

## **Scottish Episcopal Church Pension Fund**

### **Your workplace pension questions answered**

#### **Why have I been automatically enrolled?**

- All employers now have to put their workers into a pension scheme if they earn over £10,000 per year, are aged 22 or over and are under state pension age. This is the law, because the government wants to get more people to have another income in addition to the state pension when they retire.

#### **What if I don't want to join the scheme?**

- If you don't want to join or remain in the Scottish Episcopal Church (SEC) Pension Fund, you need to 'opt out'. You can opt out in the one month period starting on either the date of this letter or the date you were put into the pension scheme, whichever is the latest. You can opt out by contacting the Pensions Officer at the General Synod Office.
- You will need opt out in writing.
- The Pensions Officer or your Vestry Treasurer will also be able to tell you when the one month opt-out period started, if you aren't sure.
- If you want to leave the SEC Pension Fund after the end of this one month period you can. The SEC Pension Fund Scheme Handbook provides information about what will happen to any benefits you have built up in the Fund.
- The SEC Pension Fund is non-contributory so no contributions have been deducted from your stipend or salary.

#### **What if I opt out of the SEC Pension Fund but then change my mind in the future?**

- You can ask to rejoin the scheme by contacting the Pensions Officer in writing by sending a letter which has to be signed by you. Or if you send it electronically, it has to contain the phrase, 'I confirm I personally submitted this notice to join a workplace pension scheme.'
- You can only re-join once in any 12 month period.

#### **If I opt out, what happens after that?**

- Anyone who opts out will be automatically enrolled back into a pension scheme at a later date (usually every three years if they meet certain criteria). This is because your circumstances may have changed. We will contact you when this happens and you can opt out again if it's still not right for you.

#### **If I want to stay in the scheme do I have to pay in?**

- Currently the Scottish Episcopal Church Pension Fund is a non-contributory scheme. You will be advised if General Synod decides to introduce an employee contribution. You have the option of making additional voluntary contributions.