

Hello

Read this e-newsletter to keep up to date with all the latest Teachers' Pension Scheme news and changes.



HELP AND GUIDANCE

Getting more from your pension

Are you looking to increase your pension?



Are you looking to increase your pension? Our Scheme provides a variety of ways to help you add to your final pot. Depending on the [arrangement](#) you're in, there'll be different options available to you. We offer:

- [Faster Accrual](#)
- [Additional Pension](#)

You can also build up an additional pension with Additional Voluntary Contributions (AVCs). The Teachers' Pension Scheme has AVC arrangements with [Prudential](#).

Go to your [My Pension Online](#) account and apply for [flexibilities](#).

[Find out more >](#)

Retirement planning

Changes to salary bands



Are you getting ready to retire this summer?

Applying is simple. All you need to do is to complete the form on [My Pension Online](#). Your employer will then complete their part and we can start to process your application.

For more information on planning your retirement check out our helpful [guide](#).

[Find out more >](#)



As the rate of the Consumer Price Index (CPI) rose by 3% in the year to September 2017, the salary bands for contribution rates for members will increase by 3% with effect from 1 April 2018. To see the new Scheme bands please see our [website](#).

The member and employer contribution rates will stay the same; it's only the salary bands that are changing.

[Find out more >](#)

SCHEME NEWS AND UPDATES

Are you making the most of your My Pension Online (MPO) account?



Nearly 3/4 of a million members

You're one of the $\frac{3}{4}$ of a million members of the Teachers' Pension Scheme with an [MPO account](#).

Last year members used MPO to complete a variety of different tasks and keep up to date with their pension. Have you checked your options recently?

Get online and keep up to date with your [pension](#).

[Find out more >](#)

Social Media - Stay connected



Connecting with us through Social Media is

Getting in touch



Over the last few months we've been

easy. We've pages on [Facebook](#), [Twitter](#), [YouTube](#) and [LinkedIn](#), so whether you like to post, tweet, watch or network we've a channel that's right for you.

Don't miss out! Our Social Media offers more than just pension information.

training new staff to work in our Contact Centre. To try and reduce any call waiting time, please be aware that Mondays and Fridays are our busiest days. If you need to get in touch with us by phone, we'd currently advise that it's better to do so Tuesday - Thursday.

The easiest way to contact us is online via your [My Pension Online](#) account.

State Pension Age



Last year the Government announced proposals to change the State Pension Age. This is 7 years earlier than originally planned. It would see it rise to 68, over 2 years, starting in 2037, therefore:

- If you were born before 5 April 1970 this change won't affect your State Pension Age
- If you were born between 6 April 1970 and 5 April 1978 this change will likely have an effect on your State Pension Age
- If you were born after 5 April 1978 your State Pension Age is currently 68.

For more information on the proposed changes please see the Government [website](#).

WORKING FOR YOU

Are you saving enough?



Looking ahead to your retirement can be daunting but with so much to consider it's a good idea to get ahead and see what you'll need to budget for to enjoy the retirement lifestyle you want.

Our 'Am I saving enough' video talks you through how to make sure you're on the right track for your retirement and to help make sure you've thought of everything.

Get ahead with your pension and watch our

Contact details



Making sure your details are kept up to date helps us to keep you informed about your pension.

If you've recently moved or made any changes to your personal details, please let us know. The easiest way to do this is through your [My Pension Online](#) account.

You can also update your email address if you've changed jobs and use an establishment email address.

[video now.](#)

[Find out more >](#)

Auto and Contractual Enrolment

Auto Enrolment is a Government policy to make sure that everyone in employment is placed into a workplace pension to help them save for their future.

As a teacher you'll (in most cases) be put straight into the Teachers' Pension Scheme. This means that both you and your employer will pay a monthly contribution towards your pension pot. There are two types of enrolment. These are:

- Contractual
- Auto Enrolment.

[Find out more >](#)

Missing service

From April 2018 all employers will submit member data to us on a monthly rather than annual basis.

While we transition from receiving data annually to monthly, you may notice that there is a gap (missing service) in your record *. This'll be temporary while we wait for your employer to backdate the service they would normally have provided annually. You don't need to contact us about this.

If you have any missing service before those dates please speak to the relevant employer and ask them to update your record. Teachers' Pensions can't do this over the phone or email.

*Missing service caused by Monthly Data Collection could cover the period of 5/4/17 - 31/03/18.

[Find out more >](#)

You can keep up-to-date with important news, events and much more via our social media channels. Click the icons to follow us.



Register for [My Pension Online](#) today.

Teachers' Pensions | For Members



Contact us:
0345 6066166 | 8.30am - 6pm Monday to Friday

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The content of this email is based on our understanding of the current legislation governing the Teachers' Pension Scheme. In the event that there is a disagreement between the content of this email and the overriding Regulations, then the content of the Regulations will take precedence. The benefits of the Teachers' Pension Scheme, and the tax treatment of pensions may be subject to change in the future.