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We're experiencing high levels of contact, we appreciate your patience at this time.



Ask away

## Popular Questions

Some questions keep being raised. So we've compiled a list of the most frequently asked ones - along with their answers.

### Frequently Asked Question 1: Can I afford to cut my hours?

Answer:  
If you're thinking of switching to working part-time, our [part-time](#) section explains the impact on your pension.

### Frequently Asked Question 2: 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 3: What are Family benefits?

Answer:

In the event of your death a pension is payable to your beneficiaries. An enhancement is applied if you die in service or die after retirement on grounds of ill health with enhanced or total incapacity benefits. For further details on family benefits please check the [Life events](#) section of our website.

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## Frequently Asked Question 4: I'd like to stop paying contributions, can I do this?

Answer:

Yes, if you'd like to stop paying contributions you can "**Opt Out**" of the Teachers' Pension Scheme.

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## Frequently Asked Question 5: What is Teaching Service History?

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.

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## Frequently Asked Question 6: When do I apply for retirement benefits?

Answer:

You should ensure that your application is submitted six months before your proposed retirement date, to allow those affected by Transitional Protection to make and receive their choices. Don't submit it before this as there may be salary changes that could affect your benefits if submitted too early. Which form you use depends on your circumstances when you retire, ie. whether you want to retire on an age basis, or take phased retirement etc.

You can submit some retirement forms using [My Pension Online](#), our secure site. For further information, see our Planning Retirement guide.

## Haven't found the answer?

➤ [Contact Us using one of these options](#)

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## Related Information

➤ [My Pension Online](#)

➤ [Register](#)



[View your latest P60](#)

[Log in to MPO >](#)

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## Latest News

The latest policy updates and announcements about the scheme and the news that affects it:

➤ [Passionate about education? Make a difference as an examiner/moderator this summer](#)

[➤ Latest factor changes](#)

[➤ Changes to Lifetime Allowance from 6 April 2024](#)

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