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

When can you retire?



You must have two years' service completed after 5 April 1988 or five years pensionable service completed at any time to be able to receive benefits from the Teachers' Pension Scheme. Your service may just be in the final salary scheme or career average scheme or a combination of both. For example if you've completed six months in final salary and then a further 18 months in career average, you will qualify for benefits. If you've transferred in from another scheme, this may mean you qualify for benefits.

The earliest retirement benefits can be paid is age 55, unless you're granted ill health benefits. Further information about ill health benefits can be found in our [Ill health factsheet \(PDF, 567 KB\)](#) (This link opens in a new window). 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 in our [Early Retirement section](#)

- [Download detailed guide to conditions for accessing pension benefits. \(PDF, 478 KB\)](#) (This link opens in a new window)
- [Download our document on conditions to access benefits. \(PDF, 230 KB\)](#) (This link opens in a new window)
- [Download our document on Combinations of benefits. \(PDF, 269 KB\)](#) (This link opens in a new window)

What is my Normal Pension Age

Your Normal Pension Age (NPA) depends on which scheme your benefits are in.

Your NPA for your career average benefits is either your State Pension age or age 65 whichever is the later date.

Your NPA for your final salary is 60 or 65 depending on when you entered pensionable service.

If you were in service before 1 January 2007 your final salary NPA is 60 provided you've not:

- Had a repayment of contributions;
- Transferred the service out of the Scheme; or
- Had a break where you were out of service for more than five years ending after 31 December 2007.

If you entered pensionable service on or after 1 January 2007 or after a break your final salary NPA will be 65.

If you've benefits in both final salary and career average, your final salary benefits are protected and will remain in final salary. When you retire we'll use your salaries earned in career average to calculate your final salary benefits. This is called the final salary link. If you've a break in pensionable service of more than five years, the salary link is broken and we'll use the salaries at the time of the break to calculate your final salary benefits.

Last Updated: 12/04/2024 12:00

Factsheet

Learn more about Career Average.

➤ [Download PDF \(PDF, 145 KB\) \(This link opens in a new window\)](#)

Calculators

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

➤ [Calculators](#)

Resource

Are you preparing for retirement like Joan?

➤ [Case study](#)

Related Information

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