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What is a teacher's pension?

What is My Pension Online?

Understand how much you'll pay

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Opt in and opt out

What is a teacher's pension?



Simply put, your teacher's pension is the way that you, your employer and the government help you to save for your future. Each time you get paid, you pay contributions towards the cost of your pension. Your employer contributes towards the cost and the government also helps out through tax relief, as you don't pay tax on pension contributions.

As a member of the Teachers' Pension Scheme, you're contractually enrolled into the Scheme from day one.

Your pension is one of the most important benefits available to new teachers. So spend a few minutes online and find out the things you should know about your pension right now. If you want to know more about the Scheme, like retirement planning, we've got other areas. This one, however, has the basics, or as we prefer to call them, the essentials.

Go on, read it. Your pension's worth it.

Basic things about your pension

1. You receive a guaranteed pension through the Teachers' Pension Scheme.
2. You pay into your pension and so does your employer.
3. It's a Defined Benefit Scheme, registered with HM Revenue and Customs, based on your salary and service rather than investments - so there'll be no nasty surprises when you come to claim your pension
4. Your pension will be a regular source of income when you retire - but you can also take some of it as a tax-free lump sum
5. You'll join the career average arrangement and accrue benefits each year based on 1/57th of your pensionable salary including overtime.

For more information about the benefits of your teacher's pension take a [look at our factsheet. \(PDF, 141 KB\)](#) [\(This link opens in a new window\)](#)

Qualifying for benefits

To qualify for benefits you'll need to complete a minimum of two years' qualifying service. People sometimes get confused between qualifying service and the actual service that counts towards their benefits. What's the difference? Well, if you're working part-time, the whole period counts towards your qualifying service including the days you don't work. However, your benefits are based on the pensionable earnings you receive.

Normal Pension Age

The Normal Pension Age of a member in the career average arrangement is either your state pension age or age 65, whichever is the later date.

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FAQ

Do you have questions about Scheme membership?

[➤ Read our FAQs](#)

Form

Register for My Pension Online today.

[➤ Register now](#)

Guide

Find out more about your pension with our guide.

[➤ Download now \(PDF, 15.0 MB\) \(This link opens in a new window\)](#)

Related Information

[➤ My Pension Online](#)

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


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