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Bereavement and family

Additional Voluntary Contributions (AVCs)

Got a question about Additional Voluntary Contributions? You've come to the right place.

Open all FAQs

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Frequently Asked Question 1: What are Additional Voluntary Contributions (AVCs)?

Answer:

Additional Voluntary Contributions (AVCs) give you the option to pay contributions to build up additional retirement funds. These are administered by **The Prudential** ([This link opens in a new window](#)).

Frequently Asked Question 2: How do I find out more about AVCs and Prudential?

Answer:

You can find out more by visiting their website at www.pru.co.uk/connect ([This link opens in a new window](#)). You can also speak to Prudential's Retirement Specialists team on 0345 600 0343, Monday to Friday, 8.30am to 6pm.

Frequently Asked Question 3: How do I contact Prudential?

Answer:

You can contact Prudential by calling 0345 600 0343 Monday to Friday, 8.30am to 6pm. You can also visit their website at www.pru.co.uk/connect ([This link opens in a new window](#))

([This link opens in a new window](#))

benefits	
My Pension Online (MPO)	Frequently Asked Question 4: How do I find out what benefits will be due from my AVC?
Your Benefit Statement	Answer:
Top 10	The In House AVC facility is administered by Prudential so you should contact them with any queries regarding the amounts that may become payable.
Transitional Protection	The address for enquiries is:
Local Government Pension Scheme	Prudential Teachers' AVC Prudential Lancing BN15 8GB Telephone: 0345 600 0343 (Mon-Fri, 8.30am-6pm) Website: www.pru.co.uk/connect (This link opens in a new window)
Valuation	
Secure chat	
WhatsApp	Frequently Asked Question 5: Will I receive my teachers AVC benefits when I receive my pension from Teachers' Pensions?

Answer:

Payment of your teachers' AVC benefits is not linked to payment of your pension from Teachers' Pensions. You could access your teachers' AVC at any time from age 55. If you have a Free Standing AVC arrangement you'll need to contact the AVC provider as their rules can vary.

Frequently Asked Question 6: Can I use my AVC fund to purchase Additional Pension?

Answer:

No. It's not possible to purchase Additional Pension in the Teachers' Pension Scheme with funds accrued under either an AVC, or Free Standing AVC arrangement, or by using a tax-free lump sum from another pension arrangement.

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

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