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

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

When you receive your pension

[Return to work](#)

[Death Benefits](#)

[Keeping up to date with your pension](#)

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

When you receive your pension



When you receive your teacher's pension

- Your pension is paid a month in arrears. Your first payment may be a partial payment, depending on the start date of your pension and the day of the month of your birthday. This is because we pay the pension on the day before the day of the month of your birthday (or the 27th day of the month if you were born on 29 February). For example, if your pension start date (the payable date) is 1 September and your birthday is the 7th day of the month, you will receive a partial payment to cover the period from the 1 September to 6 September inclusive. This will be paid into your bank account on 6 September. Consequently, the first full monthly payment, covering 7 September to 6 October inclusive, will not be made until 6 October. If the monthly pay date falls on a weekend or bank holiday it will be paid on the previous working day or, if you were born on 31st of the month and your pension would normally be payable on the 30th and there is no 30th in a month, then your pension will be paid on the last day of that month. If you have a lump sum as part of your pension benefits it is usually paid on the same day as the pension starts. The exception is when this falls on a weekend or bank holiday, in which case the lump sum payment will be made on the next available working day. For example, if the payable date is Sunday 1 September, any lump sum will be paid into your bank account on Monday 2 September.
- You have access to view an online P60 outlining the amount of pension you've received and the tax you've paid in that tax year. **If you need to complete a Self Assessment Tax Return, you don't need a P60 from us as you can refer to your month 12 payslip.**
- The good news is your pension is index-linked to protect it from increases in the cost of living. The increases are paid in April, on the same date as increases in state social security benefits. They're based on figures provided by HM Treasury.
- Pensions Increase also applies to pensions paid by the Teachers' Pension Scheme to widows, widowers, pension credit members, nominated partners, civil partners, children and dependants.

When you receive your state pension

When you start claiming your state pension, the Government may pay some of the increase on your teacher's pension with your state pension. This is because you may have an entitlement to a Guaranteed Minimum Pension (GMP) in the state scheme.

The GMP consists of two elements:

- For service up to 5 April 1988, the Government will pay all Pension Increases (PI) with your state pension. This part does not attract increases from the Teachers' Pension Scheme.
- For service on or after 6 April 1988 up to 5 April 1997, PI (up to 3%) is paid by the Teachers' Pension Scheme. The balance will be paid by the Government with your state pension.

When we receive confirmation of your GMP from HMRC, we'll adjust your pension.

If you're not entitled to a GMP, you'll receive the full increase from the Teachers' Pension Scheme. If you look at the information provided with your P60 you'll see a breakdown of how the different elements of your pension have been increased.

If you've any further questions about state benefits or GMP, please contact the Department for Work and Pensions (DWP) on 0845 300 0168.

Last Updated: 19/07/2023 12:49

FAQ

Get your retirement questions answered.

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