

Read our spring 2024 newsletter for your latest pension news.

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## Your 2024/25 contribution bands

Each April the member contribution bands are updated in line with the Consumer Price Index (CPI). In the year to September 2023 CPI was 6.7%. From 1 April 2024 the bands will be changed to reflect this. The rate your employer pays into the Scheme will also increase to 28.6% of your salary.

The CPI also impacts other pension factors, such as Annual Allowance, flexibility rates, and more. You can find all the information on our [Updates page](#).

[View this year's bands](#)



**Do you have another public sector pension?**

If you've got a pension in another public sector pension scheme, then it's important to let us know by completing our [Previous Pensionable Public Service Questionnaire](#).

You might have the option to transfer it into this Scheme (there's a time limit to be able to do this) or, even if you choose to leave it where it is, it might provide you with Salary Link protection. The Salary Link is the protection introduced with the move to career average and this allows us to use the salaries in career average service when calculating any final salary benefits to which you're entitled.

We also need to know if you're affected by Transitional Protection changes.

[Complete our form](#)



## When did you last check your details?

It's important to log in to your My Pension Online account regularly to check the information we hold about you is up to date.

This includes your personal details and your pension service details.

As you need your employer to change any errors or missing gaps in your service history it's easier for you to get it changed now, rather than waiting until retirement.

If you don't have a My Pension Online account [register here](#).

[Log in to MPO](#)



## Learn more about your pension

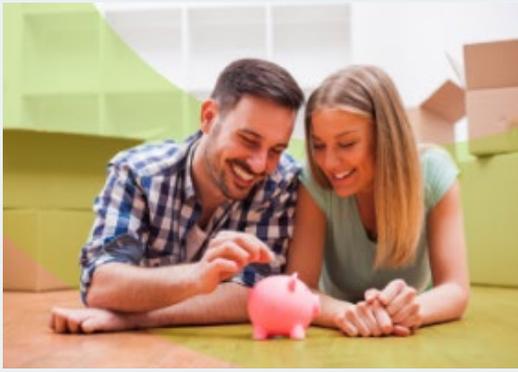
To help you understand your pension we offer a range of presentations with our pension experts\*.

They cover topics such as, new starter information, getting the most from your pension and retirement planning.

They're free and are held online and offer you a chance to ask questions at the end.

\*They're unable to offer financial advice.

[Book your place](#)



## Increase your pension

We've a range of ways for you to increase your pension. One way is through Faster Accrual.

This allows you to pay higher contributions for a particular Scheme year to increase your pension amount. If you wish to make an election, you need to have your application in to us by 31 March 2024.

[Apply online](#)



## Ill-health protection

Did you know that in most cases, if, during your teaching career, you become ill and are unable to work you can apply for Ill-health Retirement?

This would allow you to access your pension benefits before your Normal Pension Age (NPA) without the usual reduction applied to an early retirement pension.

[Watch our video](#)

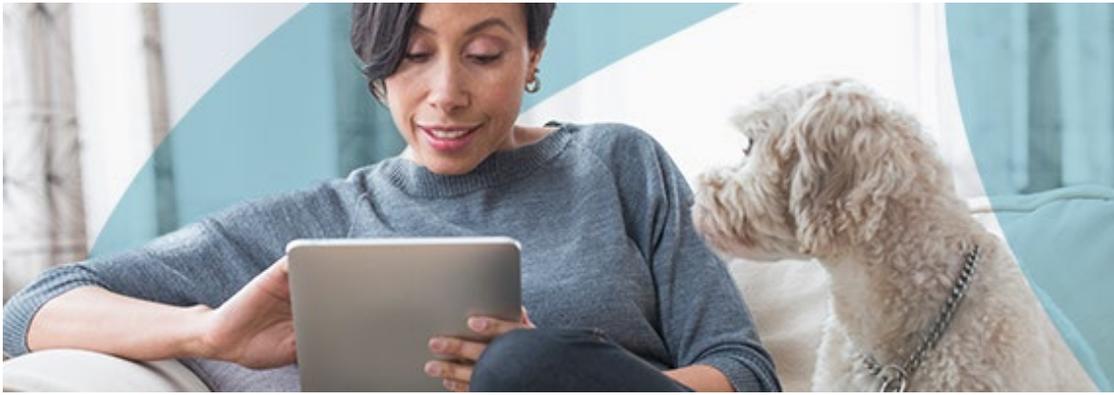


## Join our Member Forum

To help make sure that we're providing you with the help and support you need, we created a Member Forum in 2021. Over 800 members signed up to receive emails and provide their feedback on our services. Find out how they helped last year with our 2023 lookback.

If you'd like to be part of the Member Forum you can [join online](#).

[Read our 2023 review](#)



## Transitional Protection and Buy Out deadline

If you're affected by Transitional Protection and took out Buy Out during the remedy period, we'll contact you with your rollback choices.

For members whose service was rolled back to the final salary scheme, you entered the career average service for the first time on 1 April 2022. You now have the option to take out Buy Out. **However the closing date of 31 March to do this is fast approaching.** You can find out more information on our [website](#).

We've also lots of general Transitional Protection [resources](#) including factsheets, videos and interactive tools.

[www.teacherspensions.co.uk](http://www.teacherspensions.co.uk)



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