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- [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
Types of retirement
Calculations
The application process
Repayments
Once retired
P60
Payslips
Re-employment
Divorce and Pension credit members
Bereavement and family benefits
My Pension Online (MPO)
Your Benefit Statement

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

The application process

You'll find the answers to the most frequently asked questions about how the process of applying for your Teachers' Pension works.

Open all FAQs

Close all FAQs

Frequently Asked Question 1: When do I apply for retirement benefits?

Answer:

You should ensure that your application is submitted six months before your proposed retirement date, to allow those affected by Transitional Protection to make and receive their choices. Don't submit it before this as there may be salary changes that could affect your benefits if submitted too early. Which form you use depends on your circumstances when you retire, ie. whether you want to retire on an age basis, or take phased retirement etc.

You can submit some retirement forms using **My Pension Online**, our secure site. For further information, see our [Planning Retirement guide](#).

Frequently Asked Question 2: What do I need to do to claim my pension?

Answer:

The quickest method is to submit your form electronically via our secure PIN protected Portal - My Pension Online. If you haven't signed up yet, you can do so [here \(This link opens in a new window\)](#).

Frequently Asked Question 3: What is conversion/commutation?

Answer:

The process of converting some of your annual pension into a lump sum is called 'conversion' or 'commutation'. This is where you give up some of your pension to either create a lump sum payment or if you're automatically due to receive one increase it. Your pension will continue to be reduced for the rest of your lifetime.

If you've purchased Additional Pension you can also convert part of that into a lump sum. For every £1 per annum of pension that you give up, you'll receive an additional £12 of lump sum but this is subject to an overall HMRC maximum of 25% of the total value of your benefits.

Frequently Asked Question 4: What happens after I submit my Retirement Application?

Answer:

You'll receive an automatic acknowledgement of your application form as soon as we receive it. This will be sent by via MPO or post.

Frequently Asked Question 5: Can I change my mind about the option to convert pension to lump sum

Answer:

If you want to convert some of your pension into a lump sum, you'll need to let us know before you retire. Once we've received your retirement application form, the decision you have made as to whether to take a lump sum or not, will stand and you can't change your mind. Before completing your retirement application you must use our [calculators](#) to work out the effect that giving up part of your pension will have on your benefits.

Frequently Asked Question 6: How do I define retirement can I just take a break in service of 1 work

Answer:

To be eligible to take Age retirement, you'll need to have reached your NPA and left pensionable service (at the payable date of the pension award). This may be through finishing your current teaching contract, i.e. leaving all pensionable employment, or through choosing to opt-out of the Scheme. If you leave all pensionable employment you must have a break of at least one day before returning to a position that is pensionable in the Scheme (irrespective of whether you remain opted-in to the Scheme for that position). The minimum period for being opted out of the Scheme is one month, as the opt-out and the opt-in are effective from the first day of the month after the month that Teachers' Pensions receive it.

Please note that if you either return to teaching in a new role or remain in teaching (having opted-out) your pension may be subject to abatement. For more information, see your "[Return to work](#)" section.

For other types of retirement, with the exception of Phased Retirement, you must be out of all pensionable employment at the payable date for the award to be made.

Frequently Asked Question 7: How long should I expect to wait until I receive notification of my ben

Answer:

Teachers' Pensions aim to process your retirement benefits within ten working days from the date we receive all the information required to complete the calculation of your award. If the award date is later than ten working days' time we'll contact you closer to your payable date.

We endeavour to provide as much notice as possible but due to the volumes of members retiring we can't guarantee that notification of your award will be sent in advance of your retirement date.

Frequently Asked Question 8: When will I receive my lump sum?

Answer:

If you're eligible to receive a lump sum there are different potential payable dates, determined by the type of retirement you take and your status at the time you complete your application.

If you take Age retirement and make the application while in pensionable service, you'll receive your lump sum on the day following your last day of pensionable service. If you're out of pensionable service at the point of making your application, you'll receive your lump sum 10 working days from the point that we receive your application.

If you take Early Retirement (AAB) and make the application while in pensionable service, you'll receive your

lump sum on the day following your last day of pensionable employment. If you're out of pensionable service at the point of making your application, you can pick your own payable date providing that it's no earlier than 6 weeks after the date of making your application and you remain out of pensionable employment until after this date.

If you take Phased retirement, you'll receive your lump sum on the first day that your salary drops down to the agreed level.

Frequently Asked Question 9: When will I receive my first monthly pension payment?

Answer:

You'll normally receive your first pension payment on a different date to when you receive your lump sum. Your lump sum will normally be paid on the date you become entitled to your pension award. Your monthly pension is paid on the day before your birthdate. For example, if your birthdate is the 18th of the month you will be paid on the 17th.

Depending on the date you become entitled to receive your pension, your first monthly payment will not be a full month's payment if the gap from the entitlement date to your birthdate is less than a month. The first full monthly payment will then be made the following month. If your birthdate is the 1st, you will be paid on the last day of the preceding month.

Frequently Asked Question 10: How often will my pension be paid?

Answer:

Your pension will be paid monthly on the day before your birthdate. So, for example, if you were born on the 7th of the month, your pension will be paid on the 6th of each month.

Forms

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

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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.

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