

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](#)

Forms

[Applying for retirement](#)

[Family and dependants](#)

[Joining or leaving the Scheme](#)

[Managing your pension forms](#)

[Updates](#)

[Factsheets](#)

[Member training](#)

[Guides](#)

[Case studies](#)

[Deferred Member Newsletter](#)

[Member Newsletter](#)

[Pensioner Newsletter](#)

[Factors and Guidance](#)

[Member A to Z](#)

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

Joining or leaving the Scheme



Would you like to join the Scheme? Or are you thinking about leaving the Scheme? Here you'll find online and downloadable forms to support your journey.

Election to join the Teachers' Pension Scheme (Opting in)

Use this form if you've previously opted out of the Scheme and now wish to rejoin.

➤ [Complete this form online.](#)

To apply by post you'll need to [download the form \(PDF, 324 KB\) \(This link opens in a new window\)](#), print it, and send it to the address on the form.

Election to Join the Teachers' Pension Scheme (consent from employer)

This form is only to be completed by members and employers where the employment is covered under Schedule 1, Part 3 and 4 of the Teachers' Pension Scheme Regulations 2014. A member of our team will direct you to this form if it's appropriate for you.

To apply you'll need to [download the form \(PDF, 329 KB\) \(This link opens in a new window\)](#) print it, and send it to the address on the form.

Previous Pensionable Public Service Questionnaire

If you've got a pension in another public sector pension scheme, then it's important to let us know.

You've the option to transfer it into this Scheme (there is a time limit on when you're able to do this) or, even

if you choose to leave it where it is, it might provide you with Salary Link protection. The Salary Link is the protection introduced with the move to career average that allows us to use the salaries in career average service when calculating any final salary benefits to which you're entitled.

If you think you should be impacted by Transitional Protection due to pensionable public service held elsewhere, then please ensure you complete this form.

To apply you'll need to **download the form (PDF, 454 KB) (This link opens in a new window)**, print it, and send it to the address on the form.

Opt-Out

Complete this form if you want to leave the Teachers' Pension Scheme It must only be completed after your employment start date. The easiest and quickest way to complete it is via My Pension Online. However, if you require a paper version, **please contact us**.

[I'd like to Opt Out of the Scheme](#)

Repayment of pension contributions

If you'd like to leave the Scheme you can reclaim your contributions if you have either: less than two years total pensionable teaching employment after 6 April 1988, or less than five years total pensionable employment if all service in the Scheme was before 6 April 1988.

➤ [Complete this form online.](#)

To apply by post you'll need to **download the form (PDF, 607 KB) (This link opens in a new window)**, print it, and send it to the address on the form.

Transfer in

Use this form to transfer benefits from another scheme into your teacher's pension.

➤ [Complete this form online.](#)

If you're eligible to Transfer due to the rollback changes for Transitional Protection, please use the paper form.

To apply by post you'll need to **download the form (PDF, 768 KB) (This link opens in a new window)**, print it, and send it to the address on the form.

Transfer out

Use this form to transfer benefits out to another scheme from your teacher's pension.

➤ [Complete this form online.](#)

To apply by post you'll need to **download the form (PDF, 316 KB) (This link opens in a new window)**, print it, and send it to the address on the form.

Companies are singling out savers and claiming that they can help members cash in their pension early. Please avoid these companies. To find out more view the **pensions advisory website (This link opens in a new window)**. The FCA also provide a tool to help you be a "ScamSmart" investor **(This link opens in a new window)**, or perhaps you'd like to try the "Scan Man & Robbin" game **(This link opens in a new window)**.

If you've qualified for a pension in Teachers' Pension Scheme (see the FAQ **What is the minimum qualifying period?**) you can only transfer your pension to another "defined benefit" scheme. These are schemes in which the pension you're paid is determined in accordance with the scheme regulations or rules, rather than the investment performance of contributions paid in, which are known as "defined contributions" schemes. The other public service schemes - including equivalent teachers' schemes in Scotland and Northern Ireland, Local Government, Civil Service, NHS, Police, Firefighters and Armed Forces - are "defined benefit" schemes to which you can transfer your teacher's pension.

If you haven't qualified for a pension in the Teachers' Pension Scheme you can still transfer the value of the benefits accrued to date to another scheme, if you've got at least three months of qualifying service, including to money purchase schemes.

To find out more about transferring out of the Teachers' Pension Scheme please visit our '**Leaving Pensionable Employment**' **(PDF, 136 KB) (This link opens in a new window)** factsheet.

Last Updated: 08/04/2024 15:42

FAQ

Do you have questions about Scheme membership?

[➤ Read our FAQs](#)

Factsheet

Learn more about Career Average.

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

Calculators

Estimate your final pension.

[➤ Calculate](#)

Related Information

- [➤ Opt in and opt out](#)
- [➤ Deferring your pension](#)
- [➤ Taking a break FAQs](#)



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)