Oak Tree Housing Association
Pension Schemes
As at 31st March 2025

Scheme	Scheme Type	Employer Contributions	Employee Contributions	Number of employees in scheme/have opted out
Scottish Housing Association Pension Scheme (SHAPS)	Defined Contribution	12%	Minimum of 3%	47
Opted out of pension scheme				3
Total Employees at 31/03/2025				**50**

Notes:
The pension scheme is under the Defined Contribution Scottish Housing Associations Pension Scheme (SHAPS) and Administered by The Pensions Trust (TPT)
The number of employees not in a pension scheme includes employees under 22 years old who are not required to be auto-enrolled into a pension scheme