

# Teachers' Pensions Cookie Preferences

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## Leaving or taking a break from the Scheme

Leaving teaching and have questions about what happens to your pension? Get the answers you need here.

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### What happens to my pension when I leave pensionable employment?

To qualify for benefits you must have two years qualifying service. That can be final salary or career average or a combination of both. You can leave your benefits in the Teachers' Pension Scheme and claim them when you reach your Normal Pension Age, or you can claim them when you're 55, but they'll be reduced.

If you join a new pension scheme you may be able to transfer your benefits to your new scheme.

If you haven't qualified for benefits you can take a repayment of your pension contributions.

### Will my benefits increase after I leave service?

If you leave your pension benefits in the Scheme, they'll be index-linked from the date you leave.

If you have career average benefits, they'll 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 return to service having been 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 years your previous benefits will continue to be increased by Treasury Order only after your return to pensionable employment.

If you check your Benefit Statement, you'll be able to see year on year the value of your pension.

### What happens if I leave pensionable teaching employment and have past added years?

You should contact us immediately and let us know if you want to pay

## Related Information

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You should contact us immediately and let us know if you want to pay the outstanding balance that's due or if you want to accept the value of the benefits based on the contributions you've already paid. You can't continue to make payments by instalments.

If you decide that you want to pay the outstanding balance we'll calculate the amount that is due and send you an invoice for payment. We must receive the payment within two months of you leaving service so please don't delay in letting us know your plans.

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### What is the minimum qualifying period?

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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### What is mixed service?

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

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