

Returning to work after claiming your benefits

January 2015



The information in this fact sheet doesn't apply if you've retired on grounds of ill-health. If you're in receipt of ill-health retirement benefits and become re-employed your pension will stop.

Can I return to teaching employment after taking pension benefits from the Teachers' Pension Scheme?

Yes, but you must have a contractual break of at least one day from all pensionable employment before taking up a new post.

Any new employment undertaken must be on a completely different contract. You must tell us that you have started work by completing a Certificate of Re-employment via the secure area of our website.

When do I need to tell you about my re-employment as a teacher?

If you retired on age or premature grounds, you must tell us immediately by completing a Certificate of Re-employment via the secure area of our website and then again at the beginning of each tax year. You must also complete a further Certificate if your salary changes. Your earnings may affect your teacher's pension.

If you are receiving actuarially adjusted benefits only, you do not need to complete a Certificate of Re-employment.

Will my pension be affected if I am re-employed as a teacher in another country?

If you are re-employed as a teacher in the British Isles, and are eligible to join a pension scheme, then:

- Your pension may be stopped if you retired on age or premature grounds
- Your pension won't be affected if you retired with actuarially reduced benefits

If you are re-employed as a teacher outside the British Isles, then your pension won't be affected.

How do you determine if my pension is affected?

When you retired you were provided with a 'Salary of Reference.' Your pension(s) and any compensation payments from your employer together with your earnings are assessed against the current value of the Salary of Reference.

Can my teaching employment count towards further retirement benefits from the TPS?

- All employment that falls within the Scheme is automatically pensionable, unless you opt out. If you've already taken all of your benefits, you will need to complete a further one year (365 days) qualifying period.
- If you don't complete one year of service and don't plan to work again you can apply for an annuity. Please complete the Annuity application form available from our website.

Further information on Re-employment is available on our website www.teacherspensions.co.uk

Where there is any difference between the legislation governing the Teachers' Pension Scheme and the information in this fact sheet the legislation will apply.