

Scottish Housing Associations' Pension Scheme

Employer Code of Practice

1. In response to the range of pension arrangements now available to both employers and employees, the Scottish Housing Associations' Pensions Scheme (SHAPS) Committee has reviewed the Code of Practice to be adopted by participating employers. The changes are effective from December 2012.
2. Employers in SHAPS shall:
 - 2.1 designate the categories of employees eligible for membership of SHAPS, in strict accordance with the criteria set out below. Employers must adhere to the criteria where they continue to participate within SHAPS. However, employers may use an alternative arrangement in respect of their auto-enrolment vehicle as outlined in the Pensions Act 2008;
 - 2.2 offer membership of SHAPS to all appropriate and eligible employees (as designated) and encourage them to join at as young an age as possible;
 - 2.3 ensure that contributions to SHAPS are based on the employees' appropriate salary as defined in the Scheme Rules for both the defined benefit and defined contribution section. Employers must ensure that contributions are received by TPT Retirement Solutions in accordance with the Scheme requirements (currently the 14th of the month following the month in which they were deducted from the member's earnings);
 - 2.4 recognise the common interests and common obligations implicit in the Scheme and act in that spirit.
3. For the purposes of this Code of Practice, where an employer is using SHAPS as its auto-enrolment scheme it is not acceptable to restrict eligibility to SHAPS on grounds of earnings outside of those earnings limits set by the Pensions Action 2008; or by imposing a lower age limit that is higher than the current Scheme lower age limit of 16 as specified in the Scheme's rules. Workers are able to opt in to the Scheme at anytime and any requests to opt in must not be denied.
4. The SHAPS Committee considers this Code of Practice is fair and reasonable recognising that SHAPS is a group scheme in which all employers should participate on similar terms. The Committee has issued this Code of Practice in the interests of all members and requires that it will be observed by all employers participating in SHAPS, unless any employer notifies the Scheme Secretary to the contrary.
5. Any queries on the application of this Code should be discussed with the Scheme Secretary.