

Understanding your member type

March 2024

Please note this information refers to the Scheme between
1 April 2015 - 31 March 2022.

Introduction

In 2015 the Teachers' Pension Scheme introduced the career average scheme alongside the final salary schemes.

This meant there will be different member types within the Scheme. Some members remained in the final salary schemes only, some had a pension in both final salary and career average and new members (those who joined the Scheme on or after 1 April 2015) were in the career average scheme only.



How will I know which member type I was?

Not all members moved into the career average scheme as transition members. Some members remained in final salary as protected members, others became tapered members who remained in final salary for a limited period and then transferred to career average on their 'transition' date.

If you were an active member immediately before 1 April 2012, it's important to understand how many years you were away from your Normal Pension Age (NPA) on that date. That'll help you to identify which member type you were in this period (now known as the remedy period).

We've created a series of case studies for each type of member and we would recommend you read the case studies first as we've referred to them in the factsheet.

Protected member - scenario one

Were you an active member of the Teachers' Pension Scheme immediately prior to 1 April 2012 and within 10 years of your NPA on that date? If the answer is yes to both these questions you would have remained in the final salary scheme and all of the benefits you accrued up to 31 March 2022 will be based on the final salary schemes.

Protected members could still retire at their Normal Pension Age of 60.

Protected member - scenario two

If you were within ten years of your NPA on 1 April 2012 but had an NPA of 65 and were an active member of the Scheme immediately prior to 1 April 2012 and within ten years of your NPA on that date? If the answer was yes, you would have remained in final salary scheme until your retirement.

All those benefits accrued up to 31 March 2022 will be based on the final salary schemes.

Tapered member

If you were more than 10 years but within 13.5 years of your NPA on the 1 April 2012, you'll have had tapered protection and entered the career average on your "transition date".

You'll have continued to build up final salary benefits until that date and then career average benefits after your transition date.

Your NPA in the career average scheme is either your State Pension Age or age 65 whichever is the later date. You can find out when you'll receive your state retirement pension by going to www.gov.uk/calculate-state-pension.

How it works for you

If you were a tapered member and were more than 10 years but less than 13.5 years away from your NPA on 1 April 2012 you'll have entered the career average scheme after 1 April 2015 on your "transition date".

Tapered members could still take final salary benefits at age 65 (if they leave teaching as they'll have reached your final salary NPA). You could decide to take your career average benefits then too, but they'd be subject to actuarial reduction. If you want to, you could choose to leave your career average benefits until you reach your new NPA and claim them then.

Provided you don't leave the Teachers' Pension Scheme for more than five years, you'll retain a link between the salaries you earn in career average and your final salary benefits.

Transition member

If you were more than 13.5 years away from your normal pension age (NPA) on 1 April 2012, you'll also have joined the career average scheme on 1 April 2015. You were a transitional member who'll have built up benefits in both final salary and career average schemes when you retire.

From 1 April 2015, you'll have built up benefits in the career average scheme. You'll retain your existing Normal Pension Age (NPA) for your final salary benefits but will have a new NPA in career average that will be either your State Pension Age or age 65 whichever is the later date.

Find out when you'll receive your state retirement pension by going to www.gov.uk/calculate-state-pension.

Provided you don't leave the Scheme for more than five years, there'll be a link between the salaries you earn in career average and your final salary benefits. Transition members can still take their final salary benefits at age 65 (if you leave teaching as you'll have reached your final salary NPA).

You could decide to take your career average benefits then too, but they would be subject to actuarial reduction or you could choose to leave your career average benefits until you reach your new NPA and claim them then. Provided you don't leave the Teachers' Pension Scheme for more than five years, you will retain a link between the salaries you earn in the career average and your final salary benefits.

Did you enter teaching for the first time after 1 April 2015?

If you entered teaching for the first time on or after 1 April 2015 then, you'll have joined the career average scheme. Your Normal Pension Age is either your State Pension Age (SPA) or 65 whichever is the later date. To find out your SPA go to www.gov.uk/calculate-state-pension.

What happened in 2022?

On 31 March 2022 the final salary scheme closed for any new contributions. Any members still contributing to that scheme were moved over to the career average scheme. This means that from 1 April 2022 any active or re employed members would be in career average scheme only. You can find out more about this change and why it happened on our website.

Where there is any difference between the legislation governing the Teachers' Pension Scheme and the information in this fact sheet the legislation will apply.