



I am writing on behalf of the Trustees of the Students' Union Superannuation Scheme ("SUSS") to confirm that University of Strathclyde Students' Association exited SUSS on 28 November 2025.

This means that the Union no longer has any responsibility for funding the Scheme in the future.

In exchange they have paid what is called their "Section 75 debt"; the Trustees' assessment of the amount that it would cost to purchase annuities with an insurer for all the liabilities they are responsible for (including their share of any orphan liabilities). It also covers the adviser costs of winding-up the Scheme, although this is an assessed value rather than an action that is taken. In total this resulted in a debt payment of £155,000.

Several other Unions have enquired about their Section 75 debt amount, in order to understand how much it would cost to exit the Scheme, although we can confirm that at the time of writing no other Unions triggered the payment of the S75 debt. It is worth highlighting that this type of exercise should be carefully considered and we would recommend that a Union takes advice before triggering payment of the S75 debt.

You can find more information about the S75 debt process and frequently asked questions on the website [2025-SUSS-S75-Debt-Process-Overview---January-version.pdf](#)

A copy of the S75 debts for the Unions as at 6 September 2024 can be found on the website here: [2024-Section-75-Debt-Paper.pdf](#)

If you have any queries, of course do let us know via suss@weareigg.com.