

Staff Pension Scheme Details

The Staff of Whiteinch & Scotstoun Housing Association Ltd., WS Property Management Ltd., and WS Estate Services Ltd. are all subject to the regulations surrounding auto enrolment into an employment pension scheme. All three companies are members of the Scottish Housing Associations' Pension Scheme (SHAPS) Defined Contribution option. The employer and minimum employee contribution rates are as follows:-

	Employer Contribution	Employee Contribution (Minimum)	Total Contribution (Minimum)
Whiteinch & Scotstoun Housing Association Ltd.	10%	5%	15%
WS Property Management Ltd.	6%	5%	11%
WS Estate Services Ltd.	6%	5%	11%

The three companies also pay for life cover for employees in the scheme.

More details about the scheme itself can be found at the TPT Retirement Solutions website <https://www.tpt.org.uk/schemes>.