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Paying in

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Deferring your pension

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

Payments refunds



What's a repayment of contributions?

If you have less than two years qualifying service, you can claim a repayment of your contributions. You won't receive the same amount of the contributions as a repayment, as deductions for tax and National Insurance will be made. Your repayment will be processed once you have been either opted out or out of service for 30 days.

Repayments can only be made if you're a deferred member or if you're opted out of the Teachers' Pension Scheme.

How do I apply for a repayment?

To apply for a repayment you'll need to complete an [application form \(PDF, 607 KB\)](#) ([This link opens in a new window](#)). Once we've received all of the relevant information, we'll then confirm the value and make the payment into your bank account.

Please note if you wish to opt out and automatically receive a refund of contributions that your employer has deducted from your pay, the application form to do so must be received by Teachers' Pensions within 3 months of taking up employment. As the form includes a section for your employer to complete please don't leave it until too late to allow for their processing time, as this may mean the form is received by Teachers' Pensions outside the 3 month limit.

You can opt out after the 3 month period and contributions will stop in the month after Teachers' Pensions receive the application but your contributions won't automatically be refunded - you can only request a repayment of contributions via the Scheme (and then only if you haven't qualified for retirement benefits or are not already in receipt of Scheme benefits). As all periods of pensionable service are added together to qualify for benefits, if you don't qualify by undertaking two years of service right now (or one year for additional service after retirement), any contributions not automatically refunded will count towards qualifying for benefits should you choose to re-enter the Scheme at a later date.

FAQ

Thinking of taking a break from the Scheme?

[➤ Read our FAQs](#)

Form

Applying for a repayment?

[➤ Download form \(PDF, 607 KB\) \(This link opens in a new window\)](#)

Video

Are you saving enough for retirement?

[➤ Watch our video](#)

Related Information

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