

## Teachers' Pension

Access to a comprehensive pension scheme is a valuable benefit of being a teacher in Scotland. Members are not only saving for retirement but also covered for benefits in the event of being permanently unable to work or death in-service, and provide benefits to dependants.

New members are enrolled automatically from the start of their teaching contract, although members can choose to opt-out if they wish.

**Pension Scheme Benefits** include:

- a guaranteed, index-linked pension for life when you retire
- access to a tax-free lump sum at retirement
- entitlement to an ill-health pension at any age should you become permanently unable to work
- death in service (three times your final full time equivalent salary)
- benefits for your dependants when you die
- the option to pay extra contributions for additional pension benefits
- the option to transfer credits from other pension schemes to increase your benefits in your teachers' pension scheme (within 12 months of joining)
- the possibility to transfer accrued benefits out to another scheme should you leave teaching in the future.

## The Scottish Public Pensions Agency (SPPA)

The Scottish Public Pensions Agency (SPPA) administers pensions on behalf of the Scottish Government for Teachers, the Police and Firefighters as well as for employees of the National Health Service in Scotland. <https://pensions.gov.scot/>

## Scottish Teachers' Pension Scheme

There are currently two occupational pension schemes for teachers in Scotland

- the Scottish Teachers' Superannuation Scheme (STSS) and
- the Scottish Teachers' Pension Scheme 2015 (STPS 2015).

## Contribution Rates

Teacher contributions are based on 'pensionable pay' and currently range from 7.2% to 11.9% depending on your full-time equivalent salary.

Employer currently contributes 23% of your pensionable pay to the cost of the pension. Importantly, the contributions made are taken from gross salary, tax-free.

## Annual Benefit Statements (ABS)

SPPA produce an Annual Benefit Statements (ABS) for all eligible members for the year ended 31 March 2019. These will be available online via the SPPA member portal [My Pension – Online Member Services](#) from 31 August 2019.

**For Full Detail of Teachers' Pension Scheme** <https://pensions.gov.scot/>

This includes:

- Joining the scheme
- Contribution rates
- Increasing your pension
- Types of retirement (phased, 'winding-down' and ill-health retirement)
- Planning for retirement
- Calculators
- Returning to work after retirement
- Death nomination form
- Opting out or leaving teaching
- Deferred membership

**To Register** (National Insurance and GTCS number required)

Use the link to login or register <https://pensions.gov.scot/online-services>

Please note: online services are currently only available for active and retired members of the Teachers' schemes.

## More information

Call - **01896 893000**

Email - [sppacontactus@gov.uk](mailto:sppacontactus@gov.uk)

**SSTA recommends the Scottish Teachers' Pension Scheme to all members**

Any member considering opting-out or transferring out of the teachers' pension scheme should seek Independent Financial Advice in the first instance.

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