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PENSION SCHEME



IN TOTO ED PENSION SCHEME OVERVIEW

This document outlines the two pension schemes offered at In Toto Ed:

1. The Heads of School Pension Scheme
2. The Teachers & Support Staff Pension Scheme

Both schemes operate within the requirements of UK auto-enrolment legislation and are structured to support the long-term financial wellbeing of staff while remaining financially sustainable for the organisation.

1. INTRODUCTION

In Toto Ed offers all eligible staff a workplace pension scheme as required under UK law. Our pension arrangements are designed to:

- Support staff to build financial security for retirement
- Offer transparent and competitive benefits
- Provide sustainable employer contributions that grow as the organisation develops

In 2025–26, due to financial planning considerations, we will implement the pension structure outlined below with scope to enhance contribution levels in future years.

2. PENSION PROVIDER

In Toto Ed uses a **Defined Contribution (DC) pension scheme** through **NEST (National Employment Savings Trust)**.

- The value of each member's pension at retirement depends on contributions paid in and investment performance.
- NEST offers a default investment fund and optional alternative funds.
- Staff may increase their contributions at any time.

3. ELIGIBILITY & AUTO-ENROLMENT

All eligible staff are automatically enrolled if they:

- Are aged between 22 and the State Pension Age
- Earn above the auto-enrolment threshold
- Usually work in the UK

Staff may also opt in voluntarily if they are not automatically eligible.

4. OVERVIEW OF PENSION SCHEMES

In Toto Ed operates two distinct pension schemes:

1. Heads of School Pension Scheme (enhanced employer contribution)
2. Teachers & Support Staff Scheme (progressive employer contribution)

Each structure reflects role responsibility, market competitiveness, and long-term sustainability.



5. TEACHERS & SUPPORT STAFF PENSION SCHEME

5.1 Contribution Structure (September 2026 Onwards)

Employer Contribution

- Years 0–2 (including probation): 3% employer contribution
- In future years, In Toto Ed aims to introduce a progressive model, adding +1% per year of service up to a planned cap of 10%, subject to financial review.

Employee Contribution

- Minimum 5% employee contribution (statutory standard)

Total Minimum Contribution (Year 0–1)

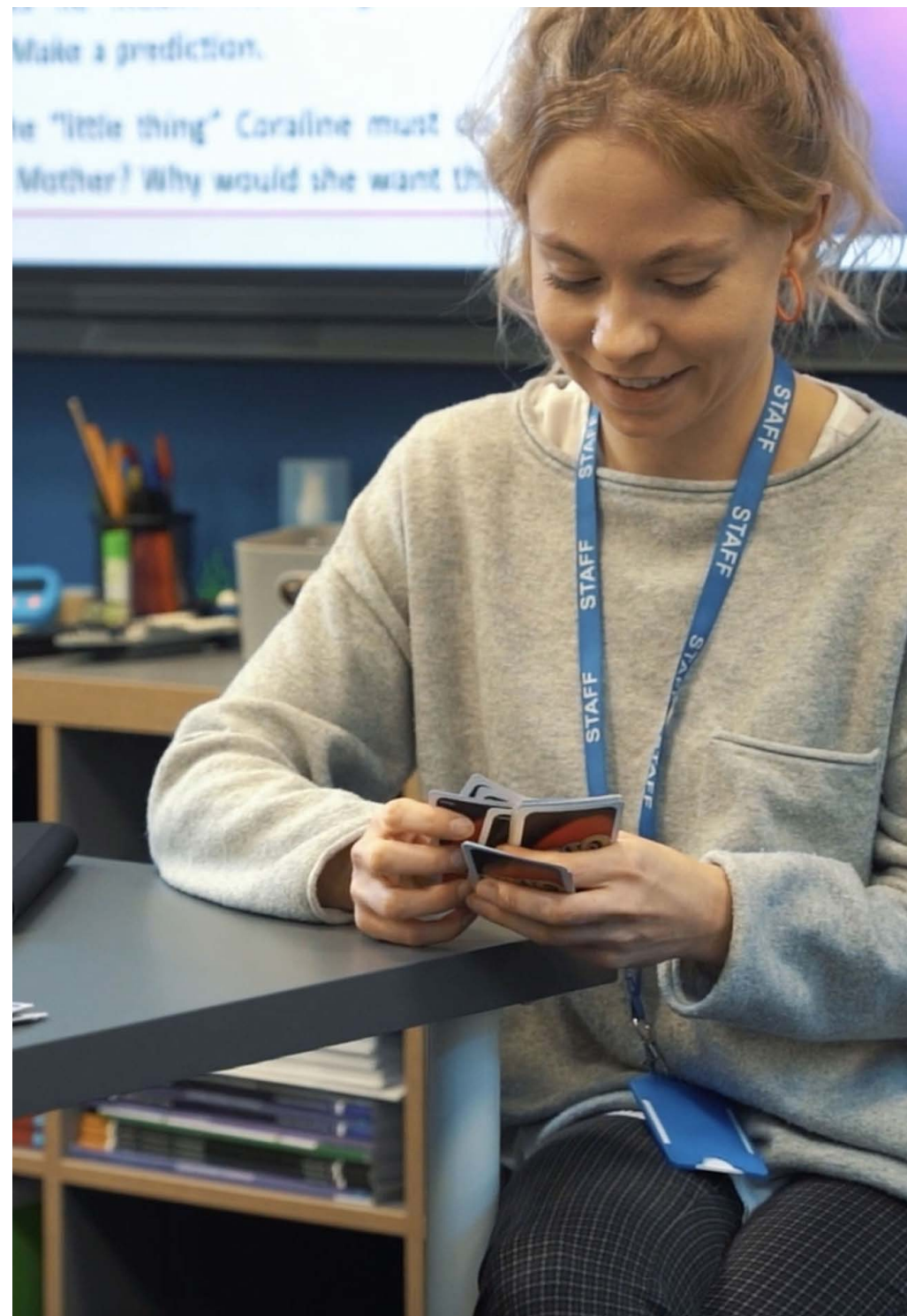
- 8% (combined employer + employee)

5.2 Planned Progressive Contribution Model

This is the intended long-term structure once finances allow. It is not active for 2025–26, but included here for clarity and future planning.

| Years of Service | Employer % | Employee % | Total % |
|-------------------------|------------|------------|------------|
| Years 0-2 | 3% | 5% | 8% |
| Year 3 | 5% | 5% | 10% |
| Year 4 | 6% | 5% | 11% |
| Year 5 | 7% | 5% | 12% |
| Year 6 | 8% | 5% | 13% |
| Year 7 (planned cap) | 10% | 5% | 15% |

Note: The above enhancements will be reviewed annually and implemented when financially viable.



6. HEADS OF SCHOOL PENSION SCHEME

6.1 Contribution Structure

Heads of School receive an enhanced pension contribution recognising their leadership responsibilities.

Probation Period

- Employer contribution: 10%
- Employee contribution: 5%
- Total: 15%

Post-Probation

- Employer contribution: 15%
- Employee contribution: 5%
- Total: 20%

This scheme is designed to be highly competitive within the independent education sector and functions as a key recruitment and retention mechanism.

7. SALARY SACRIFICE

In Toto Ed offers (or may introduce) salary sacrifice for employee pension contributions. Under this arrangement:

- Employees agree to reduce their salary by the value of their pension contribution.
- In Toto Ed pays that amount directly into the pension.
- This may reduce National Insurance contributions for both employee and employer.

Staff will be notified before salary sacrifice is introduced or adjusted.

8. ACCESSING THE PENSION

- Pension savings may normally be accessed from age 55 (rising to 57 in 2028).
- Up to 25% may be taken as tax-free cash.
- Remaining funds may be used via:
 - Drawdown
 - Annuity purchase
 - Lump-sum withdrawals





9. REVIEW AND FUTURE DEVELOPMENT

In Toto Ed intends to review pension contribution levels annually, with the ambition to:

- Increase the starting employer contribution for staff beyond 3%
- Implement the progressive enhancement model (up to 10%)
- Maintain the enhanced Head of School scheme

Changes will be made based on:

- Organisational financial health
- Sector benchmarking
- Regulatory requirements

10. SUMMARY

Heads of School Scheme

- 10% employer contribution during probation
- 15% employer contribution post-probation
- Employee contribution: 5%

Teachers & Support Staff Scheme

- 3% employer contribution (2025–26)
- Employee contribution: 5%
- Future plan: progressive employer increases to 10%

This two-tier structure ensures fairness, sustainability, and competitiveness as In Toto Ed grows.



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