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Once retired	Frequently Asl	ked Question 1:	When will I s	ee my both my	final salary	and cai	reer average	e options on
P60								
Payslips	Answer: If you hadn't re	tired by 1 October	r 2023 and are	affected by Trans	sitional Protec	tion, yo	our affected s	ervice has
Re-employment	been rolled back from the career average scheme to the final salary scheme and your Benefit Statement has been updated to reflect this.							nent has
Divorce and Pension credit members		hard to show both l salary option for lication.						
Bereavement and family benefits	Frequently Asl	ked Question 2:	Why has my	pension value c	hanged on m	ny Bene	efit Stateme	nt?
My Pension Online (MPO)	A							
Your Benefit Statement	Answer: If you're affecte	ed by Transitional	Protection, fro	om 1 October 202	3 your affecte	d servic	e has been ro	lled back
Service history	from the career reflect this.	average scheme	to the final sal	ary scheme and y	our Benefit St	atemen	t has been up	dated to
Supporting information		urrent statement ou'll be given both						)15 -31
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#### **Transitional Protection**

Local Government Pension Scheme

Valuation

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#### Answer:

It's important that you check your service history to ensure the correct details are held as this is what we base your pension benefits on. Any errors not identified now may result in delays when calculating your pension benefits, or result in an incorrect pension amount being paid. If you identify any errors or omissions please contact the employer at the time of service, ask them to investigate and, where necessary, inform Teachers' Pensions about any changes. We will then update your record accordingly.

#### Frequently Asked Question 4: How are days out recorded on the Benefit Statement?

#### Answer:

If your employer has included excluded days in their record of your service and salary, this will be mirrored on your Benefit Statement. Days excluded (i.e. (not worked and not counting towards reckonable service in the final salary scheme) are used when deciding the actual reckonable service and salary rate for the period that counts towards your final salary benefits, or for career average benefits to decide the actual pensionable earnings in the time period. But if you're part-time we ask your employer to provide your actual part-time pensionable earnings and, although we will still derive the number of days excluded in the period, it's the actual reported pensionable earnings that will be used to determine your pension benefits.

#### Frequently Asked Question 5: How are multiple contracts shown on the Benefit Statement?

#### Answer:

The new Benefit Statement allows you to view the individual service lines which make up the multiple/concurrent service.

Frequently Asked Question 6: I worked as a teacher and was contributing to the Teachers' Pension Sc

#### Answer:

If there are gaps in the service on your Benefit Statement and you're sure that you contributed to the Teachers' Pension Scheme during that period you have what we call missing service (usually this doesn't mean that you or your employer have missed any contribution payments, but that your record needs updating).

Missing service can be easily resolved. If you're affected, please contact your employer at the time in question and ask them to provide us with the details we're missing. The information will be changed on our system and you'll be able to view the updated Benefit Statement online through **My Pension Online**.

Frequently Asked Question 7: What's missing service?

#### Answer:

Missing service means you've been making contributions to your teacher's pension, but this isn't shown in your Benefit Statement/Service history.

When there's missing service on your record this doesn't necessarily mean that you or your employer have missed any contribution payments. It's usually caused by details not being provided correctly to us, which results in a gap in service record.

It's important to ask your employer to update any missing service. This is because we use your service information to calculate your retirement benefits. Any errors or missing service found during the application process could delay your retirement benefits being paid.

You'll need to speak to the relevant employer for that service period and ask them to update your record accordingly. This will then be reflected on your service history and Benefit Statement.

For more information about what to do when you have missing service, including what to do if your employer no longer holds your records or no longer exists, please see our FAQS.

Frequently Asked Question 8: I have missing service, and my employer no longer holds records of my

#### Answer:

Unfortunately, we can't make any amendments to your service record, this must be done by the relevant employer. If the employer no longer holds your data, you'll need to provide evidence to them and it's their responsibility to re-construct your service record and submit it to us. We can then ensure your record is updated.

If you need to provide evidence, you should be able to use your payslips for the relevant period as these contain evidence of your pension contributions. You may also be able to use any relevant P60's or data from HMRC.

Should you no longer have the relevant payslips you'll need to contact the National Insurance office for an NIR52 print which details all your earnings and pension contributions including our unique ECON and SCON numbers, which indicate that you were contributing to our Scheme. Please note that a SARS print isn't sufficient evidence of contributions to our Scheme. This only provides evidence of National Insurance contributions and aren't relevant to your teacher's pension. Although this will show your employer for the time in question, it's not proof of contributions into our Scheme, though it may be used to show that you were paying the lower rate of National Insurance, D-rate, as you were contracted out of the State Earnings Related Pension Scheme (SERPS).

Frequently Asked Question 9: What do I do if I have missing service, and the employer no longer exis

#### Answer:

If the employer no longer exists, you'll need to contact us with the evidence of your contributions (this information can be found in the FAQ above). We'll then do our best to re-construct your service record from the evidence provided.

### 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**

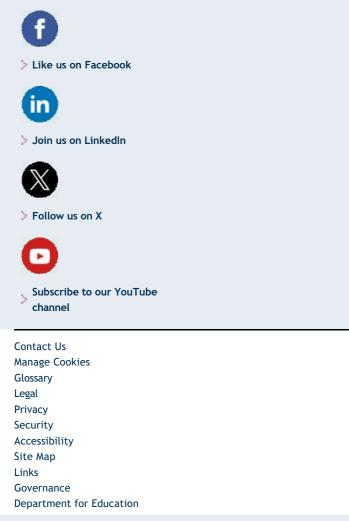
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