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New starters



In the instance of employing a new member of staff, you must firstly inform your employee that they're automatically becoming a member of the Teachers' Pension Scheme and that contributions will be deducted from their salary. You must also provide them with information about the Scheme and My Pension Online by providing a link to this website and the [member guides](#).

You should always ask new starters if they were previously a member of a pension scheme as they may be able to transfer any accrued benefits into the Teachers' Pension Scheme. You should also [advise them of the flexibilities](#) available to them and the timescales for some of these flexibilities.

If your organisation has reached or [passed your Auto Enrolment date](#), any eligible employees who have previously opted-out of the Scheme will need to be assessed to see if they need to be auto enrolled, as required under Auto Enrolment legislation.

Once a person has been auto enrolled into the Scheme, if they don't want to contribute they can choose to make alternative arrangements by opting out.

Transfers

If they were a member of another public service pension scheme, including teaching in Scotland and Northern Ireland, they may be able to transfer those benefits into the Scheme.

The option to transfer in benefits is only available during the first 12 months of entering pensionable service,

although for transfers to be on a ‘Club’ basis between public service schemes it is within 12 months of first being eligible to join the Scheme. It’s important to make your employees aware of this when they take up their appointment. They should complete a transfer application form available on our website.

We can only accept a transfer-in when the following has been provided within the relevant 12-month period:

- A completed transfer-in application form (sections A, B and C) is received by us
- An estimate of the service credit or pension value in the Scheme, based on the information provided in the application form, has been issued by us to the member
- If the member wants to proceed with the transfer-in, the acceptance form and / or application to discharge benefits from the sending scheme is made by the member.

A new member can’t transfer in if they:

- Have reached their normal pension age (non-Club Transfers)
- Are age 75
- Are in receipt of retirement benefits from their previous scheme
- Were in a previous scheme which was a money purchase scheme to which their employer did not contribute.

If they choose to transfer, you’ll be required to provide information about their start date and the salary they paid (part B of the application form).

A returning member, or a member who has opted out of the Scheme, is not eligible for a Club transfer unless it is within 12 months of first being eligible to join the Scheme. Club transfers are only permitted if the break between leaving the sending scheme and joining the receiving scheme is not more than 5 years.

If they were previously a member of another public service pension scheme in which they had Full or Transitional Final Salary protection, they must inform us of this. A “both schemes” test will be applied to establish whether they will retain any final salary protection in the Teachers’ Pension Scheme and be entered into the final salary arrangement, rather than career average arrangement. This only applies if the member transfers their benefits into the Teachers’ Pension Scheme.

If a member had Salary Link protection in their previous public service pension scheme, the Teachers’ Pension Scheme will also, if the member still qualifies, apply the Salary Link protection to any pension transferred in from a Club pension scheme.

If a member has re-entered teaching after a break of more than five years, provided they have been in another public service pension scheme in the intervening period (subject to there not being a break of more than five years in that period), they will activate any Salary Link protection on benefits previously accrued in the Teachers’ Pension Scheme.

Can a new starter increase their benefits?

Members can take advantage of the pension flexibilities to purchase extra pension or, in the career average arrangement, reduce the level of Actuarial Reduction for early retirement. Members can obtain information and apply for pension flexibilities in the secure area of the website through My Pension Online.

[Go to our flexibilities section for more information.](#)

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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](#)



Latest News

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](#)
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