Teachers' Pensions

Welcome to your pension scheme

August 2025

Contents

Welcome to Teachers' Pensions	page 3
How do you join the Scheme?	page 4
Key things to understand about your pension	page 4
Important dates to be aware of	page 5
What do you pay?	page 6
Qualifying for benefits?	page 6
Your Normal Pension Age?	page 6
My Pension Online	page 7
Your Benefit Statement	page 7
Accessing your benefits	page 7
Opting out of the Scheme	page 8
If you have a complaint	page 9
Need a hand	page 10

Where there is any difference between the legislation governing the Teachers' Pension Scheme and the information in this guide the legislation will apply.

Welcome to Teachers' Pensions

One of the greatest benefits of your profession is your pension and the security it offers you during your career and in later life.

Find out the basics you should know about your pension and how to make the most of it. If you then want to know more in-depth information about the Scheme you can read our Active member guide.

Go on, read it. Your pension's worth it

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How do you join the Scheme?

To become a member of the Teachers' Pension Scheme you don't need to take any action. Your employer will do it all for you. This is known as contractual enrolment.

Key things to understand about your pension

1. It provides you with an income for your retirement and you can even take part of your pension as a tax-free lump sum when you retire.
2. You and your employer both pay contributions towards the cost of your pension. It's a great way to save for your future and also pay a little less tax every month, as your pension contributions aren't taxed.
3. Your pension benefits are for you and your loved ones. They don't belong to your employer or the government.
4. As long as you're in eligible employment you can continue building up your pension, wherever you go throughout your teaching career.
5. You can check on the benefits you're building up with your online Benefit Statement.
6. The Teachers' Pension Scheme is a Defined Benefit Scheme which is based on your annual pensionable earnings, re-valued each year. The Scheme isn't reliant on how investments perform which means you won't have to worry about where your pension is being held.
7. You'll join the career average scheme and accrue benefits each year based on 1/57th of your annual pensionable earnings. This is added to your 'pot' and we then revalue the total 'pot' each year to keep it up to date with increases in prices. As long as you're active in the Scheme we'll add on an extra 1.6% too.

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Important dates to be aware of

You have three important dates to keep in mind when you join the Teachers' Pension Scheme.

1. You have six months to take 'Buy Out' once you join.

Your pension is flexible – meaning you have the chance to save more throughout your career. These are called flexibilities and one of these, 'Buy Out', needs to be taken within six months of joining the Scheme. There's more information on what 'Buy Out' means along with the other flexibilities on our main site.

Another flexibility is called Faster Accrual. This allows you to pay a higher contribution rate of either 1/45th, 1/50th or 1/55th. You need to make your election within one month of starting pensionable employment. In future years you'll need to make your election before the end of March each year. You can find more information about Buy Out our website.

Before making any decisions regarding the flexibilities offered by the Teachers' Pension Scheme, you should obtain independent financial advice about your individual circumstances.

Please note you must be in pensionable service to make a flexibilities election such as Buy Out and Faster Accrual.

2. Got an existing pension? You have 12 months to transfer it into the Scheme.

If you already have a pension, then you might be able to transfer it into your teacher's pension. You can easily start the transfer process using the form on My Pension Online. It only takes a couple of minutes to register.

3. Previous Pensionable Public Service.

Please download and complete the Previous Pensionable Public Service questionnaire even if you don't wish to transfer previous pensionable benefits into the Teachers' Pension Scheme. This will allow us to determine if you qualify for the Transitional Protection remedy for public service pension schemes or the salary link.

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What do you pay?

Paying into the Scheme is simple. Contributions are taken from your wage automatically and are based on your salary. They usually change each April, and you can view the current Member Contribution Rates on the updates page of our website.

It's important to check your payslips to ensure you're paying the correct amount and if you think a mistake has been made, please speak to your employer as soon as possible. It's important to not leave these things until a later date.

Qualify for benefits?

Qualifying for benefits means that you'll receive a pension from the Scheme after you retire. To qualify for your benefits, you'll need to complete a minimum of two years qualifying service.

People sometimes get confused between qualifying service and the actual service that counts towards their benefits. What's the difference?

Well, if you're working part-time, the whole period counts towards your qualifying service including the days you don't work. However, your benefits are based on the pensionable earnings you receive.

Your Normal Pension Age (NPA)

The Normal Pension Age of a member in the career average arrangement is either their State Pension age or age 65, whichever is the later date.
You can find out your State Pension age at www.gov.uk/browse/working/state-pension

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My Pension Online (MPO)

As a member of the Teachers' Pension Scheme, you can use your MPO account to stay up to date with your pension. MPO allows you to:

- View your Benefit Statement
- Change your personal details
- Increase your pension payments to receive additional benefits
- View your employment history
- Nominate a beneficiary for a pension if you're single (pensions will automatically be payable to your family if you're not single and they meet the criteria)
- Nominate a beneficiary for your death grant
- Access a secure contact us facility
- Track any forms you've submitted to see their status
- Access pension benefits calculators where you can see how choices at retirement and when you retire will affect your pension.

It's simple to sign up. Just go to our website and complete the MPO Registration form.

Your Benefit Statement

Your Benefit Statement shows the benefits that you're building up in the Scheme and is a good way to watch your pension grow. As long as you're active in the Scheme your Statement gets updated on a monthly basis to keep it as up to date as possible.

As you need two years qualifying service to qualify for pension benefits, you won't be able to view a Benefit Statement until those two years has passed.

Accessing your benefits

Unless you're taking your benefits through Ill-health Retirement, you can only take your pension from the age of 55. To find out more about the different types of retirement available to you, check the retirement planning section of our website or read our Active member guide.

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Opting out of the Scheme

You can choose to opt out of the Scheme but remember that this means, you'll no longer be building up a Defined Benefit pension; you'll not benefit from employer contributions to the cost of your pension; and you'll not be covered by the death in service benefits provided to your loved ones. It might be worth discussing your options with an Independent financial adviser or your teachers' association before making a decision.

If you choose to opt out of the Scheme you're welcome to opt back in at any time, as long as you remain in eligible employment. As long as you haven't taken a repayment*, your benefits will start to accrue from where you left off when you opted out.

Please note if you opt-out of the Teachers' Pension Scheme whilst working for a Phased Withdrawal School, you will be unable to opt back into the Scheme, unless you change employer

You can find out more about opting in or out the Scheme on our website.

*If you take a repayment when you opt out this will wipe the slate clean so, you'll need to start your two years qualifying service again before being eligible for benefits.

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If you have a complaint

If you wish to make a complaint about the service provided by Teachers' Pensions or to dispute a decision reached in the administration of your benefits, then the best method of getting in touch is via your My Pension Online account.

Alternatively, you can contact us in writing. Please remember to use your Teachers' Pensions Reference number and National Insurance number in all correspondence.

For details of the Scheme's internal dispute resolution procedure (IDRP) please see the 'Member complaints and appeals' section of our website. The Scheme operates a one- step IDRP, where a dispute with the administrator can be raised with the Department for Education in their capacity as the Scheme Manager. If you remain dissatisfied, you can then escalate your complaint to The Pensions Ombudsman, who is an independent and impartial adjudicator.

Please note if you wish to obtain advice on applying or making a formal application then you should contact enquiries@pensions-ombudsman.org.uk. Alternatively, if you wish to raise concerns or discuss a potential complaint via the Early Resolution team, then the e-mail address to contact is helpline@pensions-ombudsman.org.uk.

The Ombudsman's details are:

Pensions Ombudsman
10 South Colonnade
Canary Wharf
London E14 4PU

0800 917 4487

At any stage during the complaint process, you may wish to approach Money helper. They offer a free service.

Money helper can be contacted on: 0800 011 3797 or take a look at their website for more contact information https://www.moneyhelper.org.uk/en/contact-us/pensions-guidance.

Please note that The Teachers' Pension Scheme is a statutory scheme. The latest set of regulations, SI 2014 No. 512, established the Teachers' Pensions Scheme 2017 and are available on the legislation.gov.uk website.

The pension scheme registry number is 10276733.

Need a hand?

The easiest way to contact us is via My Pension Online and to explore our website for any queries you may have.

Visit us at:

www.teacherspensions.co.uk

My Pension Online (MPO)

MPO is the best way to access your pension information online anytime you want, you can interact with your pension in a whole new way. Log in or register online today. The tools and resources available online are designed to make things easier and give you all the answers you need. www.teacherspensions.co.uk/login

Message us on:

Secure web messaging

Open 24 hours day, responses will be sent Monday - Friday, 9:00am to 4:20pm (excluding bank holidays)

Write to us at:

Teachers' Pensions Unit 5,
The Beehive Lingfield Point
Darlington, DL1 1RW

Call us on:

0345 606 6166
Monday–Friday, 8.30am–6.00pm

The information contained in this guide is correct at the time of press, but may be subject to change. If there is any difference between the legislation governing the Teachers' Pension Scheme and the information contained in this guide, the legislation will apply.

Department for Work and Pensions – For questions about State Pension please contact the Department for Work and Pensions on: 0800 731 0175.

HM Revenue & Customs (HMRC) – If you have any other questions about your income tax or P45 please contact: HMRC, HM Revenue & Customs Customer Operations, PSA PO BOX 4000, Cardiff, CF14 8HR. Contact telephone number: 0300 200 3300. The P AYE number in respect of your teacher's pension is 948 400.

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