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Retirement eligibility and one day rule

We received several queries this month on important elements of the Scheme and so we've included an update and explanation which should be useful to everyone.

➤ [Eligibility for age retirement benefits](#)

➤ [One day rule in relation to AAB](#)

[Enquiry regarding eligibility for age retirement benefits](#)

The query referred to when a member of the Scheme becomes entitled to age related benefits, whether a cessation of employment is required and the effect of re-employment.

First claim for age retirement benefits

You become entitled to age related benefits when you reach your normal pension age (NPA) if you are no longer in pensionable service. This means you are not in employment at that time or, you have decided to opt-out of the scheme which does not require the cessation of employment or; you are in part-time employment which began before 1 January 2007 or returned to employment after retirement which began before 1 January 2007 and you have not joined the Scheme for that employment. A continuation of employment or a return to "teaching" employment after your retirement date, your "post retirement re-employment", will result in an abatement assessment. This is regardless of whether you choose to join the pension scheme again or not. Your retirement lump sum will be payable, but your pension may be stopped for the remainder of the tax year because of abatement.

Claiming age retirement benefits in respect of additional service after retirement

If you have already taken retirement benefits (apart from phased retirement benefits) and you have undertaken further pensionable employment, your payment of Age pension benefits is conditional on the termination of all your contracts of employment which are eligible for the Teachers' Pension Scheme. If you are planning to return to "teaching" employment after retiring again, your "post-retirement re-employment" must be under a new contract of employment and must not commence until after a break in service of at least one calendar day.

If you're out of service at the time of applying for Age pension benefits following further employment, you may select the date that benefits become payable but it cannot be earlier than 6 weeks after the date of the application (the entitlement day). If you take up pensionable service, which means you have joined the Teachers' Pension Scheme again, before the entitlement day your application for Age benefits will be invalidated. Your benefits will remain in the Scheme until you claim retirement benefits again.

If you return to "teaching" employment after your retirement date, your "post retirement re-employment" will result in an abatement assessment. This is regardless of whether you choose to join the pension scheme again or not. Your retirement lump sum will be payable, but your pension may be stopped for the remainder of the tax year because of abatement.

Enquiry regarding the 'One day rule in relation to AAB'

We've been asked to provide clarification for the one day rule in relation to Actuarial Adjusted Benefits (AAB) and what constitutes a 'cessation of employment'

Here's the explanation in relation to re-employment and the one day rule for a member.

Your payment of AAB pension benefits is conditional on the termination of all your contracts of employment which are eligible for the Teachers' Pension Scheme. If you are planning to return to "teaching" employment after your retirement date, your "post-retirement re-employment" must be under a new contract of employment and must not commence until after a break in service of at least one calendar day.

If you are out of service at the time of applying for AAB pension benefits, you may select the date that benefits become payable but it cannot be earlier than 6 weeks after the date of the application. If you take up employment which is eligible for membership of the Teachers' Pension Scheme during the 6 week period your application for AAB benefits will be invalidated. Your benefits will remain in the Scheme until you claim retirement benefits again.

Last Updated: 29/08/2018 12:49

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