

Teachers' Pensions Cookie Preferences

We use cookies to give the best experience on our site. Some essential cookies are needed to make the site work and we'd also like to set some additional ones to understand how you use the site, when accessed directly or via a third-party site, to help us improve the usability and services available. You can control these by clicking 'Manage Cookies'. Information on the cookies we use can be found on our [privacy page](#).

[Manage Cookies](#)[Accept All Cookies](#)[For Members](#) [For Employers](#)[Member Registration](#) [Log in](#)[Resources](#) [Training](#) [Videos](#) [FAQs](#) [Calculators](#) [Forms](#) [News](#)[Advising members](#)[Managing members](#)[Member retirement](#)[Scheme changes](#)[Employer Portal](#)[Auto Enrolment](#)[Employer Portal](#)[End of Year Certificate](#)[Monthly Contributions
Reconciliation](#)[Monthly Data Collection](#)[Payroll Providers](#)[Retirement Benefits](#)[Calculations and estimates](#)[Ill health](#)[Family benefits and nominations](#)[Tiered Contributions](#)[Transitional Protection](#)[Local Government Pension
Scheme](#)[Valuation](#)

Calculations and estimates

Our Frequently Asked Questions below will help you answer many of your common questions about Calculations and estimates.

[Open all FAQs](#)[Close all FAQs](#)

Are index linking figures available to enable us to provide estimates for our members?

Pensions Increase factors can be found in our [References section](#).

How is the average salary calculated?

The average salary is calculated using the best three consecutive re-valued earnings in the last ten years before retirement.

How many times can a member draw down on their pension under the Phased Retirement rules?

Members in the final salary scheme were permitted to two phased retirements before taking final retirement.

Members active in the career average scheme may take up to three phased retirements before taking final retirement (though no more than two can be taken before age 60).

Related Information

[Employer Portal](#)[Answer a question](#)

Latest News

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

[Updating your contact details](#)[Important information about Additional Voluntary Contributions](#)[End of Year Certificate](#)[More News](#)

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](#)

Follow us on social media

Find us on social media to get the latest news and announcements from Teachers' Pensions



> Like us on
Facebook



> Join us on LinkedIn



> Follow us on X



> Subscribe to our
YouTube channel

[Contact Us](#) [Glossary](#) [Legal](#) [Privacy](#) [Security](#) [Accessibility](#) [Site Map](#) [Links](#) [Governance](#) [Department for Education](#)

Copyright © Teachers' Pensions 2025 All rights reserved. Pension Scheme Registry Number 10005209 (2010 scheme and earlier); and 10276733 (2015 scheme)