

# 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](#)[Lifestyle](#) [Resources](#) [Videos](#) [FAQs](#) [Calculators](#) [Forms](#) [News](#)[New starter](#)[Working life](#)[Planning retirement](#)[Once retired](#)[Scheme changes](#)[My Account](#)[Scheme membership](#)[Working life](#)[Taking a break](#)[Planning retirement](#)[Once retired](#)[Payments](#)[Tax, increases and deductions](#)[Family benefits](#)[Nominations](#)[Scheme Pays Election](#)[P60](#)[Payslips](#)[Re-employment](#)[Divorce and Pension credit members](#)[Bereavement and family benefits](#)[My Pension Online \(MPO\)](#)[Your Benefit Statement](#)[Top 10](#)[Transitional Protection](#)[Local Government Pension Scheme](#)[Valuation](#)[Secure chat](#)

## Family benefits

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

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

### What are Family benefits?

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** or **Relative and Advisors** sections of our website.

Our **Family Benefits guide (PDF, 417 KB)** also provides an overview of what the Scheme provides for your loved ones.

### Will benefits be paid to my dependants after I die?

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.

### What is a death grant?

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

## Related Information

[> My Pension Online](#)[> Register](#)

Get the most out of your pension >

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**.

---

I've started receiving my pension, what can my spouse expect to receive when I die?

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.

---

If I've already retired and I am living with my partner, will they receive a pension?

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**.

---

I'm not married and live with my partner. Can I provide benefits for them?

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.

---

If I marry, remarry, enter into a civil partnership or co-



habit with a partner after I retire, will a pension be paid to my dependants after I die?

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.](#)**

---

### What death benefits are paid while drawing Phased Retirement?

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.

---

### At what age will a child's pension cease?

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.

---

### How long will an adult dependant's pension be paid?

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.

[> Forms](#)

#### Calculators

Get an insight into how your pension is built and explore your 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)