

**Oak Tree Housing Association**  
**Pension Schemes**

<u>Schemes</u>	<u>Salary Sacrifice</u>	<u>ER Contr.</u>	<u>EE Contr.</u>	<u>Number of EE's in the scheme as at 30 Sept 2019</u>	<u>Date pension scheme closed to new employees</u>
<b><u>Defined Benefit - SHAPS</u></b>					
Final Salary 60th	Yes	14.60%	12.50%	22	01/04/2017
	No				
Care 120th	Yes	7.10%	6.00%	6	01/04/2017
	No				
Care 70th	Yes	11.90%	10.20%	6	01/04/2017
<b><u>Defined Contribution - SHAPS</u></b>					
DC 5%	N/A	10.00%	5.00%	5	
DC 4%	N/A	8.00%	4.00%	1	
DC 3%	N/A	6.00%	3.00%	4	Auto Enrolment Scheme
Opted out of all pension schemes				3	
				<b>47</b>	

**Notes:**

- \* All pension schemes are under the SHAPS - Scottish Housing Associations Pension Scheme, administered by The Pensions Trust (TPT)
- \* The auto enrolment scheme is under the SHAPS defined contribution scheme