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Web maintenance will take place tonight between 8pm-1am. We apologise for any inconvenience.

Return to work



Returning to work

Your employer will inform us immediately if you take up any employment that is pensionable in the Teachers' Pension Scheme (irrespective of whether you choose to opt-out of the Scheme for that employment) but in some circumstances we may ask you to complete a Certificate of Re-employment. If we ask you to complete a certificate of re-employment and you don't it may result in your pension being overpaid, if abatement applies, which you will be required to repay.

If you're working as part of a phased retirement you won't need to complete a Certificate of Re-employment, but if you've taken your final benefits after phased retirement you must tell us. Please note that if your employer submits details of service and salary to Teachers' Pensions via Monthly Data Collection (MDC) a Certificate of Re-employment is not required for that employment.

You'll need to send us a Certificate of Re-employment for every tax year you're working following your retirement where required. You must tell us if the hours you work or the salary you're receiving changes in any way.

If you're receiving Age or Premature final salary benefits, your pension may be temporarily suspended, depending upon your earnings and irrespective of whether your new service is pensionable or not.

If you're receiving career average benefits they will not be affected by re-employment unless you're in receipt of Ill-health Retirement benefits. That's because returning to pensionable employment in the Scheme will affect your continued entitlement to an Ill-health pension. See the section on Returning to work after Ill-health, below.

If you took your final salary pension early (actuarially adjusted benefits), before the normal pension age for the benefit, your pension will not be abated.

How do you decide if my pension should be suspended?

Your teachers' pension may be affected if the total of your entire teacher's pension and your re-employment earnings exceed your 'salary of reference'. Your 'salary of reference' is the highest salary in the average salary period, as calculated at retirement.

We calculate the value of your pension by using:

- Any final salary pension
- Any career average pension
- Any Premature Retirement compensation that was awarded

Whilst the amount of any career average pension will contribute to the assessment of total earnings, it is only the final salary portion of your pension that may be abated.

The 'salary of reference' is adjusted each year for inflation and members can use [this calculator](#) to establish the level of earnings they can have in each tax year before abatement would begin to apply.

Only earnings from an employment that is pensionable in the Teachers' Pension Scheme are considered (regardless of whether the teacher remains as an active member of the Teachers' Pension Scheme during re-employment), and therefore it would not apply to earnings relating to, for example, supply work where the employer is employed by an agency, which is not an eligible employer in the Teachers' Pension Scheme.

If you are a teacher in a Phased Withdrawal school and you take Age or Premature retirement benefits after the schools Phased Withdrawal date, then return to work in a phased withdrawal school, this service will not be affected by abatement, as this employment (post the Phased Withdrawal date) is "non-eligible employment" under the regulations.

What is the limit that I can earn in a tax year?

Your index-linked salary of reference minus your annual pension* is the limit that you can earn in a tax year before your pension is affected. At the point in the tax year that your pension and re-employment earnings combined exceed that limit, your pension is suspended until the end of the tax year.

* If you have a Premature Retirement award your annual pension includes any mandatory and/or discretionary compensation paid to you.

What do I need to do if I start work again?

If you go back to work, there are five things you must tell us:

1. The name and address of your employer
2. The date your employment started
3. The duration of your employment (if you know it)
4. The rate of salary
5. The nature of the employment (indicating whether it's full or part-time).

To make it easy you can complete the [Certificate of re-employment \(PDF, 437 KB\)](#) ([This link opens in a new window](#)) to ensure we have all of this information. You can [complete the certificate online](#).

Will I earn further pension if I return to work?

If your service is pensionable, you'll get further retirement benefits on application. These will be based on your extra pensionable employment and the salary that you earn. This is known as Additional Service After Retirement (ASAR).

If you're re-employed after taking retirement benefits other than phased retirement, you must have one year of ASAR to qualify for further benefits. Remember 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.

You don't have to claim your benefits immediately when you stop ASAR if you plan to do further work, as all your ASAR benefits will be added together when you finally decide to claim them. If you have less than one year's service (365 days) and don't intend to continue in the Teachers' Pension Scheme, your contributions and interest will generate an annuity to add to your existing pension.

Any service undertaken after 1 April 2022 will be in the career average scheme. The standard retirement types, Age, Premature, Actuarially Adjusted, Phased and Ill health will apply to ASAR benefits.

Should you make an application for the payment of your ASAR benefits, please note that your award will be payable from the date of that application. It **won't** be backdated to any prior date, such as your Normal Pension Age or last date of pensionable service. If you're out of service when applying for ASAR benefits, please note that the payable date will be six weeks after your application has been submitted.

Returning to work after ill health

If you're receiving ill health benefits, it's because you had been judged permanently medically unfit to teach. So if you return to teaching, your ill health pension must stop immediately.

If you wish to return to teaching, your employer must be satisfied that you're fit to teach in the capacity required. You must notify us in writing immediately of any employment undertaken if you're in receipt of ill health benefits. It's your responsibility to notify us in writing straightaway of any employment undertaken when in receipt of ill health benefits.

If your pension is stopped because you return to work, you'll only be awarded another ill health pension if you become ill again and satisfy us that you're unfit to teach. You can retire on any other grounds at the appropriate age.

If you're receiving an enhanced pension and you intend to return to employment outside teaching, you must provide a certificate from a registered medical practitioner. The medical practitioner must be satisfied that you still have the medical condition that caused your enhanced pension to be paid.

The nature of your proposed employment will also help us decide whether or not the enhanced pension can continue to be paid.

Last Updated: 26/06/2024 12:04

Form

Use this form to let us know you're re-employed.

[➤ Online form](#)

Calculators

Find out what you can earn as a retired member.

[➤ Calculate](#)

FAQ

Returning to work after retirement?

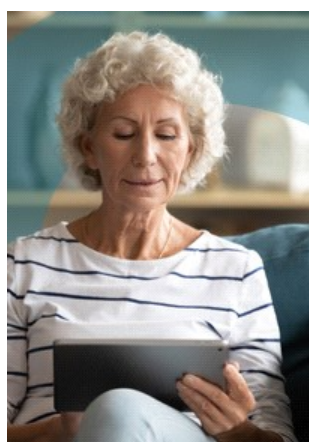
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