

Employer Guide to **My Pension Online**

April 2024



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Introduction

Members of the Teachers' Pension Scheme are encouraged to register for a My Pension Online (MPO) account.

An MPO account is the most convenient way for members to keep track of their pension. This guide will provide employers with an insight into what members see when they log into their account and what features are available to them.

What's My Pension Online (MPO)?

MPO is a secure portal that allows members to check and manage their teacher's pension online. This account allows members to:

- View their Benefit Statement
- Change personal details
- Increase pension payments to receive additional benefits
- View their employment history
- Nominate a beneficiary for their pension and death grant
- Provides members access to our secure contact facility
- Track forms that they've submitted
- Access personalised pension benefit calculators to see an estimate of their choices at retirement and how it will affect their pension.

To sign up for an MPO account, members will need:

- Personal details
- National Insurance number
- An email address (we recommend a personal one).

Overview

When members log in to MPO they're brought to the overview page. This page shows the member dashboard which highlights any new messages or tasks members may have.

It provides the service history and informs members whether they're affected by Transitional Protection. They can also make a nomination for their death grant.

Members can access resources such as videos that will aid in the tasks that they should consider depending on the stage of their career.

The screenshot displays the Teachers' Pensions For Members dashboard. At the top, there's a navigation bar with links for Lifestyle, Resources, Videos, FAQs, Calculators, Forms, and News. Below this is a secondary navigation bar with tabs for New starter, Working life, Planning retirement, Once retired, Scheme changes, and My Account. The main content area is divided into several sections:

- Overview:** A sidebar on the left with links to Overview, Benefit Statement, Your Details, Employment History, Task Tracker, Your Messages, Modellers, and Web Forms.
- Hi, Gerry:** A welcome message with a link to Change Details and a list of links for Change password, Change security question, and Change MFA Preference.
- No New Messages:** A box indicating no new messages from Teachers' Pensions.
- Tasks:** A box indicating tasks currently in progress.
- TP Reference number:** A box showing the reference number 99/ and the member status Deferred.
- Transitional Protection:** A section with a video thumbnail and text stating "You're not affected by the changes according to your current record." with a link to Learn more about the changes.
- Service History:** A box showing 28 years and 331 days, with a link to View Employment History.
- Benefit Statement:** A box with text about keeping up to date with changes and a link to View latest statement.
- Family & Dependents:** A box with text about nominating someone to receive a Death Grant and a link to Make Nomination.
- Tasks to consider during your career:** A section with tabs for Early Career, Working Life, Planning Retirement, and Once Retired. The Early Career tab is active, showing an Early Career Task List with links to Transfer another pension in, Make a Death Grant nomination, and Update my personal details. There's also a link to View Task Tracker.
- New Starter:** A box with a video thumbnail and a link to Watch on YouTube.

Benefit Statement

Through MPO members can view their retirement benefits they've built up via their Benefit Statement, which is updated monthly.

Members have access to their Benefit Statement for the current tax year, and the two previous tax years.

Members won't be able to view a Benefit Statement until they have qualified for a pension by completing two years of pensionable employment, but will be able to view their service.

A member's Benefit Statement is based on the information provided by employers. It's important that this information is provided accurately and on time to ensure their records are up to date.

There are numerous drop down features that go into further depth about information or questions members may have.

Benefit Statement page:

The screenshot displays the 'Teachers' Pensions For Members' website. The top navigation bar includes links for Lifestyle, Resources, Videos, FAQs, Calculators, Forms, and News. A secondary menu contains links for New starter, Working life, Planning retirement, Once retired, Scheme changes, and My Account, along with a search icon. The left sidebar lists various account features: Overview, Benefit Statement (highlighted), Your Details, Employment History, Task Tracker, Your Messages, Modellers, and Web Forms. The main content area features a banner with a woman's portrait and the text 'It's all about you, Gerry'. Below this, a message states: 'Your Benefit Statement is the most important document available from Teachers' Pensions - you can use it to check the salary and service information we hold for you.' A prompt asks the user to 'Please select the statement you would like to view,' with three buttons: 'View current statement', 'View your 2022/23 statement', and 'View your 2021/22 statement'. An 'Important Information' section at the bottom explains that members can view their Benefit Statement for the current tax year and the two previous tax years, and that data up to 31 March will be updated between April and July.

Benefit Statement

Example of a Benefit Statement summary:

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New starter

Working life

Planning retirement

Once retired

Scheme changes

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Search

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If you're affected by Transitional Protection you'll see changes to your Benefit Statement. [Learn more >](#)

Download your Benefit Statement PDF

Summary of my benefits across all Scheme arrangements

Date of issue: 12 Mar 24

Calculated To: 12 Mar 24

If you become entitled to benefits before this date, the figures quoted may be higher than your entitlement.

Your TP Ref Number: 99

Your National Insurance Number:

Your Pension Status: Deferred

Your Membership Type: Not Retired

Total Annual Pension Amount

(See breakdown below)

£17,387.78

Arrangement	Normal Pension Age	Normal Pension Date	Annual Pension Amount
80th Final Salary	60 years		£17,387.78

Tax Free lump sum

(80th Scheme arrangements only)

£52,163.36

See 'Scheme Arrangements' tabs for optional lump sum payments that may be made

Lifetime Allowance

Your total pension amount represents 37.27% of the current Lifetime Allowance at this statement date. See note 12 in the notes section for more information.

Earmarking and Scheme Pays Debits

Any deductions in respect of an earmarking order and Scheme Pays election have not been taken account of in the benefits quoted and therefore may be less.

Total Death Grant

An Out of Service Death Grant is not payable as you are over your Normal Pension Age and out of pensionable service. Please see the Out of Service Death Grant section below for details.

Total Annual Family Benefit £8,693.89

Current State Pension

HMRC formally ended their Combined Pension Statement service on 31 March 2016. Consequently HMRC no longer provide us with details of member's State Pension benefits. HMRC now provide an online service, "Check Your State Pension", which is available on [www.gov.uk](#).

Ill Health Enhancement

The figures quoted in this estimate do not take account of any enhancement you may have been awarded as a result of applying for Ill Health Retirement. For information relating to Ill Health Retirement see our factsheet on our website.

Pensions Increase

Please see the note 'Pensions Increase' in the notes section as this applies to you.

Important:

The figures in this statement are for illustration purposes only. Please carefully check the service and salary information as errors will lead to an incorrect estimate of benefits. This statement confers no right to the benefits quoted. Please refer to the notes section.

If at retirement it is found that any Past Added Years payments (that you were paying by instalments), have not been made in full the amount of benefits quoted in this estimate may be less.

Your Details

Members can view and update their details through MPO.

This is the most convenient way for them to keep track of their Personal Details, Address Details and Contact Details.

It's important to encourage members to update their personal information when there's been a change, so that the details we hold for them are accurate.

Accurate record keeping is the most fundamental administrative task within the Teachers' Pension Scheme. As an employer or Payroll Provider, you can provide changes to personal details using the Employer Portal.

Your Details page:

Your Details

Keep all your details up to date using the forms below.

Personal Details

Teachers' Pension reference number:

National Insurance Number:

Title:

Surname:

Previous Surname(s):

First name(s):

Gender:

Date of Birth:

Marital Status:

> [Please click here to update your Personal Details](#)

Address Details

Address Line 1:

Address Line 2:

Address Line 3:

Address Line 4:

Address Line 5:

Postcode:

> [Please click here to update your Address Details](#)

Contact Details

Email Address:

Mobile Tel No:

Tel No:

> [Please click here to update your Contact Details](#)

Employment History

Members can view their employment history using MPO. The information provided is received from employers, so it's important that members regularly check these to see if they're up to date.

If there are any gaps in service or incorrect salary information on the members record, this can only be rectified by the employer at the time of service. They either need to update lines on their MDC or MCR submission or if an employer is still on MDC, they can complete a TR28 template.

Employment History:

Teachers' Pensions

For Members

LifestyleResourcesVideosFAQsCalculatorsFormsNews

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Employment History

This area of My Pension Online allows you to view your employment history.

It is important to check your employment history regularly to ensure your service is up to date.

Final Salary 80th

Employer	Service Type	Start Date	End Date	Days Out	Status PT/FT	Annual Salary (£)
Transferred-In Service	Transferred In	01/04/01	01/04/01	0		0.00
Camden	Pensionable	01/04/01	31/03/02	0	F	30000.00
Camden	Pensionable	01/04/02	31/03/03	0	F	31000.00
Multiple Employment	Non-pensionable	01/04/03	31/03/04	104	PTR	12600.00
East Sussex	Pensionable	01/04/04	31/03/05	1	F	36000.00
Breakwater Academy	Non-pensionable	01/04/05	31/03/06	329	PTR	126000.00

Final Salary 60th

No service available for this scheme arrangement. If this is incorrect please contact Teachers' Pensions.

Career Average

No service available for this scheme arrangement. If this is incorrect please contact Teachers' Pensions.

Employment History

If an employer doesn't hold the payroll records and an employee has copies of their payslips, the employer could use these to help reconstruct the lines of service to send across to us. We can't directly alter service records without employer authorisation.

Employment History (continued):

Teachers' Pensions

For Members

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Employment History

This area of My Pension Online allows you to view your employment history.

It is important to check your employment history regularly to ensure your service is up to date.

Final Salary 80th

Status PT/FT	Annual Salary (£)	PT Earnings (£)	Overtime (£)	Add. Pension Payments (£)	Reck Years	Reck Days	Accrual Rate	Role Identifier
	0.00	0.00	0.00		25	332	80	
F	30000.00	0.00	0.00		1	0	80	
F	31000.00	0.00	0.00		1	0	80	
PTR	12600.00	9000.00	0.00		0	0	--	
F	36000.00	0.00	0.00		0	364	80	
PTR	126000.00	12266.00	0.00		0	0	80	

Final Salary 60th

No service available for this scheme arrangement. If this is incorrect please contact Teachers' Pensions.

Career Average

No service available for this scheme arrangement. If this is incorrect please contact Teachers' Pensions.

Employment History

To help members understand their employment history there's a drop down tab with information that explains the different terms used in the Employment History table.

Understanding your Employment History tab:

Understanding your Employment History



The service listed below will be split into individual service lines. Each individual line of service will show:-

- Employer - Name of the Employer at the time specified.
- Start Date - Start date of the individual service line.
- End Date - End date of the individual service line.
- Days Out - These are days that don't count towards benefits, i.e. days in a period when you are not paid. If you're full-time, ordinarily there will be no days out. If you work a regular part-time contract, the days out figure will reflect the contract, on a pro rata basis. If you work a part-time irregular contract, the days out will be the days in the period when you have not worked. We refer to these as 'non-reckonable' days. Based on Calendar Year (365 days).
- Years - This is the service that counts towards your pension benefits. We refer to it as reckonable service and this figure provides a measure based on years (365 days) for each service line. A total can be found below.
- Days - This is the service that counts towards your pension benefits. We refer to it as reckonable service and this figure provides a measure based on days for each service line. A total can be found below.

It's important to check your 'reckonable service' to ensure that it's all accounted for and present in our records.

If you believe you have any missing service, please contact your employer from that period. Missing service on your record does not necessarily mean that you or your employer have missed any contribution payments. Missing service is normally caused by details not having been provided correctly, which results in a gap in service record.

Task Tracker

The Task Tracker page can be used to look for forms that members have submitted or to keep track of the status on an application they've completed.

They'll be able to review the process and activity from a range of online actions. This includes nominations, changing personal details and updating contact details.

The Task Tracker is a useful page for members to stay on top of their tasks.

Task Tracker page:

The screenshot shows the 'Task Tracker' page for Teachers' Pensions members. The page has a purple header with the logo and navigation links. A sidebar on the left contains links to Overview, Benefit Statement, Your Details, Employment History, Task Tracker (selected), Your Messages, Modellers, and Web Forms. The main content area is titled 'Task Tracker' and includes a description: 'Looking for submitted forms or to track the status of an application? Use this page to review progress and activity from a range of online actions.' Below this is a 'Task List' table with columns for Type, Action, Status, Task Name, and Updated. The table lists 15 tasks, including 'Personal Details', 'Contact Us Member', 'Change Address', 'Death Grant Nomination', and 'Change Contact Details'. At the bottom of the table is a pagination link 'Next >'.

Type	Action	Status	Task Name	Updated
			Personal Details	24 Feb 2024
			Contact Us Member	20 Nov 2023
			Contact Us Member	20 Nov 2023
			Contact Us Member	20 Nov 2023
			Contact Us Member	20 Nov 2023
			Contact Us Member	20 Nov 2023
			Change Address	02 Oct 2023
			Change Address	02 Oct 2023
			Contact Us Member	29 Sep 2023
			Contact Us Member	29 Sep 2023
			Death Grant Nomination	17 Jul 2023
			Change Contact Details	13 Jun 2023
			Change Contact Details	22 Mar 2023
			Change Contact Details	22 Mar 2023
			Death Grant Nomination	20 Feb 2023

Your Messages

The 'Your Messages' page is where secure messages will be sent directly to members from us.

Members will receive a notification to their email of any new messages sent. When members receive attachments, they're provided as a PDF, so to view these members will need Adobe Reader.

Members can also get in touch and send us a secure message through MPO.

Your Messages page:

Teachers' Pensions | For Members

Lifestyle Resources Videos FAQs Calculators Forms News

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Your Messages

Here you'll find secure messages sent directly to you from Teachers' Pensions. Attachments sent from Teachers' Pensions are provided as a PDF. To view PDF files, you need Adobe Reader. If you're using a desktop PC the program is [available to download for free](#).

As new messages are issued a notification will be sent to your e-mail address.

Sent items can be found in the **Task Tracker**. If you'd like to get in touch please send us a [secure message](#). We're working hard to integrate these feature into the Mailbox below.

Filter Messages

If you're struggling to find the messages you want the filtering functionality can help to narrow down the number of messages shown.

09/08/2017

12/03/2024

Apply Filter **Reset Filter**

Inbox **Sent** **Deleted**

Subject	Date	
Complaint Form - Confirmation	29 Sep 2023 16:12	
Complaint Form - Confirmation	29 Sep 2023 16:07	
Important Message from Teachers Pensions Your Ref: Secure Message PDF Reply	19 Jul 2023 10:13	
Important Message from Teachers Pensions Your Ref: TCHR - DG Nom Acceptance	17 Jul 2023 22:34	
Important Message from Teachers Pensions Your Ref: TCHR - DG Nom Acceptance	20 Feb 2023 22:36	
Complaint Form - Confirmation	15 Nov 2022 12:04	
Important Message from Teachers Pensions Your Ref: TCHR - DG Nom Acceptance	21 Jul 2022 22:31	
Important Message from Teachers Pensions Your Ref: TCHR - DG Nom Acceptance	06 Dec 2021 22:30	
Important Message from Teachers Pensions Your Ref: TCHR - DG Nom Acceptance	06 Apr 2021 22:36	

Modellers

Modellers, also known as personalised calculators, are a great tool to help with pension planning sums.

In MPO members can find the Commutation Modeller, Death Grant Modeller and Family Benefits Page. It's important to note that any results are for illustrative purposes. The final and definitive calculations will be determined by us.

Modellers page:



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Modellers



Need to figure something out? We've got a range of modellers to help you with your pension planning sums. Please be aware though that any results you come up with are for illustrative purposes only. The final and definitive calculations will be performed by the Teachers' Pension Scheme.

[Commutation Modeller](#)

[Death Grant Modeller](#)

[Family Benefits Page](#)

Related Information

[Calculators](#)

[Forms and factsheets](#)

The Commutation Modeller

This shows the maximum lump sum members can receive. It provides an estimate of what their basic pension and lump sum amount will be in varying situations. It also calculates the maximum tax-free lump sum that they may be entitled to receive and the maximum amount of basic pension that members would sacrifice to take that maximum lump sum.

Commutation Modeller:

The screenshot shows the Teachers' Pensions website for members. The navigation bar includes links for Lifestyle, Resources, Videos, FAQs, Calculators, Forms, and News. The main navigation menu has options like New starter, Working life, Planning retirement, Once retired, Scheme changes, and My Account. The left sidebar lists various services: Overview, Benefit Statement, Your Details, Employment History, Task Tracker, Your Messages, Modellers (highlighted), Commutation Modeller (selected), Death Grant Modeller, Family Benefits Page, and Web Forms.

The Commutation Modeller page features a warning banner: "Our modellers haven't yet been updated to reflect the Transitional Protection changes." Below this, the title "Commutation Modeller" is followed by the instruction: "Find out the maximum pension and lump sum you can receive. Based on the details we hold for you".

Key details displayed include:

- Your Pension Arrangements:** Final Salary (80th)
- Your Member Status:** Deferred
- Your Last Date of Pensionable Service:** 31/03/2005

Your options:

- 80th Benefits** (selected):
 - Your estimated annual pension is: £17,387.78
 - Your estimated automatic lump sum is: £52,163.36
 - Max pension convert amount: £0.00
 - Max lump sum you can take: £40,984.80

Update Estimates ⓘ

- ☒ How much annual pension I give up:
- ☐ How much annual lump sum I take:

£ 0

Update Your Results

A large dashed box on the right contains the text: "Your estimate will appear here".

For illustration purposes only

***It's important to note that any results are for illustrative purposes. The final and definitive calculations will be determined by us.**

Death Grant Modeller

This modeller can estimate member’s grants based on the information we currently hold. It can provide members their average salary or pension value if they’re deferred.

The tool can also calculate the value based on the member’s current arrangement. In addition, for active members that aren’t qualified, it can provide a representation of what they could get if they were qualified.

Death Grant Modeller:

Teachers' Pensions

For Members

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Commutation Modeller

Death Grant Modeller

Family Benefits Page

Our modellers haven't yet been updated to reflect the Transitional Protection changes.

What will be my Death Grant when I die?

View an estimate of your Death Grant.

Your Current Status:	Deferred
Last Date of Pensionable Service:	31/03/2005
Your Current Pension Arrangement(s):	Final Salary (80th)
Your Death Grant Estimate:	£52,163.34

Pension Break Down

See how your pension is made up.

80th Pension Value:	£17,837.28
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For illustration purposes only

***It's important to note that any results are for illustrative purposes. The final and definitive calculations will be determined by us**

Family Benefits

This page can estimate the pension benefits which a spouse or civil partner is entitled to, in the event of a member's death. It uses the most up to date information directly from their record.

In the career average scheme, overtime will form part of the member's pensionable salary.

Family Benefits Modeller:

Teachers' Pensions

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Our modellers haven't yet been updated to reflect the Transitional Protection changes.

What could my Family Benefits be when I die?

View an estimate of your Family Benefits.

Your Status: ⓘ	Deferred
Your Marital Status: ⓘ	Divorced
Last Date of Pensionable Service: ⓘ	31/03/2005
Your Current Pension Arrangement(s): ⓘ	Final Salary (80th)
Total Family Benefit Service: ⓘ	28 Years and 331 Days
Average Salary: ⓘ	£35,986.30
Final Salary: ⓘ	£8,693.89
Amount of Family Benefit: ⓘ	£8,693.89

For illustration purposes only

*It's important to note that any results are for illustrative purposes. The final and definitive calculations will be determined by us.

Web Forms

When members need to complete a form, this page provides a range of appropriate forms that they can complete and submit online.

MPO makes it easier for members to find the forms and once submitted they'll be able to keep track through the task tracker.

Web Forms page:

The screenshot shows the 'Web Forms' page on the Teachers' Pensions For Members website. The page has a purple header with the logo and navigation links. A purple sidebar on the left contains a list of menu items, with 'Web Forms' highlighted. The main content area features the title 'Web Forms' and a brief introduction. Below this, there are two sections: 'Web forms' and 'Retired or Re-employed member web forms', each containing a list of links to various forms. A 'Related Information' sidebar on the right provides links to 'Calculators' and 'Forms and factsheets'.

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- Your Details
- Employment History
- Task Tracker
- Your Messages
- Modellers
- Web Forms**

Web Forms

Need to complete a form? We've got a range of forms you can complete and submit online to help make it easier to manage your pension.

Web forms

- > **Opting in: Election to join the Teachers' Pension Scheme**
- > **Annual Allowance Scheme Pays Election Notice**
- > **Retirement Application Form**
- > **Death Grant Nomination Form**
- > **Repayment Form**
- > **Flexibilities Application Form**
- > **Opt out Form**
- > **Financially Dependent Relative**
- > **Transfer In Form**
- > **III-Health Payment Form**
- > **Pensions on divorce and dissolution: Request for cash equivalent transfer value (CETV)**
- > **Request to Transfer Pension Benefits**

Retired or Re-employed member web forms

- > **Change Bank Details**
- > **Certificate of Re-employment**

Related Information

- > **Calculators**
- > **Forms and factsheets**

Web Forms

- Members who've previously opted out of the Teachers' Pension Scheme and wish to rejoin it, must complete the [Election to join](#) form.
- If members want us to pay an Annual Allowance charge on their behalf, they can complete the [Annual Allowance Scheme Pays Election Notice](#) form.
- When the time comes to apply for retirement members have the option to complete the [Application for Age/ Early Retirement](#).
- Members can nominate who they'd like to receive their benefits through the [Death Grant Nomination](#) form.
- If a member would like to leave the Scheme they can reclaim their contributions by completing the [Repayment of pensions contributions](#) form.
- A member may want to increase their pension benefits and this can be achieved by completing the [Flexibilities](#) form.
- In the event of death, a member's pension automatically goes to their spouse or civil partner, they can nominate who it goes to by completing the [Financially Dependent Relative](#) form.
- The easiest and quickest way to opt-out of the Scheme for members is by completing the [Opt-Out](#) form in MPO.
- If a member would like to transfer benefits from another scheme into their teacher's pension they can complete the [Transfer in](#) form.
- When a member has been accepted for ill-health benefits they'll be able to complete the [Ill-Health Payment Application](#).
- To request a CETV as part of divorce proceeding members should complete the Pensions on divorce and dissolution: [Request for cash equivalent transfer value \(CETV\)](#) form.
- The Request to Transfer Pension Benefits form should only be completed if a member is thinking of transferring their pension benefits to a Defined Benefits scheme. More information can be found in MPO.

Retired or Re-employed member forms:

- By completing the Change Bank Details form, members can update their details quickly.
- If a member returns to pensionable employment after claiming their pension they'll need to complete a [Certificate of Re-employment](#) form where required.

Need a hand?

For further support with any questions you have get in touch with us:



Contact us at:

The easiest way to contact us is via our [Employer Contact Us](#) page.



or visit us at:

<https://www.teacherspensions.co.uk/employers/employer-hub.aspx>

Follow us:

Stay connected with us and keep up with the latest Scheme information by following us on [LinkedIn](#) and [X \(formerly Twitter\)](#).



The information contained in this guide is correct at the time of press, but may be subject to change. If there is any difference between the legislation governing the Teachers' Pension Scheme and the information contained in this guide, the legislation will apply.

Department for Work and Pensions – For questions about State Pension please contact the Department for Work and Pensions on: 0800 731 0175.

HM Revenue & Customs (HMRC) – If you have any other questions about your income tax or P45 please contact: HMRC, HM Revenue & Customs Customer Operations, PSA PO BOX 4000, Cardiff, CF14 8HR. Contact telephone number: 0300 200 3300. The PAYE number in respect of your teacher's pension is 948 400.

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