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## Opting out

Thinking about Opting out? Get all the information you need to know about what Opting out means for you and your pension.

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### I'd like to stop paying contributions, can I do this?

Yes, if you'd like to stop paying contributions you can "Opt Out" of the Teachers' Pension Scheme.

### How do I Opt out?

The simplest way to Opt out is to complete the **online form**. Once you've completed this form, it's automatically sent to your employer who will provide further details before sending it to us.

The effective date of the opt-out depends on when it is received by your employer. If it is received by your employer within 3 months of your contractual or automatic enrolment into the scheme, the effective date of the opt-out is the same as the contractual or automatic enrolment date.

Your employer will arrange for the refund of any contributions - less tax and NI - already deducted via their usual payroll process. If the opt-out application is received by your employer after 3 months, the effective date of the opt out will be the first day of the month after the month your employer receives it.

### What are the benefits of staying in the Teachers' Pension Scheme?

There are many benefits associated with paying into The Teachers' Pension Scheme, and we recommend you take independent financial advice before leaving the scheme. The costs to provide an equivalent level of benefits via a private pension arrangement are likely to be considerably higher. The benefits of a teacher's pension include;

- A state-backed Defined Benefits pension based on your salary and

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service rather than investments, so you'll know how much your pension will be when you come to retirement

- Employer contributions that go towards the cost of providing your pension
- Ill health pension provision to protect you and your loved ones if you're unable to work
- A lump sum payable to your loved ones if you die before retirement
- The flexibility to retire from age 55
- Tax relief on your contributions
- The ability to manage your pension online in a way that suits you.



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### If I Opt out, can I re-join the Scheme at a later point?

Yes, you can Opt out and re-join whenever you'd like and as many times as you'd like.

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### I Opted out but my employer is still taking contributions. What should I do?

You'll stop paying contributions from the first day of the following month that your Opt out was received at Teachers' Pensions, providing you've received confirmation from us. If your employer is still taking contributions after this point, please contact them.

#### Forms

Ready to apply? Our forms page has everything you'll need to get started.

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#### Calculators

Get an insight into how your pension is built and explore your options.

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#### FAQ's

Find the answers with our range of Frequently Asked Questions.

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