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[Resources](#)
[Videos](#)
[FAQs](#)
[Calculators](#)
[Forms](#)
[News](#)

[New starter](#)
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[Planning retirement](#)
[Once retired](#)
[Scheme changes](#)
[My Account](#)

[What is a teacher's pension?](#)

[What is My Pension Online?](#)

[Understand how much you'll pay](#)

[Got another pension?](#)

[Opt in and opt out](#)

Opt in and opt out



Contractual Enrolment

When you take up teaching employment and each time you receive a new contract of employment as a teacher, your employer must contractually enrol you into the Teachers' Pension Scheme if you are aged between 16 and 75, regardless of how much you earn.

Auto Enrolment

In addition to contractual enrolment, to help people save more money for retirement, the government also requires all employers in the public and private sector to enrol eligible workers into a qualifying workplace pension scheme on given dates. (However an employer may apply postponement or transitional delay - they will inform you if this applies to you.)

The dates are a given staging date, or when a worker first becomes an eligible worker and each third anniversary after the initial staging date. Your employer will inform you if they are taking action to enrol you into the pension scheme.

To be eligible for Auto Enrolment, you must:-

- Earn over the minimum earnings threshold, £192 per week (or £833 per month) for 2016/17 and 2017/18
- Be aged 22 or over and
- Be under state pension age
- Ordinarily work in the UK

Thinking about opting back into your pension scheme, watch this video to find out more.



Opting in



Watch Later



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(This link opens in a new

window)

Paying into the Scheme

Your employer will deduct pension contributions from your pay before deducting tax, thereby giving you tax relief on the amount you contribute to your pension. Your employer will also pay contributions towards your pension. You and your employer will both pay into the Scheme every month.

Opting out

Before opting out we would encourage you to consider the benefits of membership of the Teachers' Pension Scheme which include:

- Ill health cover to protect you and your loved ones if you're unable to work
- A death grant for a nominated person, or your partner or your estate if you die before retirement
- A pension for your partner and any dependant children if you die before or after retirement
- A pension based on your salary and service rather than investments, so there will be no nasty surprises when you come to retirement
- The flexibility to retire from age 55 Income Tax relief on your contributions
- The ability to manage your pension online in a way that suits you

It's also worth checking out our [final value calculator](#) to see what difference staying in the Scheme would make to your benefits at retirement.

If you still wish to opt out the form can be found [here](#). Please note that if you wish to receive a refund of any contributions deducted by your employer the opt out form must be received by your employer within three months of the date of contractual or auto enrolment. The quickest way to effect an opt out is to do it on-line.

If you're looking to opt back into the Scheme you simply need to complete [our opt in form \(PDF, 324 KB\)](#). (This link opens in a new window). File name: Election to Join" target="_blank" class="focusable">[our opt in form \(PDF, 324 KB\)](#) (This link opens in a new window).

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Form

Decided to opt out?

[➤ Online Form](#)

Calculators

Estimate your final pension.

[➤ Calculate](#)

Video

Are you saving enough for retirement?

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