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

Teachers' Pensions | For Members

Lifestyle
Resources
Videos
FAQs
Calculators
Forms
News

New starter
Working life
Planning retirement
Once retired
Scheme changes
My Account

Paying in

Life events

Relationships

Family leave

Dependants

Divorce

Moving abroad

Ill-health

Death in service

Work events

Deferring your pension

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

Relationships

It goes without saying that your pension isn't just about you. It's also about the people you love and care for.

It's up to you to remember to keep your nominations up to date. The easiest way of doing this is online via **My Pension Online**.

If you're married or in a civil partnership, your spouse or civil partner will automatically receive a pension after you die, provided you have a minimum of two years pensionable service.

If you are in an unmarried partnership your partner will receive a pension but only if the criteria set out below are met prior to your death

Partners

If you're in a relationship but not married or in a civil partnership, your partner can receive a long-term survivor's pension if you have pensionable service on or after 1 January 2007 and you have at least two years service. Any survivor's pension that is payable will be based solely on service from 1 January 2007 onwards. However, an application to cover pre-2007 service for family pensions can be made, allowing you to pay family benefit contributions so that earlier service will count towards an adult survivor's pension. Such an **application (PDF, 463 KB) (This link opens in a new window)** must be made within six months of becoming a qualifying partner.

In order to qualify for a survivor's pension conditions must be met, as set out below. These conditions must be met for a continuous period of at least two years immediately prior to your death:

1. You are able to marry or form a civil partnership with your partner;
2. You and your partner are living with each other as if you're a married couple or civil partners;
3. Neither you nor your partner has been living with a third person as if a married couple or civil partners; and
4. You and your partner are financially interdependent or your partner is financially dependent on you.

Teachers' Pensions will require your partner to provide evidence of the above qualifying conditions in order for a long-term survivor's pension to be paid to them. We recommend you complete a **partner notification form (PDF, 349 KB) (This link opens in a new window)** so that we know about your relationship, but it's not a mandatory requirement for the payment of benefits.

Evidence of an exclusive mutual relationship can be provided at the point that service prior to 1 January 2007 is covered, but in any event, the partner will need to provide proof of dependency and interdependency up to the date of the member's death.

To validate dependence or interdependency, the surviving qualifying partner will need to provide evidence which may include the following:

- The partner lived in the member's house or the member and the partner lived in a shared household;
- The partner was supported by the member or the member and the partner shared household spending;
- The member and the partner shared bank accounts and / or investments;
- The member and the partner had a loan or mortgage in joint names;
- The member and the partner named each other as the main beneficiary;
- The member and the partner held a mutual Power of Attorney;
- The member has nominated their partner as the main beneficiary of the Life Assurance or the member and partner has nominated each other for the purposes of Life Assurance.

It's essential that a partner who is not in a marriage or civil partnership to be able to prove that they've been financially dependent or financially interdependent after the member's death. If there is no evidence of financial dependency or interdependency after the member has died, a partner won't be entitled to a surviving adult pension. For example, two individuals enter a long-term relationship, both of whom have their own separate properties. Both see themselves as "self-sufficient", with their respective assets kept separate for inheritance tax purposes, as they have children from a previous relationship. If there is no evidence of mutual dependency, it's not possible for the Scheme to grant a surviving qualifying partner benefit.

While there is no legal requirement to make a nomination, it's advisable for a member to **notify Teachers' Pensions of an ongoing committed long term relationship (PDF, 349 KB) (This link opens in a new window)**, even though the Scheme will still need satisfactory evidence that there is shared expenditure or that the couple's assets have been shared.

The onus will be on the partner to meet all the relevant criteria including the provision of evidence demonstrating financial dependency and interdependency after the death of partner before a surviving qualifying partner pension will be awarded.

Close Dependent Relative Nominee

If you're unmarried you can nominate a close dependent relative to receive a pension.

You can nominate a parent, step-parent, brother or sister, provided that they're unmarried, widowed, not a civil partner or cohabiting with another person as husband and wife or as civil partners. Your nominee must be wholly or mainly financially dependent on you. You can complete an **online application form**.

If you marry, register as a civil partner, or have an unmarried partner who meets the requirements above, the nomination of a close dependent relative ends. It also ends if they die, marry or otherwise stop being dependent on you.

It's up to you to remember to keep your nominations up to date. When any application for a pension is received, checks will be undertaken to ensure that the relevant criteria are met.

Death Grant

You can nominate a person or persons to receive a death grant in the event of your death. If a **Death Grant nomination (PDF, 288 KB) (This link opens in a new window)** has not been completed the Death Grant will be payable to your spouse, civil partner or qualifying partner (on the proviso the same conditions as set out above are met). The conditions for a qualifying partner don't need to be met for payment of the death grant if a Death Grant nomination has been made, you may wish to inform us of your wishes by completing the Death Grant Nomination.

If a Death Grant nomination hasn't been made and there is no spouse, civil partner or qualifying surviving partner (i.e. the qualifying criteria for an unmarried partner have not been met) the Death Grant will be paid to your estate.

Last Updated: **05/10/2022 10:01**

FAQ

Get your questions about family benefits answered.

⟩ **Read our FAQs**

Form

Keep your family protected, apply for Additional Family Benefits:

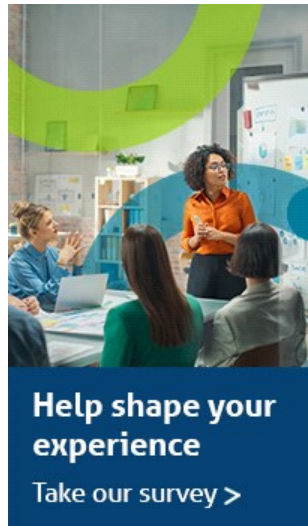> Download form (PDF, 463 KB) (This link opens in a new window)

Guide

Find out more about your pension with our guide.

> Download now (PDF, 15.0 MB) (This link opens in a new window)

Related Information

> My Pension Online

> Register

Help shape your experience
Take our survey >

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

Privacy
Security
Accessibility
Site Map
Links
Governance
Department for Education

Privacy
Security
Accessibility
Site Map
Links
Governance
Department for Education