



PENSION POLICY & PROCEDURE

Updated: 1st April 2019 / Reviewed: November 2025

ELCAP provide a basic pension scheme for all employees which complies with the government legislation for auto-enrolment. You will be auto-enrolled subject to qualification¹, as required in government legislation, into a pension and will have the right to opt-out.

You will be automatically enrolled into the pension scheme when commencing employment with ELCAP.

The employee and employer contributions are as follows:-

	Pension scheme	Employer contribution	Employee contribution
(1)	Auto enrolment Phased in period [1] From February 2014 to 5 th April 2018	1% of all salary above NI threshold	1% of all salary above NI threshold
(2)	Auto enrolment Phased in period [2] From 6 th April 2018 to 5 th April 2019	2% of all salary above NI threshold	3% of all salary above NI threshold
(2)	Auto enrolment Phased in period [3] From 6 th April 2019 onwards	3% of all salary above NI threshold	5% of all salary above NI threshold

The auto-enrolment legislation allows for a gradual increase in pension contributions during a phasing-in period from February 2014, when auto-enrolment started for ELCAP, until 2018. You can choose to make additional pension contributions above the agreed % of salary if wished.

¹ Qualification depends on age & pay

Death in Service cover

The death in service cover was closed to new entrants as from 1st April 2014. For existing staff on the closed enhanced scheme death in service cover is two times salary.

Closed Schemes

ELCAP also operates closed pension schemes with the Standard Life Assurance Company, the Lothian Pension Fund (LPF), Scottish Public Pensions Agency (SPPA) and some private pension providers. These schemes are all now closed to new members.

During the phasing-in period, if the pension contributions of any existing employee in a closed scheme are not sufficient to meet the required minimum level required by government legislation then ELCAP will contact the person about auto-enrolment.

In the first instance, please contact ELCAP's Finance Officers at payroll@elcap.org if you have any queries about pensions.