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# Teacher's Pensions Cookie Preferences

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#### Contractual Enrolment

The Scheme operates "contractual enrolment" whereby employees who are eligible for membership of the Scheme are enrolled immediately on starting work or commencing a new contract of employment.

Since 1 January 2007 all full and part-time employees under the age of 75 automatically join the Teachers' Pension Scheme as soon as they are employed in an eligible role.

Contractual enrolment - requires the workers consent to join the pensions scheme which is often obtained via the terms of the workers employment contract (this includes the authority to deduct pension contributions from the worker's salary)

These members have the right to opt out of the Scheme within 3 months of joining and any contributions deducted will be refunded.

There are also categories of employment where the jobholder is not contractually enrolled but may elect to join the Scheme. Depending on the job and the employer the jobholder may require their employer's consent to make such an election.

On top of this, employers must also comply with the requirements under "Automatic Enrolment"

## Automatic Enrolment / Re-enrolment

Automatic Enrolment - does not require the workers consent to join the pension scheme and its terms are set

out in the Pensions Act 2008 and associated regulations (as amended).

Automatic Enrolment applies through overriding legislation and augments contractual enrolment in the Scheme. You must automatically enrol any Eligible Jobholder who is not already an active member of the Teachers' Pension Scheme, either from the Automatic Enrolment date, or from the end of the postponement period.

## **Automatic Enrolment Guidance**

Detailed guidance of the employers' duties with regards to Auto Enrolment can be found if you **visit the Pensions Regulator's website (This link opens in a new window)**, including information about postponement and transitional delay, which ended on 30 September 2017.

However, the HR guide provides brief details on how Automatic Enrolment applies to employees in the Scheme. Please note that, should there be a discrepancy between this document and the guidance from the Pensions Regulator, the guidance from the Pensions Regulator should be followed.

There is a requirement to monitor employees who do not meet the automatic enrolment criteria at the point of assessment and enrol them when they do meet the criteria.

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#### **Forms**

Looking for a Form? Our forms page has everything you'll need to get started.

> Forms

## **Calculators**

See how members pensions are built and explore the available options.

Calculators

## FAQ's

Find the answers with our range of Frequently Asked Questions.

> FAQs

## **Related Information**

- > Employer Portal
- > Answer a question



The latest policy updates and announcements about the scheme and the news that affects it:

- > We've made updates to the MCR template
- > Multi Academy Trust and Academy submission
- > Contributions drop-in session
- > More News

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