

Teacher's Pensions Cookie Preferences

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

Early Retirement



It's possible to take your benefits before you reach your Normal Pension Age (NPA) provided you're age 55 or over and are leaving service. Your benefits will be Actuarially Adjusted Benefits (AAB) to reflect that they're being paid before you've reached your NPA. The minimum pension age is changing from 6 April 2028, when it will rise from age 55 to 57. Find out more about what this means below.

If you're currently in pensionable service then your employer has to agree that you can leave and take your benefits. If they don't agree initially, they can't withhold their consent for more than six months. Your benefits will be paid the day after you cease pensionable employment.

If you're not in Pensionable Service then you can choose your retirement date but it must be six weeks after the date you sign your application form.

If you've benefits in both the final salary scheme and career average scheme then you need to take all your benefits at the same time.

Take a [look at the factors and guidance notes \(PDF, 1.1 MB\)](#) [\(This link opens in a new window\)](#) for more information about the Early Retirement factors. You can use our [spreadsheet version if you'd prefer \(XLSM, 1.2 MB\)](#) [\(This link opens in a new window\)](#).

Changes to the minimum pension age from 6 April 2028.

The minimum pension age will rise from age 55 to 57 from 6 April 2028. The below provides more information about how this affects different Scheme benefits and the Retirement types available.

This change does not affect Ill-health Retirements, which will still be allowed before the minimum retirement age if you meets the Ill-health criteria.

Final salary pension benefits

The final salary scheme will only be affected in part by this change, as the 2010 regulations state that the minimum scheme retirement age is 55. This means that members who have qualified for final salary pension benefits have an existing right to take benefits at age 55.

However, from 6 April 2028 that right will only exist if the member can retire without their employer's permission (an "unqualified right" or "unfettered right"). In practice this means:

- Early Retirement (actuarially adjusted benefits) - retained right to retire from age 55
- Phased Retirement - position to be clarified, as employers need to agree to the 20% reduction in salary for phased retirement in an existing employment
- Premature retirement - no retained right to retire at age 55, only available from age 57, as retirement has to be agreed by employer

Career average pension benefits

The 2014 regulations state that the earliest that members can retire (other than for Ill-health) is the "normal minimum pension age", which from 6 April 2028 will be 57.

Members with benefits in both schemes

As current scheme regulations require members to take all their benefits if retiring early, it means there is an issue between the way the Scheme regulations work and future minimum retirement age, as in some instances final salary benefits can be taken at age 55 but career average not be available until age 57. **We await further guidance in respect of members who have both final salary and career average benefits from the Department for Education in due course.**

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Ready to apply? Our forms page has everything you'll need to get started.

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