

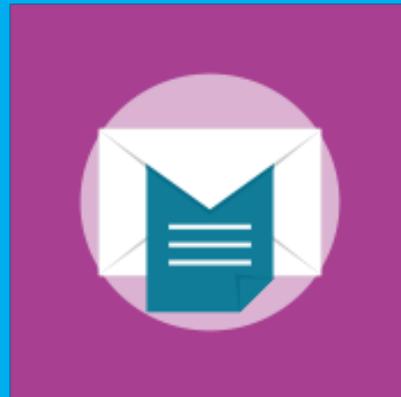
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## Hello

Welcome to December's e-bulletin with all the latest news and updates useful for anyone who administers the Teachers' Pension Scheme.



## Death in Service Payment

It was suggested to Teachers' Pensions that the process for short term pensions for Death in Service, which involves the employer paying the short term pension, should be changed so that Teachers' Pensions pay the short term pension direct to the member's spouse or dependent.

We carried out a survey and spoke to employers and Employer Groups about the proposals and this confirmed the suggested changes to the process.

Therefore from 1 February 2016 we're introducing a change to the Death in Service Payment.

[Find out more >](#)

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## Enquiries on contractual enrolment and pre-existing opt-outs

We've been reviewing queries relating to contractual enrolment and pre-existing opt-outs. They

relate to:

1. When to enrol a member in accordance with the Teachers' Pension Scheme provisions if the member opted out before 1 October 2012 for all employment
2. A system issue relating to the coding of service following an opt out.

We've provided an update and explanation to clarify the queries.

[Find out more >](#)

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## Employer Review update

We need your input into the Employer Review, which is looking at the general administration of the Scheme and the roles of Teachers' Pensions and the employers.

Last month a series of Focus Groups were held in Manchester, York and London with representatives from all employer sectors, discussing four draft models of delivery which could be adopted in the future.

To support this research, we really need to understand more from you the costs and time involved in delivering the Scheme. We've created a short survey and would really appreciate it if you could take the time to complete.



[Click here for survey >](#)

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## Development update

We've updates on a series of developments being introduced in the New Year:

- The way in which we communicate with you is changing in a move to ensure our security measures are even tighter
- The discontinuation of paper Benefit Statements and what this means to your members
- Forms which will now only be available online
- Resources to make flexibilities easier for your members to understand and apply for.

[Find out more >](#)

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## Change to the Scheme Arrangements report

We wanted to highlight that there's been a small change to the Scheme Arrangements Report.

When the report is live on the Employer Portal you receive an email to advise you that it's available. The subject line of the email issued will now also include the employer reference / establishment number. Here's an example:-

Subject: Teachers' Pensions Scheme Arrangement All Members Report Available (Employer ref: 202/6210).

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## Premature retirement notice of member death

Following questions raised by Employer Groups regarding the notification of death for members who were in receipt of Premature Retirement benefits, a new report has been created.

When we're notified of the death of a member who was receiving Premature Retirement benefits, the system will provide a report to the data centre of the relevant employer on the Employer Portal with further information, so that the necessary action can be taken. An email will also be sent to the employer to notify them that the report is available to be downloaded. This report will run monthly from 1 January 2016.

[Find out more >](#)

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## Introduction of the Single Tier State Pension

You'll no doubt be aware that from 6 April 2016 a new 'single-tier' State Pension will be introduced. This will replace the existing Basic State Pension and Additional State Pension.

Under the existing arrangements, members of the Teachers' Pension Scheme are contracted-out of the Additional State Pension and in return pay lower National Insurance contributions. The changes will mean the Scheme will no longer be contracted-out and National Insurance contributions will increase as a result.

[Find out more >](#)

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## New tax section on website

A new 'tax section' will be introduced to the member hub of our website in December to provide information on the changes to Annual Allowance and Lifetime Allowance being introduced in 2016. Briefing notes have been created for members to help them (or their financial advisor) understand these changes.



[Find out more >](#)

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## Employer contribution rate update

As you'll be aware the employer contribution rate changed with effect from 1 September 2015 from 14.1% to 16.48%. Whilst it's acknowledged that some employers may have had difficulties with payroll systems being ready for September, there's still a large number of employers who have failed to submit the correct rate in November. Teachers' Pensions will continue to review contributions received in December and, where appropriate, will contact employers accordingly.

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## Arrears of contributions & compound interest

As employers, you're aware that you're responsible for deducting contributions from employee's salaries if they're members of the Teachers' Pension Scheme. All contributions due should be remitted to the Teachers' Pension Scheme by the 7th following the end of each month.

There can be occasions when this doesn't happen which can rise to arrears and compound interest.

If you're having problems understanding arrears of contributions and compound interest then why not take a look at our detailed explanation or contact one of our team?

[Find out more >](#)

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**And finally would like to wish you all a Merry Xmas and Happy New Year.**



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