

# Hello

Read this e-newsletter to keep up to date with all the latest Teachers' Pension Scheme news and changes.



## HELP AND GUIDANCE

### What's your Teachers' Pensions Reference number and how can you find it?

We've had an increase in the number of members enquiring about their Teachers' Pensions Reference number (also known as the DfE number). This is the number given to you when you qualify as a teacher in the UK and it's important you keep a note of it. But don't worry if you've misplaced it, here's how you can find it:

- Ask your employer - they'll hold a record of your individual DfE number
- Check any previous correspondence - we'll have used this number in any previous communications
- If you work in Wales, please contact the Education Workforce Council on 0292 046 0099.



### See how Caroline's planning her retirement with Teachers' Pensions

"When I first went into teaching I worked part-time so didn't go into the pension Scheme straight away, but I knew it was important as I had young children and wanted to ensure a future where we were financially supported as a family.

Planning for my future has always been important but if I could do one thing differently with my pension I wish I had started and thought about it earlier. That would be my advice to younger people whether they're in teaching or not.

You need a lot of energy teaching and as you get older you might want to cut down your hours or even retire earlier. Saving more earlier gives you more choice as you get older."

[Read Caroline's full](#)

When you're young, retirement seems miles off – but it's not. If you can contribute more and grow your pension faster then do it! Teachers' Pensions offer ways for you to grow your pension quicker which, looking back, I should have taken.

I'd advise people to pay more attention to what's available to help you save more.

[story online](#)



## SCHEME NEWS AND UPDATES

### Starting and leaving the Scheme

Recent changes to the Scheme mean that it's now Teachers' Pensions responsibility to provide information to new starters and members choosing to leave the Scheme, where we're provided with an email address, as opposed to this being the responsibility of your employer.

The easiest way to communicate with Teachers' Pensions is via My Pension Online (MPO). MPO is a secure online portal that lets you check and manage your teacher's pension.

To register simply sign up on our [website](#). You'll need your Teachers' Pensions Reference number (also known as the DfE number) as well as your National Insurance number and an email address. We recommend a personal email address.

### Changes to My Pension Online

It's vital you keep up to date with your pension. Therefore, since 4 July, you're now asked to confirm your personal details when you first log in to My Pension Online (MPO) and annually thereafter.

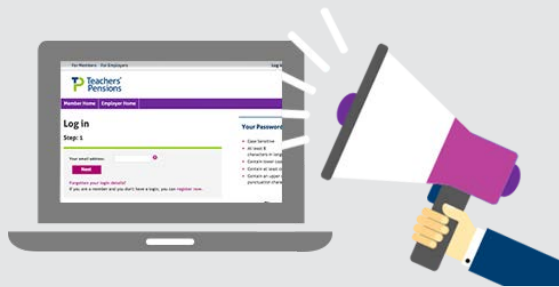
It's good practice to also ensure you update your details via your employer so that their records are also current. We've had some occasions where members have updated their details via MPO but haven't informed their employer, the employer then submits out of date information resulting in the member's personal details reverting back to the old version.

**Coming soon** - We're working on some changes to the design and functionality of MPO, which will be rolled out later this year! We'll update you closer to the time and we'll be contacting members to ask for their opinions.

### Changes to the State Pension Age

You may have read about the recent changes to the State Pension Age that affects members aged between 39 and 47. The change means that the State Pension Age will rise from 67 to 68 for these members and that their Normal Pension Age in the Career Average arrangement will increase in line with their State Pension Age.

Please note that this is currently subject to consultation and parliamentary approval. As soon as we've more information, we'll update you.



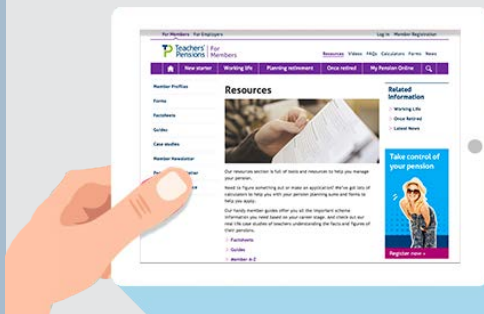
## WORKING FOR YOU

### Online resources and keeping in touch

We've a range of online resources to help you understand your pension. Some of the most popular resources include our suite of short and simple videos. We've everything from getting to know your benefits and making sure you have all the facts about retirement to getting to grips with My Pension Online and understanding your Benefit Statement.

Why not spend some time getting the answers to some important questions so you feel confident about your pension?

We're also now using [Facebook](#), [Twitter](#), [LinkedIn](#) and [YouTube](#). So if you're using Social Media get involved and be part of the Teachers' Pensions conversation!



### Ensure your service and salary is up to date

The Scheme-wide introduction of Monthly Data Collection (MDC) from April 2018 means all employers will have to provide Teachers' Pensions with their members' latest service and salary details on a monthly rather than an annual basis.

The benefit for you is that your service and salary details will be up to date so when you view your Benefit Statement online it will reflect all of the pension benefits you've accrued, not just those up to the end of the last Scheme year.

[Find out more](#)



You can keep up-to-date with important news, events and much more via our social media channels. Click the icons to follow us.



Register or log in to [My Pension Online](#) today.

Contact us:  
0345 6066166 | 8.30am - 6pm Monday to Friday

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The content of this email is based on our understanding of the current legislation governing the Teachers' Pension Scheme. In the event that there is a disagreement between the content of this email and the overriding Regulations, then the content of the Regulations will take precedence. The benefits of the Teachers' Pension Scheme, and the tax treatment of pensions may be subject to change in the future.