

# News Summer '09

Welcome to this year's summer edition of TP News, the employer newsletter keeping you up-to-date with news from across the Scheme. We hope you will find the contents of this newsletter useful and informative and would welcome any feedback or comments.

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For more information on any of the articles in TP News or should you wish to feedback any comments, please log on to [www.teacherspensions.co.uk](http://www.teacherspensions.co.uk)

## Good News - Secure Transfer Utility (STU)

You should now be aware of the new data transfer facility, Secure Transfer Utility - STU for short. This new facility is available for all employers free of charge to send and receive information directly from Teachers' Pensions (TP).

While you can use the facility to send any file, we have developed four web 'forms' that you can complete to submit information either by 'dropping in data' from your own system or by inserting data to the template, this includes;

- + Monthly Payment of Contributions;
- + TR6 - Appointments;
- + TR8 - Leavers; and
- + Service Updates.

The information you provide using STU is instantly uploaded to the TP system, ensuring that members' records are kept up-to-date.

STU will eventually become a replacement for the current TP Online system. It will provide the current functionality with the exception of List 99, but we hope to make a number of improvements too. If there are any additional functions you would like to see, please let us know by emailing us at [TPSTU@capita.co.uk](mailto:TPSTU@capita.co.uk).

If you haven't already done so and would like to subscribe to STU, you can contact us via email on [TPSTU@capita.co.uk](mailto:TPSTU@capita.co.uk), quoting the email address and contact telephone number of the members of staff you would like to have access.

## Recording of Sickness Absence

Any member who is on sick leave and is in receipt of less than half pay should be recorded as no longer being in pensionable employment. This should be notified to TP by completion of a Leaver Notification (TR8) or alternatively be recorded on the Annual Return by placing a "W" in the withdrawal indicator field against the date at which the member first receives less than half pay.

## Re-employment Following Retirement

If you employ a teacher who is in receipt of pension benefits from the TPS, you must arrange for your employee to submit a fully completed certificate of re-employment immediately, irrespective of whether or not they are paying pension contributions. As an employer, you should be aware of the following:

- + In some circumstances there is a limit on the amount of salary a member can earn before their pension is affected; and
- + Both you and your employee are required to complete a certificate of re-employment **for each tax year** that they are re-employed. The certificate can be found on the TP website or obtained directly from Teacher's Pensions.
- + The certificate of re-employment form will soon be going live in the member's area of the website 'My Pensions on-line'.



Pensioners must complete a certificate of Re-employment.

## Employer Relationship Team

Keith Fenney recently joined the team as Employer Workshop administrator and presenter. Keith has replaced Anna-Lisa Leach who is now engaged on other duties within TP.

Employers who wish to reserve a place on any of the workshops should email Keith at [keith.fenney@teacherspensions.co.uk](mailto:keith.fenney@teacherspensions.co.uk) who will confirm your reservation and forward the appropriate documentation. A list of dates and venues for the remainder of the year can be found in the Winter 2008 edition of TP News on the Teachers' Pensions website [www.teacherspensions.co.uk](http://www.teacherspensions.co.uk).



Further information about high earners can be found in the announcements section of the website.

## Member Introduction Pack

The scheme managers (DCSF) have consulted with employers from across all sectors to gather information about the pension details provided to new entrants to the profession. This revealed that some employers provided a comprehensive set of TPS literature whilst others provided very little. The results were discussed at the Teachers' Pensions Administration Forum (TPAF) where member associations and employer representatives agreed that action should be taken to achieve consistency. A Member Introduction Pack has been produced and quantities of these will be sent to all employers in the near future.

The pack contains a letter welcoming the new entrant to the TPS together with an information sheet designed to provide basic guidance about the scheme. Employers should issue this pack to all new members and add to it a copy of Your Guide, relevant factsheets or leaflets together with any appropriate local literature.

## Timeliness of Submissions

As you are all aware this is the season for two of the main activities in the TP calendar, these being the submissions of Annual Return data and the application forms for teachers retiring at the end of the summer term.

There are significant benefits to employers, teachers and TP if the retirement application forms and annual return data can be submitted as far in advance of the deadline date of 31 August as possible. By doing so TP is more able to complete its processes quickly.

In the previous two years almost 60% of annual data was submitted in the three days before the deadline. This represents close to 400,000 member records. Such a congestion of data files brings inevitable processing problems which we would like to avoid. Your co-operation in submitting early would be greatly appreciated.

## Member Presentations Alert

TP has been made aware of organisations offering presentations to members about the Teachers' Pension Scheme. It is important to note that these organisations have no connection with Teachers' Pensions, nor are they endorsed by the Department for Children, Schools and Families (DCSF).

Some of the organisations include Independent Financial Advisors who are qualified to give financial advice, but this may not be the case for all organisations. We advise you to ensure you know exactly what the service on offer is before committing yourself and your staff.

Members should ensure that they fully consider their individual financial arrangements for retirement, and TP encourage them to seek appropriate information and advice.

## Monthly contributions Breakdown

When completing the monthly breakdown of contributions paid to TP please ensure that you post the entries for elections in the correct line. There are a number of employers who have been confusing PAY and Additional Pension and have been making incorrect entries.

Line G – is for Family Benefits, Contributions on a Former Higher Salary and Past Added Years (PAY). For PAY this is a set percentage of the member's salary.

Line I – is exclusively for Additional Pension Elections, which is a set cash amount per month for the period of the election, and was introduced in the scheme changes effective from 1 January 2007.

If you have incorrectly completed the information there is no action required for previous months. Furthermore, member's records have not been affected by this.

If you still require any guidance please contact Mark Johnston on 01325 745771.

## Independent Safeguarding Authority - TP Online

The Government plans that the barred list checking service through the Teachers' Pensions Online database will continue until 31 January 2011;

- + Capita/Teachers Pensions Online will handle the renewal of subscriptions in the normal way until then;
- + From 1<sup>st</sup> November 2010, all new entrants/movers into work in schools will have to ISA-register. So from 1<sup>st</sup> November 2010, employers will not need to do a barred list check on new entrants/movers into school posts in order to find out that a person is not barred, because ISA registration will mean that the person is not barred;
- + From 1<sup>st</sup> February 2011, the Government plans to recommend that employers start to phase in ISA-registration of staff who started before 1<sup>st</sup> November 2010 and who did not ISA-register before starting, and that the first group to ISA-register should be staff who have never had a CRB check.

## Premature Retirement

This is to remind employers that, from 6 April 2010, the teachers' pensions regulations will only allow employers to award premature retirement benefits to scheme members who have attained age 55.

Scheme members who joined the TPS on or after 6 April 2006 are already precluded from being awarded premature retirement before age 55.

From 6 April 2010, in **all** cases, premature retirement benefits can only be awarded if the scheme member has attained age 55 on the date the pensionable or excluded employment terminates.

## My Pensions Online

A number of new on-line facilities are available to members. Please ensure members are made aware of the website and the facilities that are available to them. The new facilities include:-

### Track My Case

A new facility for scheme members has been added to the range of online services available within 'My Pension Online'. Track My Case allows registered users to obtain high level progress updates on applications and letters that they have sent to TP.

### Web Forms

A rolling program of web form development is under way to, allow scheme members and employers to submit forms online as an alternative to sending hard-copy forms. Where a form requires input by you, the member (after completing their section of the form) selects their employer which in turn then automatically sends you a message asking you to provide the relevant information to Teachers' Pensions. The following web forms are available:-

- + Change of Personal Details.
- + Death Grant Nomination.
- + Nomination of a Financially Dependent Relative.
- + Opt Out.
- + Amend Pensioner Bank Details.
- + Additional Pension Benefits.
- + Confirmation of Details Following.

The following web forms are currently in development:-

- + Certificate of Re-employment.
- + Age Retirement Benefits (In Service).
- + Actuarially Reduced Retirement Benefits.



Please publicise these on-line facilities and encourage members to use them.