

# Teacher's Pensions Cookie Preferences

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- Advising members
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Age Retirement
Early Retirement
Phased Retirement
Premature Retirement
Ill Health
Re-employment

Web maintenance will take place on Sunday 28 April. We apologise for any inconvenience.

## Age Retirement



### Protected member

If a member has only accrued final salary benefits, they can take those benefits at age 60 or 65, whichever is their Normal Pension Age (NPA), provided they leave pensionable service. The NPA depends on when a member joined the Teachers' Pension Scheme, if it was for the first time on after 1 January 2007 then their NPA will be age 65. If the member was in the Teachers' Pension Scheme before 1 January 2007, left service and transferred their benefits to another scheme, if they re-enter the Teachers' Pension Scheme after 1 January 2007 they'll have a NPA of 65 regardless of whether or not they transfer their benefits back into the Teachers' Pension Scheme.

### Transition members

If a member has accrued both final salary and Career Average benefits they can take their final salary benefits at their NPA provided they leave pensionable service. If they want to take their career average benefits at the same time and haven't reached their career average NPA then they must leave all pensionable employment to also take their career average benefits. If they're retiring before their NPA the career average benefits will be actuarially adjusted. Alternatively, a member can choose to leave their career average benefits as deferred until they reach their NPA, which will be either their SPA (state pension age) or 65, whichever is higher.

Once a member reaches their career average NPA and leaves pensionable service, they must take all their benefits, both final salary and career average.

Members should be aware that once they stop teaching at any time after reaching their normal pension age (NPA), or enter excluded employment, they immediately become entitled to their retirement benefits - however to receive their payment a written application must be made. You should therefore encourage members to claim their benefits promptly to avoid the unnecessary accrual of pension arrears.

### Career average only members

Where a member accrues only career average benefits their NPA will be linked to either their state pension age or age 65 whichever is the later date. They have the same retirement options as other members.

Last Updated: 10/12/2021 12:22

## FAQ

Have you read our Retirement Benefits FAQs?

[FAQs](#)

## Form

Complete the Age retirement form.

[Download \(PDF, 720 KB\) \(This link opens in a new window\)](#)

## Guide

Take a look at our Employer Portal guide.

[Explore](#)

## Related Information

[Applying for retirement](#)

[Employer Login](#)

[Employer Factsheets](#)



## Latest News

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

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