

# Teacher's Pensions Cookie Preferences

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## Break in service



Members who leave pensionable service after their Normal Pension Age (NPA) become entitled to their benefits with the exclusion of Ill-health Retirement and Additional Service After Retirement (ASAR) benefits, where the requirement is to leave all pensionable employment.

Members need to be aware that if they opt out of the Scheme after their NPA, their pension benefits become payable. If the member re-joins the Scheme, their pension will be put into payment, subject to Abatement and any protection previously held will not apply and they'll join the career average scheme.

Members who are out of service for more than five continuous years before re-joining the Scheme will enter the career average scheme.

Members who are out of service but return after a single break of not more than five years will retain any protections to which they were entitled before they left, including their salary link.

Any period that a member is in pensionable employment in another public service scheme does not count towards a more than five year break in service. Members who return after a break in service should inform us if they were employed in another public service scheme during the break. They should do this even if they decide not to apply to transfer their other public service pension into the Scheme, as a transfer of benefits isn't necessary to retain any protections held in the Teachers' Pension Scheme.

Members who have service in another public pension scheme before joining the Teachers' Pension Scheme may bring any protection in their previous scheme with them. This is provided that they transfer their benefits

into the Teachers' Pension Scheme, there's not a continuous break of more than five years between public service employments and they satisfy the two schemes tests . That's where a test is undertaken to determine if they'd been in the Teachers' Pension Scheme in 2012, what their status would've been. This includes any teaching service in Scotland and Northern Ireland. Note that retained protection in the Teachers' Pension Scheme will be based on Scheme rules and dates, not the previous scheme.

Members who've previously transferred their benefits out of the Teachers' Pension Scheme to a non-public sector pension scheme and then return to teaching after 1 April 2022, will enter the career average scheme without any protection. If the transfer out was to another public service scheme and the break in service was 5 years or less, then any previous protection may apply as outlined above .

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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

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## 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](#)

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