



UoDSS & Your Pension Benefits

University of Dundee Superannuation and Life Assurance Scheme (UODSS)

Factsheet 2 – Membership

WHEN CAN I JOIN?

You can join the Scheme subject to the following conditions:

- You are an employee of the University
- You are aged between 16 and 75 years old

Further details will be provided to you in your contract of employment with the University.

HOW DO I JOIN?

If you decide that you want to join UODSS, please complete the application form which is available at the following address:

www.dundee.ac.uk/finance/mainfunctions/pensions/schemes/uodss

Once completed you should send your application card to the Pensions Office.

Please enclose:

- Your birth certificate
- Your marriage certificate or civil partnership registration.

If you cannot find these documents straight away, you should still return your application form. You can send the documents in when you find them.

You should also consider completing the Nomination of Beneficiaries Form when you join the Scheme which is available via the link above or on request from the Pensions Office.

AUTO ENROLMENT

Government regulations now require every employer in the UK to automatically enrol the vast majority of their employees into a suitable pension arrangement. For a pension arrangement to meet the Government's auto enrolment requirements a number of criteria must be met.

UODSS meets these requirements and is therefore a "qualifying" scheme.

Depending on your age and salary, you may be automatically enrolled into UODSS. For more information please refer to your contract of employment and terms & conditions.

For more information on Auto Enrolment please see [Factsheet 7 – Auto Enrolment](#).

CAN I OPT OUT OF THE SCHEME?

If you have been automatically enrolled in the Scheme but you do not want to join, you must complete a notice to opt-out of pension saving confirming that you do not wish to join and that you understand what this decision means for you and your family. Please refer to your contract and terms & conditions for details of how you can opt-out, including how to obtain an opt-out notice.

Further information can be found at the Q&A link available at:

<https://www.dundee.ac.uk/finance/out-services/pensions/superannuation-schemes/>

If you have any questions please contact the Pensions Office.

If you opt to leave the Scheme:

- cover for the life assurance benefit (and, where applicable, the spouse's and children's pensions) described in [Factsheet 12 – Death Benefits](#) will stop,

and

- you will not be entitled to any benefits in respect of your continuing service.

If you decide to opt-out of UODSS you will, depending on your age and salary, be automatically enrolled around 3 years later provided you are employed by the University at that time, unless you decide to join the Scheme in the meantime.

The Trustees and the University cannot give you financial advice. If you are not sure what's best for you, we strongly recommend you speak to an independent financial adviser (IFA). You can find a local IFA through the following website:

<http://www.unbiased.co.uk>

Remember that the University will not contribute to any other pension scheme on your behalf.

IMPORTANT NOTE

This factsheet provides a summary of eligibility conditions for joining UODSS. However, your legal rights are governed by the Trust Deed and Rules of UODSS. If there are any differences between the Scheme Rules and this factsheet, the Rules will override the factsheet.

A copy of the rules can be obtained from the Pensions Office.

