



## Important information

Our records indicate that you've recently returned to pensionable service. This factsheet will help you to understand how your pension may be affected and any steps you need to take with your new employer.

When you start with a new teaching employer, you'll be contractually enrolled in the Teachers' Pension Scheme regardless of any previous opt out elections you've made and your employer will start deducting contributions from your pay.

If you're with the same employer and have been enrolled back into the Scheme, this is likely due to Automatic Enrolment.

The benefits of a teacher's pension include:

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 you're taxed on your salary after your pension contributions have been taken
3. Your pension benefits are for you and your loved ones. It doesn't belong to your employer and it doesn't belong to 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

The Teachers' Pension Scheme is a Defined Benefit Scheme which means your pension is based on your service and salary throughout your career, rather than how any investments perform. It's also only one of eight government backed schemes, meaning your retirement is safe.

If you wish to opt out you can do this through My Pension Online. If your employer receives the opt out within three months of your start date with them, your opt out will be effective from your first day of employment with them.

If your employer receives the opt out after the first three months then the effective date of the opt out will be the first day of the month after the month they receive the opt out.

You can opt back into the pension scheme at any time by completing an ['Opt in' form](#).

If you're returning to teaching after retirement, you will join the career average arrangement.

## Disqualifying Break

When you return to pensionable service, you'll enter the career average scheme.

If you've returned to teaching following a single continuous break of not more than five years you can re-start a Buy-Out election, but you must get your new employer to start making the deductions within six months of returning to the Scheme.

For your career average benefits, a break of not more than five years also means that the pension you've already accrued in the arrangement will continue to attract in-service revaluation each year - where we add an additional 1.6% on top of the annual change in prices.

For members with previous service in the final salary scheme, the Salary Link, will be applied in full.

However, if your continuous break was for more than five years it's known as a 'disqualifying break' and means that pension previously accrued in the career average scheme will continue to be revalued annually as a deferred member, and will not attract the additional 1.6% paid to active members. New accrual of pension will be treated as active from the point you re-join the Scheme. However, a disqualifying break also means that you can't re-start a Buy Out election. For any previous final salary service, a disqualifying break will also mean the Salary Link is broken. This means that only the salaries prior to the start of the disqualifying break will be used in the calculation of your best average salary, for final salary benefits.

## What if you were active with another public service pension scheme during the disqualifying break?

While you may have had a break of five years or more from the Teachers' Pension Scheme, if you left teaching but were employed and contributed towards a pension in another public service scheme then, so overall you've not had a break of more than five years from pensionable public service, you will retain the Salary Link protection. You can retain this protection even if you choose not to transfer-in the accrued pension from your other public service pension. Please tell us about your other pensionable public service through the '[Joiner Questionnaire](#)' available on our website. You'll join the career average scheme when you re-join the Teachers' Pension Scheme.

## Flexibilities

As discussed, you will be able to resume a Buy Out election within six months of returning to the Scheme but you must inform us of your intention to do so and arrange for your new employer to begin making deductions from your salary at the appropriate rate promptly.

You're able to take up a Faster Accrual election for the remainder of the Scheme year (which runs from April - March), but your application must reach us within one month of starting your new employment.

You can also make an Additional Pension election.

Note that pension flexibilities are subject to a maximum amount - see the [updates section](#) of our website for the latest maximum for each arrangement.

## Transferring-in your pension from another scheme

When you return following a break in pensionable service you can transfer in a pension from another scheme, but there some rules to be aware of:

- The transfer in must be from a recognised pension scheme
- The transfer must complete within 12 months of re-entering pensionable service
- Transfers between public service schemes can be on preferential terms known as a 'Club transfer' - but these must complete within 12 months of first being eligible to join the Scheme, not re-entering the Scheme.

If you want an estimate of the value of your transfer, you'll need to request a guaranteed transfer value from your previous scheme(s) and complete the online [Transfer In form](#) on our website.

## Ensure your personal details are up to date

It's important that you make sure your personal details are correct when you change employers. For example, if you've used a work email address then we'll need your new one (we'd recommend you use a personal email address). It's good practice to ensure you update your details via your employer so that their records are also current.

The easiest way to update your details with us is through your My Pension Online (MPO) account. As well as being able to change your details it allows you to:-

- View your Benefit Statement
- Apply for pension flexibilities
- View your employment history
- Nominate a beneficiary for your pension
- Nominate a beneficiary for your death grant
- Access the secure contact us facility
- Track any forms you've submitted to see their status
- Access pension benefits calculators where you can see how your annual pension can be affected if you retire early or choose to convert some of it to a tax-free lump sum.

## Next steps and getting in touch

If you'd like any further information about the Scheme, please take a look at our [website](#).

If you'd like to contact us, the easiest way is through your My Pension Online account where you can send us a secure direct message.

You can also contact us by:

- Secure web messaging: Open 24 hours a day, responses will be sent Monday - Friday, 9am-4:20pm (excluding bank holidays)
- WhatsApp: 07545 932848 (please note it may take up to 48 hours to receive a response and this number doesn't allow phone calls)
- Call us on 0345 606 6166, Monday - Friday between 8.30am and 6.00pm
- Write to us at:  
Teachers' Pensions,  
11b Lingfield Point,  
Darlington,  
DL1 1AX

If you've a general query or would like to join our teaching community online, please follow and get in touch with us on our social accounts.

- Facebook
- Instagram
- Twitter
- LinkedIn
- YouTube

The information contained in this guide is correct at the time of publishing 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.

## 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](mailto: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](mailto: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](http://legislation.gov.uk) website.

The pension scheme registry number is 10276733.