

# Teacher's Pensions Cookie Preferences

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We're experiencing high levels of contact, we appreciate your patience at this time.

## Family benefits

After you die, the Teachers' Pension Scheme can provide benefits for your loved ones. Find out more here.

Open all FAQs

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### Frequently Asked Question 1: Who does the Goodwin case affect?

Answer:

The changes will apply in respect of a surviving male spouse or civil partner of a female member who died on or after 5 December 2005, provided the surviving male spouse or male civil partner is still alive, or to their estates, if the surviving male spouse or male civil partner died on or after 1 September 2019.

### Frequently Asked Question 2: Why does the Goodwin case not apply to cases where eligibility to a s

Answer:

The discrimination identified in this case is sexual orientation discrimination and it relates to there being a difference in survivor benefits payable depending upon whether the member was in a same-sex marriage or civil partnership or an opposite-sex marriage or civil partnership. Same-sex civil partnerships were introduced on 5 December 2005. As there was no legal recognition of same-sex relationships before this date that could result in survivor benefits being paid, the issue with difference in treatment did not exist prior to this.

Survivor benefits for the male spouse of a female member where entitlement arose before 5 December 2005 are still subject to the Barber judgment. The European Court of Justice judgment on Barber required pension schemes to provide equal survivor benefits for males who survive their female spouse in relation to service from May 1990. The Teachers' Pension Scheme provisions exceed that requirement and this case does not affect that ruling.

### Frequently Asked Question 3: Will back payments be due in regards to the Goodwin case?

Transitional Protection	Answer:
Local Government Pension Scheme	As well as putting future survivor pensions into payment which will take account of relevant service from April 1972 (or April 1978 if marriage or civil partnership took place after the member left pensionable service), back payments may be payable to the surviving spouse or civil partner covering the period from when the survivor benefits began to be paid.
Valuation	We will be taking reasonable steps to identify the cases involved and will contact those affected after necessary system changes have been implemented.
Secure chat	Where a survivor would have been entitled to a back payment but they have died on or after 1 September 2019, this will be payable to their estate. 1 September 2019 was the date that amendments were introduced to the Teachers' Pension Scheme regulations, which created the difference in treatment compared to same-sex survivors. Survivor pensions that ended before 1 September 2019 were paid fully in accordance with the rules in place at the time.
WhatsApp	

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#### Frequently Asked Question 4: What are Family benefits?

Answer:

In the event of your death a pension is payable to your beneficiaries. An enhancement is applied if you die in service or die after retirement on grounds of ill health with enhanced or total incapacity benefits. For further details on family benefits please check the [Life events](#) section of our website.

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#### Frequently Asked Question 5: Will benefits be paid to my dependants after I die?

Answer:

If you're married, or in a civil partnership, pensionable service from 01.04.1972 will be used in the calculation of death benefits for your family. However, if you married or entered a civil partnership after leaving pensionable service, only service from 06.04.1978 can be used.

For qualifying partners, as long as you have completed 2 or more years of pensionable service after 01.01.2007, all service from 01.01.2007 will count towards the calculation of death benefits.

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#### Frequently Asked Question 6: What is a death grant?

Answer:

The in-service death grant is the payment made in the event you die while still in-service, i.e. an active member paying contributions to the Scheme. Remember, if you enter a period of non-pensionable sick leave (because you receive less than half your usual pay) you're no longer in active pensionable service. An in-service death grant may still be payable if you die within 12 months of leaving pensionable service as a result of being incapacitated.

If you've left service and attained normal pension age, but haven't claimed retirement benefits before you die, the benefits you would have been entitled to will be paid instead of a death grant. The benefits will be payable to your estate.

##### How much is the in-service death grant?

The in-service death grant is three times your annual rate of pensionable earnings when you die or leave service (if applicable). If you're employed on a part-time or irregular basis this is assessed as if you were full-time. If you die while in Additional Service After Retirement (ASAR) any previous lump sum benefit payment will be deducted from the grant.

The in-service death grant is payable during periods of family leave covered by part-salary and / or statutory benefits, or a period of non-pensionable family leave that follows immediately on from a period of pensionable service. It's also payable during: periods of absence due to illness as long as you're receiving at least half pay; you were an active member called up for duty in Her Majesty's armed forces and made an election to treat the period as pensionable service; or you die within 12 months of leaving all pensionable employment due to incapacity; (and a retirement pension other than a Phased Retirement pension hasn't become payable in relation to that service prior to your death).

If you don't qualify for an in-service death grant an out-of-service death grant may be payable, which is based on three x your pension in the final salary scheme and 2.25 times the value of your annual pension in the career average scheme, had you been eligible to receive it.

If you or your estate have not received five years of your pension, we'll pay a supplementary death grant. The supplementary death grant is five times the annual rate of retirement pension payable at the date of death

less any pension already paid.

Please ensure you review your nomination regularly to ensure it reflects your wishes.

To be extra confident and reassured you might like to make a new death grant nomination via [My Pension Online](#) (This link opens in a new window).

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#### Frequently Asked Question 7: I've started receiving my pension, what can my spouse expect to receive?

Answer:

You can find the value of your family benefits on your award papers. You can access these at any time by logging into your [My Pension Online](#) account.

Female members please also read the Frequently Asked Questions regarding the Goodwin case.

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#### Frequently Asked Question 8: If I've already retired and I am living with my partner, will they receive a survivor's pension?

Answer:

If you're co-habiting with a partner (not married or in a civil partnership) they may receive a survivor's pension, but you must have been in pensionable service since 1 January 2007 and either completed a minimum of two years' service from 1 January 2007 or paid additional contributions to cover a minimum of two years' of previous service for family benefits. If you retired before 1 January 2007 and have not completed any pensionable service since, your partner will not be eligible to receive a survivor's pension. In order to be a qualifying unmarried partner there are **certain conditions that must be met at the time of your death**.

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#### Frequently Asked Question 9: I'm not married and live with my partner. Can I provide benefits for my partner?

Answer:

Yes, if you are co-habiting with a partner they may qualify for benefits if you have two or more years of pensionable service after 1 January 2007 and certain criteria are met. You can tell us about your partner by completing a **notification form**, which provides details of the criteria to be met to qualify for a pension. If you're still in pensionable service you can cover previous teaching service within six months of first satisfying the conditions for a partner to qualify for a pension (when you start living together in an exclusive relationship, as if you were married or civil partners and are free to marry or form a civil partnership) by paying extra contributions for family benefits.

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#### Frequently Asked Question 10: If I marry, remarry, enter into a civil partnership or co-habit with a partner, will my partner be eligible for a pension?

Answer:

If you marry, remarry or enter into a civil partnership a pension will be paid based on all of your service from 6 April 1978. If you are co-habiting when you die, your partner will qualify for benefits if you have two or more years pensionable service after 1 January 2007 and certain conditions are met at the time of your death.

[Read about the conditions for qualifying for benefits here.](#)

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#### Frequently Asked Question 11: What death benefits are paid while drawing Phased Retirement?

Answer:

In the career average scheme the in-service death grant is three times your annual rate of pensionable earnings at the time of your death, less any lump sum paid when you took your phased benefits.

If you die within five years of drawing Phased Retirements, your beneficiaries will also receive a lump sum of five years' pension, less any pension paid.

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#### Frequently Asked Question 12: At what age will a child's pension cease?

Answer:

The rules on the continuation of a child's pension differ slightly depending on whether the member was in receipt of a pension before 6 April 2006 or not.

If the member was receiving a pension prior to 6 April 2006, the child's pension will continue until they are 17 or until they leave full-time education.

If the member's pension came into payment after 5 April 2006, the child will continue to receive a pension until age 17 unless they continue in full-time education up to a maximum age of 23.

A child may be eligible to the continuation of a pension if they're incapacitated.

In all cases, if the child marries, takes up employment or dies, the pension will cease.

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### Frequently Asked Question 13: How long will an adult dependant's pension be paid?

Answer:

If the member had pensionable employment on or after 1 January 2007 then the adult dependant's pension will be paid for life. If the member had no pensionable employment on or after 1 January 2007, the pension will cease if the adult dependant remarries, enters a civil partnership or cohabits. The dependant's pension will always cease when the dependant dies.

## Forms

Ready to apply? Our forms page has everything you'll need to get started.

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Get an insight into how your pension is built and explore your options.

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## FAQ's

Find the answers with our range of Frequently Asked Questions.

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