

Teacher's Pensions Cookie Preferences

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For Members

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Member Registration

Log in



- Lifestyle
- Resources
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- Calculators
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- New starter
- Working life
- Planning retirement
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- My Account

We're experiencing high levels of contact, we appreciate your patience at this time.	
Scheme membership	<div> <div>Top 10</div> <div>Take a look at our most frequently asked questions.</div> <div> <div>Open all FAQs</div> <div>Close all FAQs</div> </div> </div>
Working life	
Taking a break	
Planning retirement	
Once retired	
P60	<div>Frequently Asked Question 1: How can I calculate the amount of lump sum I can take when I retire?</div> <div> <div>Answer:</div> <div>Our calculator will help you to work out the maximum lump sum you're able to take.</div> </div>
Payslips	
Re-employment	<div>Frequently Asked Question 2: Why have I been asked to complete a Certificate of Re-employment?</div> <div> <div>Answer:</div> <div>Probably because we've received information that you may be re-employed after your retirement and we need to assess the impact on your pension. The form provides all the information required to determine if your pension is affected by your re-employment. Failure to complete the form could result in an overpayment of your pension that you'll be required to repay.</div> <div>Irrespective of the number of days you've worked, you must submit a fully completed Certificate of Re-Employment (PDF, 437 KB) (This link opens in a new window) to ensure that your pension has not been overpaid.</div> </div>
Divorce and Pension credit members	
Bereavement and family benefits	
My Pension Online (MPO)	
Your Benefit Statement	
Top 10	
Transitional Protection	<div>Frequently Asked Question 3: How much will I pay?</div> <div> <div>Answer:</div> <div>Whether you're a full-time or part-time member, you'll pay a percentage of your gross salary into your pension each month.</div> </div>
Local Government Pension Scheme	
Valuation	

The good news is that your employer will also be contributing towards your pension too and you'll receive tax relief on your contributions.

The pension contribution bands for this year can be found on our [updates page](#).

Like any financial transaction you make, it's important you're paying the correct amount. So check your payslips and if you think a mistake is being made, contact your employer's Payroll Department immediately.

Frequently Asked Question 4: What is a death grant?

Answer:

The in-service death grant is the payment made in the event you die while still in-service, i.e. an active member paying contributions to the Scheme. Remember, if you enter a period of non-pensionable sick leave (because you receive less than half your usual pay) you're no longer in active pensionable service. An in-service death grant may still be payable if you die within 12 months of leaving pensionable service as a result of being incapacitated.

If you've left service and attained normal pension age, but haven't claimed retirement benefits before you die, the benefits you would have been entitled to will be paid instead of a death grant. The benefits will be payable to your estate.

How much is the in-service death grant?

The in-service death grant is three times your annual rate of pensionable earnings when you die or leave service (if applicable). If you're employed on a part-time or irregular basis this is assessed as if you were full-time. If you die while in Additional Service After Retirement (ASAR) any previous lump sum benefit payment will be deducted from the grant.

The in-service death grant is payable during periods of family leave covered by part-salary and / or statutory benefits, or a period of non-pensionable family leave that follows immediately on from a period of pensionable service. It's also payable during: periods of absence due to illness as long as you're receiving at least half pay; you were an active member called up for duty in Her Majesty's armed forces and made an election to treat the period as pensionable service; or you die within 12 months of leaving all pensionable employment due to incapacity; (and a retirement pension other than a Phased Retirement pension hasn't become payable in relation to that service prior to your death).

If you don't qualify for an in-service death grant an out-of-service death grant may be payable, which is based on three x your pension in the final salary scheme and 2.25 times the value of your annual pension in the career average scheme, had you been eligible to receive it.

If you or your estate have not received five years of your pension, we'll pay a supplementary death grant. The supplementary death grant is five times the annual rate of retirement pension payable at the date of death less any pension already paid.

Please ensure you review your nomination regularly to ensure it reflects your wishes.

To be extra confident and reassured you might like to make a new death grant nomination via [My Pension Online](#) (This link opens in a new window).

Frequently Asked Question 5: 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 6: 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 7: 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 8: Am I eligible for Early Retirement (AAB) benefits?

Answer:

To apply for Early Retirement (AAB) you must be aged 55 or over, but under your Normal Pension Age.

The minimum pension age is changing from 6 April 2028, when it will rise from age 55 to 57. Find out more about what this means in our [Early Retirement section](#)

In addition, you must have pensionable service or 'excluded employment**' on or after 30 March 2000 and qualified for retirement benefits. To qualify for retirement benefits under the Teachers' Pensions Regulations you will need 2 years' pensionable employment completed after 6 April 1988 or 5 years of pensionable employment at any time.

You must have terminated (or be terminating) your current contract of employment and not immediately starting a new contract that falls under the Teachers' Pension Scheme.

* Excluded employment is employment which would be pensionable except the member has opted out of the Teachers' Pension Scheme. Alternatively, the member has not made an election for part-time service or post retirement service to be treated as pensionable.

Frequently Asked Question 9: Am I eligible for Age Benefits?

Answer:

To qualify for retirement benefits under the Teachers' Pensions Regulations you'll need a total of:

- Two years' pensionable service if you were in pensionable employment on 6 April 1988,
- Two years' service after 5 April 1988
- Five years of pensionable employment at any time.

To determine whether you're eligible for Age benefits you need to know what your Normal Pension Age (NPA) is. There are two Normal Pension Ages in the final salary scheme - 60 and 65.

Your NPA for your career average benefits is either your state pension age or age 65, whichever is the later date.

Frequently Asked Question 10: What is Phased Retirement?

Answer:

If you're over 55 you can choose to continue to work and receive part of your benefits.

The minimum pension age is changing from 6 April 2028, when it will rise from age 55 to 57. Find out more about what this means in our [Early Retirement section](#)

To be eligible to take phased retirement you must have a reduction of at least 20% in your pensionable earning in the previous 12 months. You could do this by reducing your working hours or by taking on a post of lesser responsibility. You must make your application within three months of the salary reduction taking effect, but you can make your application three months before the reduction takes effect provided your employer can provide the salary information.

In the career average scheme you can take three Phased Retirements before finally retiring but only two of your Phased Retirements can be before age 60.

If you have benefits in more than one scheme you can choose to take different proportions of your final salary

and career average benefits.

You can take up to a maximum of 75% of your retained benefits at each phased application stage.

- [Download our Phased Retirement factsheet to find out more \(This link opens in a new window\)](#)
- [Watch our Phased Retirement video to learn more about the process.](#)

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.

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