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## Conditions for accessing benefits

### Accessing benefits from the Teachers' Pension Scheme

Accessing benefits from the Teachers' Pension Scheme has become increasingly complex as a result of various reforms that have been made.

Up to 2006, all members had a Normal Pension Age (NPA) of 60. From 1 January 2007 new entrants had a NPA of 65 and, more recently, the new Career Average arrangement launched in 2015 has a NPA which mirrors a person's State Pension Age, subject to a minimum age of 65.

Different types of retirement such as Early Retirement (AAB), Phased Retirement and Additional Service after Retirement (ASAR) have also been introduced over time, in addition to Age, Ill-health and Premature Retirement, with different conditions applying to each. This gives rise to a variety of options for members, particularly those with benefits in more than one arrangement or who remain working beyond their NPA.

And where does the employer stand in all this?

As employers are asked to provide information to members and encourage them to obtain independent financial advice, we have created resources to help with this.

On our [website](#) you can find summaries of the [conditions for accessing benefits \(PDF, 230 KB\) \(This link opens in a new window\)](#) and the [combination of benefits \(PDF, 269 KB\) \(This link opens in a new window\)](#) along with a more detailed [guide \(PDF, 478 KB\) \(This link opens in a new window\)](#) including examples and case studies.

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