

# Teacher's 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
Leaving or taking a break from the Scheme
Opting out
Deferred membership
Repayments
Transfers
Planning retirement
Once retired
P60
Payslips
Re-employment
Divorce and Pension credit members
Bereavement and family benefits
My Pension Online (MPO)

## Opting out

Thinking about Opting out? Get all the information you need to know about what Opting out means for you and your pension.

Open all FAQs

Close all FAQs

### Frequently Asked Question 1: I'd like to stop paying contributions, can I do this?

Answer:  
Yes, if you'd like to stop paying contributions you can “**Opt Out**” of the Teachers’ Pension Scheme.

### Frequently Asked Question 2: How do I Opt out?

Answer:  
The simplest way to Opt out is to complete the **online form**. Once you’ve completed this form, it’s automatically sent to your employer who will provide further details before sending it to us.  
The effective date of the opt-out depends on when it is received by your employer. If it is received by your employer within 3 months of your contractual or automatic enrolment into the scheme, the effective date of the opt-out is the same as the contractual or automatic enrolment date. Your employer will arrange for the refund of any contributions - less tax - already deducted via their usual payroll process. If the opt-out application is received by your employer after 3 months, the effective date of the opt out will be the first day of the month after the month your employer receives it.

### Frequently Asked Question 3: What are the benefits of staying in the Teachers' Pension Scheme?

Answer:  
There are many benefits associated with paying into The Teachers’ Pension Scheme, and we recommend you

<a href="#">Your Benefit Statement</a>
<a href="#">Top 10</a>
<a href="#">Transitional Protection</a>
<a href="#">Local Government Pension Scheme</a>
<a href="#">Valuation</a>
<a href="#">Secure chat</a>
<a href="#">WhatsApp</a>

take independent financial advice before leaving the scheme. The costs to provide an equivalent level of benefits via a private pension arrangement are likely to be considerably higher. The benefits of a teacher's pension include;

- A state-backed Defined Benefits pension based on your salary and service rather than investments, so you'll know how much your pension will be when you come to retirement
- Employer contributions that go towards the cost of providing your pension
- Ill health pension provision to protect you and your loved ones if you're unable to work
- A lump sum payable to your loved ones if you die before retirement
- The flexibility to retire from age 55
- Tax relief on your contributions
- The ability to manage your pension online in a way that suits you.

#### Frequently Asked Question 4: If I Opt out, can I re-join the Scheme at a later point?

Answer:

Yes, you can Opt out and re-join whenever you'd like and as many times as you'd like. It's easy to opt back in using our **online form**.

#### Frequently Asked Question 5: I Opted out but my employer is still taking contributions. What should I

Answer:

You'll stop paying contributions from the first day of the following month that your Opt out was received at Teachers' Pensions, providing you've received confirmation from us. If your employer is still taking contributions after this point, please contact them.

## 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](#)

## Related Information

[➤ My Pension Online](#)

[➤ Register](#)





[View our Transitional Protection resources](#)

## 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](#)

[Manage Cookies](#)

[Glossary](#)

[Legal](#)

[Privacy](#)

[Security](#)

[Accessibility](#)

[Site Map](#)

[Links](#)

[Governance](#)

[Department for Education](#)

Copyright © Teachers' Pensions 2024 All rights reserved. Pension Scheme Registry Number 10005209 (2010 scheme and earlier); and 10276733 (2015 scheme)