

# Teacher's Pensions Cookie Preferences

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Web maintenance will take place on Sunday 28 April. We apologise for any inconvenience.

## Transfers

The good news is, if you want to, you can transfer your pension credits from your previous scheme into your Teacher's pension. If you have a question about this, our FAQs may be able to provide the answer.

Open all FAQs

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### Frequently Asked Question 1: Can I transfer my pension credit to the Teachers' Pension Scheme from

Answer:

Yes, you can transfer any pension credit, if the previous scheme meets Her Majesty's Revenue and Customs (HMRC) requirements and you apply for a transfer within 12 months of entering pensionable employment in the Teachers' Pension Scheme. You can complete the Transfer In form [online](#).

### Frequently Asked Question 2: How do I transfer my pension benefit to another pension scheme?

Answer:

If you want to transfer your pension rights out of the Scheme, we'll need a formal request from you and your new pension provider. You can apply online via [My Pension Online](#) or a [pdf form \(PDF, 316 KB\) \(This link opens in a new window\)](#) is available.

If you were in multiple employment after the last day recorded on your record, please use our [pdf form \(PDF, 316 KB\) \(This link opens in a new window\)](#).

If your service isn't correct, please contact your employer who can update your record to enable you to complete the online form.

Please be aware that since 6 April 2015 we're unable to transfer your benefits to a Defined Contribution scheme, we can only make transfers to Defined Benefit schemes.

Defined Benefit schemes promise to give you a certain amount each year when you retire. How much you get

<a href="#">Your Benefit Statement</a>	doesn't depend on investments. Defined Contribution schemes are where money is invested by a pension provider and your pension depends on how much has been paid in, how long you've been paying in and how well the investment has done.
<a href="#">Top 10</a>	When we receive a request from your new provider, a guaranteed statement of entitlement will be issued, normally within three months. Once the signed acceptance for the transfer value is received from your new provider, we'll issue the payment.
<a href="#">Transitional Protection</a>	
<a href="#">Local Government Pension Scheme</a>	Please be aware that if you're a pension credit member, you can't transfer out of the Teachers' Pension Scheme.
<a href="#">Valuation</a>	<a href="#">Frequently Asked Question 3: I taught in Northern Ireland before moving to England can I transfer my</a>
<a href="#">Secure chat</a>	<p>Answer:</p> <p>Yes, but you should look to do this within 1 year of taking up your appointment in the Teachers' Pension Scheme. If you started work in England before 1 April 2015 you have until 31 March 2017 to apply to transfer the benefits you accrued in Northern Ireland at a preferential rate. You can complete the Transfer In form <a href="#">online</a>.</p>
<a href="#">WhatsApp</a>	<p><a href="#">Frequently Asked Question 4: I taught in Scotland before moving to England, can I transfer my benefi</a></p> <p>Answer:</p> <p>Yes, but you should look to do this within one year of taking up your appointment in the Scheme. If you started work in England before 1 April 2015 you have until 31 March 2017 to apply to transfer the benefits you accrued in Scotland at a preferential rate. You can apply <a href="#">online</a>.</p> <p><a href="#">Frequently Asked Question 5: I transferred all my service out of the Teachers' Pension Scheme when</a></p> <p>Answer:</p> <p>When you return to the Scheme you'll be treated as a new starter and will enter into the career average scheme. Transferring your service into the Scheme doesn't restore your original service.</p> <p><a href="#">Frequently Asked Question 6: I was a protected member of the Teachers' Pension Scheme before I le</a></p> <p>Answer:</p> <p>On 1 April 2022 the Scheme changed, meaning any returning members of the Scheme would automatically enter the career average scheme for new benefits accrual, even if your previous benefits had been in final salary.</p> <p>Your previous benefits will remain safe in the scheme you built them up in.</p> <p>If your previous benefits were in final alary and you were out of service for less than five years you'll retain a Salary Link protection in the in the Scheme.</p> <p>If you were out of service for more than five years the time you spent in the other public service scheme can reduce the break in service regardless of whether you transfer your benefits into the Teachers' Pension Scheme.</p> <p>For example if you still had protection in your other public service scheme you may qualify for the Salary Link protection in the Teachers' Pension Scheme, regardless of whether you transfer your benefits into the Scheme. You must tell us about this service and protections by completing this <a href="#">form (PDF, 454 KB)</a> (<a href="#">This link opens in a new window</a>).</p> <p><a href="#">Frequently Asked Question 7: I'm leaving pensionable service and will be joining another pension sch</a></p> <p>Answer:</p> <p>Any transfer out application must be made within 12 months of taking up pensionable employment in your new scheme. Transfers out of the Scheme can't be made to defined contribution pension schemes. These are sometimes called money purchase schemes and are where your contributions are invested by a pension provider chosen by your employer. Your benefits in these schemes depend not only on how much you have paid and for how long, but also on how well the investment has done.</p>

## 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](#)



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