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| --- | --- |
| «Title» «Initials» «Surname»  «Add1»  «Add2»  «Add3»  «Add4»  «Add5»  «Postcode»  <<LA/EstabNo>> | Our Reference  «TPAref»  «Daydate» |

Dear «Title» «Surname»

You’ve probably heard about some of the changes that are happening in relation to your pension scheme. This means that many members are moving from the “final salary” arrangement to the “career average” arrangement.

**Are you affected?**

You’re unlikely to be affected.

Since you were within 10 years of your normal pension age on 1 April 2012, you are known as a “Protected” member. This means that you will stay in your current arrangement until retirement so long as you don’t have a break in pensionable service which exceeds five years.

All members of the Teachers’ Pension Scheme (TPS), irrespective of the arrangement they’re in, may see a change in the contributions that they pay. The contributions you will make are based on your earnings, and are between 7.4% and 11.7%.

Please be aware, that if you have any comparable UK public pension service (e.g. service in the Scottish Teachers’ Pension Scheme), and would like to transfer this amount into the TPS, you must have joined before 1st April 2015 and elected to transfer by 31st March 2017, to retain “day for day terms”. We have a dedicated website containing lots more information about the changes to the scheme, including factsheets, which can be found at: [www.teacherspensions.co.uk/change2015](http://www.teacherspensions.co.uk/change2015)

Yours sincerely

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Mark Richardson

Service Delivery Manager

Please note that, in order to improve our service to you, we’re moving towards electronic communication channels. As such, we will shortly stop sending information by post. If you haven’t already you need to set up your My Pension Online account our online PIN protected portal, please go to [www.teacherspensions.co.uk](http://www.teacherspensions.co.uk) and select “member registration”. If you would still like to receive paper communications please let us know.