

# Teachers' Pensions (Amendment) Regulations 2012

## Response of the Association of School and College Leaders

- 1 The Association of School and College Leaders (ASCL) represents over 15,000 members of the leadership teams of maintained and independent schools and colleges throughout the UK. This places the association in a good position to comment on the possibility of change in the Teachers' Pension Scheme from the viewpoint of the leaders of both secondary schools and colleges.

### **Workplace Pension Reform**

- 2 ASCL has always supported re-enrolment with members being required to reconsider their position at regular intervals and has no problem with the proposed move to introduce this for opted out members. It is asked, however, that the manner of this is not coercive and that opting out is procedurally straightforward.
- 3 ASCL welcomes the greater flexibility being proposed for those in two employments, The opportunity to accrue over 365 days benefits in a financial year and to accrue over 45 years of benefits is unlikely to affect many members but the principle of maximum flexibility in the scheme is important, especially as there are increasingly diverse working patterns and local arrangements emerging.

### **Changes to Pension Tax Relief**

- 4 The introduction of "scheme pays" arrangements is welcomed for those who may be affected by previously unanticipated tax liabilities and who have not the means to meet these from their own resources. It is assumed that actuarial adjustment will be in line with current practice within the scheme.

### **Miscellaneous Amendments**

- 5 Regulation 16. This new definition of eligible items and total values for residential emoluments is extremely helpful and will be appreciated by those members affected.
- 6 Various. Paying lump sums to those over 75 may, again affect only a minority but it adds to the schemes flexibility and fairness.
- 7 I hope that this is of value to your consultation, ASCL is willing to be further consulted and to assist in any way that it can.

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