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## What happens to your benefits?



You can leave your pension benefits in the Scheme. To be eligible to receive a pension when you retire, you will need to have at least two years of qualifying service. All periods of pensionable employment are added together to qualify for benefits, so if you hadn't qualified by undertaking two years' service when you left, you could do so if you return at a later date. It's worth remembering that if you worked on a regular part-time basis, the days you didn't work count towards qualification although they're not included in the calculation of your benefits.

### After leaving service

After you leave service any election(s) that you have made stops but if you were buying additional pension then you can decide to pay the outstanding balance. We'll calculate the amount that's due and send you an invoice for payment, which must be received within two months of you leaving service. If we're in career average when you left service and were purchasing buy out, then providing that you return to pensionable employment within five years your buy out election can resume.

### Returning to teaching

If you decide to return to teaching you'll enter either the career average or final salary arrangement. This will depend on which arrangement you were in when you left service and the length of your break from pensionable employment. More information about the different arrangements is available in the active member guide.

### Joining another defined benefits scheme

If you decide to join another defined benefits pension scheme you may be able to transfer your pension rights. If you decide that you would like to apply for a transfer you must apply before your Normal Pension Age. You

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can only transfer your benefits if the new scheme will accept a transfer and satisfies HMRC requirements. Please note that, from April 2015, you are not permitted to transfer your pension to a defined contribution pension arrangement such as a Personal Pension or a Stakeholder Pension.

### Less than two years pensionable service

If you have not qualified for benefits because you currently have less than two years pensionable service you can have a repayment of your contributions. If you returned to work after having taken retirement, you cannot have a repayment but will receive additional benefits.

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