

# Factsheet GUS FS13

## Unified Scheme Pension Contribution Transition

This Factsheet is a reminder to active members of the Isle of Man Government Unified Scheme 2011 of the transitional increases to their pension scheme contribution rate from 1 April 2012.

How much will my pension contribution increase by from 1 April 2014?

How much you are contributing depends on the scheme you were in before joining the Unified Scheme and if you chose the Standard or a Protected Section. The tables below will show you how your contribution rate may change, either up or down, by no more than 1%. Simply pick the Section you joined, either Standard or Protected, find the old scheme you were a member of and the contribution rate you were paying and you will see how your contribution will increase over time, until it reaches the contribution rate for your Section.

### Standard Section – Contribution Rate 5%

Previous Scheme	Old Contribution Rate %	Standard Section – Transitional Contribution Rate %				
		April 2012	April 2013	April 2014	April 2015	
Classic Scheme	1.5	2.5	3.5	4.5	5.0	
Premium and Classic Plus	3.5	4.5	5.0	5.0	5.0	
NHS 2007	5.0	5.0	5.0	5.0	5.0	
	6.5	5.5	5.0	5.0	5.0	
	7.5	6.5	5.5	5.0	5.0	
	8.5	7.5	6.5	5.5	5.0	
NHS 2008	5.0	5.0	5.0	5.0	5.0	
	6.5	5.5	5.0	5.0	5.0	
	7.5	6.5	5.5	5.0	5.0	
	8.5	7.5	6.5	5.5	5.0	
Manual Workers and National Transport	5.0	5.0				
Manx Radio	6.5	5.5				5.0
Nuvos	3.5	4.5				5.0
MEA	6.0	5.0				

## Protected Section – Contribution Rates from 6.6% to 9.75%

Section 2 – 7.75%

Section 3 – 9.75%

Section 4 – 6.6%

Section 5 – 9.5%

Section 6 – 8.4%

Previous Scheme	Old Contribution Rate	Protected Section - Transitional Contribution Rate %						
		April 2012	April 2013	April 2014	April 2015	April 2016	April 2017	April 2018
Classic Scheme	1.5	2.5	3.5	4.5	5.5	6.5	7.5	7.75
Premium and Classic Plus	3.5	4.5	5.5	6.5	7.5	8.5	9.5	9.75
NHS 2007	5.0	6.0	7.0	7.75				
	6.0	7.0	7.75					
	6.5	7.5	7.75	7.75				
	7.5	7.75	7.75	7.75				
	8.5	7.75	7.75	7.75				
NHS 2008	5.0	6.0	6.6					
	6.5	6.6	6.6					
	7.5	6.6	6.6					
	8.5	7.5	6.6					
Manual Workers and National Transport	5.0	6	7	7.75				
Manx Radio	6.5	7.5	7.75					
Nuvos	3.5	4.5	5.5	6.5	7.5	8.5	9.5	9.75
MEA	6.0	7.0	7.75					

## Support towards the cost of protection for those near retirement

If you were within 7 years of your old schemes normal retirement date or over when the Unified Scheme is introduced, you would have been able to join your Protected section without paying more than:

- the Standard section rate of contribution; or
- your current rate of contribution (if this is higher).

If you are paying a higher rate of contribution than your Protected section rate, your contribution rate will reduce by 1% each year until it reaches your Protected section rate.

### Where can I go for help?

Contact the Unified Scheme administrators at the PSPA:

Email: [pensions@pspa.im](mailto:pensions@pspa.im)

Website: [www.pspa.im](http://www.pspa.im)

You can telephone us on +44 (0)1624 685598, however we always recommend putting your enquiry in writing if you can, so that there is a written record of your enquiry and our response.

### Disclaimer

This fact sheet is a guide only and does not represent any entitlement to the provisions described. This fact sheet provides information to Members of the Unified Scheme on the transitional increases in contribution rates and does not cover every aspect of the scheme. The full details are contained only in the Rules of the Isle of Man Government Scheme 2011, which are the legal basis of the scheme. The Rules can be found on the Forms and Publications page of website at [www.pspa.im](http://www.pspa.im) Nothing in this fact sheet will over ride the Rules, and in the event of any unintentional difference, the rules will apply.

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