

Please read the following information before completing parts A and B.

The Scottish Teachers' Superannuation Scheme is administered by the Scottish Public Pensions Agency on behalf of the Scottish Ministers. It is a defined benefit scheme that provides a range of retirement benefits based on pensionable service and salary.

WHAT DO I PAY AND HOW DO I PAY?

From 1 April 2009 the employee contribution is 6.4%, the employer's contribution rate is 14.9 % making a total contribution of 21.3%. The deductions are made monthly direct from Payroll, are subject to tax relief and are reviewed regularly by the Government Actuary.

WHY SHOULD I BE A MEMBER OF THE SCHEME?

- **Your benefits are based on your service accrued in the scheme and when you have accrued 2 years membership, you will receive a guaranteed pension at Normal Pension Age which is index-linked.**
- **You will receive a tax-free lump sum if you were a member of the scheme prior to 1 April 2007. If you joined the scheme on or after 1 April 2007 you may choose to receive a tax-free lump sum by commuting part of your pension.**
- **You have the facility to pay extra contributions for additional pension benefits.**
- **If you are unable to do your current job due to permanent ill health you can apply to receive early payment of your benefits subject to qualifying service.**
- **We will pay a death grant if you die before you retire and may also pay children and dependants' pensions subject to qualifying service.**
- **You may be able to transfer pension rights from another scheme into the STSS.**

Further details on all of the above are available from our website at www.sppa.gov.uk

Part A Details

| | | | |
|-------------|----------------------|-----------------------------|----------------------|
| Surname | <input type="text"/> | Maiden Name (if applicable) | <input type="text"/> |
| Forename(s) | <input type="text"/> | Date of Birth | <input type="text"/> |
| Address | <input type="text"/> | | |
| | <input type="text"/> | Post Code | <input type="text"/> |
| Phone No. | <input type="text"/> | Superannuation Number | <input type="text"/> |
| Nat Ins No. | <input type="text"/> | Employer | <input type="text"/> |

Please turn over for Parts B & C

Part B Declaration

I confirm that I have read the guidance and in full knowledge of the potential benefits available to me as a member of the Scottish Teachers' Superannuation Scheme, I elect;

- a. Not to join the Scheme
- b. To terminate my membership of the Scheme as from the start of the next pay period.

(please tick whichever box is applicable)

In making this election I acknowledge that, other than my rights, options and benefits which may have accrued to me in the Scottish Teachers' Superannuation Scheme prior to the effective date of this election I will have no claim on the Scheme in respect of any period on or after the date of this election. I understand that I can opt to join the scheme at any time.

Signed

Date

PRINT NAME

Please forward to your employer for completion

Part C To be completed by the employer

1. If a new employee does not wish to join the scheme and does so before the end of the first pay period this form should be retained with their employers Personnel records pending possible future enquiries or disputes.
2. Where the member has contributory service, this form should be forwarded to SPPA.

I confirm that (Name).....
has opted out of the Scottish Teachers' Superannuation Scheme with effect from and will cease to be a member of the Scheme thereafter.

Signed

Date

PRINT NAME

For Official Use only.
For non-joiners of the STSS.

Employers retain form in Personnel records.

Membership terminations, forward form to

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

NOTE. This is not a refund application form. Application form STSS: (REF) 1 must be completed for a refund of contributions