



Welcome

Dear Member,

I am writing to welcome you as a member of the Teachers' Pension Scheme (TPS). The TPS provides one of the most important and valuable benefits available to teachers and lecturers. It provides you with a regular income when you retire with the option to take a tax-free lump sum benefit if you choose to. In addition, the Scheme provides financial protection to your family or other dependants in the event of your death.

In this pack you will find a leaflet called "Your Guide", which gives you basic details about your TPS benefits. You may need to take some action now, especially if you have worked before; if you decide to transfer benefits into the TPS from another scheme, this needs to happen within a year of joining the TPS. Alternatively, you may want to top up your pension, in which case you should bear in mind that buying additional pension sooner makes topping-up your benefits more affordable. Please take the time to go through the checklist included in the pack; it provides a useful guide for pension planning.

The Teachers' Pensions website, www.teacherspensions.co.uk has much more information if you need it. It contains answers to frequently asked questions and pension calculators. You can also access your own pension information at any time by registering to use the "My Pension online" area of the website. The facility is personal to you, secure and gives you a place to store and access information about your TPS pension benefits.

Finally, please spend some time now to make sure you get the best from your TPS pension when you retire.

Yours faithfully

A handwritten signature in black ink, appearing to read 'Mrs E Ford'.

Mrs E Ford
Head of Operations



department for
children, schools and families

Department for
Innovation, Universities & Skills