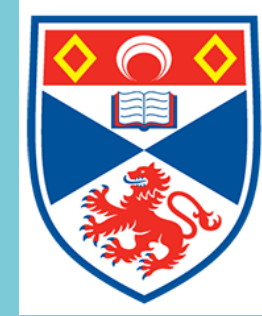


CHANGES TO NATIONAL INSURANCE THAT COULD AFFECT YOU



6 APRIL 2016

Active member of a defined benefit pension scheme

If you're a member of USS/S&LAS/NERC or NHS your National Insurance (NI) contributions will increase from April 2016

**Paying higher NI will reduce your monthly income
Your employer's NI contributions in respect of your employment will also increase**

If you're not a member of the pension schemes listed above or you are a member of NOW: Pensions your NI contributions will not be affected

**Changes to your NI are due to the Government introducing a new single tier State Pension
This is designed to be fairer and simpler to understand**

We have provided FAQs on the NI changes and these are available at <http://www.st-andrews.ac.uk/hr/salariesandpensions/faqs/>

Further information on the new State Pension is available [at www.gov.uk/new-state-pension](http://www.gov.uk/new-state-pension)