

# Teacher's Pensions Cookie Preferences

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

## Deferred membership

You're still a member of the Teachers' Pension Scheme, even if you leave teaching. Find out what you need to know about being a deferred member.

Open all FAQs

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### Frequently Asked Question 1: What is a deferred member?

Answer:

When a member leaves pensionable employment or decides to opt out of the Scheme, they are classed as a deferred member.

Deferred members are still able to claim pension benefits once they reach their Normal Pension Age (NPA) providing they have been in the Scheme long enough (known as the minimum qualifying period).

### Frequently Asked Question 2: What happens to my benefits after I leave pensionable teaching employment?

Answer:

Your benefits will remain to your credit and will be added to benefits you earn in the future. If you take up other employment outside teaching it may be possible to transfer that credit to your new pension provider.

If you leave your pension benefits in the Scheme they will be Index-linked from the date you leave. If you have career average benefits they will be increased each year by the amount in the Treasury Order each year.

If you return to pensionable employment any future career average benefits earned after your return will increase by Treasury Order plus 1.6%, as long as you remain in service.

If you're out of service for five continuous years or less, your previous benefits will also increase by Treasury Order plus 1.6%. If you're out of service for more than five continuous years your previous benefits will continue to be increased by Treasury Order only after you return to pensionable employment.

Please check your Benefit Statement to see year on year what you have accumulated in your pension.

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### Frequently Asked Question 3: What if I left service after 1 April 2015?

Answer:

If you were a protected member in the final salary scheme and returned after a break of less than five continuous years, then you'd have remained in final salary on your return to pensionable employment. However, on 1 April 2022 any members still in the final salary scheme moved to the career average scheme for any new contributions.

If you were in the final salary scheme and had a break in service of more than five continuous years, then you enter the career average scheme on your return to pensionable employment but, your existing benefits will remain in final salary.

If you'd no protection but returned after a break of less than five continuous years you'll have entered the career average scheme but will have a link between the salaries you earn in career average and your final salary benefits.

If you'd no protection and returned after a break of more than five continuous years you'll have entered the career average scheme. If you'd both final salary and career average benefits when you left service, your final salary benefits will be calculated using an average salary based on your salaries at the start of the break.

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### Frequently Asked Question 4: I am leaving the country and don't qualify for retirement benefits. Can

Answer:

You can only claim a repayment of your pension contributions if you have less than two years qualifying service.

You won't receive the full value of your contributions as there will be deductions made for National Insurance and tax.

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### Frequently Asked Question 5: As a deferred member can I buy any of the Scheme flexibilities?

Answer:

No, scheme flexibilities can only be purchased by members in pensionable employment.

If you return to pensionable employment then you'll have one month to elect to purchase Faster Accrual.

If it's the first time that you're entering the career average scheme then you'll have six months to decide to purchase Buy Out. Buy Out allows you to make contributions to reduce any adjustments to your benefits if you decide to retire before reaching your Normal Pension Age.

You can decide at any time after returning to pensionable employment to purchase Additional Pension either for yourself and/or for your spouse or partner.

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### Frequently Asked Question 6: What happens after 1 April 2022?

Answer:

Following the Transitional Protection changes, the final salary scheme closed for new contributions on 31 March 2022. This means regardless of what scheme you were in before your break or your length of time out of service, your new benefits will build up in the career average scheme. (There'll still be a final salary link if your break was less than five years).

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### Frequently Asked Question 7: Can I nominate my partner to receive a pension after I die?

Answer:

Yes, you can nominate your partner providing you have lived together for longer than two years, are financially interdependent and both legally able to enter into either a civil partnership or marriage.

Only service from 1 January 2007 counts towards this benefit and a two year qualification period is required. You can only purchase previous service when you're in pensionable employment, but you can make the

nomination at any time.

To nominate a partner, you'll need to complete an **application form**.

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#### Frequently Asked Question 8: How do I apply for my deferred pension benefits?

Answer:

You'll need to complete the relevant retirement form.

The application form should be submitted to us at least three months before your normal retirement date (Normal Pension Age (NPA)). If you apply after you reach your NPA, your benefits will be based on the calculation due at your NPA, not one at a later date. You'll receive any pension arrears that are due as a lump sum and that will be subject to tax.

If you have benefits accrued in both final salary and career average, you can take your final salary benefits when you reach your Normal Pension Age. You can choose to take your career average benefits at the same time but they'll be reduced for your lifetime. Alternatively, you can leave them until you reach your NPA for those benefits, when they'll be paid in full.

If you were in service on or after 29 March 2000 you can take Actuarially Adjusted Benefits after age 55. Your benefits will be reduced for your life and while you can choose your payment date, it can't be until at least six weeks after you sign the application form.

If you have benefit accrued in both the final salary and career average schemes you must take all your benefits at the same time if taking Actuarially Adjusted Benefits.

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#### Frequently Asked Question 9: How is average salary calculated for a deferred members final salary benefit?

Answer:

If you've been in pensionable employment on or after 1 January 2007 your average salary will be the better of:

- Your final full-time equivalent salary averaged out over the last twelve months of service
- An average of your best three re-valued years salaries of the last ten years of pensionable employment (Revaluation uses the Consumer Price Index).

If all your pensionable employment is before 1 January 2007 then it'll be an average of the best salary over any 12 months out of the last three years before you left service. If you're part-time we use the full-time equivalent to calculate your average.

However, if you've had a break in service (and at that point had sufficient service to qualify for a pension and lump sum,) retirement benefits are calculated using your average salary at the break. These benefits are then brought up to current day value from the date of the break. These increased benefits are compared with the benefits calculated in the 'normal' way with the better of the two being put into payment. In most cases this alternative or 'hypothetical' calculation uses the whole of the reckonable service, but if the salary at the break is higher than at retirement, only the reckonable service up to the break is used. This is known as a restricted hypothetical.

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#### Frequently Asked Question 10: Can I take Phased Retirement?

Answer:

Yes, you can take Phased Retirement if:-

- you are 55 or over and within six months of leaving pensionable employment
- you take-up a new post either as a teacher or in the education field, with a 20% reduction in your salary compared to the salary you were receiving in the six months before you left.

The salary reduction must continue for at least 12 months after you take up your new post.

You must apply for Phased Retirement within three months of taking up your lower paid post.

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#### Frequently Asked Question 11: What benefits will I receive if I retire on grounds of ill-health?

Answer:

Accrued benefits with no enhancement may be awarded.

Your application will be assessed using the criteria for total incapacity. This means you must be incapable of being able to teach and unable to undertake any other gainful employment.

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## Frequently Asked Question 12: 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 13: 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.

## 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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