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

Opt in and opt out



Before opting out we would encourage you to consider the benefits of membership of the Teachers' Pension Scheme which include:

- Ill health cover to protect you and your loved ones if you're unable to work
- A death grant for a nominated person, or your partner or your estate if you die before retirement
- A pension for your partner and any dependant children if you die before or after retirement
- A pension based on your salary and service rather than investments, so there will be no nasty surprises when you come to retirement
- The flexibility to retire from age 55
- Income Tax relief on your contributions
- The ability to manage your pension online in a way that suits you

Is Opting out for you? Watch our video for more information.



window)

If you still wish to opt out [the opt out form can be found here](#). Please note that if you wish to receive a refund of any contributions deducted by your employer the opt out form must be completed by both you and your employer and received within three months of the date of contractual or auto enrolment. The quickest way to effect an opt out is to do it on-line.

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 your employer within three 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.

You can opt out after the three month period and contributions will stop in the month after your employer 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.

If you're looking to opt back into the Scheme you simply need to complete [our opt in form \(PDF, 324 KB\)](#) [\(This link opens in a new window\)](#).

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FAQ

Thinking of taking a break from the Scheme?

[➤ Read our FAQs](#)

Form

Decided to opt out?

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Calculators

Estimate your final pension.

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Related Information

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