

This factsheet is designed for the use of the National Health Service Superannuation Scheme (Scotland) and the Scottish Teachers' Superannuation Scheme and can be read in conjunction with the member's guides

Transfers from another NHS / Teachers Scheme within the UK

On receipt of your written application to investigate a transfer we will contact your former scheme and request the transfer details.

- on receipt of these details we will input the service credit onto our pension administration system and then contact you on the successful completion of the transfer providing you with a copy of these details
- we will only input the details supplied by your former pensions provider.
- if there appears to be a discrepancy in the transferred service you should contact your former pension provider in the first instance to resolve the problem
- if the service details provided to us prove to be incorrect then you should ask your former pension provider to recalculate the transfer and contact SPPA with the revised details



In some cases we may need to provide you with an estimate as detailed in the section below - transfers from Club and Non - Club schemes. Examples of these are teachers transfers from Northern Ireland and transfers from NHS England & Wales or Northern Ireland where there has been a break of service of 5 years or more.

Transfers from Club and Non – Club schemes

- on receipt of your written application to investigate a transfer we will contact your former scheme to request the transfer details
- once we have received these details we will supply you with an estimate of the amount of service credit the transfer value will purchase in the NHSSS(S) / STSS. The service is calculated using the transfer value and then applying factors provided by the Government Actuaries Department (GAD) based on your age and salary
- if you wish to proceed with the transfer you will be required to return our signed options forms to SPPA including any forms required by your former pension provider

Important note: Some providers will guarantee the transfer value for a specific period. If you do not return all the completed forms within the time specified, the final transfer value may be recalculated by your former provider which could produce a different service credit from the one previously quoted.

- if there is no guarantee period then the transfer payment will normally be calculated on the day your former providers receive your signed options forms this may result in an increase or a reduction in the service credit quoted in your estimate
- if you agree to transfer then we will request the transfer payment from your previous pension provider
- on receipt of the transfer payment SPPA will recalculate your service credit based on the actual transfer value received
- we will update your details on our pension administration system and let you know the actual membership the transfer has provided
- the transfer process can take up to several months from application to completion. Any correspondence you receive from either SPPA or your former pension provider should be acted upon and returned as quickly as possible as delays may be detrimental to the service credit offered

