



Sorry to hear you're leaving

<Your details>

- <Members Forename>
- <Members Surname>
- <Members Date of Birth>
- <Members Teachers' Pensions Reference number>

Leaving pensionable employment

If you're leaving teaching, make sure that you know what happens to the benefits that you've built up whilst you've been in the Scheme and the choices that you have.

Opting out - Phased withdrawal school (Independent only)

If you opted out of the Scheme and your employer then decides to become a phased withdrawal school, you may elect to re-join. Otherwise, on their next auto re-enrolment date, they'll need to re-enrol you back into the Scheme. If you then choose to opt out at that point, you'll no longer be eligible to return to the Scheme and should be offered an alternative pension scheme.

If you join another school which is fully participating in the Teachers' Pension Scheme, you'll be enrolled back into the Scheme.

What happens to my pension if I leave teaching?

If you've qualified for benefits, by being active in the Scheme for two or more years, then you can choose to:

- Retain your benefits in the Scheme and become a deferred member
- Transfer out to another registered Defined Benefits scheme.
- Request a transfer out to another pension scheme (this can be to a Defined Contribution or a Defined Benefit scheme) by completing the transfer-out application form available on our website. Please note that you can only transfer to a Defined Contribution scheme if you've more than three months pensionable service (after 1985) but haven't yet qualified for benefits and are under the age of 75.

You *must* complete the transfer out within 12 months of becoming eligible to join the new pension scheme.

What happens if I leave my pension in the Scheme?

You can leave your pension benefits in the Teachers' Pension Scheme. To be eligible to receive Scheme benefits when you retire you need to have two years of qualifying service. If you haven't got two years' service yet you may build this up further, should you return to pensionable service at a later date.

People sometimes get confused between qualifying service and the actual service that counts towards their benefits. What's the difference? Well, if you're working part-time, the whole period counts towards your qualifying service including the days you don't work (you're an active member of the scheme if you're paying contributions). However, your benefits are based on your actual service and full-time equivalent average salary in the final salary arrangement. Benefits are based on the pensionable earnings in the career average arrangement.

Deferred benefits are revalued annually in line with the public service Pensions Increase. If you re-join the Scheme following a gap of not more than five years, we'll apply active revaluation to previously deferred benefits. Even if you don't re-join the Scheme you can apply for your pension from age 55, but it's worth noting that benefits taken before your Normal Pension Age will be reduced as we'll be paying it for longer.

How do I keep up to date with my deferred pension?

You should use your My Pension Online account to stay up to date with your pension.

You'll be able to access your pension 24/7 as well as:

- View your Benefit Statement
- Complete important forms
- Nominate your loved ones
- Update your details at any time, from anywhere
- Use our helpful tools and resources.

Viewing your Benefit Statement

One of the great advantages of My Pension Online is being able to log in and see your Benefit Statement at any time. This keeps you up to date with how your pension is growing until you either return to the Scheme or claim your retirement benefits.

How do I transfer my pension benefits to another scheme?

To start the process simply fill in the [transfer out form](#) on our website. Transfers between pension schemes can be a lengthy process, as information has to be obtained from a number of third parties.

We'll provide your new scheme with a transfer value who'll then inform you how much pension your transfer value will buy in your new scheme. You'll then need to decide if you want the transfer to happen.

Transfers can only take place if your new scheme is a recognised UK or overseas scheme and if you have more than three months service. If you've qualified for pension benefits (more than two years' service) you can't transfer your benefits to a Defined Contribution scheme, only to a Defined Benefit scheme, so it might be worth checking with your new employer about the type of scheme you're joining. If you haven't qualified for pension benefits, but have more than three months' service, you can transfer your rights to a Defined Contribution scheme, on a Cash Transfer Sum basis.

Transfers need to be completed within 12 months of becoming eligible in the new scheme and before you reach your Normal Pension Age in the Teachers' Pension Scheme. If your service is all pre-1986 you can transfer your benefits to an Occupational Pension Scheme, but not to a Personal Pension Scheme.

Transferring your pension benefits is a big decision and one which it is important to gain advice about. Teachers' Pensions is unable to provide you with any financial advice and as such we recommend obtaining independent financial advice from a registered Independent Financial Adviser.

Can I have a repayment of contributions?

If you've not qualified for benefits, because you have less than two years pensionable service, you can have a repayment of your contributions. If you've previously taken a pension from the Scheme and then returned to work, you need one year of service to qualify for further benefits (Additional Service after Retirement). If you've not qualified for further benefits, you can't have a repayment, but will receive additional benefits instead.

Where you receive a repayment there'll be deductions for tax and National Insurance. Before you can request a repayment, you must have been out of service for more than one month and you won't be able to restore the service in the future.

Things you should do before you leave

As well as making sure that you register for My Pension Online you might also want to make sure that you've:

- Updated your personal contact details, along with making sure that your email address is personal and not a work one
- Completed any nomination changes - if your circumstances have changed in this regard, we need to know
- Reviewed your Benefit Statement to ensure that your service and salary history are correct and if not speak with your employer at the time of service who will then notify us of any necessary correction.

Opting back in

If you've chosen to opt-out of the Scheme you can opt back in at any time up to the age of 75. If you start a new teaching job, you'll be contractually enrolled back into the Scheme.

If you have opted out of the Scheme, but stay with the same employer, you may also be enrolled back into Scheme at a later date due to Auto Enrolment legislation. For more information on Auto Enrolment visit the Pensions Advisory Service.

Please note that if you've opted back in after taking a repayment, you'll effectively be starting as a new member of the Scheme and you'll need to complete two years qualifying service to be eligible for benefits. You can opt in and out of the Scheme as many times as you like.

Ill-health Retirement

If you become ill and need to take your retirement early you can apply for Ill-health Retirement through our website. To find out more about Ill-health Retirement please read the [deferred member guide](#).

Next steps and getting in touch

If you'd like any further information about the Scheme please take a look at our [website](#).

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.

You can also contact us by:

- Secure web messaging: Open 24 hours a day, responses will be sent Monday - Friday, 9am-4:20pm (excluding bank holidays)
- WhatsApp: 07545 932848 (please note it may take up to 48 hours to receive a response and this number doesn't allow phone calls)
- Call us on 0345 606 6166, Monday - Friday between 8.30am and 6.00pm
- Write to us at:
Teachers' Pensions,
11b Lingfield Point,
Darlington,
DL1 1AX

If you've a general query or would like to join our teaching community online, please follow and get in touch with us on our social accounts.

- Facebook
- Instagram
- Twitter
- LinkedIn
- YouTube

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

If you have a complaint

If you wish to make a complaint about the service provided by Teachers' Pensions or to dispute a decision reached in the administration of your benefits, then the best method of getting in touch is via your My Pension Online account.

Alternatively, you can contact us in writing. Please remember to use your Teachers' Pensions Reference number and National Insurance number in all correspondence.

For details of the Scheme's internal dispute resolution procedure (IDRP) please see the 'Member complaints and appeals' section of our website. The Scheme operates a one-step IDRP, where a dispute with the administrator can be raised with the Department for Education in their capacity as the Scheme Manager. If you remain dissatisfied you can then escalate your complaint to The Pensions Ombudsman, who is an independent and impartial adjudicator.

Please note if you wish to obtain advice on applying or making a formal application then you should contact enquiries@pensions-ombudsman.org.uk. Alternatively, if you wish to raise concerns or discuss a potential complaint via the Early Resolution team, then the e-mail address to contact is helpline@pensions-ombudsman.org.uk.

The Ombudsman's details are:

Pensions Ombudsman
10 South Colonnade
Canary Wharf
London E14 4PU
0800 917 4487

At any stage during the complaint process you may wish to approach Money helper. They offer a free service.

Money helper can be contacted on: 0800 011 3797 or take a look at their website for more contact information <https://www.moneyhelper.org.uk/en/contact-us/pensions-guidance>

Please note that The Teachers' Pension Scheme is a statutory scheme. The latest set of regulations, SI 2014 No. 512, established the Teachers' Pensions Scheme 2017 and are available on the legislation.gov.uk website.

The pension scheme registry number is 10276733.