

HR Guide

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1.0 Introduction

Teachers' Pensions has produced a guide for employers with guidance on HR related requirements for delivering the Teachers' Pension Scheme. The guide can be used by all employers who have access to the Scheme and covers how the administration of Teachers' Pension Scheme will now operate.. Definitions of eligible employers can be found in Appendix 1 of this document.

The guidance provides employers with the minimum information needed to effectively manage the Scheme.

The guide covers a series of questions to assist employers with their understanding of the Teachers' Pension Scheme and also contains references to specific regulations.

Any examples provided are as illustration only.

2.0 Who can join?

It's up to you to decide if someone is eligible to join the Scheme based on the role they are employed in.

If a person is involved in a role that is predominately a teaching role, is 16 or over and is not over 75 then they should be enrolled into the Teachers' Pension Scheme. This applies equally to people working full or part-time.

If your organisation has reached or passed your Auto Enrolment date, they'll also need to be auto enrolled as required under Auto Enrolment legislation.

Once a person has been auto-enrolled into the Teachers' Pension Scheme, if they don't want to contribute to the Teachers' Pension Scheme, they can opt-out.

From 1 April 2015 the Teachers' Pension Scheme moved from a final salary to a career average Defined Benefit arrangement. However, some members will remain in the final salary arrangement, as outlined below.

Where a member was an active scheme member immediately before 1 April 2012 and was within 10 years of their normal pension age they continue to be in the final salary arrangement. These are referred to as protected members.

Where a member was an active scheme member immediately before the 1 of April 2012 and, was more than 10 years but less than 13.5 years away from their normal pension age they remain in the final salary arrangements beyond 1 April 2015 and enter the career average arrangements at individual dates. A table of these dates can be found in Appendix 5. These members are known as tapered members until they pass their [transition date](#), the date they move into the career average arrangement.

All other existing members come under the career average arrangement and are known as transition members.

Further information about types of members is covered later in this Guide.

The Teachers' Pensions Regulations 2014

Regulation 14 Meaning of "an eligible employment"

An eligible employment is an employment mentioned in Part 2, 3 or 4 of Schedule 1.

Cessation of Contracting-out

On 6 April 2016 a new 'single-tier' State pension was introduced. This replaced the existing Basic State Pension and Additional State Pension. From that date schemes could no longer contract-out of the Additional State Pension. Contracting-out of the Additional State Pension allowed members to pay lower National Insurance contributions, and in return the Scheme provided benefits equivalent to those that would have been provided through the Additional

State Pension. These changes do not affect benefits already accrued in the Scheme benefits, or the benefits that members will build up in the Scheme in the future.

3.0 How does Auto Enrolment affect the scheme?

3.1 Types of Enrolment

The Scheme operates "contractual enrolment" where employees who are eligible for membership of the Scheme are enrolled immediately on starting work. In addition, employers must comply with their statutory "Auto Enrolment" duties when they have reached their "Staging Date". This requires employers to assess their workforce at regular intervals to check if they meet the status of "Eligible Jobholder" by virtue of their age and pay. Those who are "Eligible Jobholders" should be enrolled into the Scheme even if they have previously chosen not to be part of it.

See Schedule 1, Parts 2, 3 and 4 of the TPS Regulations 2014 for details of eligible employment in the Teachers' Pension Scheme:
<http://www.legislation.gov.uk/ukxi/2014/512/schedule/1/made>

***Contractual enrolment** – prior to 2007 only full-time members were automatically enrolled in to the scheme, part-time members had to opt-in, and up until 2012 teachers could opt-out before they started employment.*

On commencement, all members under the age of 75 will be enrolled into the Teachers' Pension Scheme. These members have the right to opt out of the Scheme. If they opt out within three months of joining, they will be entitled to a refund of contributions.

There are also categories of employment where the jobholder is not contractually enrolled but may elect to join the Scheme. Depending on the job and the employer, the jobholder may require their employer's consent to make such an election.

***Auto Enrolment** – does not require the workers consent to join the pension scheme and its terms are set out in the Pensions Act 2008 and associated regulations (as amended).*

Auto Enrolment applies through overriding legislation and augments contractual enrolment in the Scheme. You must automatically enrol any "Eligible Jobholder" who is not already an active member of the Teachers' Pension Scheme, either from the Auto Enrolment date, or from the end of the postponement period, unless you're applying transitional delay till 30 September 2017. Those who are not an active member will include those who have opted out, those in a part-time non-pensionable post and those who became re-employed between April 2000 and December 2006 and did not elect to rejoin the Scheme by making an EFE election.

3.2 Auto Enrolment Guidance

Detailed guidance of employers' duties with regards to Auto Enrolment can be found on the Pensions Regulator's website (<http://www.thepensionsregulator.gov.uk/index.aspx>), including information about postponement and transitional delay. The following section provides brief details on how Automatic Enrolment applies to employees in the Scheme. Please note that, should there be a discrepancy between this document and the guidance

from The Pensions Regulator, the guidance from The Pensions Regulator should be followed.

New employees must be enrolled in the Teachers' Pension Scheme in accordance with scheme provisions, regardless of their age and earnings when they commence employment. This is known as 'contractual enrolment'. The requirements set out below are in addition to this contractual enrolment.

3.3 Staging Dates

- Each employer has a date on which to enrol their workers this is known as their 'staging date'
- There are 43 staging dates beginning October 2012 depending on the size of your PAYE as at 1 April 2012
- The Pensions Regulator will tell employers their staging date between 12-18 months in advance.
- New employers given a PAYE after 1 April 2012 will have a later staging date, likely to be in 2018

3.4 What must you do after your staging date?

- You must assess all of your employees for Automatic Enrolment into the Teachers' Pension Scheme.
- Keep records about Auto Enrolment, teachers and the pension scheme for a minimum of six years from the year they join the Scheme.
- Be able to provide Teachers' Pensions with information regarding how you have met Auto Enrolment duties. Teachers' Pensions require the completion of the Automatic Enrolment Template which can be found on the Employer Portal. You will need to provide Teachers' Pensions with a list of all members who will be affected by Automatic Enrolment at your staging date.
- Every three years, you must re-assess eligible jobholders not contributing to the Scheme on the automatic re-enrolment date and determine whether to enrol them. You will be notified a month prior to when the 3 year anniversary enrolment is due.

3.5 Transitional Period

For any staff that are Eligible Jobholders and are entitled to join the Scheme at your Staging Date, you can choose to apply a "Transitional Period". In summary, should you adopt this, then you would not need to take further action in respect of those employees until 1 October 2017. From 1 October 2017, all such employees will need to be enrolled into the Scheme.

It is important to note that there are certain prescribed conditions that apply to the Transitional Period:

- The worker must have been assessed as an Eligible Jobholder at the Staging Date (you cannot use the Transitional Period for workers who were not Eligible Jobholders at the Staging Date)
- The Eligible Jobholder will lose the Transitional Period should they have a break in service with the employer

3.6 Employees for who are not eligible jobholders

Where employees are not subject to the Transitional Period, employers must assess the age and earnings of an employee each time the employee is paid. Different requirements apply to employees who are “Eligible Jobholders” to those who are “Non-Eligible Jobholders” or “Entitled Workers”. Since the Scheme does not differentiate between the treatment of Non-Eligible Jobholders and Entitled Workers, they are jointly referred to in the rest of this document as “employees who are not Eligible Jobholders”.

Note that, for some employers, it may be possible to offer an alternative pension arrangement into which to automatically enrol employees who have previously chosen to not be in the Scheme.

3.7 Postponement

You can postpone Automatic Enrolment for up to three months from certain dates.

If you choose to postpone from your staging date, you must write to tell the staff who will be postponed within six weeks of your staging date.

You can only postpone Automatic Enrolment from:

- Your staging date
- A staff member’s first day of employment
- The date a staff member first becomes eligible for automatic enrolment.

If you postpone from your staging date, it doesn’t change your staging date.

Postponing Automatic Enrolment

You must write to tell the staff whose Automatic Enrolment you’re postponing. You will have six weeks from the date postponement starts to write to them.

You can postpone for up to three months. You can postpone as many or as few staff as you like and the postponement period doesn’t have to be the same length for everyone.

During the postponement period

Staff whose automatic enrolment you’ve postponed can choose to opt in to your pension scheme during the postponement period.

At the end of the postponement period

On the last day of the postponement period, you’ll need to know whether any member of staff whose automatic enrolment you’ve postponed is still eligible to be automatically enrolled. If they are, you must put them into a pension scheme straight away. You cannot apply a further period of postponement even if you postponed for less than the three months allowed.

3.8 Which employees need to be contractually enrolled?

Since 1 January 2007 all full and part-time teachers automatically join the Teachers' Pension Scheme as soon as they are employed. This practice will continue but from October 2012 the minimum age has been reduced to 16.

The Teachers' Pensions Regulations have been amended so that when the employer has reached the auto enrolment date, teachers in non pensionable employment who are "eligible jobholders" (including those who have opted out) can be enrolled into the Teachers' Pension Scheme.

3.9 Which employees need to be Auto Enrolled?

Existing employees who are not in pensionable employment and are "eligible jobholders", that is those who are aged 22 to state pension age, earning over £10,000¹ a year and:

- The following are the only valid reasons for "teachers" in the relevant age bracket as to why they may not be contributing to the TPS
 - Have previously opted out
 - Commenced a part-time contract before 1/1/07, did not make a part-time election and have continued in that contract (without taking up other pensionable employment that would have had the effect of making all of their employment pensionable)
 - Became re-employed before 1.1.07, didn't make an EFE election and has continued in that contract (without taking up other pensionable employment that would have had the effect of making all of their employment pensionable).

Where a teacher has part-time contracts with different employers each employer has to assess whether to enrol the individual into the Scheme if they are an "eligible jobholder" on the employer's enrolment date.

3.10 Alternative provisions

The following are categories of employees who remain excluded from active membership of the TPS:

- Active part-time teachers **under Normal Pension Age** in the Teachers' Pension Scheme who retired on Ill-Health grounds **before 1 April 1997**. Such teachers are able to undertake limited teaching work without losing the entitlement to their Ill-Health retirement benefits, but are excluded from rejoining the Teachers' Pension Scheme until they reach normal pension age.
- Additional part-time teaching post(s) undertaken by full-time protected or tapered Scheme members until they become a member of the career average arrangement.

¹ £10,000 a year in 2014 / 2015, this figure is subject to an annual review

Please note that at the point the reason for exclusion ceases to be in effect the teacher must be entered into the Teachers' Pension Scheme, i.e.;

- Pre-1.4.1997 Ill-Health Retirees with part-time posts must be contractually enrolled into the Teachers' Pension Scheme upon reaching Normal Pension Age
- Protected & tapered members with a full-time and additional part-time teaching post(s) must be contractually enrolled into the Teachers' Pension Scheme in respect of the additional part-time post(s) if/when the full-time post either ceases, becomes part-time or the member reaches their transition date on which they transition into the career average arrangement

Where a full-time teacher remains in the final salary arrangement their additional part-time teaching employment(s) may be eligible for the LGPS, for more information read paragraph 2 of the LGPS Automatic Enrolment Guide which can be found here Please note that when a member becomes eligible in the Teachers' Pension Scheme for a part-time employment they are no longer eligible in the LGPS, even if they opt-out of the Teachers' Pension Scheme for the part-time employment.

3.11 What if someone wants to opt out?

- The Teachers' Pension Scheme permits a refund if they elect to opt out within the first three months of becoming a new member or being auto enrolled
- Any payments made during the 3 month opt out period must be refunded to the member and the employer
- In the case of an existing teacher who has previously opted out, when the employer reaches their enrolment date they must be auto enrolled if they are an "eligible jobholder"
- Inform members who want to opt out to use My Pension Online (MPO). If they cannot access My Pension Online forms can be downloaded from our website
- Employers must not provide opt out forms because this could be seen as inducement.
- Teachers can elect to re-join the Scheme following an opt-out election
- Teachers who have fixed or primary protection, i.e. their pension savings are expected to be more than £1.25 million and they haven't invalidated their transitional protection certificate; advice from HMRC is that provided the teacher opts out under the scheme provisions i.e. within 3 month from the date of Auto Enrolment ,their certificate will not be invalidated.

3.12 Opt outs

Prior to 1 October 2012, an opt-out covers all teaching employment even if taking up a post with another employer. The teacher remains opted out until either:

- They opt in, or
- One of the employers (after 1 October 2012) reaches the date from which they are required to auto enrol the employee.

After 1 October 2012, the teacher has the choice of opting out of each contract of employment or in respect of all teaching employment. The teacher remains opted out until:

- They opt in, or

- An employer (after 1 October 2012) reaches the date from which they are required to auto enrol the employee.
- On or after 1 April 2014, they are subject to a fair deal transfer.

3.13 Staging Date and Auto Enrolment Template

To notify Teachers' Pensions of your Staging Date and also which members will be enrolled, you will need to complete the Staging Date Template and Auto Enrolment Template. Both of these templates can be downloaded from the Employer Portal.

(i) Staging Date Template

The Staging Date Template must be completed in the first instance. This notifies Teachers' Pensions of the date which you will commence your automatic enrolment duties. The form can be accessed via the **Templates** section on the Employer Dashboard.

The form will require you to input the name of your establishment and the LA/Establishment number. The LA/Establishment number should have been provided to you from the Department for Education. If you are unsure of this number, you can locate it using the Department for Education's Edubase facility [here](#).

You will also need to provide the staging date (or if you have decided to defer your staging date, input the transitional date). Select **Save File** at the top of the template, this will output a file which will be stored on your computer. Please be aware that the file name generated by Teachers' Pensions must **not** be changed. This file can now be uploaded to the Employer Portal. Details on how to upload a file to Teachers' Pensions can be found under section 9.

(ii) Auto Enrolment Template

The Auto Enrolment Template must be completed after the Staging Date Template has been submitted. The Auto Enrolment template advises Teachers' Pensions on the members automatically enrolled into the Scheme.

The form is located within **Templates** on the Employer Portal. You will need to provide the:

- Member's Name
- Teachers' Pensions Reference Number
- National Insurance Number
- Date Of Birth

Please be aware that all of your members affected by Auto Enrolment can be provided on a single form. If any mandatory information has been missed, the template will perform validation checks and advise if something is required. Once the information has been inputted, the file must be saved and uploaded to the Employer Portal.

If any errors are generated due to mismatch of information, we'll contact you via an error file accordingly detailing the error identified for action and re-submission as necessary.

Please be aware that only members affected by **Auto Enrolment** should be included on the template. For members who have been contractually enrolled, a TR6 will need to be completed, thus enrolling the member into the Scheme.

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3.14 Advising your members about Automatic Enrolment

One of the employer duties is to give certain information to employees. Irrespective of the category into which those individuals fall, every employer must give specified information to groups of their employees within the prescribed time limits.

Further information can be found on the Pensions Regulator website [here](#).

3.15 Time Limits

You must write to your members within six weeks of your staging date. After staging, you must write within six weeks of the day a new staff member joining or when they become eligible to be autom enrolled. The exception is for existing Scheme members who must be contacted within two months.

The Government introduced legislation in October 2012 that required all employers to automatically enrol eligible jobholders into a pension scheme. This is known as Auto Enrolment. The Teachers' Pension Scheme regulations contractually require that all employees whose main role is teaching and are aged over 16 and under 75 are entered into the Scheme. The main source of information for employers about Auto Enrolment should always be the Regulator's website www.thepensionsregulator.gov.uk

Opt-Outs

Employees can choose to opt out of the Scheme once they have been automatically enrolled. However, under Automatic Enrolment legislation, you must re-enrol all eligible jobholders who are not currently in a pension scheme three years after your initial staging date and at every three year interval following this. This is known as your 'anniversary date' or 'cyclical re-enrolment date'. If an employee has opted out within the 12 months prior to your 'anniversary date', they should not normally be re-enrolled until your next 'anniversary date'.

Age 22

Where an employee who is younger than 22 years of age opts out after being contractually entered into the Teachers' Pension Scheme, they must be re-entered into the Scheme under auto-enrolment rules when they reach age 22 (assuming they are classed as an eligible jobholder under Auto Enrolment rules, i.e. not earning less than the specified minimum).

Lifetime Allowance Protections

The Lifetime Allowance was introduced from 6 April 2006. Since then, it has been reduced on a number of occasions. When it has been reduced, members have been

able to apply to HMRC for various "Protections." The purpose of these Protections is to protect members whose pension benefits would or are likely to exceed the revised Life Time Allowance.

Further information on the types of protection that may be granted and the current value of the Lifetime Allowance can be found on the HMRC website www.hmrc.gov.uk/pensionschemes/pension-savings-la.htm#10

In order to retain certain types of Protection from the Lifetime Allowance, there are restrictions on the value of benefits that they can accrue. For some members to retain their Protection, they will not be permitted to build up any further pension benefits. Any members with Enhanced Protection, Fixed Protection 2012 or Fixed Protection 2014 will lose that protection if they enter the career average arrangement.

Where a member is contractually or automatically enrolled into the Teachers' Pension Scheme, they may wish to opt out within the first three months in order to retain their Protection². Members should seek Independent Financial Advice on this issue if they are uncertain of the impact of remaining in, or opting out of the Scheme.

Type of membership upon re-enrolment

When re-enrolling an employee who has opted out Teachers' Pension Scheme will place the member into the career average arrangement. The only exception is if the employee had not opted out and would have been a protected or tapered member in the final salary arrangement. In those circumstances Teachers' Pension Scheme will place the member into the final salary arrangement unless the member had a disqualifying break in service or has passed their tapered protection end date (See 8.0 for detail on Breaks in Service). Teachers' Pensions will advise you which arrangement members are in, via the Scheme Arrangement reports or through a Member Print, but further information is available later in this Guide.

The Teachers' Pensions Regulations 2014

Part 3 Scheme Membership Chapter 1 Interpretation

15 Meaning of "P's automatic enrolment date" and "P's automatic re-enrolment date"

For the purpose of this Part-

(a) "P's automatic enrolment date" is the date on which section 3 of PA 2008 applies to a person (P) in relation to P's eligible employment; and

(b) "P's automatic re-enrolment date" is a date determined under regulation 12 of the Occupational and Personal Pension Schemes (Automatic Enrolment) Regulations 2010 in relation to P's eligible employment.

² Under auto-enrolment it is within one month, but the Teachers' Pension Scheme regulations allow for three months and HMRC permit the Scheme provisions to be applied in these cases

As an employer you must:-

- ~~Automatically enrol all new starters into the Scheme and provide them with information about the Scheme and about Automatic Enrolment.~~
- ~~Inform members that, should they not wish to be in the Scheme, they should complete an opt-out form on My Pension Online on the Teachers' Pensions website.~~
- ~~Re-enrol employees who've previously opted out on the third anniversary of your staging date (employees who have opted out within 12 months of the re-enrolment date are exempt until the next automatic re-enrolment date).~~
- ~~Monitor opt-outs and re-enrol employees if they become eligible under Auto Enrolment rules.~~
- ~~Keep accurate records to ensure compliance with Automatic Enrolment legislation.~~
- **Communicate with all employees as required under Automatic Enrolment legislation.**

4.0 What is considered to be full-time employment?

Quite simply, an employment is “full-time” if the contract of employment describes it as full-time (whether in those terms or not).

5.0 What about part-time employment?

If a part-time member was in employment prior to 1 January 2007 they were not automatically a member of the Scheme (contractual enrolment). Such members had to elect to join the Scheme.

If an existing (pre- 1 January 2007) part-time employee who is not already a member starts a new contract or there is a material change in a contract which began after 1 January 2007 (which you’ll have to determine), they automatically have to become a member of the Scheme. You’ll need to deduct contributions from the start date or date of the change. Where a member has multiple employers you should ensure that the member is aware that they must tell those employers immediately that they must deduct Scheme contributions unless they are opting out of any of those other employments.

A part-time member who was in employment prior to 1 January 2007 may have previously completed an election for their service to be treated as pensionable so please ask them or check the system. If they had elected to join the Teachers’ Pension Scheme then you should already be deducting contributions.

If you don’t deduct contributions where it is appropriate, you and the member will have to pay the missing contributions and also pay interest.

The Teachers’ Pensions Regulations 2014

Regulation 16 Meaning of “full-time” and “part-time” employment

For the purpose of these Regulations-

(a) an employment is “full-time” if the contract of employment describes it as full-time (whether in those terms or otherwise); and

(b) an employment is “part-time” if the contract of employment describes it as part-time (whether in those terms or otherwise).

6.0 New Employees

6.1 *So what do I do when someone new starts work?*

When someone new starts work you must inform us. Firstly you should check with your payroll team or provider to identify if they use Monthly Data Collection (MDC), if they do you must make sure they know to add the new starter to the monthly file they send to Teachers' Pensions. If Monthly Data Collection is used you're not required to complete a TR6. If they do not use Monthly Data Collection then you must inform us about your new starter by using the TR6 template on the Employer Portal.

The information you need to provide on the TR6 is the member's:-

- Forename
- Surname
- Date of birth which you will have verified
- National Insurance Number
- Teachers' Pension reference number (also known as DfE number)
- Sex indicator
- Start date
- Area and establishment codes of where they are working
- If the appointment is a full or part-time
- Salary scale

If the new starter decides not to take up their post, it's important to inform Teachers' Pensions immediately.

6.2 *What if I don't know the Teachers' Pensions reference number?*

You can find the Teachers' Pensions reference number by using the Employer Portal.

Firstly, you must log into your Employer Portal account by using the following link <https://www.teacherspensions.co.uk/employers/employer-hub.aspx>.

Once logged in, you'll be presented with an Employer Dashboard. On the left hand side of the dashboard there'll be an option titled **Member Search**. Within this function, you'll have the ability to search for a member using their Name, Date of Birth and National Insurance Number.

If there's no trace on the search facility, you'll need to submit a TR6 appointment notification on the Employer Portal for a number to be allocated.

Once you have input the correct search details, you'll be provided with the member's Teachers' Pensions Reference Number. Member search also provides you with the ability to amend a member's personal details and request a member print, so you can see what details Teachers' Pensions hold on record.

6.3 *Do I need to give the new starter any information about the Teachers' Pension Scheme?*

Yes, you must provide them with a link to the website www.teacherspensions.co.uk and tell them to register in the secure area of the website, My Pension Online. They can then access a range of information about the scheme and complete application forms on-line. A [new-starter checklist](#) is available for employers as part of the employer toolkit.

6.4 *What if they were previously a member of another pension scheme?*

You should always ask new starters if they were previously a member of a pension scheme as they may be able to transfer any accrued benefits into the Teachers' Pension Scheme.

If they were a member of another public service pension scheme, including teaching in Scotland and Northern Ireland, they may be able to transfer those benefits into the Teachers' Pension Scheme on a 'Transfer Club' basis.

Members wishing to transfer in benefits from another pension scheme should complete a transfer application form, which is available on the [website](#).

The option to transfer in benefits is only available to a new starter during the first 12 months of joining the Scheme. It is therefore important that you make them aware of this when they take up their appointment.

The TPS can only accept a transfer-in when the following has been provided within 12 months of joining the TPS:

1. A completed transfer-in application form (sections A, B and C) is received by TP; and
2. An estimate of the service credit or pension value in the TPS, based on the information provided in the application form, has been issued by TP to the member; and
3. If the member wants to proceed with the transfer-in, the acceptance form and / or application to discharge benefits from the sending scheme is made by the member.

If they choose to transfer, you will be required to provide information about their start date and the salary they are paid ([part B of the application form](#)).

A new member cannot transfer in if:

- They've reached their normal pension age (non 'Transfer Club');
- They've reached age 75 (if the previous public sector pension scheme allows this under the 'Transfer Club');
- Are in receipt of retirement benefits from their previous scheme; or
- Their previous scheme was a money purchase scheme and their employer did not contribute to the scheme.

Additionally, for a transfer to be eligible on a Club basis (between two public sector schemes), the steps outlined above must be within 12 months of the member becoming eligible to join the Teachers' Pension Scheme. This means that a returning member, or a

member who has opted out of the Scheme, is not eligible for a Club transfer unless it is within 12 months of first being eligible to join the Scheme. Club transfers are only permitted if the break between leaving the sending scheme and joining the receiving scheme is not more than 5 years.

If they were previously a member of another public service pension scheme in which they had Full or Transitional Final Salary protection, they must inform Teachers' Pension Scheme of this. A "both schemes" test will be applied to establish whether they will retain any final salary protection in Teachers' Pensions and be entered into the last open final salary arrangement (NPA65), rather than career average arrangement. This applies irrespective of whether the member transfers their benefits into the Teachers' Pension Scheme or not.

If a member had Salary Link protection in their previous public service pension scheme the Teachers' Pension Scheme will also, if the member still qualifies, apply the Salary Link protection to any pension transferred in from a Club pension scheme. This is as long as the member applies for the transfer within 12 months of joining the Teachers' Pension Scheme.

If a member has re-entered teaching after a break of more than five years provided they have been in another public service pension scheme in the intervening period (subject to there not being a break of more than five years in that period), they will activate any Salary Link protection on benefits previously accrued in the Teachers' Pension Scheme.

The Teachers' Pensions Regulations 2014 Schedule 3 Parts 5 relating to Club Transfer

(25) (1) This Part applies to a member who applies under these Regulations for a club transfer value to be accepted from an existing club scheme ("the sending scheme").

(2) This Part does not apply if-

- (a) the person (P) has reached 75;
- (b) retirement benefits have become payable to P under this scheme or under the sending scheme; or
- (c) the sending scheme was a money purchase arrangement to which P's previous employer made no contribution.

The Teachers' Pensions Regulations 2014 Part 10

(205) Acceptance of a transfer value

(1) The scheme manager may not accept payment of a transfer value from the sending scheme if-

- (a) P has reached normal pension age;
- (b) retirement benefits have become payable to P under this scheme or under the sending scheme; or
- (c) the sending scheme was a money purchase arrangement to which P's previous employer made not contribution.

(2) A transfer value payment in respect of any pension credit rights or pension credit benefits must not be accepted under this regulation.

6.5 Can a new starter increase their benefits?

See also section 13

There are a number of ways a new starter can increase their benefits via the flexibilities that are open to new starters. Members can take advantage of the pension flexibilities to purchase extra pension or, in the career average arrangement, reduce the level of actuarial reduction

for early retirement. There is a maximum limit to the amount of flexibilities-extra pension that can be purchased, which, for the Scheme year 2015-2016, is £6,500 for members in the career average arrangement and £6,300 for members who remain in the final salary arrangement. Members can obtain information and complete elections in the secure area of the website through My Pension Online. A summary of the flexibilities is outlined below but more information is available later in this document as these options are also available to some existing members.

Buy out

- In Defined Benefit pension schemes, members taking retirement before their Normal Pension Age will have their pension benefits actuarially adjusted, as the pension will be in payment for a longer period of time. The career average arrangement provides for a standard reduction of benefits for members taking retirement benefits before their NPA. This standard reduction of 3% applies for up to three years between the age of 65 and 68. Actuarial adjustment of benefits by approximately 5% will still apply for each year taken early before the age of 65.
- A member joining the career average arrangement can purchase 'buy out' of the standard reduction which will mean that if they retire before reaching their normal pension age (NPA), their benefits will not be reduced by the 3% for each year between age 65 and their NPA. If retiring, for example, at 65 when their NPA is 68 they will have no actuarial reduction of their benefits if they bought out the 3 years. **This option must be taken during the first 6 months of joining the Scheme**. A member can purchase 'buy out' for one, two or three years (as applicable based on their NPA) by completing the election form on the website.
- Contributions are percentage based and deducted from salary.

The Teachers' Pensions Regulations 2014 Schedule 2 Part 4

29 (4) A buy-out election may only be made within 6 months after P enters pensionable service under this scheme

Faster Accrual

- A new starter member in the career average arrangement can pay additional contributions to earn a faster rate of accrual. This is an annual election ~~which that~~ new starters need to make within one month of either joining the Scheme or, in the case of existing Scheme members, entering a new employment. In future years they must make the election before the April of the Scheme year for which they want to pay additional contributions. The faster accrual ~~A member can elect to pay additional contributions by completing the~~ election form is available on the TPon the website.
- Members can choose to increase their accrual rate from the standard 1/57th of pensionable earnings in the Scheme year to:
 - 1/55th;
 - 1/50th; or

- 1/45th.

The Teachers' Pensions Regulations 2014 Schedule 2 Part 3

22 (4) A faster accrual election must be made-

- (a) if P was not in pensionable service in relation to that employment in that financial year, within one month after P enters pensionable service in relation to that employment; or
- (b) otherwise, in the financial year before the financial year to which it relates.

Additional Pension

New members can purchase additional pension for themselves, or themselves and an adult beneficiary, either by a one off payment or by deductions from salary. Contributions pay for a 'block' of £250 of Additional Pension, or multiple thereof. For example, subject to the maximum pension limit, a member may choose to purchase 2 'blocks' of Additional Pension, which will equate to £500 of extra pension.

The Teachers' Pensions Regulations 2014 Schedule 2 Part 2

6 (3) An additional pension election-

(A) must state whether the election is for-

- (i) an additional (self only) pension; or
- (ii) an additional self only pension and an additional (surviving adult) pension

6.6 *What if my new employee is already a Scheme member but with another employer before taking up this post?*

You will need to be aware if they are a protected, tapered or transitional member as that will determine if they can make any further elections or can continue with an existing election (please refer to Section 7.0). You will need to check if they have opted out of the scheme or have any elections where they were making additional payments. You should ask the starter but you can confirm the position by requesting a member print for a member (see below).

If they are a protected or tapered protection member and are still in the final salary section of the Scheme you need to check that they do not have 45 years of service. The maximum period of service for final salary section benefits is 45 years, and as further contributions will not lead to the accrual of further service you do not need to deduct contributions.

Additional Pension elections are taken to be revoked if a monthly payment is missed and the payment is not made within three months of a written demand to the member. If the member wishes to maintain the election they will need to arrange the deductions with the new employer.

Faster Accrual elections are for the employment specified by the member when taking out the election, so any previous election is deemed to be revoked if the member has left that employment. The member can start a new election in the new employment provided they apply within one month of starting that employment.

Buy-out elections are taken to be revoked if a monthly payment is missed and the payment is not made within three months of a written demand to the member. Buy-out elections may also be re-started if the member leaves ~~has the Scheme but returns after a break~~ had a gap in service of not more than five years. If the member wishes to maintain the election they will need to arrange the deductions with the new employer and advise Teachers' Pensions that they are re-starting the election.

Requesting a member print

To request a member print, you must first log into your Employer Portal account. Once logged in, you will be presented with the Employer Dashboard, where you will have the ability to select Member Search. After inputting the member's personal details into the member search and selecting the **Search** option, you will be provided with the members name and Teachers' Pensions reference number.

A printer icon will appear next to the member's name. Selecting this option will allow you to download the member print. From here you will have the ability to either print the record, or save to your computer.

6.7 *What if they have already retired from the Scheme and started work?*

Before employing someone, you should check if they have previously been a member of the Teachers' Pension Scheme and if they are in receipt of retirement benefits. If you employ a retired member you must tell them to inform Teachers' Pensions immediately. If they do not inform Teachers' Pensions it may result in an overpayment of pension. Recovering this overpayment could cause distress and potentially financial difficulties for your employee. This applies whether the employee rejoins the Scheme or not.

If your new employee is in receipt of ill health benefits from the Teachers' Pension Scheme you need to be satisfied that their health does not stop them re-entering teaching. If they re-enter teaching their benefits will stop so you need to ask them to contact Teachers' Pensions immediately. If a member received ill health benefits before 31 March 1997 they are not eligible to join the Scheme.

If a retired member was already re-employed immediately before 1 April 2012 and has not retired again, they may be a protected or tapered member. If a retired member became re-employed on or after 1 April 2012 and has not retired again, they will be a transition member. If a retired member becomes re-employed after 1 April 2015 they will automatically enter the Scheme under the career average arrangement and you must deduct contributions unless they decide to opt out.

The Teachers' Pensions Regulations 2014

Regulation 114 When ill-health pension ceases to be payable

An ill-health pension ceases to be payable to a person (P), unless P has reached normal pension age, on the earlier of the following dates-

- (a) the date on which P re-enters eligible employment;
- (b) the date on which P engages in any work as a teacher which is not an eligible employment.

If the person is receiving premature or age retirement final salary benefits, those benefits may be affected by any earnings. This is regardless of whether or not they elect to opt out of the Scheme.

If your payroll supplier/team is using Monthly Data Collection and includes them on the monthly file to Teachers' Pensions you do not need ~~to take any further action~~ issue a TR6 to TP. If they are not using Monthly Data Collection you will need to ~~process the member as a new employee~~ provide a TR6. In either case ~~you must~~ should instruct your employee the member to complete a Certificate of Re-employment form via their My Pension Online account. This form also ~~which includes a section for the employer to you will have to complete to~~ provide salary and service details.

~~You must always tell any pensioner that you employ that they must inform Teachers' Pensions that they have commenced re-employment.~~

6.8 My payroll team/supplier does not use Monthly Data Collection, what do I need to do?

You should provide your payroll team/supplier with

- The forename and surname of your new employee;
- Their start date;
- Their Teachers' Pensions reference number;
- Their National Insurance number;
- Area and establishment codes of where they are working;
- If the appointment is a full or part-time; and
- Their date of birth and (non-mandatory) email address.

They will then need to complete and submit a TR6 form to Teachers' Pensions using the secure Employer Portal on the website www.teacherspensions.co.uk.

6.9 What if they do not want to join the Scheme?

An employee will still need to be contractually enrolled in the Teachers' Pension Scheme but if they choose they can elect to opt out of the Scheme by completing a form on the secure member section of the website, My Pension Online. Once you are satisfied that they have opted out, you shouldn't take any pension contributions from their salary. The member should receive a document from Teachers' Pensions that confirms that their election to opt out has been accepted.

Effective dates for opt out elections cannot be retrospective unless a member opts out within three months of joining the Scheme; any failure to deduct contributions will generate an interest charge for both you and the member.

If the opt out is made within 3 months of taking up an appointment a refund of contributions can be made. In most cases the refund will be automatically made.

If the opt out is made after the initial 3 month period it is effective from the first of the month following the month in which it was received. For example, if the opt out is received at TP in April, it will apply from May. No refund of contributions is paid unless the member leaves the Scheme. Members with more than 3 months service but who have not qualified for benefits have the option of transferring-out their "pension" to another pension scheme, rather than taking a refund of contributions plus interest.

Auto Enrolment requires you to re-enrol any employees who have opted out of the Scheme on the 3rd anniversary of your 'Staging Date' unless transitional delay applies or they opted-out within 12 months of the Auto Enrolment "anniversary date". You must ensure that your payroll team/provider informs us when you auto enrol an existing member who has opted-out of the Scheme, by using the Auto Enrolment template available on the Employer Portal.

The Teachers' Pensions Regulations 2014 Regulations 28

(2) P may only exercise the option by written notice to the scheme manager in a form required by the scheme manager ("opt-out notice").

(3) An opt-out notice has effect-

(a) if the scheme manager receives the opt-out notice no later than 3 months after P enters the employment, from the first day of the employment; or

(b) otherwise, from the first day of the month after the month in which the scheme manager receives the opt-out notice.

(4) An opt-out notice ceases to have effect from the earlier of-

(a) the date on which a subsequent opt-in notice has effect;

(b) P's automatic enrolment date for that employment; and

(c) if P is subject to a Fair Deal transfer in relation to service in that employment, the Fair Deal transfer date

6.10 I have an employee who wishes to rejoin the Scheme after opting-out; what needs to be done?

An employee who previously opted out can elect to rejoin. You should direct them to the website to complete an application form. As part of the application process, you will have to provide confirmation of their employment.

The employee will receive an acceptance letter asking them to ensure their employer is aware of the election that they have joined the Scheme. You should deduct contributions from the date provided on the acceptance letter.

7.0 Existing Members

7.1 What happens to existing members after 1 April 2015?

Existing Scheme members will fall into one of three categories post 1 April 2015: fully **protected** member; **tapered** protected member; or **transition** member.

The Teachers' Pensions Regulations 2014 Schedule 3 2 Active membership of the existing scheme

For the purpose of Parts 2, 3 and 4 of this Schedule, a person (P) is an active member of the existing scheme on a given date if on that date-

- (a) P is in pensionable service under the existing scheme;
- (b) P is on a gap in service not exceeding 5 years; or
- (c) P is in receipt of an ill-health pension in respect of the existing scheme.

3 Gap in service after scheme closing date

(1) Sub-paragraph (2) applies-

- (a) after the scheme closing date; and
- (b) in relation to a member of the existing scheme.

(2) A member (P) is not on a gap in service while P is in pensionable service under an existing scheme.

4 Meaning of "tapered protection closing date"

(1) The closing date for a tapered protection member of the existing scheme ("tapered protection closing date") is a date between 31st May 2015 and 31st January 2022 (inclusive) determined by the scheme manager by reference to a table published for that purpose.

(2) The tapered protection closing date must fall on the last day of a month.

A **protected** member is one who was an active member immediately prior to 1 April 2012 and was within 10 years of their normal pension age (NPA) on that date. These members remained in the final salary arrangement provided they do not have a subsequent continuous break in service of more than 5 years. Members also lose their protection when they retire unless they are taking phased retirement.

The Teachers' Pensions Regulations 2014 Schedule 3 Part 2

6 Meaning of "full protection member"

- (1) A person (P) to whom paragraph 7, 8 or 9 applies is a full protection member of the existing scheme.
- (2) P ceases to be a full protection member of the existing scheme when P ceases to be in pensionable service under the existing scheme

7 Active members of the existing scheme

This paragraph applies if-

- (a) P was an active member of the existing scheme, as defined in Part 1, on the scheme closing date and on 31st March 2012;
- (b) a pension, other than a phased retirement pension, has not become payable to P on or after 1st April 2012; and
- (c) unless P dies, P would reach normal pension age under that scheme on or before 1st April 2022.

8 Active members of an existing public service scheme

This paragraph applies if-

- (a) P was an active member of an existing public service scheme on the scheme closing date and on 31st March 2012;
- (b) P enters eligible employment not more than 5 years after leaving pensionable service under the existing public service scheme;
- (c) a pension in respect of all of P's service in the existing public service scheme has not become payable on or after 1st April 2012; and
- (d) unless P dies, P would reach normal pension age under the existing scheme and the existing public service scheme on or before 1st April 2022.

9 Fair Deal members

- (1) This paragraph applies if sub-paragraphs (2) and (3) apply.
- (2) This sub-paragraph applies if-
 - (a) on or before the scheme closing date-
 - (i) P was an active member of the existing scheme;
 - (ii) P's employment was transferred to an employer not mentioned in Parts 2, 3 or 4 of Schedule 1;
 - (iii) as a result of that transfer, P ceased to be in pensionable service under the existing scheme; and
 - (iv) P's employment is subject to existing Fair Deal arrangements.
 - (b) after the scheme closing date-
 - (i) P is subject to a Fair Deal transfer; and
 - (ii) P is not a member of another pension scheme to which P's employer pays contributions in respect of P.
- (3) This sub-paragraph applies if-
 - (a) on 31st March 2012 and on the scheme closing date, P was an active member of the existing scheme or a pension scheme access to which was given under existing Fair Deal arrangements; and
 - (b) unless P dies, P would reach normal pension age under the existing scheme before 2nd April 2022.

A **tapered** member is one who was an active member immediately prior to 1 April 2012 and was more than 10 years but less than 13.5 years away from their normal pension age (NPA) on that day. Those members will remain in the final salary arrangements until a later date, their transition date, and then they will move to the career average arrangements. If they have a continuous break of more than five years before their transition date or take their retirement benefits they will move into the career average arrangement on returning to service.

The Teachers' Pensions Regulations 2014 Schedule 3 Part 3

13 Meaning of "tapered protection member"

- (1) A person (P) to whom paragraph 14, 15 or 16 applies is a tapered protection member of the existing scheme.
- (2) P ceases to be a tapered protection member of the existing scheme on whichever of the following days occurs first-
 - (a) P's tapered protection closing date; or
 - (b) the day on which P ceases to be in pensionable service under the existing scheme.

All other existing members are transition members and entered the career average arrangement on 1 April 2015.

The Teachers' Pensions Regulations 2014 Schedule 3 Part 4

20 Meaning of "transition member"

A person (P) to whom either paragraph 21 or 22 applies is a transition member.

7.2 How do I know when a tapered member's transition date is?

The transition dates are individual to each tapered member and depend on their age on 1 April 2012 and if they were under the 60th or 80th final salary arrangements. A table showing all the dates is in Appendix 2 of this document.

Employers will receive a monthly Scheme Arrangements Report via the Employer Portal to identify in advance when a member is moving into the career average arrangement.

7.3 Are member's final salary benefits being transferred into the career average arrangements?

No, any benefits earned in the final salary arrangement will remain as final salary benefits.

7.4 Can a protected member elect to join the career average arrangements?

No they will remain in the final salary arrangement unless they have a continuous break in service of more than five years or retire and return to service.

7.5 What happens to member's final salary benefits if they are a transition member?

The existing formula for calculating final salary benefits will continue to apply but if a member remains in service until retirement, their final salary benefits will be calculated using salaries earned in the career average arrangements, rather than the salary they were on when they left the final salary arrangements. This is known as the 'final salary link'. The average salary is the greater of the last 365 days of pensionable salary, or the average of the best three consecutive year's salaries re-valued in the ten years prior to leaving service. This means they will still benefit from any growth in their salary.

If they have a continuous break in service of more than five years, their final salary benefits will be calculated using the salaries earned at the point of the break unless the member can provide evidence that they have been in another public service scheme during their absence from the Teachers' Pension Scheme.

The Teachers' Pensions Regulations 2014 Schedule 3 Part 7

31 Application of existing scheme rules

(1) The existing scheme rules apply in relation to the calculation of benefits payable in respect of pensionable service under the existing scheme, save that an application for payment of benefits must be made under regulation 162 of these Regulations and not under TPR 2010.

32 Determination of final salary

(1) For the purpose of calculating benefits payable under the existing scheme to or in respect of a transition member with continuity of service, the member's final salary is determined by reference to Part 5 of TPR 2010.

7.6 Do employers need to inform members when their scheme arrangement changes?

It is the responsibility of the Scheme to inform members of any change to their pension benefits. TP undertook an exercise in February 2015 to inform members whether they were transitioning to the career average arrangement on 1 April 2015, or at a later date (tapered protection) or were remaining in the final salary arrangement (full protection).

As and when new members join, or existing members re-join, TP write to those members to advise them of the scheme arrangement they are in. However, where we do not hold a contact email or address for the member we will email the employer and ask them to inform the member. Hence there are occasions when we can only fulfil the Scheme's statutory duties through and with the cooperation of employers.

8.0 Breaks in Service

8.1 What happens if a member leaves service then returns at a later date?

Members who leave pensionable service after their Normal Pension Age (NPA) become entitled to their benefits. Members need to be aware that if they opt-out of the Scheme after their NPA their pension benefits (in the arrangement for which the NPA has been reached, become payable. If the member rejoins the scheme their pension will be put into payment, subject to abatement, and any protections previously held will not apply and they will join the career average arrangement.

Members who are out of service for more than five continuous years before rejoining the Scheme will enter the career average arrangement.

Members who are out of service but return within five years will retain any protections to which they were entitled before they left, including their salary link.

Any period that a member is in pensionable employment in another public service scheme does not count towards a five year break in service. Members who return after a break in service should inform Teachers' Pensions if they were employed in another public service scheme during the break. They should do this even if they decide not to apply to transfer their other public service pension into the Teachers' Pension Scheme.

Members who have service in another public pension scheme before joining the Teachers' Pension Scheme may bring any protection in their previous scheme with them, provided that there is not a continuous break of more than five years between public service employments and they satisfy the two schemes test: had they retained protection in their previous

scheme; and if they had been in the Teachers' Pension Scheme on 1 April 2012 what would their status have been? This includes any teaching service in Scotland and Northern Ireland. Note that retained protection in the TP scheme will be based on Teachers' Pensions rules and dates, not the previous scheme

Members who have previously transferred their benefits out of the Teachers' Pension Scheme to a non-public sector pension scheme and then return to teaching after 1 April 2012 will enter the career average arrangements without any protection. If the transfer out was to another public service scheme and the break in service was five years or less, then any previous protection may apply as outlined above.

The Teachers' Pensions Regulations 2014 Schedule 3 part 1 5 Continuity of service

(1) This paragraph applies in relation to a transition member (P) who was a member of the existing scheme or an existing public service scheme before becoming an active member of this scheme.

(2) For the purpose of this Schedule, P has continuity of service unless P has a gap in service exceeding 5 years which-

(a) begins on or before the closing date; and (b) ends on the day on which P becomes an active member of this scheme.

(3) In this paragraph, "closing date" means-(a) if P is a tapered protection member of the existing scheme, P's tapered protection closing date; or (b) otherwise, the scheme closing date.

9.0 Changes

9.1 *If a member tells me that they have changed address or name, do I need to pass that on to Teachers' Pensions?*

You must ensure that any changes are notified to Teachers' Pensions by asking your payroll team/supplier to update the member record using the Employer Portal. You should also encourage the member to keep their personal information updated on My Pension Online.

9.2 *Are there any other changes Teachers' Pensions needs to know about?*

If a member changes schools within an authority, your payroll supplier must update the member record using the Employer Portal. Similarly if you are notified of a new National Insurance Number you must ask your payroll supplier to notify Teachers' Pensions.

10.0 Pensionable Pay

10.1 Non pensionable pay elements

The following payments are not pensionable regardless of the arrangements that a member is in.

Data Item	Included
Bonus Payments <u>for a member who is a school teacher</u> <u>(school teacher means a school teacher for the purpose of section 122 of the Education Act 2002)</u>	No
<u>Bonus Payments for a member who is not a school teacher</u> <u>- payment made to the member by way of a bonus made under a pay settlement that applies to all employees (or all employees of a particular class or description) at the institution where the member is employed</u>	<u>Yes, if it meets the described criteria.</u>
Travelling or Expenses Payments	No
Any payment in lieu of notice to terminate contract	No
Any payment to cover the loss of any contractual holiday pay	No
An honorarium payment	No
Any payment in respect of duties that are not part of their duty as a teacher	No

10.2 Pensionable pay elements

As of 1 April 2015, overtime payments are treated as pensionable for any members in the career average arrangements. Overtime is not pensionable for protected or tapered member who remain in the final salary arrangements.

Overtime payments should be included on any service and salary returns for all members regardless of the scheme arrangements that a member is in. Overtime, as with all pensionable pay, should be shown in the period it is earned. This information is required for all members as some members may reach their transition date during a period of overtime.

There are a small number of permitted salary sacrifice arrangements: child care vouchers, mobile telephones and bicycles / bicycle equipment.

10.3 Residential Emoluments

The value of accommodation can in certain circumstances be considered to be pensionable earnings. This arrangement is known as a 'residential emolument' and must be approved by Teachers' Pensions.

You have three months from the start of the member's employment, or from when the accommodation becomes available, to agree the emolument with Teachers' Pensions. You will need to provide written evidence of a valuation of the property involved. A valuation includes the current gross annual value of the residence, as certified by an estate agent, i.e.

the rental value of the property if let on the open market, subject to a limitation of one-sixth of contributable salary. The gross annual salary rate should also be provided together with the annual Council Tax and costs of amenities (like heating, lighting and water), if these are provided free of charge.

The emolument must be reviewed every two years or the arrangement will be cancelled. You will have to supply and pay for the evidence each time. You should not assume that if the post holder changes, the emolument will also apply to the new appointee.

If the arrangement is accepted, you and the member will be informed. You should deduct the extra contributions from the member from the date of occupancy of the property. Contributions are also required from you based on the member's basic salary plus the emolument.

Arrears of contributions may be due from both you and the member if there is any delay between the occupancy and acceptance dates. These arrears will incur interest.

The Teachers' Pensions Regulations 2014

37 Application for residential benefits in kind to form part of pensionable earnings

- 1) This regulation applies to a person (P) who receives residential benefits in kind.
- (2) P's employer (E) may apply in writing to the scheme manager asking for the money value of those residential benefits in kind to form part of P's pensionable earnings.
- (3) The application must be made within 3 months after the later of-
 - (a) the first day of P's employment; or
 - (b) the first day on which residential accommodation is provided to P.
- (4) The application must be accompanied by a statement certifying that E will-
 - (a) review the value of the residential benefits in kind at the times mentioned in paragraph (5); and
 - (b) inform the scheme manager in writing of the results of each review.
- (5) E must review the money value of the residential benefits in kind as follows-
 - (a) the first review must be carried out within 2 years after the later of-
 - (i) the first day of P's employment; or
 - (ii) the first day on which residential accommodation is provided to P; and
 - (b) each subsequent review must be carried out within 2 years after the previous review.

10.4 Are any restrictions made to salaries?

Some members who joined the Scheme between 1 June 1989 and 1 April 2008 may be affected by an earnings cap. Some may have elected to have this earnings cap lifted and previous 'capped' service reduced. However, from 1 April 2008, any member whose salary was above the earnings cap, or any new entrant, will have employee and employer contributions deducted based on full salary.

Any final salary benefits including any paid to transition members with a final salary link will still have the restricted salary provision applied. If the pensionable salary in the final three years of pensionable employment was increased by more than 'X' or 10%, the increase in that salary or salaries will be restricted to 'X' or 10% whichever is the higher ('X' – the correct

figure will be added once it has been confirmed). This figure is reviewed each year and the latest figure can be found on our website.

Where this restriction applies, any contributions not used in the calculation of average salary will be refunded.

10.5 Tiered Contributions

The Teachers' Pensions website includes information about Tiered Contributions and how they are applied to members in the Teachers' Pension Scheme, as well as an interactive calculator which enables a member to work out how much their contribution will be each month.

All teachers who are members of the Scheme must have their pension contributions deducted from their gross contributable salaries. Only pensionable pay should be included, pay figures should be adjusted to **exclude** amounts where a teacher:

- Has opted out of the Teachers' Pension Scheme
- Is aged 75 or over
- Is in part-time non pensionable employment
- Is already correctly contributing to the Local Government Pension Scheme [final salary members with a full-time and part-time teaching position qualify in the Local Government Pension Scheme for the part-time position, whereas for career average both positions qualify in the Teachers' Pension Scheme]
- Is in receipt of non pensionable allowances e.g. overtime where a member is **not** in the Career Average scheme
- Is paying contributions on a former higher salary
- Is paying additional contributions (Preston), due in the case of elections for retrospective access to the pension scheme by part-time workers.

The Monthly Contributions Breakdown form (which is available on the Employer Portal within the Templates sections) reflects the current contribution rates and should be used ~~in 2015-2016~~ to advise Teachers' Pensions of contributions deducted from April 2015 onwards. ~~The first paying-in slip for Tiered Contributions under the new rates will be due by 7 May.~~

To access the Monthly Contributions Breakdown Form, firstly, log into the Employer Portal. Select Download a File and choose templates. Within the templates section you will be able to download the form. Please enable macros before inputting the information.

Once the amounts per tier have been inputted, please select "Save File". This will generate a .csv output file. Please do not change the file name or format prior to upload.

The contribution rates from April 2015 ~~(and which will remain the same for 2016/17)~~ are:-

Annual rate of pensionable earnings	Member's contributions rate
Up to £25,999.99	7.4%
£26,000 to £34,999.99	8.6%
£35,000 to £41,499.99	9.6%
£41,500 to £54,999.99	10.2%
£55,000 to £74,999.99	11.3%
£75,000 and above	11.7%

The employers share from ~~1 April 2015 to 31 August 2015 is 14.1%. From~~ September 2015 ~~this will change to~~ 16.48% and this ~~will include~~ the 0.08% administration levy.

Teachers' Pensions monitor monthly payments and failure to pay at the correct rates or provide an acceptable explanation for any variances will result in a report to the Department for Education. It is therefore extremely important that the correct year's Monthly Contributions Breakdown form is completed detailing contributions collected by tier and monies paid over by the 7th of the following month (or earlier in the case of a weekend or bank holiday).

10.6 Calculating Tiered Contributions

The tiered rate of contributions is determined with reference to the member's actual pensionable earnings for a particular employment, rather than the Full Time Equivalent rate for it. Where a teacher is a member of the Teachers' Pension Scheme in respect of more than one employment (i.e. has two or more part-time jobs, or a full-time and a part-time job in the Teachers' Pension Scheme) the earnings in each employment will determine the contribution rate paid for each particular employment.

Employers will first need to derive the employees "annual salary rate" for each pay period, as illustrated in the table provided, in order to determine the contribution rate for the pay period. **Note that overtime and back-dated salary increases are not included when determining the annual rate of pensionable earnings.**

Overtime only needs to be considered where the member is in the career average arrangement, when the contribution rate is applied to their "pensionable earnings" in the pay period.

A full-time teacher in the career average arrangement receives a back-dated salary increase in April 2016. The teacher also submits a pay claim in the April pay period for overtime undertaken in March 2016.

Neither the backdated pay increase nor the overtime is included when determining the contribution band and tier for April, but the tier for April is applied to the back-dated pay and overtime.

Overtime Paid in Arrears with Salary Increase and Back-Dated Pay Award											
Pay Period		Pay Period Earned (PPE)	Back Dated Pay B	PPE Over time C		Pay Period Paid (PPP) D	PPE Annual Rate of Pen. Earnings E (An x 12)	PPE Member's Cont. Rate F	PPE Pay Period Pen. Earnings G (An+B+C)	PPE Cont. Due H (G x F)	PPP Cont. Paid Σ H
Jan-16	PPE A1	£2,750			PPE A1	£2,750	£33,000	8.60%	£2,750	£236.50	£236.50
Feb-16	PPE A2	£2,750			PPE A2	£2,750	£33,000	8.60%	£2,750	£236.50	£236.50
Mar-16	PPE A3	£2,750		£250	PPE A3	£2,750	£33,000	8.60%	£2,750	£236.50	£236.50
Apr-16	PPE A4	£3,000	£750		PPE A4	£3,750	£36,000	9.60%	£3,750	£360.00	
					PPE A3	£250		9.60%	£250	£24.00	
											£384.00
May-16	PPE A5	£3,000			PPE A5	£3,000	£36,000	9.60%	£3,000	£288.00	£288.00

The service return for this member will need to show:

Service Return / MDC			
Pay Period	Annual Salary	Part-time Salary Paid	Overtime Paid
Jan-16	£36,000	N/A	£0
Feb-16	£36,000	N/A	£0
Mar-16	£36,000	N/A	£250
Apr-16	£36,000	N/A	£0
May-15	£36,000	N/A	£0

For part-time, supply and hourly paid the contribution rate is determined by calculating the 'annual salary rate' for the pay period and applying it to all pensionable earnings paid in the pay period (including arrears).

For a member in the career average arrangement working part-time two days per week on a FTE salary of £33,000, rising to £36,000 in September, backdated to April:

Part time 2 days per week, FTE of £33,000, with a back-dated pro-rate pay increase in September to a FTE of £36,000										
Pay Period		Pay Period Earned (PPE)	Back Dated Pay B	PPE Over time C	Pay Period Paid (PPP) D	PPE Annual Rate of Pen. Earnings E (An x 12)	PPE Member's Cont. Rate F	PPE Pay Period Pen. Earnings F (An + B)	PPE Cont. Due G (F x E)	PPP Cont. Paid Σ H
Apr-15	PPE A1	£1,100			£1,100	£13,200	7.40%	£1,100	£81.40	£81.40
May-15	PPE A2	£1,100			£1,100	£13,200	7.40%	£1,100	£81.40	£81.40
Jun-15	PPE A3	£1,100			£1,100	£13,200	7.40%	£1,100	£81.40	£81.40
Jul-15	PPE A4	£1,100			£1,100	£13,200	7.40%	£1,100	£81.40	£81.40
Aug-15	PPE A5	£1,100			£1,100	£13,200	7.40%	£1,100	£81.40	£81.40
Sep-15	PPE A6	£1,200	£500		£1,700	£14,400	7.40%	£1,700	£125.80	£125.80

The service return for this member will need to show the retrospective application of the pay increase:

Service Return / MDC			
Pay Period	Annual Salary	Part-time Salary Paid	Overtime Paid
Apr-15	£36,000	£1,200	£0
May-15	£36,000	£1,200	£0
Jun-15	£36,000	£1,200	£0
Jul-15	£36,000	£1,200	£0
Aug-15	£36,000	£1,200	£0
Sep-15	£36,000	£1,200	£0

Bonus Payments

If a bonus payment is made to an employee, the contribution tier for the month in which it is made will include the bonus when deriving the annual; salary. But it is important to note that in the service return the annual salary will also have to annualise the bonus payment, i.e. multiple the bonus payment by 12 in the month in which it is paid in the service return. This is required to ensure that the member receives the full accrual for the bonus for which they have paid contributions.

If the bonus payment is not annualised in the month in which it is paid the member will only receive one twelfth ($\frac{1}{12}$ th) of the accrual in the case of an annual bonus. This is because of the way that Teachers' Pensions systems calculate pensionable earnings based on service returns. Our systems treat it as a monthly salary rather than an addition on top of the annual salary.

For example, a member with a salary of £33,000 per annum receives a bonus of £1,200 in May 2016. In order to ensure that the member's accrual of pension is based on the total pensionable earnings in the scheme year (£34,200), there are two options:

1. Make the members salary £47,400 in the month in which the bonus was paid (£33,000 + (£1,200 x 12)); or
 2. Make the members salary £34,200 in each month or period of the service return.
- <https://www.teacherspensions.co.uk/~media/Documents/Member/Applications/Transfer%20in%20V14.ashx>

11.0 Absence

11.1 *What do I need to do if a member is absent on family leave (maternity, paternity, parental and adoption leave)?*

You should make sure both employer and member contributions are paid for as long as they continue to receive at least half pay or statutory family leave pay.

If half pay or statutory pay ceases then you should ask your payroll supplier to record the absence as 'days excluded' until the member returns to pensionable employment. If the member does not return after the absence, their pensionable employment will be considered to have ended. You should then advise your payroll supplier to record the member as a leaver if they use MDC. If your payroll supplier does not use MDC, they should complete a TR8 template on the secure Employer Portal.

If the member leaves your employment, you should stress the importance of keeping Teachers' Pensions informed of any address or name changes in order to receive future correspondence regarding their pension. This can be completed via My Pension Online by the member.

The Teachers' Pensions Regulations 2014 Chapter 3 Pensionable service 23 Service not pensionable unless member is entitled to pay
23 Service not pensionable unless member is entitled to pay
(1) A person (P) in an eligible employment is not in pensionable service in relation to that employment unless P is entitled to be paid-
(a) P's salary in respect of that employment;
(b) if P is on adoption leave, maternity leave, parental leave, paternity leave or additional paternity leave-
(i) at least half P's salary in respect of that employment; or
(ii) statutory pay; or
(c) if P is on sick leave, at least half P's salary in respect of that employment.
(2) P is not in pensionable service in relation to an employment during a period of non-pensionable family leave, non-pensionable sick leave or unpaid leave from that employment.

11.2 *What if a member goes on strike?*

Any days that a member is on strike are not pensionable. You should ask your payroll supplier to record the absence as 'days excluded'. Strike days are not used in any pension calculation. Please refer to the [Payroll Guide](#) for additional information.

If a member, who is on strike, is over normal pension age, they will not become entitled to retirement benefits while they're on strike. This is provided you record the service as 'days excluded' rather than a service break.

11.3 *If a member is on sick leave, is that pensionable?*

Sick leave is pensionable, provided the member is receiving at least half pay. Once the member is on less than half pay, service is no longer pensionable.

11.4 *What if a member is suspended from duty, are they still treated as being in pensionable employment?*

If a member is suspended on full pay, the period is considered to still be pensionable employment. If they're suspended without pay, it's not classed as pensionable employment and any periods without pay must be shown as days excluded.

If a member applies for retirement benefits whilst suspended from duty, it is important that you inform Teachers' Pensions of the suspension as it may impact on the member's retirement application.

11.5 *If I grant a member special leave, is that treated as pensionable?*

All absences where a member is entitled to be paid a salary are pensionable. Unpaid absences, such as sabbaticals are not pensionable. If you grant a member unpaid Emergency Family Leave that period will not be treated as pensionable service. Any periods of unpaid leave should be recorded by your payroll provided as days excluded.

The Teachers' Pensions Regulations 2014 Chapter 3 Pensionable service

23 Service not pensionable unless member is entitled to pay

(c) If P is on sick leave, at least half P's salary in respect of that employment.

(2) P is not in pensionable service in relation to an employment during a period of non-pensionable family leave, non-pensionable sick leave or unpaid leave from that employment.

12.0 Nominations

12.1 *Can a member nominate someone to receive benefits if they die?*

A spouse or civil partner will automatically receive a death grant if a member dies in service. The member can choose to nominate someone else to receive a death grant if they wish. Nominations are not limited to one person and a member can choose different percentages for each nominee.

If they have a partner or dependent relative, they can nominate that person to receive a pension after their death, subject to certain conditions. Nominations can be completed using the secure member area of the website My Pension Online.

You should remind members to keep their nominations up to date otherwise payment may not be made to the person they want to receive it. This is very important if a member marries or re-marries as marriage does **not** supersede a nomination. Any nomination made before marriage will still apply unless the member notifies Teachers' Pensions that they wish to cancel their nomination.

The Teachers' Pensions Regulations 2014

133 Meaning of "death grant beneficiary"

(1) For the purpose of a death grant, a person (P) is a member's "death grant beneficiary" if-

(a) P is an individual;

(b) the member has nominated P to receive a death grant or a share of a death grant on the member's death; and

(c) at the date of the member's death, the nomination has effect.

(2) A member may nominate P by giving written notice to the scheme manager.

(3) The nomination ceases to have effect if-

(a) the member revokes the nomination by giving written notice to the scheme manager,

(b) the member subsequently nominates a different person in place of P, or

(c) P dies.

(4) If a member nominates more than one death grant beneficiary, the notice must state-

(a) the share of the death grant to be paid to each beneficiary; and

(b) whether, if a beneficiary dies before the member, the beneficiary's share must be paid-

(i) to the surviving beneficiaries in accordance with paragraph (5), or

(ii) to the member's personal representatives as part of the member's estate.

In addition to nominating a person to receive a death grant payment unmarried members can also nominate a person to receive a pension. If a member is unmarried and has been living with a partner for 2 years during which time their financial affairs have been interdependent or the partner has been financially dependent on the member they can nominate their partner to receive a pension in the event of the member's death.

Interdependency is tested after the member dies. You should remind members that it is important that such nominations are kept up to date otherwise benefits may not be paid.

An unmarried member may also nominate a financial dependent. The dependent must be wholly or mainly financially dependent on the member. If a dependent is a member's parent or step parent, brother or sister they must:

- Have never married nor formed a civil partnership; or
- Be widowed or a surviving civil partner.

The Teachers' Pensions Regulations 2014 134 Meaning of "surviving adult"

(1) For the purpose of a death grant, the "surviving adult" of a member who has died means the member's-

- (a) surviving spouse;
- (b) surviving civil partner; or
- (c) surviving nominated partner.

(2) For the purpose of a survivor's pension, the "surviving adult" of a member who has died means the member's-

- (a) surviving spouse;
- (b) surviving civil partner;
- (c) surviving nominated partner; or
- (d) surviving nominated beneficiary.

135 Meaning of "surviving nominated partner"

(1) For the purpose of a survivor's pension, a member's partner (P) is a "surviving nominated partner" if-

- (a) the member has nominated P to receive a pension on the member's death; and
- (b) at the date of the member's death-
 - (i) the nomination has effect; and
 - (ii) the condition in paragraph (3) was satisfied for a continuous period of at least 2 years ending on that date.

13.0 Flexibilities

13.1 Can members buy additional pension?

Members can buy additional pension as long as they are in pensionable employment and under their NPA. Additional pension can be bought in multiples of £250, up to a maximum of £6,500 for all flexibilities. This amount is reviewed each year. Payments can be made by a lump sum or a regular monthly payment deducted from a member's salary.

If a member wants to buy additional pension they can either buy it just for themselves, or for themselves and their adult beneficiary. They will need to complete an application form that is available in the secure member area of the website, My Pension Online. Your payroll supplier will be required to validate the member's service and salary. You will be notified if the application is accepted and when to deduct the extra contributions.

Teachers' Pensions will calculate the cost for members who decide to purchase any of the additional flexibilities. Where payments are to be made by deductions from salary then Teachers' Pensions will inform you of the additional amount that you have to deduct from a member's salary.

You should notify Teachers' Pensions when a member with Additional Pension leaves your employment or has a gap of more than 30 days so that their record can be updated and the member offered the opportunity to pay any outstanding contributions.

The Teachers' Pensions Regulations 2014

Schedule 2 Scheme flexibilities Part 2 Additional Pension election

6 Election to pay contributions for additional pension

(1) This paragraph applies in relation to a member of this scheme (P) who-

- (a) is in pensionable service under this scheme; and
- (b) has not reached normal pension age under this scheme.

(2) P or, with P's consent, P's employer may elect to pay contributions for an additional pension in respect of P ("additional pension election").

(3) An additional pension election-

- (a) must state whether the election is for-
 - (i) an additional (self only) pension ; or
 - (ii) an additional (self only) pension and an additional (surviving adult) pension; and
- (b) must specify the annual rate of additional (self only) pension to be paid with P's retirement pension.

7 Annual rate of additional (self only) pension

The annual rate of additional (self only) pension specified in an additional pension election must be a multiple of-

- (a) £250; or
- (b) any other amount determined by the scheme manager.

13.2 Can I buy additional pension for a member?

Yes, an employer can buy Additional Pension but you must make a lump sum payment and cannot pay by monthly contributions. You must have the consent of the member. The member must complete the form and then an invoice is sent to you as the employer.

13.3 Can members increase the accrual rate of their pension (faster accrual)?

Final salary members

Members who remain under the final salary arrangement cannot change their accrual rate; it will continue to be at either 1/80th or 1/60th depending on when they entered the Teachers' Pension Scheme.

Career average members

Members who come under the career average arrangement will accrue pension based on 1/57th of their pensionable earnings. They can choose to pay additional contributions to build up a higher pension, this is called faster accrual. There are three accrual rates that a member can elect for, but the elections only last for one year. Applications for faster accrual need to be received before the end of the previous Scheme year and a new application will be needed for each subsequent year.

For new starters, any applications must be made within one month of entering pensionable employment and will apply for the remainder of that Scheme year.

Any faster accrual purchased by a member will form part of their accrued pension in the career average arrangement and will attract in-service indexation (while the member is in active service) which will be calculated using factors provided by HM Treasury + 1.6%.

Members will need to complete an application form that is available in the secure member area of the website, My Pension Online. Your payroll supplier will be required to validate the member's service and salary. Please provide the full time equivalent salary figure that the member will receive in the forthcoming Scheme year and not the current year.

You will be notified if the application is accepted and when to deduct the extra contributions. If an application is received close to the end of March you may have to deduct arrears from a member's salary as deductions must start from 1 April, unless the member enters the Teachers' Pension Scheme midyear.

If a member with a faster accrual election changes employer, the election is revoked.

You should notify Teachers' Pensions when a member leaves your employment or has a gap of more than 30 days so that their record can be updated as their election will cease.

The Teachers' Pensions Regulations 2014 Schedule 2 Scheme flexibilities Part 3 Faster accrual election

22 Faster accrual election

(1) This paragraph applies to a person (P) who-

- (a) is in pensionable service under this scheme in relation to an employment; and
- (b) has not reached normal pension age under this scheme.

(2) P may elect, in relation to an employment, to pay contributions to accrue earned pension at a faster accrual rate in any financial year ("faster accrual election").

(3) A faster accrual election must state the faster accrual rate which is to apply to P's pensionable earnings in that employment for that financial year.

(4) A faster accrual election must be made-

- (a) if P was not in pensionable service in relation to that employment in that financial year, within one month after P enters pensionable service in relation to that employment; or
- (b) otherwise, in the financial year before the financial year to which it relates.

(5) A faster accrual election has effect as follows-

- (a) if sub-paragraph (4)(a) applies, from one month after the election is received by the scheme manager; or
- (b) otherwise, from the start of the financial year to which it relates.

(6) A faster accrual election ceases to have effect at the end of the financial year to which it relates unless it is revoked before then

13.4 Can members buy out any reduction in their benefits if they choose to retire early?

If a member draws their pension before their NPA, a reduction of approximately 5% for each year is applied to their benefits. Where a member under the career average arrangements has an NPA over 65 and elects to take their benefits before their NPA, the reduction that would apply between 65 and their NPA would be reduced to 3% for each year.

From 1 April 2015, career average members will have the chance to buy-out the 3% actuarial adjustment for one, two or three years depending on their NPA and how many years they wish to purchase. The option is only available to people who are career average members, it is not available to anyone who is still active in final salary.

Members have to elect to purchase buyout within 6 months of entering the career average arrangements. Payment is by deduction from salary throughout a member's career.

Members only have one opportunity to buy out the reduction and this must be done within **six months** of first entering career average. Contributions towards buy out option last throughout a members' career unless they revoke their election in which case the election will only apply to those benefits accrued to the date of the revocation. Members need to understand that this is a long term commitment and that the rates they will be required to pay will change throughout their career.

A member who remains in the Scheme but doesn't make their monthly contributions will be taken to have revoked their election if the contributions are not received within 3 months of a written notice to pay them.

A member who leaves the Scheme but returns after a gap of not more than 5 years can take up their buy-out election again. The member must inform you and you must arrange for the

deduction of their contributions, within 6 months of rejoining the Scheme. A member who leaves and returns to the Scheme after a gap of more than 5 years will be taken to have revoked their buy-out election. They will not be permitted to resume their election.

A member will need to complete an application form that is available in the secure member area of the website, My Pension Online. Your payroll supplier will be required to validate the member's service and salary. You will be notified if the application is accepted and when to deduct the extra contributions.

The Teachers' Pensions Regulations 2014

Schedule 2 Scheme flexibilities Part 4 Election to buy out the standard reduction

9 Eligible to make buy-out election

- (1) A member (P) who has a normal pension age over 65 may elect to pay contributions to buy out the standard reduction ("buy-out election") for a period of up to 3 years.
- (2) A buy-out election has effect from the day on which the scheme manager accepts the election.
- (3) A buy-out election ceases to have effect when the earliest of the following occurs-
 - (a) P reaches normal pension age;
 - (b) a retirement pension other than a phased retirement pension becomes payable to P;
 - (c) P revokes the election or is taken to revoke the election.
- (4) A buy-out election may only be made within 6 months after P enters pensionable service under this scheme.
- (5) When making a buy-out election, P must be-
 - (a) in pensionable service; and
 - (b) under normal pension age.
- (6) P may by written notice to the scheme manager vary a buy-out election if P's normal pension age changes before a retirement pension becomes payable to P.

13.5 Some members will still have Past Added Years (PAY) elections - can they continue?

The existing PAY arrangements are continuing to be honoured. When you employ an existing member of the Teachers' Pension Scheme you should check if they have an existing PAY election. Provided they have not had a break in pensionable service more than 30 days then you should deduct contributions for their election.

If a member has a break in service of more than 30 days, the election will cease and no further deductions should be made. You should also notify Teachers' Pensions when a member leaves your employment or has a gap of more than 30 days so that their record can be updated.

Care should also be taken that contributions are not deducted beyond the end date of the election. A member should be able to provide the date an arrangement ends, but in cases of doubt, please contact Teachers' Pensions.

13.6 Can members pay into another scheme, such as an AVC, as well as the Teachers' Pension Scheme?

A member can also pay additional contributions into the Scheme's AVC provision with Prudential. Any contributions should be remitted directly to Prudential Financial Services. Further information is available from www.pru.co.uk/teachers/ or by calling 0845 070 0007.

Members may also contribute to other schemes as well as the Teachers' Pension Scheme, but they need to be aware of potential tax charges and should be encouraged to seek financial advice before committing to any additional arrangements or taking up any of the Scheme flexibilities.

14.0 Ill Health

14.1 *What do I need to do if a member is on long term sickness absence?*

It is the responsibility of you and your occupational health advisors to explore ways of helping a member return to work – either through redeployment, part-time working or other workplace adjustments. If they reduce their responsibilities or working pattern and that is unsuccessful in managing their health problems, they can still apply for ill health benefits. If approved any enhancement will be calculated using salaries before the change in responsibilities or working pattern, provided the illness causing them to apply for benefits is the same as the one when the change occurred. A 'stepping-down' form will be made available on the TP website to allow employers to notify Teachers' Pensions that a reduction in responsibilities or work-pattern, in order to manage health problems, has occurred. In the meantime it is recommended that employers write to Teachers' Pensions to notify us of any such change.

14.2 *But what if the person is unable to return to work because of their health issues?*

The application forms for ill health retirement can be downloaded from the website www.teacherspensions.co.uk. The member should complete the application form whilst the medical evidence form should be completed by you and your occupational health advisors. If your occupational health advisor considers that the application does not contain enough medical information to enable the application to be fully considered they must provide the applicant with the opportunity to consider if there is additional information that can be provided. The forms should be sent to TP together with any additional medical evidence that the member wants to include. If the forms are not correctly completed and signed they will be rejected.

Where the medical evidence form has been completed by a specialist or a GP, it should be sent to your Occupational Health Advisor, along with any supporting documents. If the Occupational Health Advisor thinks the application doesn't contain enough medical information to enable Teachers' Pensions to make a recommendation, the applicant must be given the opportunity to consider what additional information could be provided.

When a medical condition is severe enough to warrant ill health retirement, it's reasonable to expect that the applicant will have been assessed by a specialist. It will greatly help in the

consideration of the medical information if this is the case and supporting evidence is provided by the specialist. No medical reports can be obtained by TP on the applicant's behalf.

If a member has more than one, but less than two years' service they can, in the event of a terminal illness, receive a short service grant

The Teachers' Pensions Regulations 2014 Chapter 6 Ill-health retirement¹⁰⁸ Ill-health applications

(1) An ill-health application made by a person (P)-

(a) must be accompanied by all the medical evidence necessary for the scheme manager to determine whether P is entitled to the payment of an ill-health pension and, if applicable, a total incapacity pension; and

(b) must be signed by P's employer unless-

(i) P left all eligible employment for a reason other than because P was incapacitated; or

(ii) P made the ill-health application more than 2 years after the last day of pensionable service.

(2) The medical evidence must include a medical report containing evidence that P meets-

(a) the incapacity condition; and

(b) if applicable, the total incapacity condition.

14.3 What happens after Teachers' Pensions receive the application?

Applications and supporting medical evidence are considered by Medical Advisors appointed by the Secretary of State and the final decision is made by Teachers' Pensions, taking into account the Medical Advisor observations.

You and the member will be notified of the decision. If ill health is granted and the member is still actively teaching, you must arrange for this to cease immediately. You must arrange for your payroll team/supplier to provide details of the member's pensionable service and salary from the date of their last submission to Teachers' Pensions, up to the last day of pensionable service.

14.4 If the application is accepted then what will the member receive?

There are two different levels of ill health benefits that can be awarded. Accrued benefits are awarded if the member is assessed as being permanently unable to teach but can do other work. With accrued benefits, a member's service won't be enhanced.

Enhanced benefits are awarded if the member is assessed as being unable to undertake any type of gainful employment. Their service will be enhanced.

Where a member works part-time any enhancement will be calculated using their full-time equivalent salary at retirement. Where a member works more than full-time, the full time equivalent salary is calculated by taking account of the rate for each employer involved.

If a member applied whilst in the final salary arrangement Normal Pension Age (NPA) 60 or 65, they will be granted Enhanced pension based on half the service they could have completed between their retirement date and the day before their NPA. The service is

multiplied by their final average salary and divided by 80 (if NPA 60) or divided by 60 (if NPA 65).

If they've applied whilst in the career average arrangement, then they will be granted Enhanced pension based on half the service they could have completed between their retirement date and the day before their Normal Pension Age. The service is multiplied by their final pensionable earnings divided by 57.

Where a member's condition is serious and their life expectancy is severely restricted i.e. is less than a year, their pension can be paid as a one-off lump sum of approximately five times the initial pension. The member needs to request this when making their application for ill-health retirement to ensure that their request is correctly considered.

The Teachers' Pensions Regulations 2014 Chapter 6 Ill-health retirement

113 Annual rate of ill-health pension

The annual rate of ill-health pension payable to a person (P) is found by-

- (a) taking the amount of full retirement earned pension specified in P's pensioner member's account;
- (b) adding the amount of full retirement additional pension (if any) specified in that account;
- and (c) subtracting the conversion amount (if any) specified in that account in relation to the sum of those amounts.

117 Annual rate of total incapacity pension

(1) The annual rate of total incapacity pension payable to a person (P) is - where-

AR means P's annual rate of pensionable earnings-

- (i) as at the last day of pensionable service; or
- (ii) if P applies for a total incapacity pension while P is in stepped down employment, as at the day before P's annual rate of pensionable earnings was first reduced under paragraph (2);

PS means P's prospective service (in years and fractions of a year);

"P's prospective service" means the period beginning with the day after the entitlement day and ending on the day on which P would have reached prospective normal pension age.

- (c) subtracting the conversion amount (if any) specified in that account in relation to the sum of those amounts.

14.5 What if the member has left pensionable employment?

Provided the member remains in a contractual relationship with you, they will be treated as 'in-service'. If they leave pensionable service due to ill health and apply for ill health benefits because of the same illness within 2 years of leaving, they will be treated as still being in pensionable service.

The Teachers' Pensions Regulations 2014 Chapter 6 Ill-health retirement

110 Entitlement to ill-health pension

(2) This paragraph applies if-

- (a) P left all eligible employment for a reason other than because P was incapacitated; or
- (b) P made the ill-health application more than 2 years after the last day of pensionable service.

(3) This paragraph applies if-

- (a) P left all eligible employment because P was incapacitated; and
- (b) P made the ill-health application-

- (i) before leaving all eligible employment; or
- (ii) within 2 years after the last day of pensionable service.

(4) Except as provided in regulation 114, an ill-health pension is payable for life.

As and when the member reaches their normal pension age, they will be paid age and not ill-health benefits. This will not affect the amount of pension they receive.

15.0 Death

15.1 If a member dies in service do I need to take any action in relation to pensions?

If a member dies in service, you should contact Teachers' Pensions and provide us with:-

- The teacher's name
- Teachers' Pensions reference number
- Date of death
- Up to date service and salary details
- The name and address of the next of kin.

-An application form will then be issued for benefits to the next of kin.

15.2 Will I be required to make any payments?

No. If the member had a spouse or partner or children, a short term pension will need to be paid. Before making any payments you should see marriage certificates, civil partnership registrations and children's birth certificates. Where the member has a nominated partner, you should contact Teachers' Pensions to confirm that a payment is appropriate. A payment will only be due if the member registered the partnership with Teachers' Pensions, the partners lived together for 2 years before the member's death and were interdependent at the member's death. From 1 February 2016 Teachers' Pensions will make the short-term pension payment if appropriate. This short-term pension – previously paid by the employer – is paid for a period of three to six months. The size of the short-term pension is based on the member's annual rate of pensionable earnings at the date of their death, less deductions for income tax.

We pay the short-term pension for three months where there is a spouse, registered civil partner, adult nominated dependant or partner. If there are also children we will pay the short-term pension for a period of six months. In either case, once the short-term pension period ceases a long-term pension will come into payment.

In a member dies whilst in phased retirement the pension benefits paid will be a combination of short-term pension and family pension benefits (the latter based on benefits already in payment).

The Teachers' Pensions Regulations 2014

143 Annual rate of surviving adult pension: short-term

(1) The short-term rate of surviving adult pension-

- (a) applies if a member (D) dies in service or dies as a pensioner member; and
- (b) is payable for the first 3 months after D's death.

(2) The short-term rate is calculated as follows-

- (a) if D dies in service, it is D's annual rate of pensionable earnings as at the date of D's death (disregarding any reduction by reason of sick leave, maternity leave, paternity leave, additional paternity leave or adoption leave);

150 Annual rate of child pension: short-term

(1) The short-term rate of child pension-

- (a) applies if a member (D) dies in service or dies as a pensioner member; and
- (b) is payable as follows-

- (i) if a surviving adult pension does not become payable on D's death, for the first 6 months after D's death;
- (ii) if a surviving adult pension becomes payable on D's death and continues to be payable for the first 3

~~15.5 How do I recover the money I pay out on these pensions?~~

~~You should recover the value of the short term pension paid to the beneficiaries by deducting that sum from your next monthly submission of pension contributions. You should ensure that your payroll provider is aware of this and includes it either on the MDC file if they use that method of submission or on the monthly payment slip if they do not.~~

15.5 What happens after the short term pension ends?

We will put a long term pension into payment. If a member dies in service any beneficiary pension that is due will be enhanced. The long term pension for a career average member is the value of 37.5% of the member's accrued pension plus an enhancement which is calculated by using half of their prospective service multiplied by 1/57th of member's annual rate of pensionable earnings when they die. If a fully protected member dies in service the beneficiary will receive a pension based on a long term pension based on 1/160 of the member's average salary times their family benefits service plus enhancement.

16.0 Leavers

16.1 What do I need to do if a member leaves?

If a member leaves pensionable service for reasons other than retirement, you should request that your payroll supplier notifies Teachers' Pensions on their next MDC submission. If they do not use MDC then they will need to complete a TR8 template in the Employer Portal. It is important that this action is taken otherwise a member's benefits may be incorrectly calculated.

16.2 Do I need to tell the member anything?

You must direct the member to the website and remind them to keep their details up to date in the secure member area of the website, My Pension Online. If the member is leaving because they are not well you should draw their attention to information about ill health retirement. If within two years of leaving pensionable service they are subsequently diagnosed as having an illness that was present when they left service, any ill health retirement application will be treated as an in service application.

16.3 Will the member be able to take a repayment of their contributions?

If a member is not a re-employed pensioner, has less than two years pensionable employment and does not have a previous transfer into the Teachers' Pension Scheme, they may have a repayment of their contributions. They must complete an application form that is available on the website, after they have been out of pensionable employment for more than 30 days.

The Teachers' Pensions Regulations 2014

Chapter 3 Repayment of members' contributions after short-service

189 Entitlement to repayment of balance of contributions

(1) A person (P) is entitled on the entitlement day to a repayment of the balance of contributions, calculated in accordance with regulation 191, if-

(a) P has left all pensionable service and does not re-enter pensionable service before the entitlement day;

(b) P has applied under regulation 190 for the repayment; and

(c) paragraph (2) does not apply.

(2) This paragraph applies if-

(a) P is qualified for retirement benefits;

(b) a transfer payment has been made in respect of P's pensionable service; or

(c) P is in a period of post-benefit service immediately before the last day of pensionable service.

(3) For the purpose of this regulation, P is in pensionable service while P is absent on maternity leave, paternity leave, additional paternity leave, parental leave or adoption leave if P is entitled to return from leave by virtue of Part 8 of the Employment Rights Act 1996.

(4) If a repayment of the balance of contributions is made, P's rights under this scheme are extinguished.

(5) This regulation is subject to regulation 183 (general prohibition on unauthorised payments).

e than one other employer, by whichever other employer is nominated by P).

17.0 Retirement

Before ~~any~~ retirement benefits can be paid, the member must cease pensionable service in the Scheme, or, if taking retirement benefits early, they must stop all teaching employment and their contract(s) of employment must end. The only exception to this is if a member takes phased retirement where they can take part of their benefits and continue to work and be a member of the Scheme.

The Teachers' Pensions Regulations 2014 Part 5 Chapter 1 Age retirement

85 Meaning of "entitlement day" (age retirement pension)

(1) The entitlement day for an age retirement pension is as follows.

(2) If a person (P) is qualified for retirement benefits, the entitlement day is the earliest of the following-

(a) if P is in pensionable service on the day on which P reaches normal pension age-

(i) the day after P leaves all pensionable service; or

(ii) the day on which P reaches 75; and

(b) if P is not in pensionable service on the day on which P reaches normal pension age, the day on which P reaches normal pension age

17.1 What is the normal pension age (NPA) for a member?

Protected member

If a member has only accrued final salary benefits they can take those benefits at age 60 or 65 whichever is their NPA provided they leave pensionable service. The NPA depends on when a member joined the Teachers' Pension Scheme, if it was for the first time on after 1 January 2007 then their NPA will be age 65. If the member was in the Teachers' Pension Scheme before 1 January 2007, left service and transferred their benefits to another scheme if they re-enter the Teachers' Pension Scheme after 1 January 2007 they will have a NPA of 65 regardless of whether or not they transfer their benefits back into the Teachers' Pension Scheme.

Transition members

If a member has accrued both final salary and career average benefits they can take their final salary benefits at their NPA provided they leave pensionable service. If they take their career average benefits at the same time, the career average benefits will be actuarially adjusted. A member can leave their career average benefits until they reach that NPA which is equal to state pension age (SPA) or 65, whichever is higher.

Once a member reaches their career average NPA and has left pensionable service, they must take all their benefits, both final salary and career average.

Members should be aware that once they stop teaching at any time after reaching their normal pension age (NPA) or enter excluded employment, they immediately become entitled to their retirement benefits – however to receive their payment a written application must

be made. You should therefore encourage members to claim their benefits promptly to avoid the unnecessary accrual of pension arrears.

Career average only members

Where a member accrues only career average benefits their NPA will be linked to either their state pension age or age 65 whichever is the later date. They have the same retirement options as other members which are described later in this guide.

The Teachers' Pensions Regulations 2014 Schedule 3 Part 7 Chapter 2

30 Reaching normal pension age

- (1) If a transition member (P) who applies for payment of retirement benefits under both schemes has reached normal pension age under the existing scheme but has not reached normal pension age under this scheme, the benefits payable under this scheme are to be actuarially reduced.
- (2) If P has reached normal pension age neither under the existing scheme nor under this scheme, the benefits payable under both schemes are to be actuarially reduced.

17.2 Can members take their benefits before reaching their NPA?

If a member is 55 or over, they can ask to access their retirement benefits before their NPA. You may wish to take the opportunity to discuss with the member other alternatives such as reducing their responsibilities or working pattern and ensure that they understand that phased retirement allows them to continue to work and to receive some of their benefits. This method of retirement allows members to receive part of their benefits while still continuing to work and you retain an experienced member of staff.

If a member decides that they do want to stop work and take their benefits then they can request access to Actuarially Adjusted Benefits (AAB). Their benefits will be actuarially adjusted permanently for their lifetime. AAB cannot be awarded if the benefits are less than their Guaranteed Minimum Pension. Any family benefits that are paid after the member dies will not be adjusted.

If the member is in pensionable or excluded employment at the time the application is made, they must obtain your consent. You cannot withhold consent for more than six months from the date of the request. Before AAB retirement benefits can be paid the following must be considered:-

- The member must cease all teaching employment and their contract(s) of employment must end;
- Where a member works on a supply or casual basis, their contract must end;
- A non-working day is not considered as a break in service, there must be a genuine cessation of contract;

- Where a member returns to teaching before the payable date their application is treated as void; and
- If a member has accrued both final salary and career average benefits then all their benefits have to be taken at the same time.

The Teachers' Pensions Regulations 2014 Schedule 3 Part 7 Chapter 2

30 Reaching normal pension age

(1) If a transition member (P) who applies for payment of retirement benefits under both schemes has reached normal pension age under the existing scheme but has not reached normal pension age under this scheme, the benefits payable under this scheme are to be actuarially reduced.

(2) If P has reached normal pension age neither under the existing scheme nor under this scheme, the benefits payable under both schemes are to be actuarially reduced.

The member can obtain an application form from the secure member area of the Teachers' Pensions website, 'My Pension Online'. They will be required to complete a number of questions and options so must take care in checking that they have correctly completed all the relevant sections. They should access the modellers on the secure member area of the website, 'My Pension Online' which will assist them in completing their options.

You will be required to confirm:

- The member's proposed retirement date; and
- To provide details of their service and salary since your last return or at a date provided by Teachers' Pensions.

If there is any delay in providing the information the member may not receive their benefits on time.

Applications should be submitted at least 2 months before the proposed retirement date but any application received more than 6 months from the retirement will be rejected. This is because salaries or absences could occur in the intervening period.

17.3 What if we are restructuring and a member is made redundant?

If a member is 55 or over, then you may decide to grant premature retirement benefits, you are not obliged to do this as it is entirely at your discretion. If you do decide to grant a member premature retirement benefits you should be aware that you will be legally obliged to pay Mandatory Compensation for the lifetime of that member. If the member has more than one employer and the second employer has not agreed to make the member redundant, then you will cover the Mandatory Compensation for all of the member's service to their Normal Pension Age, including service with the other employers. This is assuming the member leaves pensionable service in their other employment, either by ~~either~~ leaving that post or opting-out of their second employment.

The Scheme will pay the member actuarially adjusted benefits based on the service completed by the member. You will be required to pay the difference between that and the service they could have completed, so that the member receives unreduced benefits, this is known as Mandatory Compensation. If family benefits are subsequently paid, they are not reduced and the Scheme will pay the full amount.

Premature retirement is not an option at the end of a fixed-term contract. If you are a Local Authority and make a severance payment, premature benefits cannot be paid.

Before premature retirement benefits can be paid the member must cease all teaching employment and their contract(s) of employment must end. Where a member works on a supply or casual basis, their contract must end. A non-working day is not considered as a break in service.

If a member has accrued both final salary and career average benefits then all their benefits have to be taken at the same time. You will have to pay Mandatory Compensation on both benefits.

The Teachers' Pensions Regulations 2014 Part 4 chapter 4

101 Entitlement to premature retirement pension

(1) A person (P) is entitled to payment of a premature retirement pension from the entitlement day if-

(a) P has reached normal minimum pension age but has not reached normal pension age;

(b) P is qualified or re-qualified for retirement benefits;

(c) P's pensionable service in relation to an employment is terminated by reason of P's redundancy or in the interests of the efficient discharge of the functions of P's employer;

(d) P's employer gives written notice to the scheme manager stating that-

(i) P's pensionable service was terminated by reason of P's redundancy or in the interests of the efficient discharge of the employer's functions; and

(ii) the employer agrees that a premature retirement pension should become payable to P;

(e) P receives no compensation under Part 3 of the Teachers (Compensation for Redundancy and Premature Retirement) Regulations 1997 as a result of P's pensionable service being terminated;

(f) P has left all eligible employment;

(g) P has applied under regulation 162 for payment of a premature retirement pension; and

(h) P has not applied under that regulation for payment of any other retirement pension.

(2) P is not entitled to payment of a premature retirement pension in respect of any pensionable service after P reaches normal pension age.

The member can obtain an application form from the secure member area of the Teachers' Pensions website, 'My Pension Online'. They will be required to complete a number of questions and options so must take care in checking that they have correctly completed all the relevant sections. They should access the modellers on the secure member area of the website, 'My Pension Online' which will assist them in completing their options.

You will be required to:

- Confirm the member's proposed retirement date;
- That you accept that you will have to pay part of the member's benefits;
- How you propose to make those payments; and
- Provide details of their service and salary since your last return or at a date provided by Teachers' Pensions.

If there is any delay in providing the information the member may not receive their benefits on time.

Applications should be submitted at least 3 months before the proposed retirement date but any application received more than 6 months from the retirement will be rejected. This is because salaries or absences could occur in the intervening period.

You can choose to make the Mandatory Compensation payment direct to a member yourself or can contract with Teachers' Pensions to make those payments on your behalf.

If you contract with Teachers' Pensions to make the payments you will have to refund the Teachers' Pension Scheme for the payments issued on your behalf. This is in addition to an administration fee. You can make the refund to the Teachers' Pension Scheme by one of three methods:

- Pay as you go where the refund is made every 3 months based on the payments made in the previous 3 months;
- On a one off lump sum basis where an actuarial calculation is undertaken using factors based on life expectancy provided by the Teachers' Pension Scheme actuary; or
- On a lump sum basis where an actuarial calculation is undertaken using factors based on life expectancy provided by the Teachers' Pension Scheme actuary but the lump sum is paid over a period of two to five years. In those circumstances interest is charged on the total payment.

In addition to the mandatory element you may decide to grant additional benefits to the member. This is known as Discretionary Compensation. Again you can choose to make these payments direct to the member or can contract with Teachers' Pensions to make those payments on your behalf. The arrangements for refunding the Discretionary Compensation are the same as those for Mandatory Compensation.

Unlike Mandatory Compensation Discretionary Compensation does not end when a member dies but continues to be paid at a reduced rate to the spouse or civil partner after a member's death.

17.4 Can a member take part of their benefits and still work?

A member can take phased retirement and return to work provided that there is a reduction of at least 20% of their previous six months earnings for a minimum of 1 year. Protected members can take 2 phased retirements before finally retiring. Career average members can take up to three phased retirements before finally retiring but only two can be before age 60.

The reduction could be by a move to a role of lesser responsibility or a reduction in working pattern. If the member starts a new appointment in a support role in an educational establishment, such as a classroom assistant they can also apply for phased retirement. The new appointment either as a teacher or other role does not have to be with the same employer but must be within six months of the original job ceasing.

The member must make their application for phased retirement within 3 months of the date of the reduction in salary or the new appointment

17.5 Does a member who is taking phased retirement have to take all their benefits?

No, there is a maximum amount that a member can take which must not exceed 75% of their benefits. If they have accrued final salary and career average benefits, they do not have to access both sets of benefits.

The member can obtain an application form from the secure member area of the TP website, 'My Pension Online'. They will be required to complete a number of questions and options so must take care in checking that they have correctly completed all the relevant sections. They should access the modellers on the secure member area of the website, 'My Pension Online' which will assist them in completing their options.

You will be required to:

- Confirm the member's proposed phased retirement date;
- Confirm the start date and the new salary that will be paid; and
- Provide details of their service and salary since your last return or at a date provided by TP.

If there is any delay in providing the information the member may not receive their benefits on time. Applications should be submitted at least three months before the proposed retirement date but any application received more than six months from the retirement will be rejected. This is because salaries or absences could occur in the intervening period.

The Teachers' Pensions Regulations 2014 Part 4 chapter 3 91 The new employment condition
(1) A person (P) meets the new employment condition if-
(a) P leaves all eligible employment;
(b) within 6 months after leaving all eligible employment, P enters a new employment; and
(c) on the day after the entitlement day referred to in regulation 92 the reduced annual rate of P's pensionable earnings in the new employment does not exceed 80% of the average annual rate of P's pensionable earnings for the last 6 months of the previous employment.
Schedule 3 Part 7 Chapter 2 35 Application for payment of phased retirement pension
(1) A transition member (P) who makes a phased retirement application under this scheme may elect to receive phased retirement benefits-
(a) in respect of pensionable service under the existing scheme only;
(b) in respect of pensionable service under this scheme only; or
(c) in respect of pensionable service under both the existing scheme and this scheme .
(2) P's application for phased retirement benefits in respect of pensionable service under both the existing scheme and this scheme may specify a different phased retirement proportion for each scheme

17.6 How does a member apply for their benefits once they reach their normal pension age (NPA)?

Members must be out of pensionable service to receive their retirement benefits once they reach their NPA. If a member is out of service after reaching their NPA and does not claim their benefits when they do they will receive a lump sum payment, This is made up of all the monthly pension payments that they should have received from their NPA and may include an element of interest. As this can incur tax liabilities you should urge members who are leaving or planning to leave service close to their NPA to request access to their benefits.

A member can obtain an application form from the secure member area of the TP website, 'My Pension Online'. They will be required to complete a number of questions and options so must take care in checking that they have correctly completed all the relevant sections. We recommend that you advise them to first access the modellers on the secure member area of the website, 'My Pension Online' which will assist them in completing their options.

You will be required to confirm:

- The member's proposed retirement date; and
- Provide details of their service and salary since your last return or at a date provided by Teachers' Pensions.

If there is any delay in providing the information the member may not receive their benefits on time.

Appendix 1- Eligibility

The Teachers' Pensions Regulations 2014 Schedule 1 Eligible employment Part 2

Service pensionable without election

9 Teacher employed by-

- (a) a local authority in connection with its education functions;*
- (b) a local authority in a school which the authority maintains;*
- (c) the governing body of a school maintained by a local authority; or*
- (d) an institution providing further or higher education (or both) maintained by a local authority.*

10 Teacher employed-

- (a) in an Academy, city technology college or a city college for the technology of the arts by the proprietor of such an establishment;*
- (b) in a 16 to 19 Academy by the proprietor of the Academy;*
- (c) by a Multi-Academy Trust; or*
- (d) by the sponsor of a proposed Academy, and in this paragraph "sponsor of a proposed Academy" means any person who approaches the Secretary of State expressing an interest in establishing and maintaining an Academy with a view to creating a charitable company limited by guarantee and which company it is proposed will then enter into an Academy agreement as defined in section 1 of the Academies Act 2010.*

11 *Teacher employed by the proprietor of, or anyone else concerned in the management of, an accepted school (other than a teacher employed at an accepted school which is a member of COBIS and is located in a member State other than the United Kingdom).*

12 *Teacher employed by a function provider in connection with the performance of a function or service in respect of which the function provider is accepted in accordance with paragraph 3 (accepted function providers).*

13 *Teacher employed by the proprietor of, or anyone else concerned in the management of, a special school that is not maintained by a local authority.*

14 *Teacher employed by the governing body (as defined in section 90 of the Further and Higher Education Act 1992) of an institution-*

- (a) which is within the further or the higher education sector (as defined in section 91 of that Act); and*

- (b) *to which grants are made by the Secretary of State or the Welsh Ministers, a body to which grants are made by the Secretary of State or the Welsh Ministers, other than-*
- (i) *a university or a college of a university,*
- (ii) *the Royal College of Art, and*
- (iii) *the establishment which, when teachers were employed there for the purposes of the Ministry of Defence, was known as Welbeck, the Defence Sixth Form College.*
- 15 *Teacher employed by a university established on or after 6th May 1992 which, immediately before it became such fell within paragraph 14(a) or (b).*
- 16 *Teacher employed by the proprietor of-*
- (a) *a community home as defined in section 53 of the Children Act 1989;*
- (b) *a voluntary home as defined in section 60 of that Act; or*
- (c) *a home provided in pursuance of arrangements under section 82(5) of that Act.*
- 17 *Teacher employed by a local authority or by a voluntary organisation in an establishment which provides facilities under arrangements approved under section 66 of the Powers of Criminal Courts (Sentencing) Act 2000.*
- 18 *Teacher employed by the Secretary of State or the Welsh Ministers in a special hospital provided by the Secretary of State or the Welsh Ministers under section 4 of NHS Act 2006 or section 4 of NHSWA 2006.*
- 19 *Teacher employed for the purpose of instructing, training or superintending the occupation of persons suffering from mental impairment, severe mental impairment, psychopathic disorder or mental illness-*
- (a) *by the Secretary of State or the Welsh Ministers in a hospital provided by the Secretary of State or the Welsh Ministers under NHS Act 2006 or NHSWA 2006;*
- (b) *by a voluntary organisation to which financial assistance is given by a local authority or facilities are made available under section 12 of NHS Act 2006 or section 10 of NHSWA 2006; or*
- (c) *by a local authority in the exercise of its functions under paragraph 2 of Schedule 20 to NHS Act 2006 or paragraph 2 of Schedule 16 to NHSWA 2006.*
- 20 *Teacher employed by the Secretary of State in a European School.*
- 21 *Organiser employed as a youth and community worker by a local authority in the exercise of its functions under sections 15, 507A, 507B or 508 of EA 1996.*
- 22 *Teacher employed by the Field Studies Council.*

23 *An accepted member employed by an accepted employer.*

Part 3

Service pensionable on election

24 *Teacher employed by the proprietor of an institution for the further education and training of disabled persons.*

25 *Teacher, supervisor or youth worker employed for the purposes of the Ministry of Defence in service with, or for purposes connected with, the armed forces of the Crown unless-*

- (a) service in the employment is pensionable under the Public Service (Civil Servants and Others) Pensions Regulations 2014; or*
- (b) the teacher, supervisor or youth worker was engaged outside the United Kingdom and was not previously in eligible employment.*

26 *Organiser employed by-*

- (a) a diocesan board of education established under the Diocesan Boards of Education Measure 1991;*
- (b) a body affiliated to the National Open College Network;*
- (c) a Roman Catholic diocesan schools commission;*
- (d) the Inspiring Futures Foundation;*
- (e) the Royal National College for the Blind;*
- (f) the Stapleford Centre.*

Part 4

Service pensionable on election with employer consent

27 *Teacher employed in, or in connection with, an establishment for providing social or physical training for which grants are made by the Secretary of State, Sport England, Sport Wales or UK Sport, whose principal duty is to attend the establishment and provide the training or supervise its provision.*

28 *Teacher employed by a person to whom grants are made by either the Secretary of State or a local authority in exercise of education functions in respect of expenditure incurred for the purpose for which the teacher is employed.*

29 *Organiser employed by-*

- (a) Sport England;*

- (b) *Sport Wales;*
 - (c) *UK Sport; or*
 - (d) *any other person, other than a local authority, to whom grants-*
 - (i) *are made by any of those bodies or by a local authority in exercise of education functions; or*
 - (ii) *are or have been made by the Secretary of State or the Welsh Ministers, in respect of expenditure incurred for the purpose for which the organiser is employed.*
- 30 *Organiser employed as a youth and community worker by a body to which grants are made by a local authority in the exercise of its functions under sections 15 or 508 of EA 1996.*
- 31 *Organiser employed by-*
- (a) *Action for Blind People;*
 - (b) *the Association of Christian Teachers;*
 - (c) *the Association of Business Schools;*
 - (d) *the Assessment and Qualification Alliance;*
 - (e) *the City and Guilds of London Institute;*
 - (f) *the Catholic Education Service;*
 - (g) *EMFEC;*
 - (h) *the Field Studies Council;*
 - (i) *Macmillan Cancer Support;*
 - (j) *the North East Religious Learning Resources Centre Limited;*
 - (k) *SCOPE.*
- 32 *Teacher employed by a university who was employed by an institution mentioned in paragraph 9(d) or 14 immediately before the institution became part of the university.*
- 33 *Teacher or organiser employed by a body formerly falling within paragraph 28, 29 or 30 which is a non-profit-making body whose principal source of funding is fees paid by a local authority.*
- 34 *Teacher employed by the proprietor of, or anyone else concerned in the management of, an accepted school which is a member of COBIS and located in a member State other than the United Kingdom.*

Appendix 2- Transition Dates

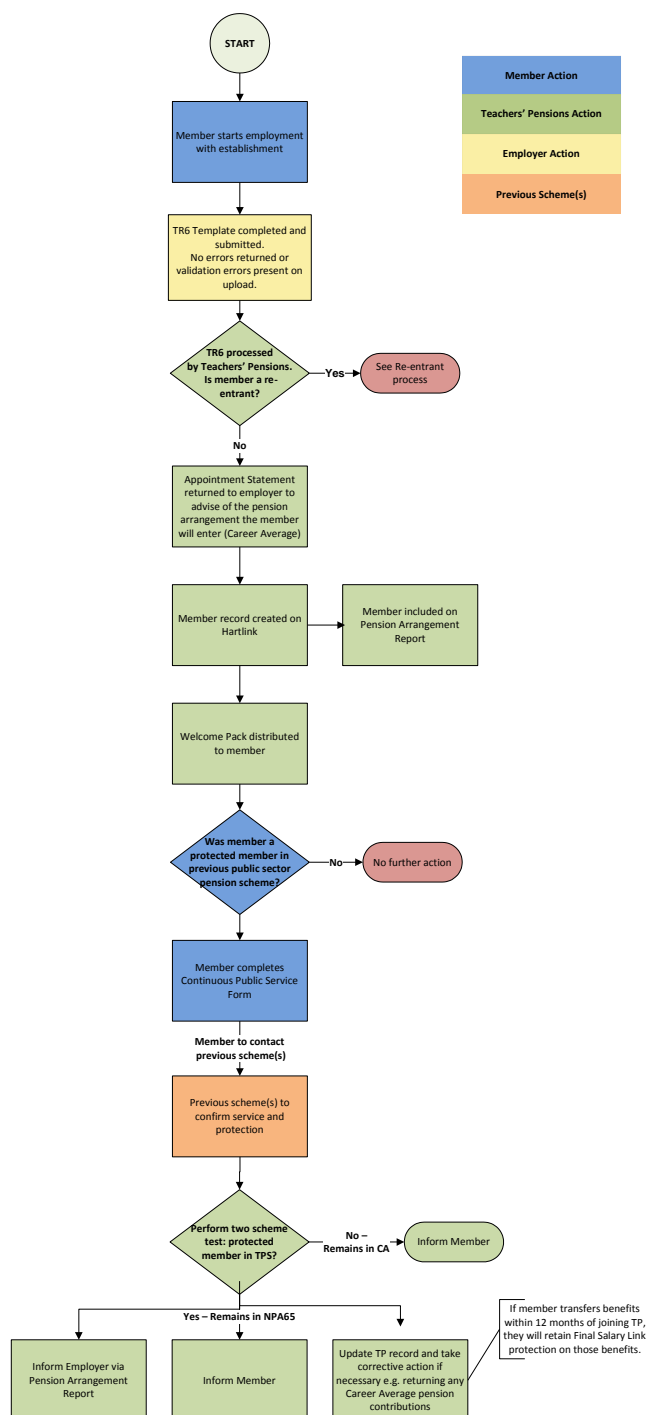
NPA 60 Scheme

Normal Pension Age in 2010 scheme	Date of Birth	NPA 60 Scheme		
		Age attained on 1 April 2012		First day in reform scheme – The "transition" date
		Year	Month	
On or before 1.4.22	1.4.1962 and older	50	0	Full protection
2.4.22 to 1.5.22	2.4.62 to 1.5.62	49	11	01/02/2022
2.5.22 to 1.6.22	2.5.62 to 1.6.62	49	10	01/12/2021
2.6.22 to 1.7.22	2.6.62 to 1.7.62	49	9	01/10/2021
2.7.22 to 1.8.22	2.7.62 to 1.8.62	49	8	01/08/2021
2.8.22 to 1.9.22	2.8.62 to 1.9.62	49	7	01/06/2021
2.9.22 to 1.10.22	2.9.62 to 1.10.62	49	6	01/04/2021
2.10.22 to 1.11.22	2.10.62 to 1.11.62	49	5	01/02/2021
2.11.22 to 1.12.22	2.11.62 to 1.12.62	49	4	01/12/2020
2.12.22 to 1.1.23	2.12.62 to 1.1.63	49	3	01/10/2020
2.1.23 to 1.2.23	2.1.63 to 1.2.66	49	2	01/08/2020
2.2.23 to 1.3.23	2.2.63 to 1.3.63	49	1	01/06/2020
2.3.23 to 1.4.23	2.3.63 to 1.4.63	49	0	01/04/2020
2.4.23 to 1.5.23	2.4.63 to 1.5.63	48	11	01/02/2020
2.5.23 to 1.6.23	2.5.63 to 1.6.63	48	10	01/12/2019
2.6.23 to 1.7.23	2.6.63 to 1.7.63	48	9	01/10/2019
2.7.23 to 1.8.23	2.7.63 to 1.8.63	48	8	01/08/2019
2.8.23 to 1.9.23	2.8.63 to 1.9.63	48	7	01/06/2019
2.9.23 to 1.10.23	2.9.63 to 1.10.63	48	6	01/04/2019
2.10.23 to 1.11.23	2.10.63 to 1.11.63	48	5	01/02/2019
2.11.23 to 1.12.23	2.11.63 to 1.12.63	48	4	01/12/2018
2.12.23 to 1.1.24	2.12.63 to 1.1.64	48	3	01/10/2018
2.1.24 to 1.2.24	2.1.64 to 1.2.64	48	2	01/08/2018
2.2.24 to 1.3.24	2.2.64 to 1.3.64	48	1	01/06/2018
2.3.24 to 1.4.24	2.3.64 to 1.4.64	48	0	01/04/2018
2.4.24 to 1.5.24	2.4.64 to 1.5.64	47	11	01/02/2018
2.5.24 to 1.6.24	2.5.64 to 1.6.64	47	10	01/12/2017
2.6.24 to 1.7.24	2.6.64 to 1.7.64	47	9	01/10/2017
2.7.24 to 1.8.24	2.7.64 to 1.8.64	47	8	01/08/2017
2.8.24 to 1.9.24	2.8.64 to 1.9.64	47	7	01/06/2017
2.9.24 to 1.10.24	2.9.64 to 1.10.64	47	6	01/04/2017
2.10.24 to 1.11.24	2.10.64 to 1.11.64	47	5	01/02/2017
2.11.24 to 1.12.24	2.11.64 to 1.12.64	47	4	01/12/2016
2.12.24 to 1.1.25	2.12.64 to 1.1.65	47	3	01/10/2016
2.1.25 to 1.2.25	2.1.65 to 1.2.65	47	2	01/08/2016
2.2.25 to 1.3.25	2.2.65 to 1.3.65	47	1	01/06/2016
2.3.25 to 1.4.25	2.3.65 to 1.4.65	47	0	01/04/2016
2.4.25 to 1.5.25	2.4.65 to 1.5.65	46	11	01/02/2016
2.5.25 to 1.6.25	2.5.65 to 1.6.65	46	10	01/12/2015
2.6.25 to 1.7.25	2.6.65 to 1.7.65	46	9	01/10/2015
2.7.25 to 1.8.25	2.7.65 to 1.8.65	46	8	01/08/2015
2.8.25 to 1.9.25	2.8.65 to 1.9.65	46	7	01/06/2015
2.9.25 to 30.9.25	2.9.65 to 30.9.65	46	6 months and 1 day	01/06/2015
1.10.2025 or after	1 October 1965 and younger	46	6	01/04/2015

NPA 65 Scheme

Normal Pension Age in 2010 scheme	Date of Birth	NPA 65 Scheme		
		Age on 1 April 2012		first day in reform scheme – the "transition date"
		Year	Month	
On or before 1.4.22	1.4.1957 and older	55	0	
2.4.22 to 1.5.22	2.4.57 to 1.5.57	54	11	01/02/2022
2.5.22 to 1.6.22	2.5.57 to 1.6.57	54	10	01/12/2021
2.6.22 to 1.7.22	2.6.57 to 1.7.57	54	9	01/10/2021
2.7.22 to 1.8.22	2.7.57 to 1.8.57	54	8	01/08/2021
2.8.22 to 1.9.22	2.8.57 to 1.9.57	54	7	01/06/2021
2.9.22 to 1.10.22	2.9.57 to 1.10.57	54	6	01/04/2021
2.10.22 to 1.11.22	2.10.57 to 1.11.57	54	5	01/02/2021
2.11.22 to 1.12.22	2.11.57 to 1.12.57	54	4	01/12/2020
2.12.22 to 1.1.23	2.12.57 to 1.1.58	54	3	01/10/2020
2.1.23 to 1.2.23	2.1.58 to 1.2.58	54	2	01/08/2020
2.2.23 to 1.3.23	2.2.58 to 1.3.58	54	1	01/06/2020
2.3.23 to 1.4.23	2.3.58 to 1.4.58	54	0	01/04/2020
2.4.23 to 1.5.23	2.4.58 to 1.5.58	53	11	01/02/2020
2.5.23 to 1.6.23	2.5.58 to 1.6.58	53	10	01/12/2019
2.6.23 to 1.7.23	2.6.58 to 1.7.58	53	9	01/10/2019
2.7.23 to 1.8.23	2.7.58 to 1.8.58	53	8	01/08/2019
2.8.23 to 1.9.23	2.8.58 to 1.9.58	53	7	01/06/2019
2.9.23 to 1.10.23	2.9.58 to 1.10.58	53	6	01/04/2019
2.10.23 to 1.11.23	2.10.58 to 1.11.58	53	5	01/02/2019
2.11.23 to 1.12.23	2.11.58 to 1.12.58	53	4	01/12/2018
2.12.23 to 1.1.24	2.12.58 to 1.1.59	53	3	01/10/2018
2.1.24 to 1.2.24	2.1.59 to 1.2.59	53	2	01/08/2018
2.2.24 to 1.3.24	2.2.59 to 1.3.59	53	1	01/06/2018
2.3.24 to 1.4.24	2.3.59 to 1.4.59	53	0	01/04/2018
2.4.24 to 1.5.24	2.4.59 to 1.5.59	52	11	01/02/2018
2.5.24 to 1.6.24	2.5.59 to 1.6.59	52	10	01/12/2017
2.6.24 to 1.7.24	2.6.59 to 1.7.59	52	9	01/10/2017
2.7.24 to 1.8.24	2.7.59 to 1.8.59	52	8	01/08/2017
2.8.24 to 1.9.24	2.8.59 to 1.9.59	52	7	01/06/2017
2.9.24 to 1.10.24	2.9.59 to 1.10.59	52	6	01/04/2017
2.10.24 to 1.11.24	2.10.59 to 1.11.59	52	5	01/02/2017
2.11.24 to 1.12.24	2.11.59 to 1.12.59	52	4	01/12/2016
2.12.24 to 1.1.25	2.12.59 to 1.1.60	52	3	01/10/2016
2.1.25 to 1.2.25	2.1.60 to 1.2.60	52	2	01/08/2016
2.2.25 to 1.3.25	2.2.60 to 1.3.60	52	1	01/06/2016
2.3.25 to 1.4.25	2.3.60 to 1.4.60	52	0	01/04/2016
2.4.25 to 1.5.25	2.4.60 to 1.5.60	51	11	01/02/2016
2.5.25 to 1.6.25	2.5.60 to 1.6.60	51	10	01/12/2015
2.6.25 to 1.7.25	2.6.60 to 1.7.60	51	9	01/10/2015
2.7.25 to 1.8.25	2.7.60 to 1.8.60	51	8	01/08/2015
2.8.25 to 1.9.25	2.8.60 to 1.9.60	51	7	01/06/2015
2.9.25 to 30.9.25	2.9.60 to 30.9.60	51	6 months and 1 day	01/06/2015
1.10.2025 or after	1 October 1960 and younger	51	6	01/04/2015

Appendix 3- New Member



Appendix 4- Re-entrant member

