

Returning to pensionable service after a break



Our records indicate that you've recently returned to teaching. This factsheet will help you to understand how your pension may be affected and any steps you need to take with your new employer.

Disqualifying Break

If you've returned to teaching following a single continuous break of not more than five years you can pick up where you left off.

For Career Average members this means that the pension you've already accrued in the arrangement will continue to attract in-service revaluation each year - where we add an additional 1.6% on top of the annual change in prices.

You can also re-start a Buy-Out election, but you must get your new employer to start making the deductions.

For members with transition protections still in place this means that those protections, including the Salary Link, will be applied in full.

But if the continuous break was for five years or more then this is known as a 'disqualifying break' and means that pension previously accrued in the Career Average arrangement will continue to be revalued annually as deferred members and will not attract the additional 1.6% paid to active members. New accrual of pension will be treated as active, however. A disqualifying break also means that you can't re-start a Buy Out election.

Any transitional protections, including Salary Link (except if in pensionable public service, see next page), will also be lost.

Salary Link

As mentioned previously, the Salary Link provided to members who transitioned from the Final Salary to Career Average arrangement will be affected if you return from a break in pensionable service of five years or more. Rather than using the salaries in the final ten years of your Career Average service to determine your best final average, we'll use those prior to the start of the disqualifying break.



What if you were active with another public service pension scheme during the disqualifying break?

While you may have had a break of five years or more from the Teachers' Pension Scheme, if you left teaching but were employed and contributed towards a pension in another public service scheme then, as long as overall you've not had a break of five years or more from pensionable public service, you will retain the Salary Link protection. You can retain this protection even if you choose not to transfer-in the accrued pension from your other public service pension. Please tell us about your other pensionable public service through the ['Joiner Questionnaire'](#) available on our website.

Flexibilities

As discussed, you may be able to resume a Buy Out election but you must inform Teachers' Pensions of your intention to do so and arrange for your new employer to begin making deductions from your salary at the appropriate rate.

Members in the Career Average arrangement can take up a Faster Accrual election for the remainder of the Scheme year (which runs from April - March), but your application must reach Teachers' Pensions within one month of starting your new employment.

Members can also make an Additional Pension election.

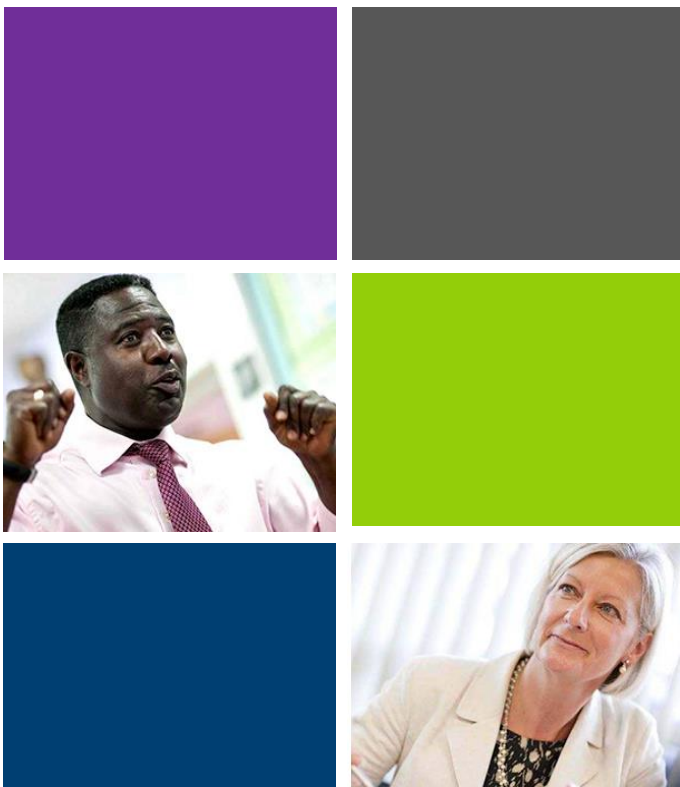
Note that pension flexibilities are subject to a maximum amount - see the [updates](#) section of our website for the latest maximum for each arrangement.

Transferring-in your pension from another scheme

When you return following a break in pensionable service you can transfer-in a pension from another scheme, but there some rules to be aware of:

- The transfer-in must be from a recognised pension scheme
- The transfer must complete within 12 months of re-entering pensionable service
- Transfers between public service schemes can be on preferential terms - known as a 'Club transfer' - but these must complete within 12 months of first being eligible to join the Scheme, not re-entering the Scheme.

If you want an estimate transfer-in value you'll need to request a guaranteed transfer value from your previous scheme(s) and complete the online transfer- in form on our [website](#).



Ensure your personal details are up to date

It's important that you make sure your personal details are correct when you change employers. For example, if you've used a work email address then we'll need your new one (we'd recommend you use a personal email address). It's good practice to ensure you update your details via your employer so that their records are also current.

The easiest way to update your details with us is through a [My Pension Online account](#) (MPO). As well as being able to change your details it allows you to:-

- View your Benefit Statement
- Change your personal details
- Apply for pension flexibilities
- View your employment history
- Nominate a beneficiary for your pension
- Nominate a beneficiary for your death grant
- Access the secure contact us facility
- Track any forms you've submitted to see their status
- Access Pension benefits modellers where you can see how your annual pension can be affected if you retire early or choose to convert some of it to a tax-free lump sum.

With an MPO account, we'll also be able to keep you up to date with important information from the Scheme. If you haven't got an account then signing up is easy. All you need is

- 1) Your National Insurance number
- 2) An email address (we recommend a personal one).



Next steps and getting in touch

If you'd like any further information about your teacher's pension it can all be found in our [active member guide](#).

If you'd like to contact us the easiest way is through your [My Pension Online](#) account where you can send us a secure direct message.

Alternatively you can call us on 0345 6066166 (8.30am - 6pm Monday to Friday)

Or write to us at:

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