



Members Guide

JTSF Existing Members Order

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Introduction

This booklet details the benefits provided by the Jersey Teachers' Superannuation Fund (JTSF) for employees who fall within the provisions contained in *the Teachers' Superannuation (Existing Members) (Jersey) Order 2007*.

This booklet provides information for guidance purposes only and doesn't constitute legal, financial or investment advice. The booklet may not be relied upon to claim entitlements greater than those provided for under the Scheme's legislation.

This booklet applies to individuals who have joined the Jersey Teachers Superannuation Fund under the Existing Members' Order 2007.

This booklet is for general use and cannot cover every personal circumstance. In the event of any dispute over your benefits, the appropriate legislation will prevail as this booklet does not confer any contractual or statutory rights and is provided for information purposes only.

The booklet describes the situation as of 1 January 2017 and should not be taken as a promise that provisions will not change. In particular as regards changes in Government of Jersey Human Resources practice, it may be that changes are not immediately reflected in a revised version of this booklet.

The JTSF is a contributory scheme administered by the Government of Jersey and provides pension provision for the majority of teachers who are, or have been, employed in Jersey.

The pension is calculated using your final salary and is an important and valuable benefit available to teachers. On retirement, the JTSF not only provides you with a regular income after you retire but may also provide a tax free lump sum. It can also give financial protection to your family and dependants on your death.

The JTSF is a statutory Fund subject to legislation contained in the Teachers' Superannuation (Jersey) Law 1979 and orders made pursuant to it. Many of the scheme benefits are subject to qualifying conditions.

If you have any questions about the Scheme, you should contact the Public Employees Pension Team on telephone number: 01534 (4)40227 or by Email using PEPT@gov.je.

Please note: The Public Employees Pension Team (known as the "PEPT" or the "Pensions Team") cannot provide legal, financial or investment advice.

Last updated – December 2024



Glossary

Accepted Schools	An Accepted School is an employer, other than the States Employment Board, who, by agreement with the States Employment Board and the Chief Minister, allows their employees to become members of the pension scheme.
Actuarially Reduced Benefits (ARB)	Benefits taken before Normal Retirement Age (NRA) that may be actuarially reduced according to age.
Club Transfer	This is a transfer of pension rights between schemes which are members of the Public Sector Transfer Club arrangements.
Deferred benefits	Your pension is deferred immediately on leaving employment before being entitled to payment of a benefit from the Scheme. A deferred pension is increased annually by Jersey Retail Prices Index (subject to the Funds ability to pay).
Final Pensionable Pay	Retirement calculations based on the best pensionable pay in the best 365 consecutive days in the last three years prior to retirement or leaving.
Fund	The Jersey Teachers' Superannuation Fund (JTSF).
Normal Retiring Age	It is assumed that the Normal Retiring Age under the Existing Members Order is age 60.
Reckonable Service.	This is the service used to calculate your pension. It is based on your last or only period of continuous service whilst a member of the Fund plus any additional reckonable service from a Transfer In or purchased through the payment of additional voluntary contributions (AVCs)
Qualifying Service	This is the service used to establish whether you meet Fund criteria to be eligible for pension benefits. It is based on your last or only period of continuous service whilst a member of the Fund plus any additional qualifying service transferred from another pension arrangement.

Good reasons for being a member of the JTSF

- ❖ A pension linked to your highest pensionable pay in the best 365 consecutive days within 3 years of retirement or leaving.
- ❖ Automatic lump sum of 3x your annual pension.
- ❖ A choice of retirement age from 60 to 65 (subject to qualifying conditions).
- ❖ Annual reviews of deferred pensions and pensions in payment, with the aim of providing increases in line with the Jersey Retail Prices Index. **This is not guaranteed and is subject to the financial condition of the Fund remaining satisfactory.**
- ❖ Your employer contributes towards the costs of your benefits.
- ❖ If you are retired on grounds of serious ill-health, you could receive an enhanced pension based on your years of reckonable service (subject to qualifying conditions).
- ❖ A cash sum payable if you die in service.
- ❖ When your benefits are calculated all periods of reckonable service before retirement are added together.
- ❖ A pension for your widow/ widower/ civil partner/ dependents/ children on your death (subject to conditions).
- ❖ The option to purchase extra years of reckonable service by paying Additional Voluntary Contributions.
- ❖ The ability to transfer in pension from another scheme.
- ❖ If you leave you have the choice of a transfer payment or, depending on the date you joined and your qualifying service, a deferred pension or a refund of contributions.

This summary does not cover all the benefits provided under the Fund.

In the event of any conflict between this booklet and the legislation under which the Fund is run, the terms of the legislation will prevail.



Joining the JTSF

You can re-join the JTSF Existing Members Order if you were previously employed as a teacher and were a member of the JTSF before 1 April 2007.

If you were previously a member of the JTSF before 1st April 2007 and you re-enter teaching as a full time teacher you will automatically become a member of the JTSF under the Existing Members Order. If you are employed as a part time teacher or on supply you will have to make an election to re-join the JTSF.

To become a member of the JTSF you have to be employed in an establishment maintained by the Government of Jersey; or an independent school or further and higher education establishment that has been accepted into the JTSF

If you are a part time or supply teacher and you wish to join the Fund, an election form is available from the JTSF webpages on www.gov.je/yourpension or from the Pensions Team. **Please note:** that once you have made an election to become a member of the JTSF that election is irrevocable.

If you opted not to join the JTSF you may only join at the start of a new fixed term contract or if you become permanent. Whilst you do not have to pay contributions from your pensionable pay until you do join, you will also not receive any of the benefits that the JTSF provides.

You will not be covered for the cash sum benefit on death in service, nor will you be building up the qualifying service required for an ill-health retirement pension or for the widow/ widower/ civil partner/ dependent/ children's pension on death in service.

A member of the JTSF who comes under the Existing Members Order is assumed to have a Normal Retiring Age of 60.

Benefits are not guaranteed

Your future benefits in the Scheme are not guaranteed. If, following an actuarial valuation it is identified that there is a deficit in the Fund;-

- the increase to your pension in payment may be reduced or cancelled ;
- the increase to your pension and lump sum in deferment may be reduced or cancelled;
- your employee contribution may be increased.

Your benefits are dependent on the financial position of the pension fund remaining satisfactory. The financial position of the pension fund is determined every 3 years when the Scheme Actuary undertakes an actuarial valuation.

Contributions

How much do I pay?

The rate of contributions that you will pay is 6% of your pensionable pay. Subject to applicable limits, you will receive income tax relief on your contributions.

How much does my employer pay?

Your employer currently pays 10.8% into the Fund.

How do I pay?

Your employer will deduct contributions from your pensionable pay and will pay all contributions directly to the JTSF each month. It is important that you make sure that the correct amounts have been deducted. If you think an error has been made, please contact the Pensions Team immediately.

Can I pay Additional Voluntary Contributions?

You can increase your retirement benefits by paying Additional Voluntary Contributions. You can apply to pay AVCs using the AVC online form available on www.gov.je/yourpension.

Qualifying for benefits

To be entitled to most benefits in the JTSF members are required to have a certain level of qualifying service. Generally, a member needs at least two years' qualifying service to be eligible for a pension.

Transferring from other pension schemes

Before considering transferring any benefits into the Fund we recommend you seek Independent Financial Advice on any proposed transfer, so you understand the implications of transferring from your previous arrangement and what this means for you.

When you become a member of the JTSF, you can request to transfer the cash value of your benefits with a previous employer's pension scheme or personal pension into the Fund. This will be used to buy extra years of reckonable service.

To begin the transfer process, you should contact the Pensions Team for information on transferring pension from a previous employer or scheme into the JTSF, or you can go on to the webpages on www.gov.je/yourpension and download an enquiry form to obtain a transfer value. Once you have completed this form you will need to send it to the Pensions Team who will process it for you.



Please Note: To be able to take advantage of transferring under the Public Sector Transfer Club rules the Pensions Team must receive in writing, and within 12 months of you becoming eligible to join or re-join PEPS, confirmation that you wish to proceed with your transfer under the Public Sector Transfer Club rules.

If you are not transferring your pension through the Public Sector Transfer Club you can make the request at any time after joining the JTSF.

The Jersey Teachers' Superannuation Fund is a member of the UK Public Sector Transfer Club. This means that if you are transferring benefits from another public sector scheme in the UK, the transferred funds will offer benefits of equivalent value to your service in your previous scheme.

It is also possible to transfer pension benefits outside of the UK Public Sector Transfer Club. In such cases, we would seek the advice of the Fund's actuary as to what additional years and days the transfer payment would purchase. Non-club transfers into JTSF cannot guarantee the same amount of service in the JTSF as under the previous arrangement.

Leaving the Scheme

What benefits are payable if I leave service?

On leaving reckonable service we will advise you of your leaver benefit option entitlements. These options will be determined by your length of service, any previous transfers received and when you joined the JTSF. These are summarised as follows:

Deferred Pension

You can leave your pension benefits in the Fund (i.e. a **deferred** pension). These 'deferred' benefits are increased in line with the Jersey Retail Prices Index. **Please Note:** Pension increases are not guaranteed and are subject to the financial condition of the Fund remaining satisfactory.

Refund of Contributions

Subject to a maximum of 5 years qualifying service, we will pay back your personal contributions to the scheme, with modest interest up to date of leaving. **Please Note:** We are required to deduct Income Tax at a rate of 10% from the payment and you would not be entitled to receive any of the employer's contributions paid in respect of your service.

Transfer Payment

You may also be able to **transfer** your pension benefits to another scheme. Transfers from the Channel Islands to Teachers' pension schemes in England, Wales, Scotland and Northern Ireland are treated as 'Club' transfers.



If you wish to transfer out of the Scheme to a Public Sector Pension Scheme in the UK through the Public Sector Transfer Club, please contact the Pensions Team for further information.

All transfers out to a scheme not established in Jersey requires the prior approval of the Comptroller of Taxes.

Provided you have the approval of the Comptroller of Taxes, if the employer is a member of the UK Public Sector Transfer Club arrangements, then you have up to a year from the commencing date of your new employment to request a transfer estimate and agree to the transfer proceeding.

If you take up other employment and want to transfer your pension rights you must apply before reaching the earliest age at which you qualify for payment of a pension. You cannot transfer your benefits out of the scheme if you are eligible to receive those benefits in the form of a pension.

You may wish to seek independent financial advice before choosing your option.

When can I retire?

The earliest age at which you can retire under the Existing Members Order is from age 60.

You should apply four months before the date of your retirement. Application forms can be obtained from your employer or the JTSF website.

Calculation of Retirement benefits

Your benefit will consist of an annual pension and an automatic lump sum of 3x your annual pension. Your annual pension will be calculated using your final pensionable pay, multiplied by your reckonable service and divided by your accrual rate.

Average salary

Your average salary is calculated as your pensionable pay, including any pensionable allowances, over the best 365 consecutive days during the last three years of reckonable service preceding the day on which you cease to be a teacher.

Reckonable Service.

Reckonable service is your length of Scheme membership measured in years and days. It can also include extra service credited to you under a transfer from another pension arrangement, and extra years purchased if you pay additional voluntary contributions.

There are restrictions on the amount of service that can be used in the calculation of your pension.



- ❖ If you are retiring at age of 60 the maximum reckonable service you can build up is 40 years ; or
- ❖ If you are retiring after the age of 60 the maximum reckonable service you can build up is 45 years.

Accrual Rate

The accrual rate is the rate at which your pension builds up for each year of reckonable service. In the Existing Members Order the accrual rate is 1/80th.

An example of a pension calculation.

A teacher retires at age 60 and at that time they have completed 30 years' reckonable Service. Their final pensionable pay at retirement is £60,000.

Their pension is calculated as:

$$\frac{\text{Average Salary} \times \text{reckonable Service}}{80} \quad \text{or} \quad \frac{£60,000 \times 30}{80} = £22,500 \text{ per annum}$$

Lump sum

You will receive 3 times the value of your annual pension as a tax free lump sum.

Pension Payments and Taxation

If you retire and remain living in Jersey then your pension will not receive a deduction for tax. Each year you will have to inform Revenue Jersey of your pension income on you tax return. You can if you wish request for tax to be deducted from your pension at source, you need to discuss this with Revenue Jersey.

If you retire and opt to live outside of Jersey then the pension team will have to deduct 20% tax from your pension. If you can pay tax on your pension income in the country that you have moved to then you will need to contact Revenue Jersey to understand how to have your pension paid without deduction of tax.

If you are a pensioner who has moved to live in another country then you will need to inform the pensions team so that they can start to deduct 20% tax from your pension. The pension team reserve the right to reclaim unpaid tax from the date you move out of Jersey.

III-Health Retirement Benefits

Can I receive my benefits if I become ill?

If you have to leave teaching due to illness or injury you may be able to receive immediate payment of your benefits.



To qualify for ill health benefits you must have at least 2 years' service in the Fund and your employer, on an opinion from an Independent Occupational Health Advisor as appointed by the States Employment Board, must be satisfied that you are unlikely to be able to perform your current duties due to permanent ill-health or disability of mind or body.

The Ill Health pension will be calculated as if you were being retired through normal retirement but you could be awarded additional Reckonable Service to compensate for the fact that ill-health has obliged you to retire early.

If you are in receipt of an ill-health pension and you return to teaching, the Ill Health Sub Committee of the JTSF Management Board will review your ill health retirement and may reduce or cease your ill health pension.

Review of Ill Health Retirement

The Management Board reserve the right to review any Ill Health retirement case and, where appropriate, may request a member (under the age of 60) who is receiving an Ill Health retirement pension to undergo further medical examinations to ensure that they still meet the criteria of their ill health pension.

Where the member is deemed not to meet the ill health criteria then their pension can be stopped. The payment of the pension will resume from the member's 60th Birthday.

Further information on Ill Health Retirement a leaflet is available on the JTSF website.

Return to work after retirement

Can I return to work after I have retired and in receipt of my pension?

Normal Retirement

Yes, but the pension that you are being paid will either be stopped or reduced depending on the salary of your new employment.

If the salary of your new teaching role is **greater** than the salary used to calculate your pension then your pension will cease on commencement of your new teaching role.

If the salary of your new teaching role is **less** than the salary used to calculate your pension then your pension will be reduced. The reduction will be as follows:

We will add your annual pension amount to the annual salary you will receive in your new teaching role. We will then subtract the salary used in your pension calculation. Your annual pension will then be reduced by the resulting amount.

Example of reduction to your pension on return to employment:



<table><tr><th>Your annual pension amount</th></tr><tr><td>£15,000</td></tr></table>	Your annual pension amount	£15,000	+	<table><tr><th>Annual salary in your new teaching role</th></tr><tr><td>£45,000</td></tr></table>	Annual salary in your new teaching role	£45,000	=	<table><tr><th>Total of your pension and new salary</th></tr><tr><td>£60,000</td></tr></table>	Total of your pension and new salary	£60,000
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Your annual pension amount										
£15,000										
Reduction to your annual pension										
£10,000										
Annual Pension to be paid re-employment.										
£5,000										

The reason for the reduction to your pension is that the total value of your annual pension and your new annual salary cannot exceed the previous salary you were paid when you retired from your previous teaching position.

If you subsequently leave your new employment we will reinstate you pension at the full amount you were receiving prior to your re-employment.

III Health Retirement

If you have retired from teaching on grounds of ill health and you wish to return to teaching you will need to contact the Pensions Team who will arrange for someone to look at your case.

Pension increases

All pensions in payment and pensions in deferment receive an annual pension increase in January each year based on the December Jersey Retail Prices Index in the previous year. **Any increases awarded are subject to the financial condition of the Fund remaining satisfactory.**

If at a future valuation of JTSF, the Actuary advises that its financial condition is no longer satisfactory, future increases to pensions in payment and deferred pensions may be reduced or cancelled. If the reduction of pension increases does not satisfy the deficit then member contributions may also be increased.

Death in Service Benefits

If you die in service while a member of the Fund or if you die within 1 year of retiring on grounds of ill health, the following benefits will be payable:

Death in Service Lump Sum

A lump sum is payable where you die in pensionable employment or you die whilst on unpaid leave (for example: maternity, paternity, adoption leave, sabbatical etc). Under the Existing Members Order the lump sum can only be paid legal personal representatives of a teacher (for example the executor or administrator of the deceased teachers estate).



A lump sum is calculated as follows:

If you have less than 5 years' qualifying service - 2/5ths of your annual salary at date of death or the salary you would have received had you not retired on grounds of ill health, for each completed year of reckonable service and pro rata for each completed day of reckonable service.

If you have 5 or more years' qualifying service - Twice your annual salary at date of death or twice the annual salary you would have received had you not retired on grounds of ill health

Please Note: The JTSF must have sight of the original death certificate before the Lump Sum payment can be made.

Short term pension

A short term pension is payable to a spouse, civil partner or to a nominated beneficiary and if there is no spouse, civil partner or nominated beneficiary then to a child or children.

The short term pension is payable for 3 months following the death of a teacher who dies:

- in reckonable service;
- in receipt of their pension following normal retirement; or
- within 1 year of retiring on grounds of ill health.

If you die in reckonable service the short term pension will be equal to your annual salary at date of your death disregarding any reduction as a consequence of long term sick leave.

If you die as a pensioner the short term pension will be equal to the amount of pension which was being paid to you at date of your death.

Long term pension

A long term pension will be paid to a Spouse or civil partner and any children. If there is no surviving spouse, civil partner or child then a pension will be paid to a nominated beneficiary.

A Nominated beneficiary has to show to the Management Board that they were solely dependent on the Teacher to ensure that they are eligible to receive any death benefits from the Fund.

A long term pension is calculated by multiplying 1/160th of your average salary, at date of your death in reckonable service or in retirement, by your reckonable service (subject to the below).

Please note: In the Existing Members Order any service pre 1 April 1972 in the case of a male teacher and any service pre 6 April 1988 in the case of a female teacher, is not included in the calculation of the long term pension.

Death in Service Enhancement

If a teacher dies whilst in reckonable service the long term pension payable to their survivors may include service enhanced in accordance with the same enhancement as given if the member retired on grounds of ill health retirement.

Children's Pension

A pension will be payable equal to one-half of the teachers' pension for each child up to a maximum of two children, where there are more than two children then an amount equal to the teachers' pension will be split evenly among each child.

Where there is no surviving spouses, civil partners or beneficiary the pension to be paid to the child will be increased.

A child's pension is payable up to age 16, or 23 if they remain in full time education.

Nominating a Beneficiary

If you are unmarried, are not a registered civil partner and do not have any children, you may nominate someone who is a relative to receive a pension when you die.

You can nominate anyone to receive a beneficiary's pension in the event of your death as long as they are wholly or mainly dependant on you. A dependency check will be undertaken when you die. The nomination will lapse if you marry, register a civil partnership or your dependent marries or registers a civil partnership.

A nomination can be submitted by completing the Nomination of Beneficiary form available from the JTSF webpages on www.gov.je/yourpension.

Death after Retirement / Death of Deferred Member

Widow, widower, civil partner, nominated beneficiary, children's pensions are paid immediately from the date after death. (Subject to certain conditions)

If you are not married, or have not registered a civil partnership, a pension may be payable on your death to dependent, i.e. a person who was financially dependent on you for the 'normal necessities of life' prior to your death.

For Children's Pensions, see Death in Service Benefits.

Small and Trivial Pension Lump Sums

If you are under age 60 and the capital value of your deferred benefits is less than £10,000 (note, this is not the value of your actual deferred pension), you may have the option to take your benefits as a one off lump sum.



Deferred benefits made up in part of transferred in benefits cannot be converted into a one off lump sum. The value of your benefits is not the same as how much you would expect to be paid per year when the entitlement to receive a pension falls due. It is essentially what the actuary calculates as being the fair amount to be paid to you today instead of waiting to receive the benefits on retirement.

If you choose this option, please note that the lump sum is taxed at 20% on payment and no further liability for any benefits remain in the Scheme.

If you have any potential survivor beneficiaries (spouse, civil partner and/or children under the age of 23 years), then before you elect to receive the lump sum you are strongly recommended to discuss your intentions with your potential beneficiaries in the event of your death.

The Existing Members Order also allows a member or deferred pensioner who is 60 years of age or over, with pension benefits valued at less than £50,000 in total the option to take all his or her pension entitlement as a one-off lump sum. The lump sum is taxable with 70% taxed at half the standard income tax rate. Members choosing this option are reminded that no further liability for pension benefits remains in JTSF.

The payment of a pension benefits as a one off lump sum will not be payable to members who have made a Transfer In.

Members should note that tax rates, allowances and actuarial factors change from time to time and that other conditions also need to be met to establish eligibility under the Order.

Members wishing to establish their entitlement to convert a small pension to a lump sum are advised to contact the Pensions Team but please be aware that they are unable to give financial advice.

JTSF complaints procedure

If you are unhappy with the treatment or service you have received from the Public Employees Pension Team (Pensions Team) there is a recognised complaints procedure.

Who can complain?

A complaint can be made by a member, by a parent on behalf of a child or a legal guardian on behalf of a member in accordance with their wishes.

What is the time limit for making the complaint?

Within 3 months of the decision/incident or becoming aware that you have something to complain about.



To whom should I first complain?

Initially, you should contact the Pensions Team concerning your case. They will consider your problem and aim to respond to all complaints within 5 working days (unless further advice is needed).

If you remain unhappy, you may make a formal complaint by writing to the Pensions Team at the address on the following page. You should receive a response within 10 working days of receipt.

Public Employees Pension Team
Treasury & Exchequer
PO Box 353,
Union Street
St Helier,
Jersey,
JE2 3RR

Taking a complaint further?

If you are not satisfied with the handling of your case, you can write to the Secretary of the Management Board at the same address

The Secretary will respond to your complaint within 30 working days. Should this not resolve your case, it may be referred to the Management Board for final arbitration.

Scheme Employers

Administering Authority

States Employment Board (includes all non-fee paying and fee paying schools).

Accepted Schools

- ❖ Beaulieu Convent School
- ❖ De La Salle College
- ❖ FCJ Primary School
- ❖ St George's Preparatory School
- ❖ St Michael's Preparatory School

Contact Details

Who can help me if I have a query or complaint?

If you have any questions or issues about your benefits, or pensions in general, you should contact the Pensions Team through the following means

Public Employees Pension Team
Treasury & Exchequer,
PO Box 353,
Union Street,
St Helier,
Jersey,
JE2 3RR

Telephone: (01534) 440227 - **Email:** pept@gov.je - **Website:** www.gov.je/yourpension

Call or email to book a meeting with the pensions team at the Union Street building.

Customer Service

Please supply the following information when you contact us:

- ❖ Teacher's payroll reference number
- ❖ Full name
- ❖ Date of birth

Where there is any difference between the legislation governing the Jersey Teachers' Superannuation Fund and the information in this leaflet the legislation will apply