

Teachers' Pensions

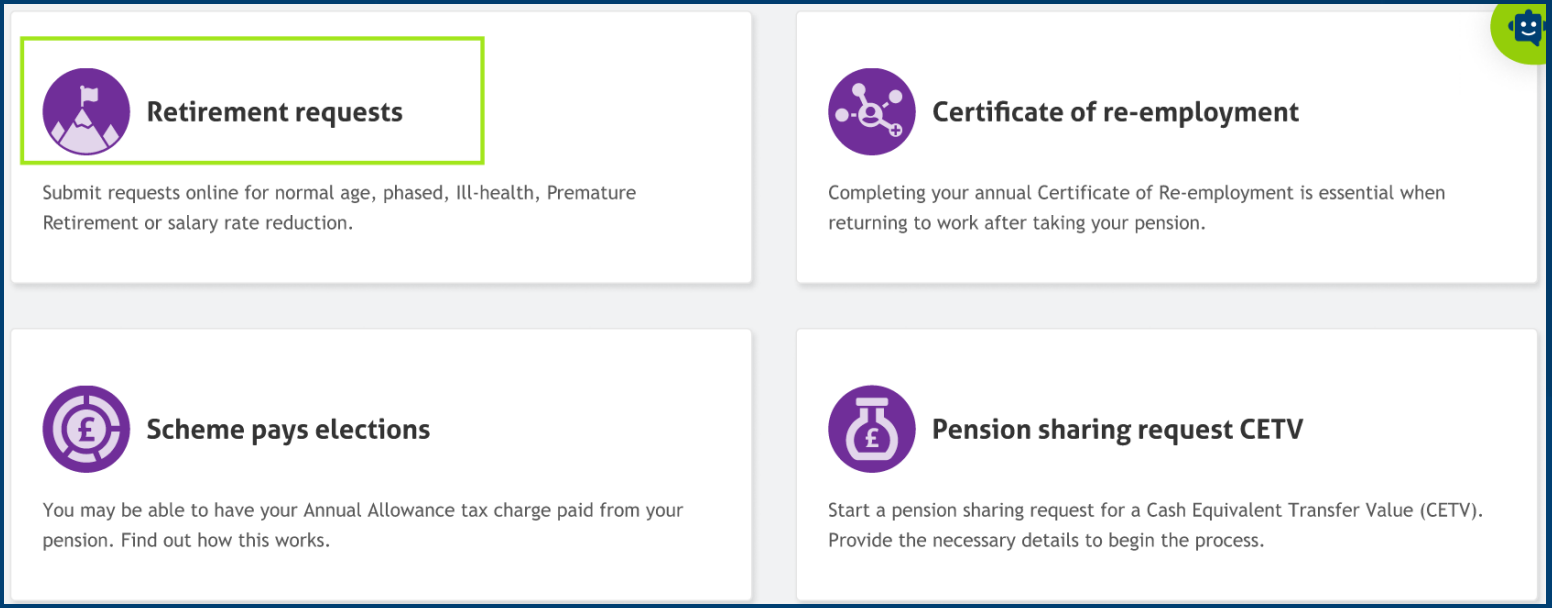
My Pension Online
Normal Age or Early Retirement

October 2026 v0.1

Retirement request

You can submit a retirement request through My Pension Online (MPO). The available retirement options are:

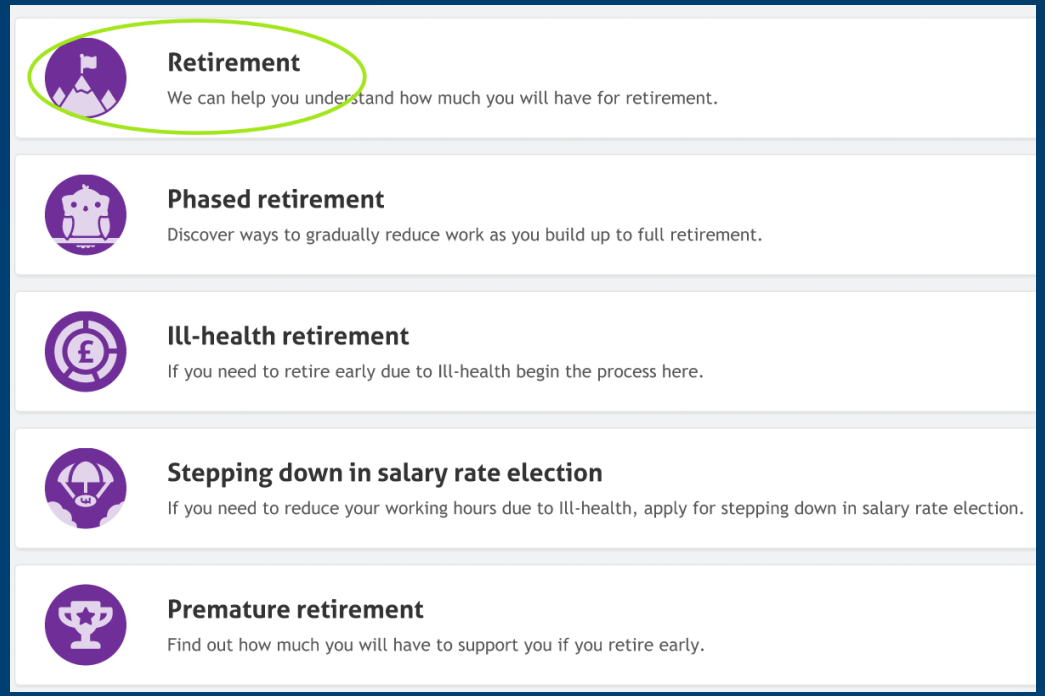
- Normal Age Retirement
- Early Retirement
- Phased Retirement
- Premature Retirement
- Ill- health Retirement.

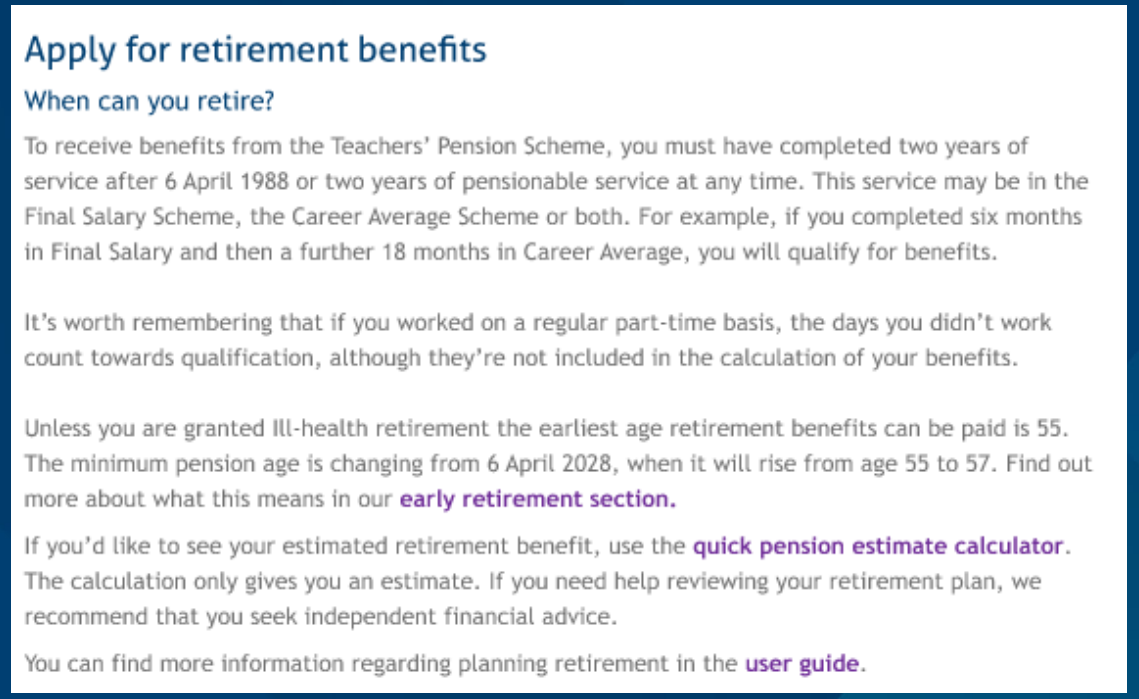


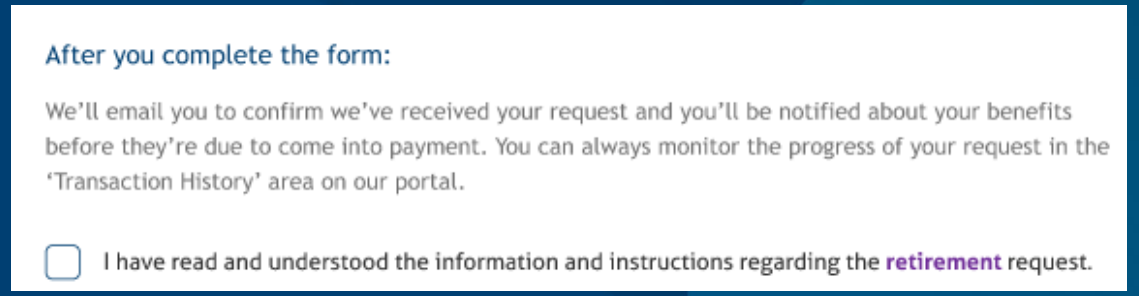
- To start a Retirement application:
- Log in to My Pension Online (MPO).
- From the top navigation menu, select 'My Requests'.
- Ensure you're on the 'Manage Request' tab.
- Scroll down and click on the relevant application.

Requesting Normal Age and Early Retirement

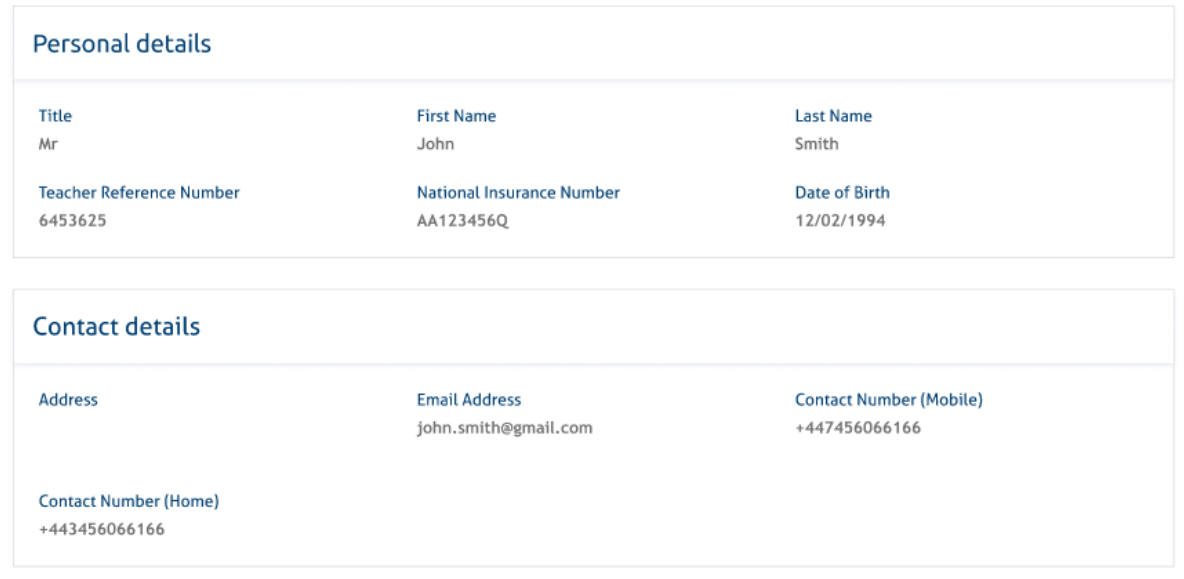
- Once in ‘Retirement requests’, click on the retirement type you wish to apply for
- Then select the checkbox to confirm that you've reviewed all the instructions before starting the request
- Then, click the 'Get started' button to proceed to the next stage.

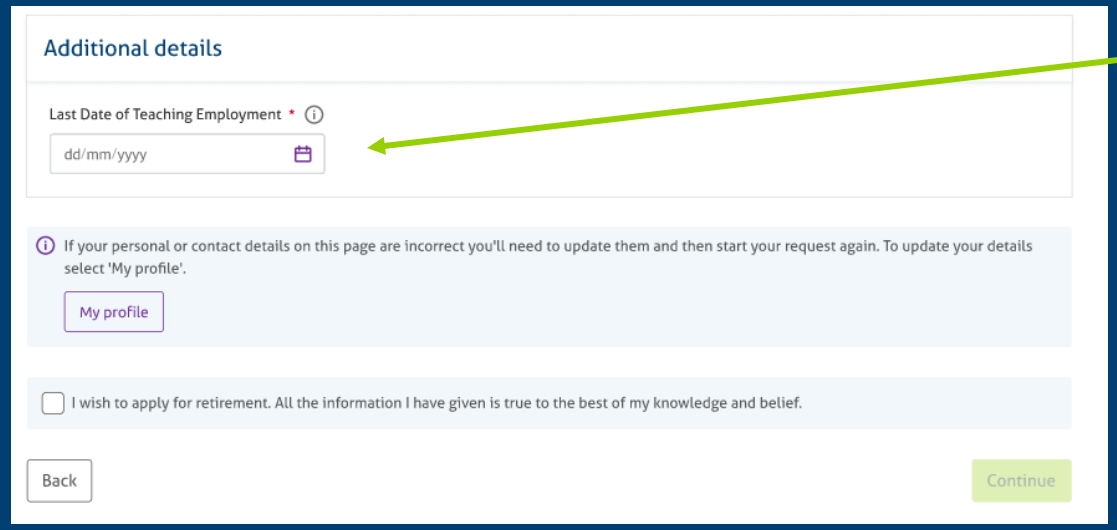






Requesting Normal Age and Early Retirement





You need to review your personal and contact details first. If any of the information displayed on this page is incorrect, you'll need to update it.

To update your details, go to ‘My profile'.

- Once you've updated your information, return and start your retirement request again.

- Enter the last date of your teaching employment. This is the date your teaching contact ends, which may not be the same as your last day of teaching.

- After entering the date, select the checkbox to confirm the information and then click 'Continue'.

Requesting Normal Age and Early Retirement

Step 1: Benefit details

You need to confirm your benefit preference. Please select one of the following options:

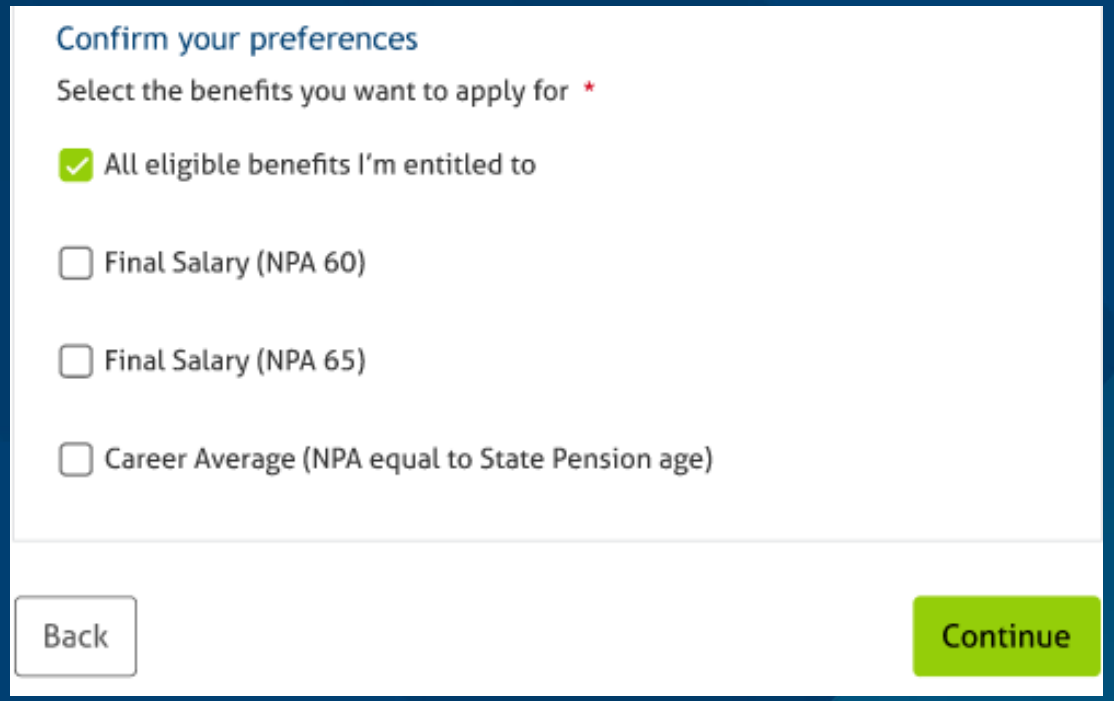
A) final salary (NP60)

b) final salary (NP65)

c) career average

d) all eligible benefits that you're entitled to.

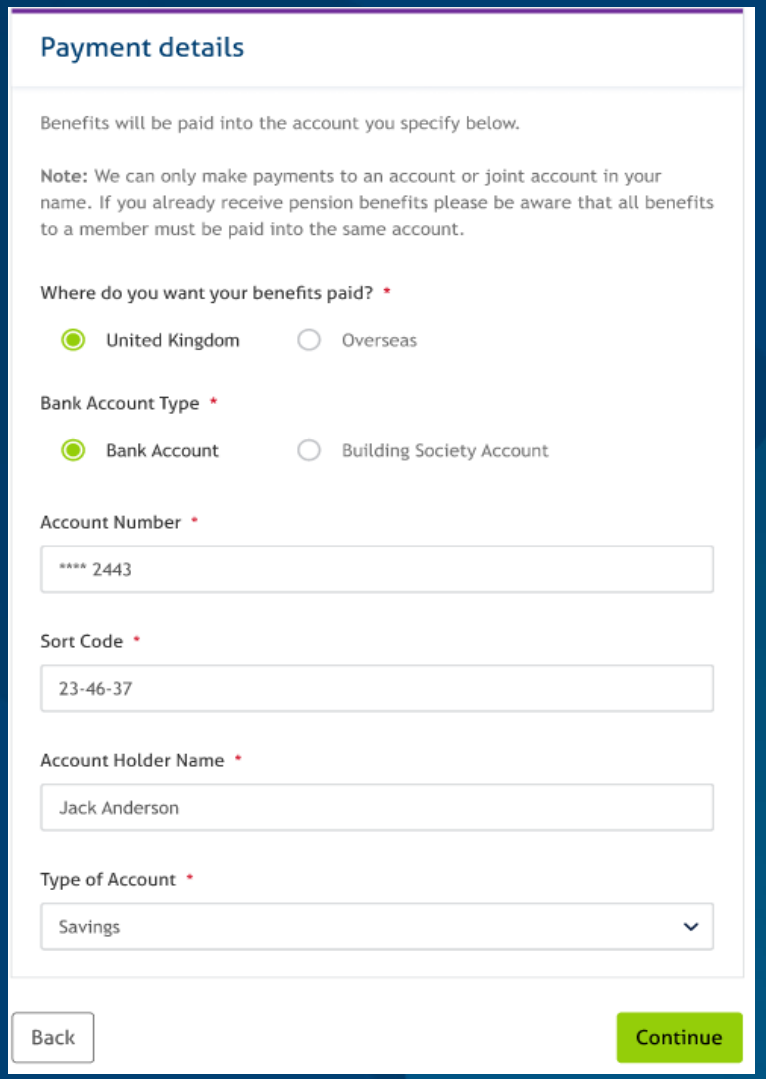
Then, click 'Continue' to proceed to the next step.



Requesting Normal Age and Early Retirement

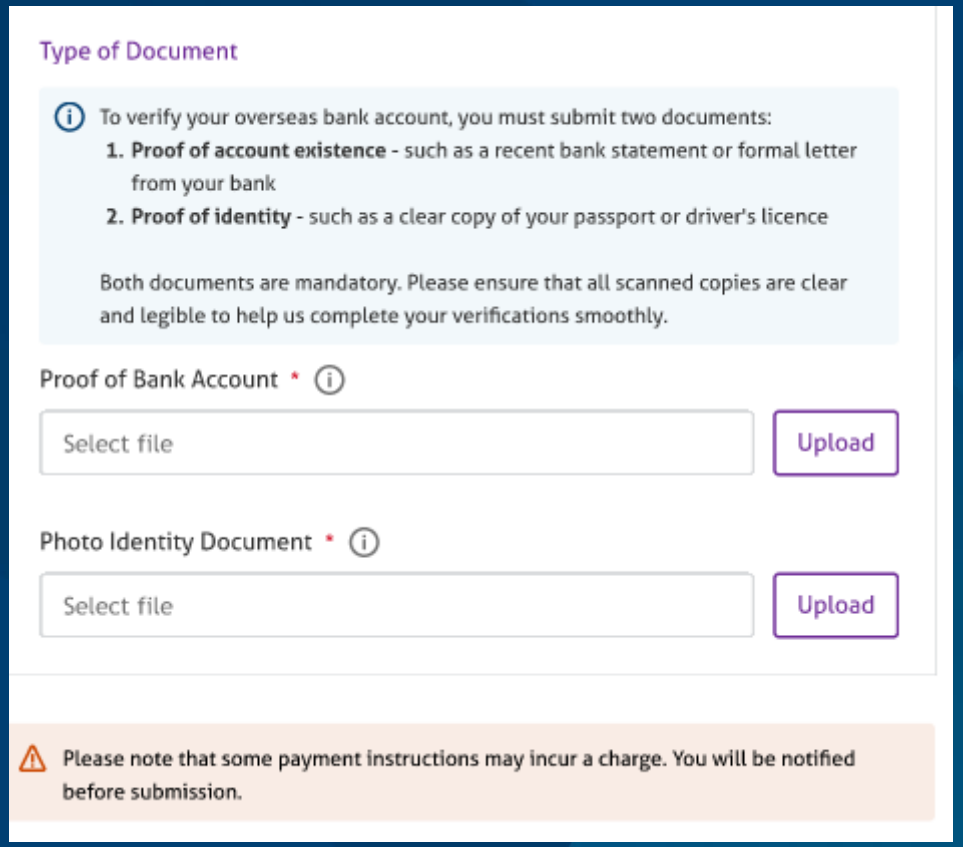
Step 2: Payment Details (UK bank account)

- You'll be required to select whether your payment should be made to a UK bank account or an overseas bank account
- If you select a UK bank account, you'll need to provide the following details:
    - Account number
    - Sort code
    - Account holder name
    - Account type (saving or current).
- Next, click 'Continue' to proceed to the next step.



Requesting Normal Age and Early Retirement

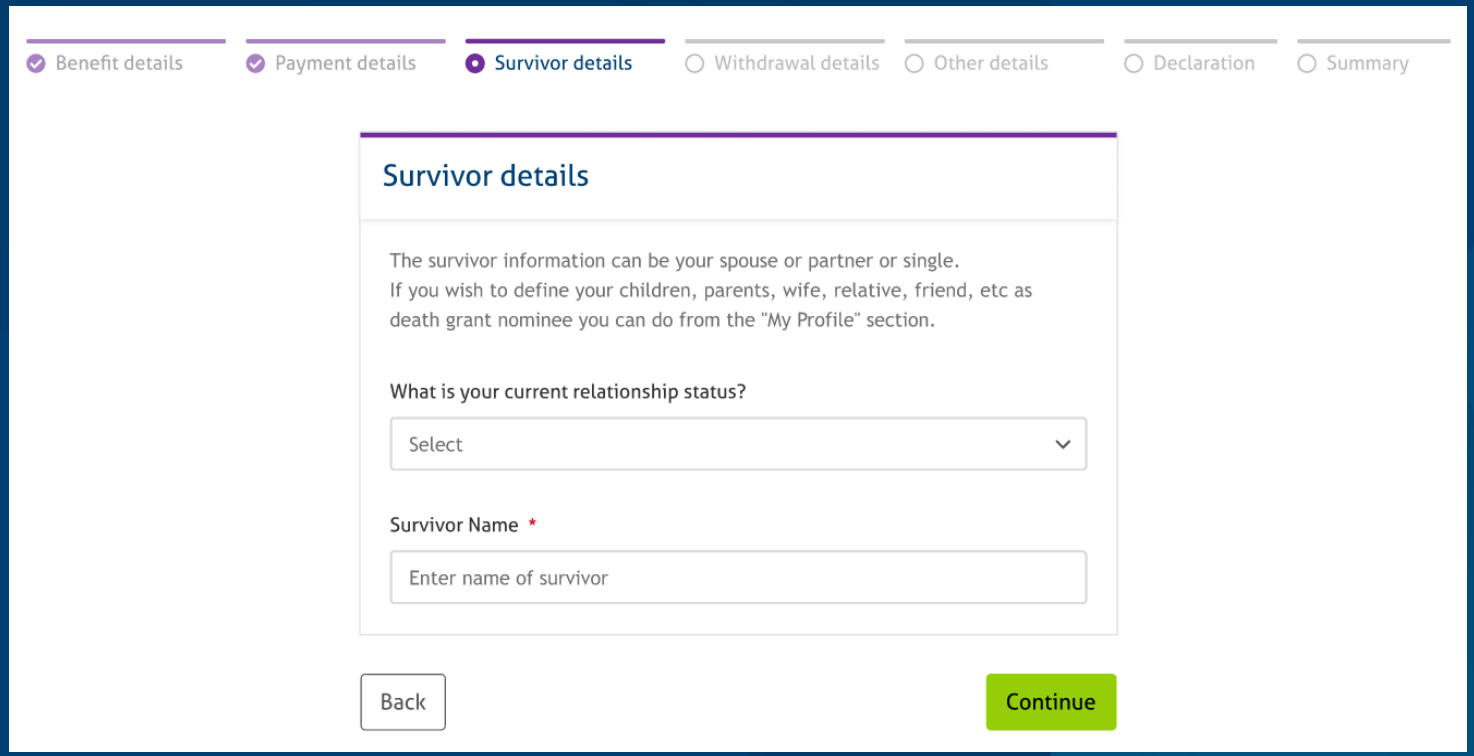
- If you select an overseas bank account, you'll need to provide the following details:
    - IBAN (international bank account number)
    - BIC or SWIFT code
    - Routing code
    - Account number
    - Account holder name
    - Account type (saving or current)
    - Payment currency.
- After entering your bank details, you'll need to verify your overseas bank account.
- As part of the verification process, you must upload the following documents:
    - Proof of identity (ID) – for example – a clear copy of your driver's license or passport
    - Proof of your bank account – A bank account document - for example, a bank statement or formal letter from your bank.
- Once you've uploaded the required documents and verified your bank details, click 'Continue' to proceed to the next step.



Requesting Normal Age and Early Retirement

Step 3: Survivor Details

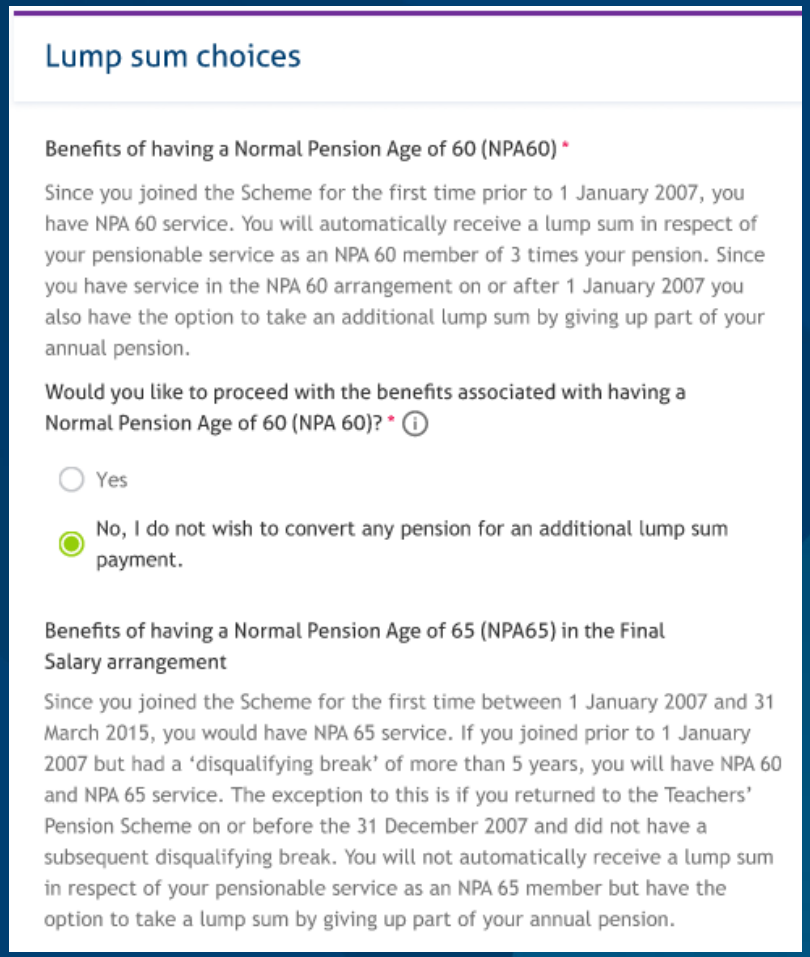
- If you'd like to add survivor details, enter the survivor's name and their relationship to you
- Once you've provided the required information, click 'Continue' to proceed to the next step.



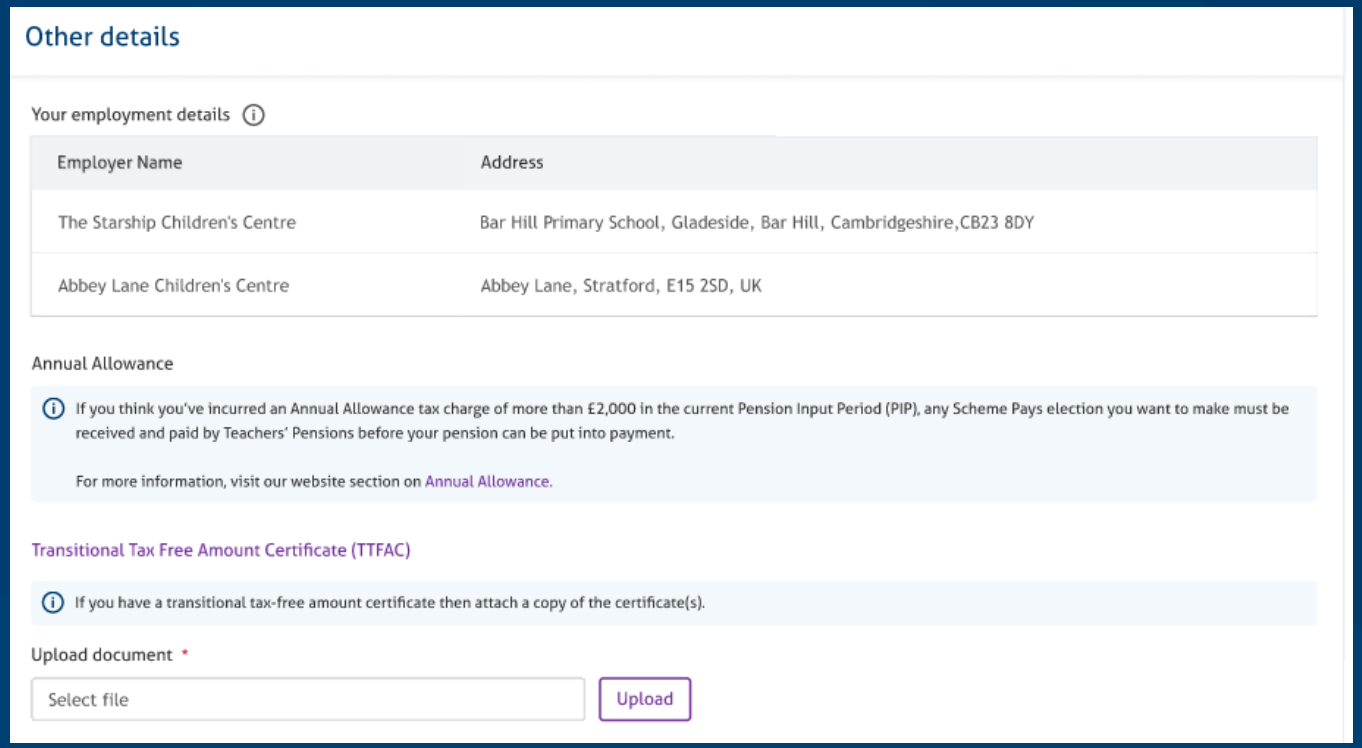
Requesting Normal Age and Early Retirement

Step 4: Withdrawal Details

- Depending on your scheme arrangement(s), you'll have the option to take a lump sum or additional lump sum by giving up part of your annual pension
- Enter the amount you'd like to take as a lump sum/additional lump sum, or select the maximum amount allowed
- If you don't wish to convert any of your pension into a lump sum/additional lump sum, select the option indicating that you don't want to take an additional lump sum
- Once you've made your selection, click 'Continue' to proceed to the next step.

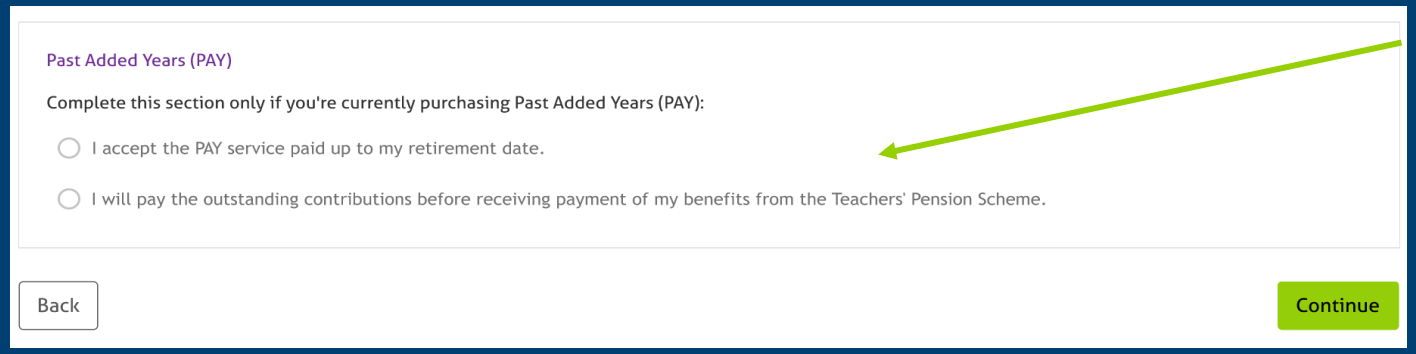


Requesting Normal Age and Early Retirement



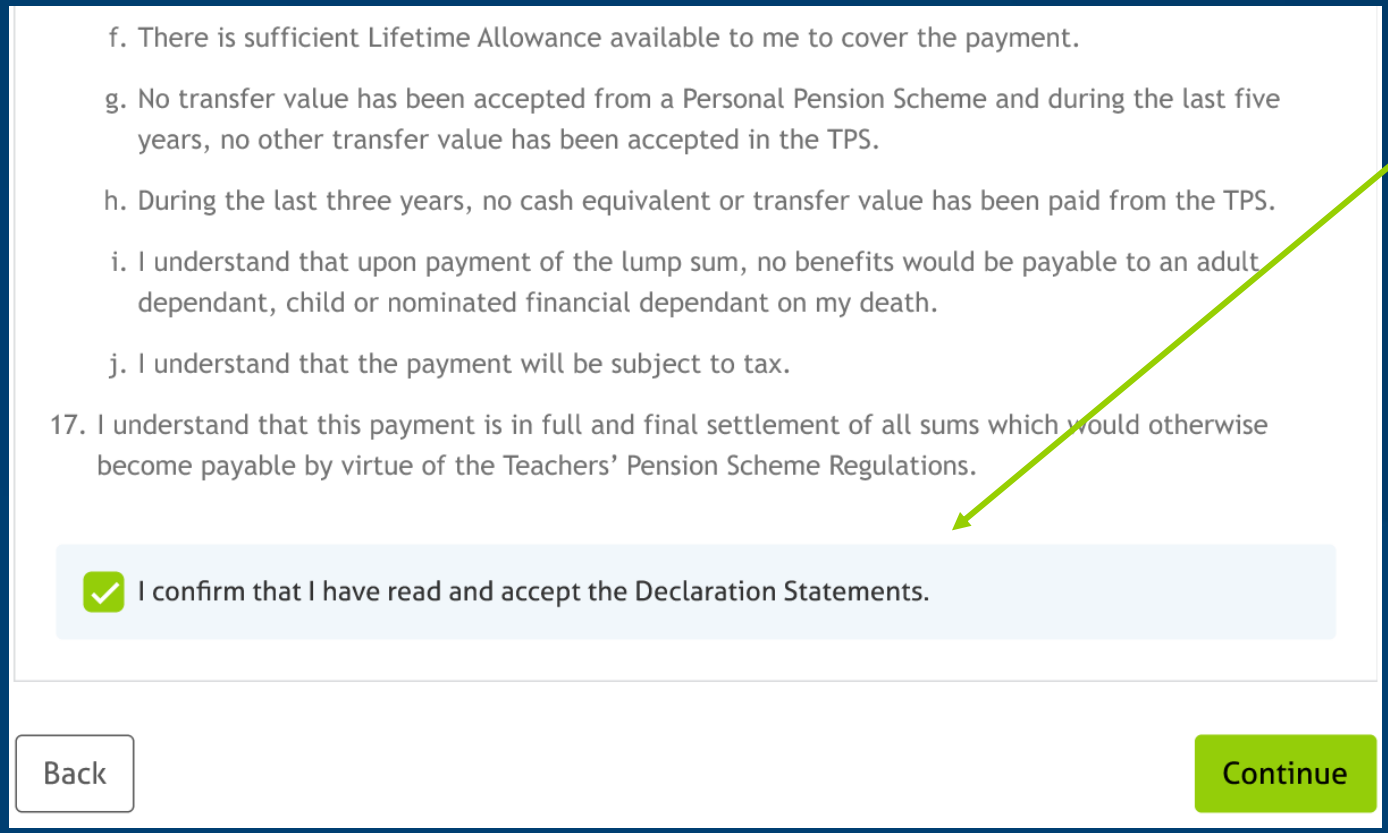
Step 5: Other Details

- You'll need to review and confirm your employer details, including your employer's name and address.
- You'll also be asked whether you've any other lump sum allowances. If applicable, upload your Transitional Tax-Free Amount Certificate and provide details of any lump sum allowances you received:
- Before 6 April 2006
- Between 6 April 2006 and the date before you became entitled to benefits from the Teachers' Pension Scheme.
- If you don't have any lump sum allowances to declare, select the option indicating that you don't wish to provide any additional allowance details.



- You'll be asked to indicate whether you're currently purchasing ‘Past Added Years’
- Select the appropriate option to confirm your status, then click 'Continue' to proceed to the next step.

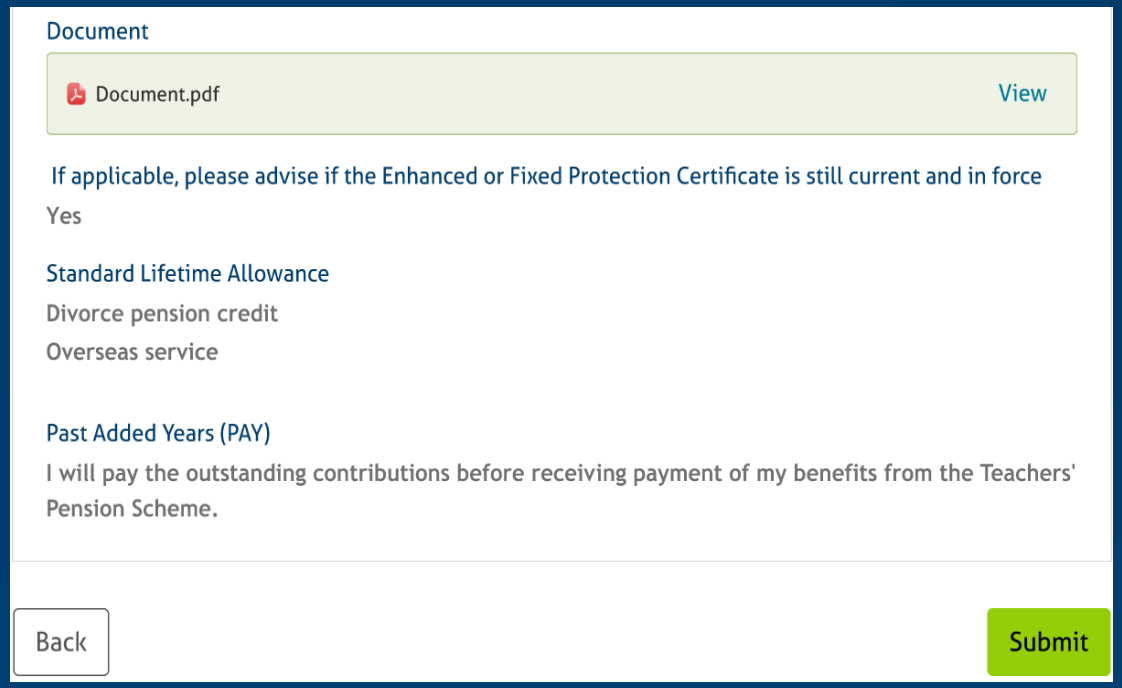
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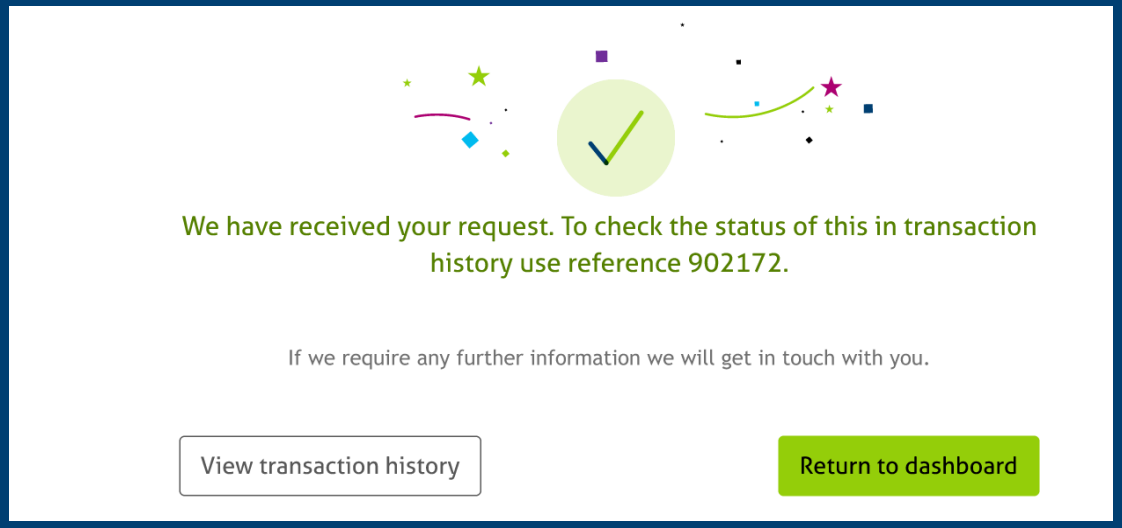


Step 6: Declaration

- You'll need to review all the declarations, carefully
- Once you've reviewed and understood all the declarations, select the checkbox to confirm that you agree with the statements provided
- Then, click 'Continue' to proceed with your application
- If you need to return to the previous page, click 'Back'.

Requesting Normal Age and Early Retirement





Step 7: Completion

- After providing all the required information, review all the details you've entered throughout the application
- If any information is incorrect, go back and make the necessary changes before submitting your request
- Once you've confirmed that all the details are correct, click 'Submit' to submit your request
- After your request has been submitted, a reference number will be generated. You can use this reference number to track the status of your request in my requests > transaction history.