be in the 2015 scheme from 1 April 2022 when using the calculator.

Ill Health Applications

Please note that the date the ill health benefits commence for the legacy and care schemes differ. For the legacy schemes the benefits are payable from the date the member went on nil pay. For the 2015 care scheme the pension commences from the date the contract is terminated. A separate circular will be issued covering ill health applications as well as a revised application.

Any questions?

Please contact linda.peebles@gov.scot if you have any enquiries regarding this circular.