

# Teacher's Pensions Cookie Preferences

We use cookies to give the best experience on our site. Some essential cookies are needed to make the site work and we'd also like to set some additional ones to understand how you use the site, when accessed directly or via a third-party site, to help us improve the usability and services available. You can control these by clicking 'Manage Cookies'. Information on the cookies we use can be found on our [privacy page](#).

Manage Cookies

Accept All Cookies

[For Members](#) [For Employers](#)

[Member Registration](#) [Log in](#)



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

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

[Types of retirement](#)

[When can you retire?](#)

[How to apply](#)

[Calculating benefits](#)

[Retirement Process](#)

[Where can I get help?](#)

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

## How to apply



Retirement benefits aren't paid automatically; you must complete the appropriate application form.

### Using the correct form

- Normal Age Retirement or Early Retirement Benefits (AAB) applications should be completed online
- Premature Retirement forms must be obtained via your employer and must only be completed if you have been offered this form of retirement
- You can [download the Phased Retirement form \(PDF, 640 KB\)](#) (This link opens in a new window) or [download the ASAR form \(PDF, 701 KB\)](#) (This link opens in a new window) or contact the Teachers' Pensions Contact Centre who can arrange for an application to be issued.
- You can download the forms for Ill-health Retirement here. You'll need to complete the [Ill-health Retirement form \(PDF, 845 KB\)](#) (This link opens in a new window) and the [Medical Information form \(PDF, 575 KB\)](#) (This link opens in a new window). You may also need to complete a [Stepping Down Election form \(PDF, 423 KB\)](#) (This link opens in a new window). Please [visit our forms page](#) for full details.

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.

If you have more than one employer you must leave all employment, unless you are applying for Phased Retirement when your overall salary must reduce by at least 20%. Each employer will be required to complete the employer section of your application. You should copy the applicant's section of the application form before forwarding it to each employer to complete their section. We cannot pay your benefits until all your employers have completed their section of the form.

## Process for completion of retirement application

If you're planning to apply for retirement, the process for your application will be as follows:

1. Teachers' Pensions will acknowledge receipt of your application
  2. Teachers' Pensions will calculate and authorise your pension for payment
  3. In peak application periods this could be the day before your payable date
  4. Once completed if we hold an email address on record you'll receive an automated message to advise that your award has been completed and you'll be able to view your award documents under 'Your Messages' on My Pension Online
  5. You're able to track the progress of your application via 'Track My Case' on My Pension Online
- The process will be slightly different if you're affected by Transitional Protection. You can find out about this on [our dedicated webpages](#).

## Payment of Benefits

You get monthly pension payments, which are paid the day before your birth date. If that date falls on a weekend or Bank Holiday it will be paid on the last working day before the normal date. If for example your birthday is on 5 June your pension will be paid on the 4th of each month.

If, for any reason, you don't receive a pension payment on your first pension payable date, the Teachers' Pension Scheme will automatically make a payment of a proportion of the arrears to your bank account.

Tax will not be deducted from this payment. This payment will be issued without separate notification and it'll be taken into account when the first monthly pension payment (including the arrears) is made.

## Are my benefits increased after I retire?

Inflation can affect those on a fixed income but your pension will be reviewed annually each April in order to maintain its purchasing power.

It's important to remember that the rate of any increase will not mirror any increase in teachers' pay.

Last Updated: 16/02/2024 15:32

## FAQ

Need help planning for your retirement?

[➤ Read our FAQs](#)

## Form

Apply for Early Retirement.

[➤ Online form](#)

## Calculators

Find out what you can earn as a retired member.

[➤ Calculate](#)

## Related Information

[➤ Types of retirement](#)

[➤ My Pension Online](#)

[➤ Once Retired](#)





## Follow us on social media

Find us on social media to get the latest news and announcements from Teachers' Pensions



> [Like us on Facebook](#)



> [Join us on LinkedIn](#)



> [Follow us on X](#)



> [Subscribe to our YouTube channel](#)

[Contact Us](#)

[Manage Cookies](#)

[Glossary](#)

[Legal](#)

[Privacy](#)

[Security](#)

[Accessibility](#)

[Site Map](#)

[Links](#)

[Governance](#)

[Department for Education](#)

Copyright © Teachers' Pensions 2024 All rights reserved. Pension Scheme Registry Number 10005209 (2010 scheme and earlier); and 10276733 (2015 scheme)