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

## Multiple employment



## Career average scheme

In the career average scheme, all your employments can be pensionable even if they add up to more than full-time.

Indeed, if you've a full-time employment and one, or more, part-time employments, if you transitioned from the final salary scheme to the career average scheme, then your part-time service will automatically become pensionable in the Teachers' Pension Scheme, even if you've previously been contributing to the Local Government Pension Scheme (LGPS).

If you do not wish for the part-time contract to be included as pensionable employment in Teachers' Pensions, you can opt out for that particular employment.

Once the part-time employment becomes eligible in the Teachers' Pensions Scheme, it is no longer eligible in LGPS for this part-time contract, even if you have opted out of Teachers' Pensions for it.

How will multiple employment impact my pension? Watch our video to find out more.



## Final salary scheme

If you were previously in the final salary scheme you couldn't build up more than 365 days service in a year. This meant that any service above 365 days in any one Scheme year didn't count towards your total amount of service ("reckonable service"). However, if you had multiple part-time employments which when combined add up to more than 365 days in a single scheme year, all the contributions are retained by the scheme as the salaries still count towards the best average salary calculation.

If one of your employments was full-time, then any part-time employments were non pensionable in the Teachers' Pension Scheme, but may have been eligible to be in the Local Government Pension Scheme.

## Affected by Transitional Protection changes?

If you're affected by the Transitional Protection changes, it's important to understand decisions you need to make as there are different rules if you've a full-time contract and an additional part-time contract, depending on which scheme you're in. For these purposes the additional part-time contract is referred to as 'excess service'.

There's more information on our bespoke [Transitional Protection excess service webpage](#).

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Find out more about your member type

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