

# Teacher's Pensions Cookie Preferences

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

## Your Scheme

Our Frequently Asked Questions below will help you answer many of your common questions about Scheme Membership.

Open all FAQs

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### Frequently Asked Question 1: I'd like to change my contact details, how can I do this?

Answer:

You can quickly and easily change all of your contact details via your MPO account. First of all you'll need to **login**. You'll be taken to your Member Dashboard where you'll see your Task List which contains the options to change your personal details, contact details and your address.

It's important that you always keep all of your personal and contact details up to date.

### Frequently Asked Question 2: How can I contact Teachers' Pensions?

Answer:

The easiest way to contact us is to **login** to your MPO account and send a secure message using the Contact Us facility, found on your Task List. Alternatively, you can call our contact centre on 0345 606 6166 (8:30am - 6:00pm, Monday to Friday).

For more contact options, see our **Member enquiries** page.

### Frequently Asked Question 3: I don't know my Teachers' Pensions Reference number, how can I find

Transitional Protection	Answer:
Local Government Pension Scheme	Your Teachers' Pensions Reference number (also known as your DfE number) is the number given to you when you qualify as a teacher in the UK. It's important that you keep a note of it, but if you've misplaced it you can confirm your number in one of three ways;
Valuation	Work in England <ol style="list-style-type: none"> <li>1. Ask your employer - they'll hold a record of your individual DfE number</li> <li>2. Check any correspondence - we'll have used this number in any previous communications</li> <li>3. Call us on 0345 606 6166 and verify your identity.</li> </ol>
Secure chat	Work in Wales <ol style="list-style-type: none"> <li>1. Call the Education Workforce Council on 0292 046 0099</li> <li>2. Check any correspondence - we'll have used this number in any previous communications</li> <li>3. Call us on 0345 606 6166 and verify your identity.</li> </ol>
WhatsApp	

#### Frequently Asked Question 4: Who can be a member of the Teachers' Pension Scheme?

Answer:

If you're employed in a teaching capacity aged between 16 and under 75 then you're automatically a member of the Teachers' Pension Scheme. As long as you're employed in one of the following types of establishments:

- a school maintained by a Local Authority;
- an Academy;
- a Further or Higher Education establishment;
- an Independent School that has been accepted into the Scheme
- by a Function Provider (a company awarded a contract to perform functions on behalf of a local authority).

It doesn't matter if you work full or part-time you'll still be a member unless you were working part-time before 1 January 2007 and haven't had a change to your contract since then. If that's the case you'll only be a member if you have made or make an election to join the Teachers' Pension Scheme.

If you retire and take your benefits but start work again you'll become an active member again and start to build up further benefits.

#### Frequently Asked Question 5: What is my Normal Pension Age?

Answer:

That depends on which scheme your benefits are in.

The NPA for members in the career average scheme is either your State Pension age or 65, whichever is the later date.

If you've benefits in the final salary scheme then the NPA is 60 or 65 depending on when you entered pensionable service.

If you were in service before 1 January 2007 your final salary NPA is 60 provided you haven't:

- transferred the service out of the Scheme; or
- had a break where you were out of service for more than five years ending after 31 December 2007.

If you entered pensionable service on or after 1 January 2007 or after a break, your final salary NPA will be 65.

If you've benefits in more than one scheme, you'll have more than one NPA.

If you've benefits in both the final salary and career average, your final salary benefits are protected and will remain in final salary. When you retire we'll use your salaries earned in career average to calculate your final salary benefits. This is called the final salary link. If you've a break in pensionable service of more than five years ending after 1 April 2015, the salary link is broken and we'll use the salaries notified to us at the time of the break to calculate your final salary benefits.

#### Frequently Asked Question 6: What is the minimum qualifying period?

Answer:

The minimum qualifying period for benefits from the Teachers' Pension Scheme is 2 years service if you were

in pensionable employment on or after 6 April 1988. That service does not have to be consecutive. If you left service before 6 April 1988 then you need to have completed 5 years service.

If you worked part-time, the whole period counts towards your qualifying service including the days you don't work. However, your benefits are based on the pensionable earnings you received.

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## Frequently Asked Question 7: What is mixed service?

Answer:

Mixed service is where you have service in more than one section of the Teachers' Pension Scheme. The different sections are:

- Final salary scheme (80th)
- Final salary scheme (60th)
- Career average scheme

If you became a member of the Teachers' Pension Scheme **after** 1 January 2007 you'll have a Normal Pension Age (NPA) of 65 for your final salary benefits.

If you became a member **before** 1 January 2007 your Normal Pension Age for any final salary benefits will be 60, provided you haven't had a break in service of more than five years.

If you were a final salary member with a Normal Pension Age (NPA) of 60 and have had a break in service lasting more than five years which ends after 31 December 2007, then your service prior to the break will still have a NPA of 60. However, if you return after 31 December 2007 (but prior to 1 April 2015) any final salary service will have a NPA of 65. This is known as a 'disqualifying break'. If the disqualifying break spans 1 April 2015 you'll have entered the career average scheme, where the NPA is either 65 or your State Pension age, whichever is the higher.

If you've career average benefits your NPA for these will be 65 or your State Pension age whichever is the later date.

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## Frequently Asked Question 8: Can I continue to work beyond NPA and accrue benefits in the scheme?

Answer:

Yes, you can continue to work past your Normal Pension Age and accrue benefits up to age 75.

Members who have reached 45 years of reckonable service in the final salary scheme were previously exempt from making pension contributions. From 1 April 2022 you'll have been able pay contributions under the career average scheme as you'll be building up new pension benefits in this scheme.

If you haven't been paying contributions since joining the career average scheme please contact your employer, unless, of course, you have opted-out of the scheme.

## Forms

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

 [Forms](#)

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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.

[➤ FAQs](#)

## Related Information

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