

Teachers' 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](#)**Teachers' Pensions** | [For Members](#)[Lifestyle](#) [Resources](#) [Videos](#) [FAQs](#) [Calculators](#) [Forms](#) [News](#)[New starter](#)[Working life](#)[Planning retirement](#)[Once retired](#)[Scheme changes](#)[My Account](#)[Scheme membership](#)[Working life](#)[Adding to your pension with Flexibilities](#)[Additional Voluntary Contributions \(AVCs\)](#)[Annual allowance and Lifetime allowance](#)[Maternity, Paternity and Family leave](#)[Transfers](#)[Taking a break](#)[Planning retirement](#)[Once retired](#)[P60](#)[Payslips](#)[Re-employment](#)[Divorce and Pension credit members](#)[Bereavement and family benefits](#)[My Pension Online \(MPO\)](#)[Your Benefit Statement](#)[Top 10](#)[Transitional Protection](#)[Local Government Pension Scheme](#)[Valuation](#)[Secure chat](#)

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](#)[Close all FAQs](#)

Can I transfer my pension credit to the Teachers' Pension Scheme from another scheme?

Yes, you can transfer any pension credit, if the previous scheme meets His 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**.

How do I transfer my pension benefit to another pension scheme?

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, 345 KB)** is available.

If you were in multiple employment after the last day recorded on your record, please use our **pdf form (PDF, 345 KB)**.

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 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.

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.

Please be aware that if you're a pension credit member, you can't transfer out of the Teachers' Pension Scheme.

Related Information

[> My Pension Online](#)[> Register](#)[Get the most out of your pension >](#)

I taught in Northern Ireland before moving to England can I transfer my benefits into the Teachers' Pension Scheme?

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 **online**.

I taught in Scotland before moving to England, can I transfer my benefits into the Teachers' Pension Scheme?

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 **online**.

I transferred all my service out of the Teachers' Pension Scheme when I left teaching and joined a private pension scheme. I'm returning to Teachers' Pensions and plan to transfer my benefits back into the Scheme. Will I return to the final salary scheme?

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.

I was a protected member of the Teachers' Pension Scheme before I left. I was employed in another public service scheme during my break in service, does that mean I keep my protection when I re-enter service?

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.

Your previous benefits will remain safe in the scheme you built them up in.

If your previous benefits were in final salary and you were out of service for less than five years you'll retain a Salary Link protection in the in the Scheme.

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.

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 **form (PDF, 243 KB)**.

I'm leaving pensionable service and will be joining another pension scheme can I transfer my benefits out the Teachers' Pension Scheme?

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

benefits 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.

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](#)

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](#) [Glossary](#) [Legal](#) [Privacy](#) [Security](#) [Accessibility](#) [Site Map](#) [Links](#) [Governance](#) [Department for Education](#)

Copyright © Teachers' Pensions 2025 All rights reserved. Pension Scheme Registry Number 10005209 (2010 scheme and earlier); and 10276733 (2015 scheme)