Death benefits

August 2026

Will there be any benefits paid if I die before retirement?

Yes, there will be a lump sum payment. A pension may also be paid to your dependants.

How much will the lump sum be?

In the career average scheme a death grant of three times your final full-time equivalent salary (at the date of your death) will be paid if you die in service.

However, if you're in additional service after retirement then any previous lump-sum (excluding a lump sum attributable to additional pension elections) will be deducted from the death grant.

Will a lump sum be paid if I die and I am out of service but haven't retired or taken ill- health benefits?

A lump sum will be paid if you die after leaving pensionable employment and have qualified for retirement benefits. Your death grant will depend on which pension schemes you are in when you left service.

If you were in the career average scheme when you left service it will be:

- If a surviving adult pension is payable, your accrued pension multiplied by 2.25.
- If a surviving adult pension is not payable, the higher of the above calculation or your pension contributions plus interest of 3%.

If you were in the final salary scheme when you left service it will be:

- If a surviving adult pension is payable, they'll get 3/80ths of your final average salary multiplied by your service.
- If a surviving adult pension is not payable, the higher of the above calculation or your pension contributions plus interest of 3%.

If you haven't qualified for retirement benefits, your beneficiaries will receive your pension contributions plus interest at 3%.

It's also worth noting that if you've left all pensionable service but have reached your Normal Pension Age at the date of your death, a posthumous award of five times your annual pension rather than an out of service death grant will be payable.

Teachers' Pensions

Will a lump sum be paid if I die after I have retired?

Yes, if you die within five years of retirement a lump sum will be paid. This will be five times your annual pension less any pension that's already been paid.

If a death grant is payable who will receive it?

Your spouse, civil partner or surviving qualifying partner will automatically receive the death grant unless you've nominated someone else, in which case the nominee(s) will receive the death grant. If you have no spouse, civil or qualifying partner or nominee, any payment will be issued to your estate.

Please note you're not able to nominate a Trust or Charity to receive the death grant.

How do I nominate someone?

You can complete a nomination via our website or you can ask your employer for a form. If you choose to nominate somebody to receive your death grant it's important to keep it up to date. You can nominate more than one person, but if you want to do that you must tell Teachers' Pensions what proportion of the death grant you want each person to receive.

Who can receive a survivor's pension?

A survivor's pension is payable to:

- Your spouse.
- Your registered civil partner.
- Your surviving qualifying partner, provided that for at least two years, you: have been living with that person as if you were a married couple or in a civil partnership; can marry or register a civil partnership with that person; neither party is living as if married or in a civil partnership with a third person; and that person is financially dependent on you or you are financially interdependent with that person at the point of your death.
- Your children, if they're under 23 and in education, or if they're incapacitated and are financially dependent on you.

How much will the pension be?

If you die in service, Teachers' Pensions will continue to pay any adult beneficiary your salary for three months. This is called a short-term pension.

If you were in the final salary scheme a long- term pension for an adult survivor is 1/160 of the final average salary for each year of your survivor benefits service.

In the career average scheme the long-term pension is the value of 37.5% of the pension you've earned up to your date of death. If you have benefits in both schemes two calculations will be made, one for each type of benefit and these will be paid together.

If you die in service the career average part of the long-term pension paid to your dependants will be enhanced. If you have no more than two children, then they will receive half of any adult's pension. If you have more than two children, the adult's pension is divided by the number of children.

How much of my service counts towards family benefits?

If you've a surviving qualifying partner for family benefits your service from 1 January 2007 will automatically be used in the calculation of family benefits. You can pay for service before that date to be counted towards family benefits if you apply within six months of nominating your partner.

If you're married or have registered a civil partnership prior to retiring, whether same sex or opposite sex, all your service from 1 April 1972 automatically counts for family benefits.

Different rules apply for female teachers who died before 5 December 2005. In those instances, the survivor will have received or be in receipt of a pension based on the female teachers' service from 6 April 1988.

What happens if I marry or register a civil partnership after I've retired?

Only your service from 6 April 1978 will count for an adult beneficiary's pension if your marriage or civil partnership occurred following your retirement. When marrying, forming a civil partnership, those meeting the surviving qualifying partner criteria, or nominating a financial dependent, it may be possible to make an election to cover pensionable service for inclusion in adult pension qualification service. Further details can be found on the Life events section of our website.

Can I nominate a family member to receive a long term pension?

If you're single and haven't become entitled to a retirement pension, you can nominate a dependent family member such as a parent, step-parent, brother or sister who is either:

- widowed
- not married or in a civil partnership
- not living with another person as if they were a married couple or civil partners.

The nominated beneficiary must be wholly or mainly financially dependent on the member at the date of death and a nomination must be completed. - Please read our Family Benefits Guide for more details.

How would my beneficiary claim the benefits should the worst happen?

Your beneficiary should inform us of the death, by completing our paper form, or calling our Contact Centre on 0345 606 6166 (8.30am-6.00pm, Monday to Friday). The Application for death benefits form should be completed in all cases, even if it's thought that there aren't any benefits to pass on.

Transitional Protection changes and your decision maker

If a member who has died had service which is affected by the Transitional Protection changes, a decision maker will have to make the choice on whether that service should be in the final salary or career average scheme. This is for any pensionable service between 1 April 2015 and 31 March 2022.

More information can be found on the bespoke bereavement web pages.