



BIRMINGHAM CITY UNIVERSITY ACADEMIES TRUST

POLICY ON SUPERANNUATION

Newly appointed staff will be enrolled in the appropriate occupational Pension Scheme for their grade. The Schemes are all contracted out of the Second State Pension (formerly SERPS). The option not to join the scheme is available, subject to the provisions of Auto-Enrolment which in summary requires the employer to place a member of staff in a pension scheme where certain conditions have been met and should an opt-out occur re-enrol the employee after three years, where the process could be repeated if required.

The Occupational Pension Schemes available to newly appointed staff are:

Teachers' Pensions - for teaching staff, academic managers and senior staff with a teaching career background. For further details of the scheme please see their website at www.teacherspensions.co.uk

West Midlands Pension Fund - for staff joining from local authority service and/or working in those occupational groups eligible for membership i.e. clerical, administrative, technical and professional staff. For further details of the scheme please see their website at www.wmpfonline.com

Universities Superannuation Scheme - for staff joining the Trust with previous qualifying service in the Universities Superannuation Scheme (USS) that is no more than one month's break in pensionable service.

The trust may, in particular circumstances make a payment equal to the employers' contribution in the relevant occupational scheme to a Private Pension Plan. However, you should note that the Trust, by taking this action, does not in any way endorse the product you choose to meet your retirement needs. You are advised to seek independent financial advice before selecting this option. For details, please contact the Human Resources Department.

Owner of Policy	Human Resources
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