

Where possible please complete this form through My Pension Online.

Notes: This form should be completed if your employer enrolled you in the Teachers' Pension Scheme (TPS), but you decide not to be a member, or if you are an existing member and wish to opt out of the TPS in respect of any future service. (Please note that you can opt back in at any time and be advised that an opt out ceases to have effect if your employer deems you to be eligible for automatic enrolment in accordance with their statutory obligations under the Pensions Act 2008. You do, however, have the right to opt out again if that is your intention.)

The easiest way to submit your opt out election is by logging on to My Pension Online and navigating to Member Portal > My Request > Opt Out. Alternatively, to submit a paper version, please complete Part A of the application and forward it to the employer responsible for the contract of employment from which you want to opt out from making pension contributions. Your employer will submit these details from the employer portal and will also complete Part B. If they are unable to submit these details on your behalf, you can return the application to us by post at Teachers' Pensions, 11b Lingfield Point, Darlington DL1 1AX. The effective date of the opt-out will be based on when your employer completes Part B of the opt-out form. If you have a contract of employment with more than one employer, a separate opt-out form is required for each employment that you wish to opt out from.

A part-time teaching employment that is in addition to a full-time teaching employment will be pensionable unless you have opted out of that employment.

The opt-out applies from the first day of the month following the month your employer receives it. It is your responsibility to ensure you send the form to your employer in time so that the opt out is applied from the start of the month that you wish it to apply from. For example, if you want the opt-out to apply from 1 April, you need to send the form to your employer in March. If you do not send them the form until April, the opt-out will apply from May.

However, if the form is received within three months of the start of a new employment or of being auto-enrolled in the Scheme, the effective date of the opt-out is the start date of the new employment or when you were auto-enrolled.

If you wish to receive a refund of contributions, the following scenarios apply:

- if the opt-out is received by your employer within three months of taking up a new contract of employment, it is the responsibility of your employer to process the refund through their usual payroll process
- if the opt-out is received by your employer within three months of Auto Enrolment/Re-Enrolment, it is the responsibility of your employer to process the refund through their usual payroll process
- if the opt-out is received by your employer after three months of either of the above, contributions will stop in the month after your employer received your opt-out form. If you have not qualified for benefits your employer will not automatically refund contributions through your monthly pay; you must complete an application for a repayment of contributions - the application form is available on the Teachers' Pensions website.

If you have not qualified for benefits because you have less than two years' pensionable service, you can claim a repayment of your contributions. If you are already in receipt of benefits you cannot have a repayment, but you can leave your benefits in the scheme or transfer your benefits to another scheme, if you have more than three months service and left all the pensionable service under Teachers' Pensions. Please visit our website for further information on eligibility criteria for the repayment of contributions.

To qualify for benefits, all pensionable periods are added together. If you think you might be returning to pensionable service in the future, then you may want to consider leaving your service in the Scheme as it will be used along with any new service to count towards qualifying service and pension benefits.

If you require assistance, you can contact us through the options detailed here www.teacherspensions.co.uk

Part A: To be completed in BLOCK letters by the applicant in all cases.

Section 1: Personal details

1. Teacher reference number

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2. Surname

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3. Former surname (if any)

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4. First name

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5. Title (please tick, or state if other)

Mr ☐ Mrs ☐ Miss ☐

Ms ☐ Other

6. Date of birth (DD/MM/YYYY)

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7. National Insurance number

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8. Contact address

Postcode

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9. Home telephone number (inc. STD code)

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10. Mobile telephone number

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11. Personal email address

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12. Please enter the name of the Employer to which this opt out relates (If your Employer is a Local Authority (LA), then please enter the LA name. Otherwise, please provide the full name of the establishment)

LA/ MAT name:

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Establishment name:

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13. Reason for opt-out (choose one option)

1. ☐ Personal financial reasons
2. ☐ Concerns about the benefits offered
3. ☐ Part-time teaching with multiple contracts
4. ☐ Joined other scheme
5. ☐ Leaving teaching
6. ☐ Do not plan on staying in teaching long
7. ☐ Do not plan to stay in the UK long
8. ☐ Do not have sufficient understanding of pensions
9. ☐ Do not trust pensions or not interested in saving for the future
10. ☐ Have several jobs and do not want to be in the Teachers' Pension Scheme for this post
11. ☐ Already receiving a pension and do not want to rejoin the Teachers' Pension Scheme

12. Other (please state)

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14. Are you opting out again having been re-enrolled under pension Auto-Enrolment rules?

Yes

☐

No

☐

15. Do you currently have more than one contract of employment with the establishment named in question 12?

Yes ☐ No ☐

16. If Yes, do you wish to opt out of ALL eligible contracts of employment with this employer?

Yes ☐ No ☐

17. If No, from which contract of employment do you wish to opt out?

Section 2: Election confirmation. Must be signed and dated by the applicant.

Declaration 1

I elect for employments with the employer named and specified on this form not to be treated as pensionable employment. I understand that, if my election is accepted, I will not be able to claim any form of benefit from the Teachers' Pension Scheme in respect of that employment from the effective date of this election.

By opting out of the Teachers' Pension Scheme I will forfeit the right to the following scheme benefits in respect of future service:

- my employer contributing towards the cost of my benefits (currently this is 1.8% of your pensionable earnings)
- a guaranteed pension at normal pension age
- the option to take a tax-free lump sum
- pension value protected through full index linking
- access to ill-health benefits, should I become too ill to work during my teaching career
- survivor benefits payable to eligible dependants
- in-service death grant

What you need to know

- your employer cannot ask you or force you to opt out
- if you are asked or forced to opt out, you can tell The Pensions Regulator - see www.tpr.gov.uk
- if you change your mind, you may be able to opt back in. Please complete the 'Election to Join the Teachers' Pension Scheme' form which can be found on the Teachers' Pensions website
- under auto enrolment legislation, employers must automatically re-enrol all eligible employees every three years from their auto enrolment staging date. The only exception is if the re-enrolment date is within twelve months since you last Opted out. In this case they can decide whether to re-enrol you or not. You may wish to ask your employer when their re-enrolment date is so that you are aware when they will automatically re-enrol you
- if you change your job or contract and it remains an eligible employment in the TPS, your new employer will re-enrol you from that date
- if you have a contract of employment with more than one employer, a separate opt-out form is required for each employment that you wish to opt out of

Declaration 2

I confirm my understanding that I am required to submit an opt-out form to the employer designated on the form and that they will have access to the information contained within my records.

I have read and understand the specified points.

Signature

Date

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General Data Protection Regulation (GDPR). The Department for Education (DfE) will use any information you provide in connection with the Teachers' Pension Scheme to administer and operate the scheme and pay benefits under it. This may include passing details to third parties that are involved in the administration and operation of the scheme. The DfE may also use your data for administrative purposes in line with its data protection notification. In order to fulfil its duty to protect public money, the DfE may use information it holds to prevent and detect fraud. It may also share information with other organisations that handle public funds. If there is any difference between the legislation governing the Teachers' Pension Scheme and the information in this application form, the legislation will apply. For more information on how we will use your data, go to www.teacherspensions.co.uk/public/privacy