

# Teacher's Pensions Cookie Preferences

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

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

## Types of retirement

[Early Retirement](#)

[Normal Age Retirement](#)

[Phased Retirement](#)

[Premature Retirement](#)

[Ill Health Retirement](#)

[When can you retire?](#)

[How to apply](#)

[Calculating benefits](#)

[Retirement Process](#)

[Where can I get help?](#)

Web maintenance will take place on Sunday 28 April. We apologise for any inconvenience.

## Normal Age Retirement



Once you reach your Normal Pension Age (NPA) and provided you're out of service you should claim your benefits. If you continue in pensionable service after you reach your NPA your benefits will be paid from the last day of pensionable service. If you delay making your claim then your benefits will be backdated to your last day of service or when you reached your Normal Pension Age, whichever is the later. Any backdated payments will be paid as a lump sum and will be subject to tax.

### Benefits in both final salary and career average

If you've benefits in both final salary and career average and provided you're out of service, you can also claim your career average benefits as well as your final salary benefits.

Your career average benefits will be reduced because they are being paid before your NPA in that arrangement. If you wish you can leave these benefits until you reach your career average Normal Pension Age and they'll then be paid in full.

If you've any unclaimed final salary benefits when you claim your career average benefits, you must take them too.

### Opting out and your NPA

If you are in pensionable employment when you reach your NPA and have opted out of contributing to the Teachers' Pension Scheme, you will be entitled to apply for your final salary pension as an Age Retirement award. Please note that this means that your final salary pension will, from that point, be subject to **abatement\***.

If you reach your NPA but don't take a break in pensionable service at that time but at a later point, you should note that your pension will be payable from the date of your break, rather than your NPA. This means no arrears of pension will be payable.

**Abatement** occurs where you enter, or continue in, pensionable employment (both are classed as re-employment) following your entitlement to your final salary pension. Your final salary pension is reduced if your new or continuing employment earnings exceed your salary of reference.

This means that if you remain in the same employment after the entitlement to a final salary pension was triggered, you're less likely to receive any arrears of pension - which ordinarily would be payable from the entitlement as the abatement provision is likely to apply. We'll make this assessment when we process your pension award as and when you apply for it.

Please note that abatement only applies to the annual pension, not to any lump-sum entitlement or conversion of pension to lump sum option you take, and the lump sum will still be paid to you even if abatement does apply to your annual pension.

In addition to the above, once you become entitled to receive your pension at your NPA, providing you are opted out of the Teachers' Pension Scheme, any period of opted in service following this will be treated as Additional Service After Retirement (ASAR).

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## Forms

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

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## Calculators

Get an insight into how your pension is built and explore your options.

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## FAQ's

Find the answers with our range of Frequently Asked Questions.

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## Related Information

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