

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](#)

[Paying in](#)

[Life events](#)

[Work events](#)

[Deferring your pension](#)

[What happens to your benefits?](#)

[Will my benefits increase?](#)

[What about my family benefits?](#)

[What if I return to pensionable service?](#)

[What are my retirement options?](#)

Will my benefits increase?



Final salary scheme

If you've benefits in the final salary scheme, these benefits are protected and will remain in the final salary scheme. They'll be increased in line with inflation.

Career average scheme

If you've earned benefits in the career average scheme, they'll continue to be index linked but at a lower rate than when you're in service.

If you return to pensionable service after a break of less than five years, the benefits you earned before your break will be revised and index linked as though you had never been out of service. Those benefits and any future ones will continue to be index linked at the higher in-service rate, as long as you remain in service.

If you return to pensionable service after a break of more than five years, the benefits you earned before your break will continue to be index linked at the lower rate after your return to service. Any future benefits you earn will be index linked at the higher in service rate as long as you remain in service.

Benefit Statement - keeping track

You can access your Benefit Statement at any time to see the estimated value of your benefits if taken at Normal Pension Age. It's worth reading through this to check it matches your expectations and to check that the service and salary information we hold is accurate. You'll find your Benefit Statement in [My Pension Online](#).

Here's what to do if you think your salary or service information may be incorrect or incomplete:

- Your first port of call is to identify which details you believe are incorrect and for which employment it relates.
- From there you should contact the employer in relation to that employment, as it's the information they

provide that goes into your statement. Please note this may not be your current employer.

- However, if you had more than one employer during the particular period of concern and you have queries, you need to get in touch with us first and we can provide further information in order to identify where the problem lies. Unlike your Benefit Statement, which aggregates continuous periods of service, we'll give you details of your individual employers and dates of employment during the period in question. This way you can fully check your record and contact the relevant employer.

Last Updated: 03/11/2022 11:10

Forms

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

[Forms](#)

Calculators

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

[Calculators](#)

Resource

Stay up to date with your teacher's pension.

[Download guide \(PDF, 16.0 MB\) \(This link opens in a new window\)](#)

Related Information

[My Pension Online](#)

[Register](#)



**View our Transitional
Protection resources**

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)