

The Teachers' Pension Scheme (TPS)

The TPS is one of the most important and valuable benefits available to teachers. All teachers, both full and part-time, must be treated as being in pensionable employment immediately (i.e. service which can reckon in the calculation of a pension) unless they have elected to opt out of the TPS. This is regardless of whether their employment is in a permanent or temporary capacity and regardless of their teaching qualifications and nationality. Teachers under the age of 18 or over 75 are excluded from participating in the scheme.

Employers have a number of responsibilities as part of the administration of the TPS. **Employers must provide data electronically to Teachers' Pensions (TP) via a secure transfer facility.** Further information is available on the TP website, www.teacherspensions.co.uk including an Employers' Guide, a training tool and copies of all scheme documentation. Employers' responsibilities include:

- Providing information about the TPS to new appointees, both full and part-time. TP must be notified promptly of all new appointments including where a retired teacher takes up an appointment. In the case of retired teachers a further form must be completed to prevent any overpayment.
- Checking if new starters have opted out of the scheme or if they are paying any additional contributions to the TPS.
- Submitting information about leavers as they occur and inform them about their options.
- Submitting employer and member pension contributions each month by 7th of the following month (statutory interest is charged for late payment). Member contributions should be deducted from teachers' salaries each month in addition to deductions for national insurance and tax.
- Sending TP details of the components of the contribution payments.
- Completing the contribution "end of year certificate" by no later than 30 April each year. Providing an audited certificate of the pension contributions paid in the previous financial year by no later than 30 September each year.
- Providing annual return of service and salary details for each teacher by no later than 31 August each year and any service or salary information when requested by TP.
- Paying short term death benefits to dependants of teachers who die while in your employment.
- Completing and authorising application forms on behalf of teachers.
- Considering with members suitable alternative employment and the provision of appropriate medical evidence in connection with potential requests for ill health retirement.