

Oak Tree Housing Association
Pension Schemes
October 2022

<u>Schemes</u>	<u>Scheme Type</u>	<u>Employer Contributions</u>	<u>Employee Contributions</u>	<u>Number of Employee's in each scheme/have opted out - as at 31/10/2022</u>
<u>Scottish Housing Association Pension Scheme (SHAPS)</u>				
Employer Pension Scheme	Defined Contribution	12%	Minimum of 3%	47
Auto Enrolment Scheme	Defined Contribution	8% contributions in total required. With a minimum of 3% ER		1
Opted out of all pension schemes				7
				55

Notes:

All pension schemes are 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