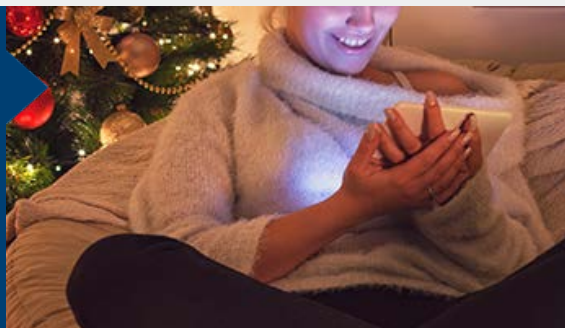


Hello

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



HELP AND GUIDANCE

Welcome back to all our members



We're regular users of MPO

We'd like to welcome all our members to the 2017/18 school year. We hope you've had a great first term and are looking forward to your Christmas holidays.

We're here to help you all year round, but there is much you can do without needing to contact us. By regularly using [My Pension Online](#) (MPO) you can take control of your pension at any time.

Your MPO account is an invaluable tool, where you can easily:

- view your Benefit Statement
- check your service history
- apply for pension flexibilities to increase your benefits
- update your details
- use our personalised calculators (modellers)
- apply for your benefits.

You can also send us secure messages about any queries you may have. Why not [log in](#) today

and make sure you're getting the most out of MPO?

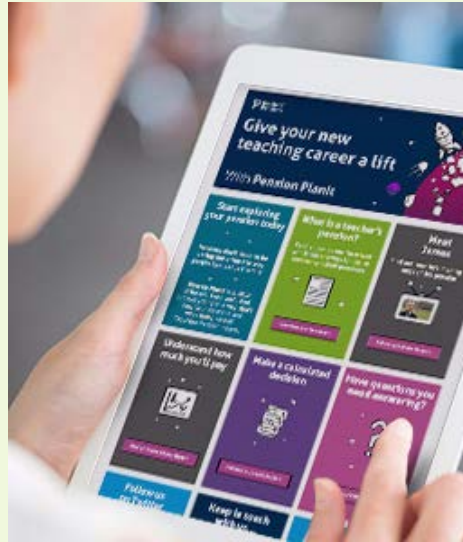
Newly Qualified Teachers (NQT) Hub

If you're new to teaching, you may still be getting to grips with your pension. We understand how daunting it can seem with all the different jargon and calculations. It's easy to turn off and leave it for 'another day'.

To help you make sense of your pension we've created a hub, called [Pension PlanIt](#), especially for NQTs.

Pension PlanIt includes [factsheets](#), [FAQs](#) and [videos](#) all tailored to help you understand your pension and show you the simple things you can do at the start of your career to help better prepare you for the future.

Why not visit [Pension PlanIt](#) now?



SCHEME NEWS AND UPDATES

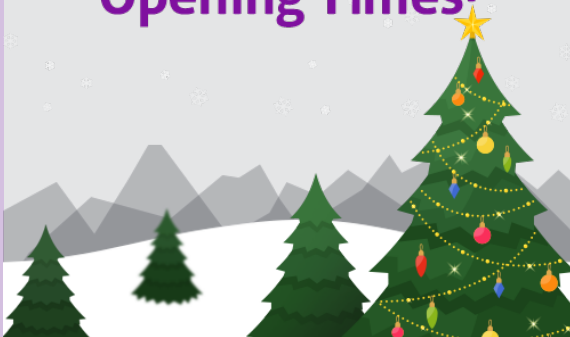
Christmas opening

During the holiday period, we'll be closed on Christmas Day, Boxing Day and New Year's Day. Our normal opening hours will resume from 2 January 2018.

If you have a query during that time you can register for and use your [My Pension Online](#) account to send us a secure message or visit our [website](#).

We'd like to take this opportunity to wish you all a happy festive break and best wishes for the New Year.

Opening Times!



Going digital with Teachers' Pensions

Our Scheme now has over two million members and in the last year we've welcomed a further 140,000 members to our online community on My Pension Online (MPO), bringing the total number of users to 630,000.

So far in 2017 MPO has seen:

- over 38 million page views
- over 1.7 million Benefit Statement views.

As we continue the Government led agenda of 'Digital by default' it's encouraging to see so many members engaging with us online. Make sure you're getting the most out of your pension by using your [MPO](#) account.

Over 2 million Scheme members!



Find out more about your pension options

Your pension provides you with choices for your future, and we want you to be able to make the most of your retirement.

We offer a range of flexibilities to help you enhance your pension and you can find out about the different options available on our flexibilities [webpage](#). This includes calculators and other resources to help you make the choice that suits you best. Currently, we offer:

Career Average arrangement only:

- Buy Out - You can 'buy out' the actuarial reduction that would be applied to your pension if you choose to retire early
- Faster Accrual - Increase your pension by adding a larger fraction of your pensionable earnings to it.

Career Average and Final Salary arrangement:

- Additional Pension - This can be purchased in multiples of £250.

Once you've found the flexibility to suit you simply log into [My Pension Online](#) and complete the relevant form.

[Find out more >](#)

Starters and leavers

We've changed the way we communicate with starters and leavers, if we've a contact email address, Teachers' Pensions will pick up the responsibility for letting new members know about the Scheme, or will inform leavers about their options. Where we don't have an email address, your employer will continue with these duties.

We'll get in touch if:

- you're a Newly Qualified Teacher
- you're transitioning to the Career Average arrangement
- you've changed employer
- you've re-entered pensionable employment or opted-in to the Scheme
- you've left eligible employment in the Scheme or opted out.

For example, we'll send you leaver information if your employer has indicated you've left their employment. However, if you believe you've been contacted in error please speak to your employer, as it's the service information they've provided that has prompted the communication from us. Your employer will need to correct any errors in the service, we can't do it for them.

[Find out more >](#)

WORKING FOR YOU

Changes to My Pension Online (MPO)

We're always looking to improve our members' online experience and so, following on from the refresh of [our website](#)

Making the most of online resources

Are you trying to find out more about your pension? There's a variety of [online resources](#) to provide this information and give you that

earlier this year, we'll be updating MPO throughout 2018.

The first changes that you'll notice will be:

- a refreshed, simpler welcome page
- a Benefit Statement that offers easier to digest information and video guides
- improvements to the retired member's portal.

All the changes have been designed with your help, through feedback sessions and focus groups. We hope that you'll find the changes helpful.



understanding. Our online [calculators](#) can help with your pension planning; or our [guides](#) can point you in the right direction to giving yourself the best options when it comes to retirement.

You might just want to start with identifying which arrangement of the Scheme you're in - and there's a [tool](#) for that too.

Our website is now easier to navigate, based on the feedback you gave to us, making it simpler to find the information you need.

You can also find us on Social Media through our pages on [Facebook](#), [LinkedIn](#) and [Twitter](#) and our dedicated [YouTube](#) channel has a range of videos to help guide you.



Contacting Teachers' Pensions - update

Here at Teachers' Pensions, ensuring our customers have the best possible experience remains our priority. We just wanted to let you know that we've recently increased the number of agents in our contact centre, simplified the My Pension Online registration process and we're introducing further resource for our Social Media platforms.

[Find out more >](#)

Additional Voluntary Contributions

The Department for Education use Prudential as their provider for Additional Voluntary Contributions (AVC), which means you can pay contributions direct from your gross pay, alongside your contributions to your teacher's pension. AVCs are a money purchase arrangement, where the savings you make are invested with the aim of providing an increased return at retirement.

This could boost the amount of money you've available to you when you retire and could mean you've more financial choice and control over how and when you retire.

As with any investment, remember that the value of your Teachers' AVC can go down as well as up and you may not get back the amount you put in.

[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.



Log in to [My Pension Online](#) today.



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

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Pension Scheme Registry Number 10005209 (2010 scheme and earlier); and 10276733 (2015 scheme)

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