



Important information if you've changed employers

Our records indicate that you've recently either changed employers or your LA boundary has changed. 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 move employers, you'll automatically be contractually enrolled in the Teachers' Pension Scheme regardless of any previous opt out elections you've made, and your employer will start taking contribution deductions. If you wish to opt out of the Scheme you can do this through My Pension Online (MPO). If your employer receives the opt out within three months of your start date, it will be effective from your first day of employment. 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 Scheme at any time by completing an ['Opt in' form](#).

Past Added Years

If you're currently paying for Past Added years you can continue to do this, but you must ask your new employer to make the deductions on your behalf. Please show them the last letter you received from Teachers' Pensions in which we provided the current level of contributions and the end date of the election.

Faster Accrual

Faster Accrual elections cease when you leave employment. If you had an election in place when you left your previous employment, we'll apply the Faster Accrual rate to the pension accrued up to the date of leaving that employment.

If you wish to re start your Faster Accrual election you have one month in which to make an election in respect of that employment for the remainder of the Scheme year, which runs from April to March.

For example, if you start a new employment on 1 September you have until 30 September to submit an election to us - the election will then apply from 1 October to 31 March.

Please don't ask your new employer to simply continue the same deduction. Without making a new election you'll not be credited for the Faster Accrual of pension in respect of your new employment.

Additional Pension elections

As with Past Added Years, you can continue to pay Additional Pension by monthly deduction of contributions from your pay, but you must ask your new employer to make the deductions on your behalf. Please show them the last letter you received from us in which we provided the current level of contributions and the end date of the election.

If you don't wish to resume the election, then you must inform us. You'll be credited with the amount of Additional Pension purchased up to the point the election was stopped, i.e. when you left your previous employer.

Buy Out

If you were still paying contributions towards a Buy Out election when you changed employer, you can resume the election by informing your new employer of the election and contributory rate. Please inform us and show your new employer the last letter that we sent to provide the current percentage rate of contributions to be deducted from your pay.

If you don't wish to continue with the Buy Out election you must also inform us. The election will be applied to the pension accrued up to the point of the change in employer, and when you come to retire this portion of your pension won't have the standard rate of reduction applied to it.

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 always recommend you use a personal email address).

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.

If you'd like any further information about your teacher's pension it can all be found in our active member [guide](#).

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. 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.