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Phased Retirement



A member can take phased retirement and return to work provided that there will be a reduction in earnings of at least 20%, compared to their previous six months earnings, for a minimum of 1 year. Protected members can take 2 phased retirements before finally retiring. Career average members can take up to three phased retirements before finally retiring, but only two can be before age 60.

The reduction can be achieved through a move to a role of lesser responsibility (and hence salary), or a reduction in working pattern. If the member starts a new appointment in a support role in an educational establishment, such as a classroom assistant, they can also apply for phased retirement. The new appointment either as a teacher or other role does not have to be with the same employer but must be within six months of the original job ceasing.

The member must make their application for phased retirement within 3 months of the date of the reduction in salary or the new appointment.

The maximum amount that a member can take in phased retirement is 75% of the total benefits. Please note that this is not the same as 75% of the available benefits at each phased retirement event. If a member takes 75% of their benefits at their first phased retirement, then a subsequent phased retirement will look at the new total benefits (i.e. those already accrued at the point of the first retirement and the new accrual during the phased retirement) and take 75% of those benefits minus the 75% already taken to calculate the **Additional Pension** to be paid under the second phased retirement award. If members have accrued final salary and career average benefits, they don't have to access both sets of benefits when they take phased retirement, i.e. they could choose to

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only take up pension from their final salary pension or vice versa. They can, of course, choose to take benefits from both, subject to the maximum 75%.

Members can obtain an application form from the secure member area, 'My Pension Online (MPO)'. As they are required to complete a number of questions and options they must take care in checking that they have correctly completed all the relevant sections. Members can assess their options, with respect to converting pension to a lump sum, for example, using the modellers available on My Pension Online.

You'll be required to confirm :

- the member's proposed phased retirement date;
- the start date and the new salary that will be paid; and
- details of service and salary since your last service update or from a date requested by Teachers' Pensions.

If there is any delay in providing the information the member may not receive their benefits at their retirement / payable date. Applications should be submitted at least three months before the proposed retirement date but any application received more than six months from the retirement will be rejected. This is because service and salary details can change in the intervening period.

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