

Opt out of the Teachers' Pension Scheme

Part A: To be completed by the applicant in all cases.

Where possible please complete this form via My Pension Online. Please seek independent financial advice before making any financial decisions.

Notes: This form should be completed if your employer enrolled you in the Teachers' Pension Scheme (TPS) but you decide you do not wish to be a member, or if you are an existing member and you wish to opt out of the TPS in respect of any future service. (Please note that you can opt back in at any time, and be advised that an opt out ceases to have effect if your employer deems you to be eligible for automatic enrolment in accordance with their statutory obligations under the Pensions Act 2008. You do however have the right to opt out again if that is your intention.)

Please complete Part A and hand the entire form to your employer, who will complete Part B and return the form to us. The effective date of the opt out will be based on when your employer receives this opt out form. If you have more than one contract of employment a separate opt out form is required for each employment that you wish to opt out from.

While in the Final Salary arrangement of the TPS, if you are employed in teaching on a full time basis but also undertake some part-time teaching, your employer should not deduct contributions for your part-time earnings; therefore, if this is your circumstance you don't need to opt out to avoid payment of contributions on your part-time earnings.

If you are in the Career Average arrangement of the TPS both your full-time and part-time teaching employment will be pensionable unless you choose to opt out in respect of each or either employment.

As the opt out applies from the first day of the month following the month your employer receives it, it means that if you don't get the form to your employer by the end of the month the opt out will not apply as soon as you want or expect it to. It's your responsibility to make sure you get the form to your employer in time so that the opt out is applied from the start of the month that you wish it to apply from. For example, if you want the opt out to apply from 1 April, you need to get the form to your employer in March. But if you don't give them the form until April, the opt out will apply from May.

However, if the form is received within 3 months of the start of a new employment or of being auto-enrolled in the Scheme, the effective date of the opt out is the start date of the new employment or when you were auto-enrolled.

If you wish to receive a refund of contributions, the following scenarios apply:

- The opt out is received by your employer within 3 months of taking up a new contract of employment – it is the responsibility of your employer to process the refund via their usual payroll process
- The opt out is received by your employer within 3 months of Auto Enrolment/Re-Enrolment – it is the responsibility of your employer to process the refund via their usual payroll process
- The opt out is received by your employer after 3 months of either of the above – contributions will stop in the month after the month your employer received your opt out. If you have not qualified for benefits your employer will not automatically refund contributions via your monthly pay; you must complete an application for a repayment of contributions - the application form is available on the Teachers' Pensions website.

If you haven't qualified for benefits because you've less than two years' pensionable service, you can claim a repayment of your contributions. If you're already in receipt of benefits when you claim from the Scheme you cannot have a repayment, but you'll receive additional benefits. Please see online for further information on eligibility criteria for the repayment of contributions.

To qualify for benefits, all periods of pensionable service are added together. If you think you might be returning to pensionable service at some point in the future, then you may want to consider leaving your service in the Scheme as it will be used along with any new service to count towards your qualifying service and pension benefits;

Once completed you must forward this application to the employer responsible for the contract of employment from which you wish to opt out from, for them to complete Part B. If you have more than one contract of employment a separate opt out form is required for each employment that you wish to opt out from.

If you need to contact us, you can get in touch using a variety of methods. Find out more here: www.teacherspensions.co.uk/public/contact-us

General Data Protection Regulation (GDPR). The Department for Education (DfE) will use any information you provide in connection with the Teachers' Pension Scheme to administer and operate the scheme and pay benefits under it. This may include passing details to third parties that are involved in the administration and operation of the scheme. The DfE may also use your data for administrative purposes in line with its data protection notification. In order to fulfil its duty to protect public money, the DfE may use information it holds to prevent and detect fraud. It may also share information with other organisations that handle public funds. If there is any difference between the legislation governing the Teachers' Pension Scheme and the information in this application form, the legislation will apply. For more information on how we will use your data, go to www.teacherspensions.co.uk/public/privacy

Employers, please return to us at:
Teachers' Pensions,
11b Lingfield Point,
Darlington, DL1 1AX
tpattachments@teacherspensions.co.uk

Opt out of the Teachers' Pension Scheme

Part A: To be completed by the applicant in all cases.

Section 1: Personal details

1. Teachers' Pensions Reference number (example 99/99999)

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2. Surname (one character per box)

3. Former surname (if any)

4. First name

5. Title (please tick, or state if other)

Mr Mrs Miss Ms Other

6. Date of birth

7. National Insurance number

8. Contact address

Postcode

9. Home telephone number (inc. STD code)

10. Mobile telephone number

11. Personal email address

12. Please enter the name of the Employer to which this opt out relates (If your Employer is a Local Authority (LA), then please enter the LA name. Otherwise, please provide the full name of the establishment)

LA/ MAT name:

Establishment name:

13. Reason for opt out (choose one option)

1. Personal financial reasons
2. Concerns about the benefits offered
3. Part-time teaching with multiple contracts
4. Joined other scheme
5. Leaving teaching
6. Don't plan on staying in teaching long
7. Don't plan to stay in the UK long
8. Don't have sufficient understanding of pensions
9. Don't trust pensions/ not interested in saving for the future
10. Have a number of jobs and don't want to be in the Teachers' Pension Scheme for this post
11. Already receiving a pension and don't want to rejoin the Teachers' Pension Scheme
12. Other (please state)

14. Are you opting out as a result of Auto-Enrolment?

Yes No

(continued overleaf)

Part A: To be completed by the applicant in all cases. (continued)

15. Do you currently have more than one contract of employment with the establishment named in question 12?

Yes No

16. If Yes, do you wish to opt out of ALL eligible contracts of employment with this employer?

Yes No

17. If No, from which contract of employment do you wish to opt out?

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Part A: To be completed by the applicant in all cases. (continued)

Section 2: Election confirmation. Must be signed and dated by the applicant.

Declaration 1

I elect for employments with the employer named and specified on this form not to be treated as pensionable employment. I understand that, if my election is accepted, I will not be able to claim any form of benefit from the Teachers' Pension Scheme in respect of that employment from the effective date of this election.

By opting out of the Teachers' Pension Scheme I will forfeit the right to the following scheme benefits in respect of future service:

- my employer contributing towards the cost of my benefits (currently this is 28.6% of your pensionable earnings)
- a guaranteed pension at normal pension age
- the option to take a tax free lump sum
- pension value protected through full index linking
- access to ill-health benefits, should I become permanently unable to teach
- children's and dependants' pensions
- in-service death grant.

What you need to know

- Your employer cannot ask you or force you to opt out
- If you are asked or forced to opt out, you can tell The Pensions Regulator - see <http://www.tpr.gov.uk>
- If you change your mind, you may be able to opt back in. Please complete the 'Election to Join the Teachers' Pension Scheme' form which can be found on the Teachers' Pensions website
- Under auto enrolment legislation employer's must automatically re-enrol all employees every 3 years from their specific auto enrolment staging date. The only exception is if the re-enrolment date is within twelve months since you last opted out. In this case they can decide whether to re-enrol you or not. You may wish to ask your employer when their re-enrolment/staging date is so that you are aware if and when they will automatically re-enrol you
- If you change your job or contract, your new employer will normally put you back into pension saving straight away
- If you have another employer, then this other employer might also put you into pension saving, now or in the future. If you wish to be opted out in respect of employment with another employer a separate opt out form must be completed.
- Once you've reached your normal pension age your benefits are eligible for payment, should you opt out of the Scheme

Declaration 2

I confirm that my employer has explained that I've been enrolled into the Teachers' Pension Scheme and I can find information about the Scheme on the Teachers' Pensions website (www.teacherspensions.co.uk).

Declaration 3

I confirm that I understand that I must send my opt out form to the employer that I have named on the form and that they will have

I have read and understand the points above.

Signature

Date

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Please complete this form using black ink and in BLOCK CAPITALS.

Part B: To be completed by a recognised employer. (e.g. Independent Schools, Universities, FE Colleges, Academies and Local Authorities)

Note for employer

If you are completing this form on behalf of a maintained school the form needs to be completed by the Local Authority, not the individual establishment.

- When the application is received by an employer within 3 months of the start date of an employment or the date of auto enrolment or auto re-enrolment, the effective date of the opt out is the start date, auto enrolment or auto re-enrolment date.
- When the application is received by an employer more than 3 months after commencing pensionable employment, the effective date of the opt out is the first day of the next month. In such cases pension contributions must have been deducted for the period prior to the opt out.

Teacher's reference number (example 99/99999)

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Date received by employer

Most recent contractual enrolment date

This is the most recent date that the teacher was contractually enrolled. Contractual enrolment applies in the following scenarios:

- You hire a teacher
- A teacher's contract changes
- A teacher joins you as a result of a TUPE transfer
- A teacher joins you as a result of a New Fair Deal transfer
- A teacher employed by you takes on an additional post

Auto Enrolment or Auto Re-enrolment date

(Only complete if this opt out is a direct result of Auto Enrolment)

Have pension contributions already been deducted from the salary? Yes No

If yes, dates from to

At the time of the member opting out or leaving pensionable service, please provide:

Full time equivalent annual salary

Working pattern as a percentage

(If the employee is on a supply or irregular hours contract, please enter 'Irregular' in the box above. Otherwise please provide a %)

(continued overleaf)

Please complete this form using black ink and in BLOCK CAPITALS.

Part B: To be completed by a recognised employer. (continued)

I confirm that any pension contributions deducted in respect of service undertaken from the effective date of the opt out will be refunded. Credit will be taken for the employer and the employee's share in our next monthly remittance to Teachers' Pensions. Employment undertaken from the effective date of the opt out will not be treated as pensionable and contributions will not be deducted for the purpose of the Teachers' Pensions Regulations.

I confirm that I've provided information about enrolment into the Teachers' Pension Scheme to this member and explained that further information about the Scheme can be found on their website (www.teacherspensions.co.uk).

I confirm that I've met my duties under Auto Enrolment legislation.

1. **Signature of authorised officer**

8. **If Yes, are they opting out of ALL eligible contracts of employment with the named establishment?**

Yes No

2. **Name of authorised officer** (in capital letters)

9. **If No, please specify which eligible contract of employment(s) the teacher wishes to opt out from.**

3. **Date**

10. **If a contract has been provided, please provide the Role Identifier for this contract of employment the teacher wishes to opt out from (leave this field blank if you are not an MCR employer)**

4. **Telephone number** (inc. STD code and extn.)

5. **Email address** (for confirmation of opt out purposes)

11. **Full address**

6. **Employer and establishment number from which this teacher is opting out**

7. **Does the teacher have more than one eligible contract of employment within the named establishment?**

Yes No

Postcode

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