

The Teachers' Pension Scheme is changing from **1 April 2015**.

## Understanding which member type you are

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#### Introduction

The new scheme arrangements will see the introduction of career average as well as final salary benefits.

There will be different types of members within the Teachers' Pension Scheme. Some members will remain in final salary arrangements only, some will have a pension in both final salary and career average and new members will move into the career average arrangements.



## How will I know which member type I am?



As an active member of the Scheme you need to know which type of member name you are.

### Protected? Tapered? Transition?

Not all members will move into the career average arrangements as transition members. Some members will remain in final salary as protected members, others will become tapered members who remain in final salary for a limited period and then transfer to career average on their 'transition' date (there is a table to help you understand this transition date).

If you were an active member immediately before [1 April 2012](#), it's important to understand how many years you were away from your NPA on that date. That will help you to identify which type of member you are.

Our factsheet will help you understand whether you are a protected, tapered or transition member and what that means to you. We've also created a series of case studies for each type of member and we would recommend you read the case studies first as we have referred to them in the factsheets.





Andy the protected member with an NPA of 60

## Andy is a protected member - are you?

Do you, like Andy, have a normal pension age (NPA) of 60? Were you an active member of the Teachers' Pension Scheme immediately prior to **1 April 2012** and within 10 years of your NPA on that date? If the answer is yes to both these questions you, like Andy, will remain in final salary until your retirement.

All of your benefits will be based on the current final salary arrangements. There will be no changes to the benefits you and your family are currently entitled to receive.

You can still choose to increase your benefits by buying additional pension. You, like Andy, can still retire at your NPA of 60, you can also still decide to retire earlier too. If you decide to retire before your NPA, your benefits will be subject to an actuarial adjustment to take into account of them being paid early and for a longer period of time. Any dependents' benefits will be based on your benefits before the actuarial adjustment.

You can still consider taking phased retirements by taking up to two phased retirements before taking your final retirement.



## Darren like Andy was still within 10 years of his NPA on 1 April 2012 but Darren's NPA was 65.

Do you, like Darren, have a normal pension age (NPA) of 65? Were you an active member of the Teachers' Pension Scheme immediately prior to **1 April 2012** and within 10 years of your NPA on that date? If the answer is yes to both these questions you, like Darren, will also remain in final salary until your retirement.

All of your benefits will be based on the current final salary arrangements. There will be no changes to the benefits you and your family are currently entitled to receive.

You can still choose to increase your benefits by buying additional pension. You and Darren can still retire at your NPA of 65 or you can decide to retire earlier too. If you decide to retire before your NPA your benefits will be subject to an actuarial adjustment to take into account of them being paid early and for a longer period of time. Any dependents' benefits will be based on your benefits before the actuarial adjustment.

Like Andy you still have the option to take one or two phased retirements before deciding to finally retire from teaching.



Darren the protected member with an NPA of 65

## Haroon is a tapered member - are you?

Haroon was aged 52 years and 2 months on **1 April 2012**. He has a normal pension age (NPA) of 65 in final salary. As Haroon was more than 10 years but within 13.5 years of his NPA on the 1 April, Haroon has tapered protection and will enter career average at a later date. He has a tapered period of protection and will enter the career average on his "transition date" which, in his case, will be on **1 August 2016**.

He will continue to build up final salary benefits until then and career average benefits after **1 August 2016**. His NPA in career average will be 66 as that is the age he will receive his state retirement pension (SPA). Your NPA in career average equals your SPA or 65 where that is higher. To find out when you will receive your state retirement pension by going to [www.gov.uk/calculate-state-pension](http://www.gov.uk/calculate-state-pension).

If you are a tapered member like Haroon and were more than 10 years but less than 13.5 years away from your NPA on **1 April 2012** you will enter career average after **1 April 2015** on your "transition date". **Click here** to find out your transition date.

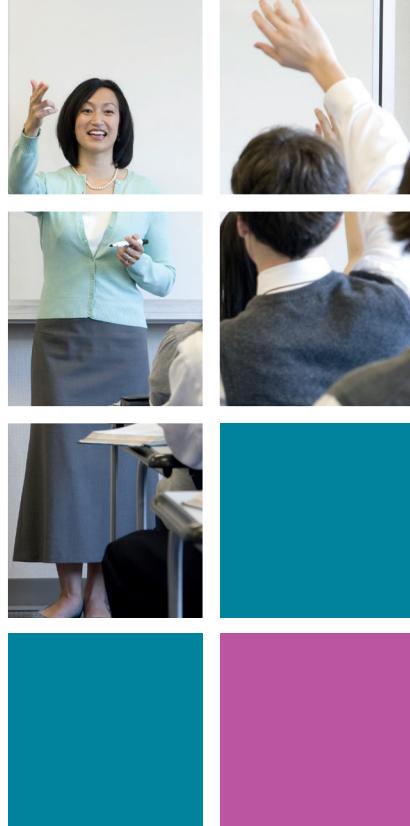
Tapered members like you and Haroon can still take your final salary benefits at age 65 (if you leave teaching as you will have reached your final salary NPA). You could decide to take your career average benefits then too, but they'd be subject to one year of actuarial reduction. If you want to, you could choose to leave your career average benefits until you reach your new NPA and claim them then.

Provided you don't leave the Teachers' Pension Scheme for more than 5 years, you'll retain your tapered protection until your transition date and there'll be a link between the salaries you earn in career average and your final salary benefits. There'll be more details in a later factsheet.

After you join career average, you'll be able to access the new flexibilities. More information about flexibilities will be provided in a later factsheet.



Haroon the  
tapered member





Dianne  
the  
transition  
member



## Dianne is a transition member - are you?

Dianne entered teaching in September 1999. She was aged 36 on **1 April 2012**. Dianne will join career average on **1 April 2015**.

From **1 April 2015**, she will build up benefits in the career average arrangements, and will have an NPA of 67.

If you are like Dianne and were more than 13.5 years away from your normal pension age (NPA) on **1 April 2012**, you will also join career average on **1 April 2015**. You and Dianne are known as transitional members, who will have built up benefits in both final salary and career average when you retire.

From **1 April 2015**, you will build up benefits in the career average but your final salary benefits will remain within those arrangements. You will retain your existing NPA for your final salary benefits but will have a new NPA in career average that will be equal to your state pension age (SPA) or 65 where that is higher.

Find out when you will receive your state retirement pension by going to [www.gov.uk/calculate-state-pension](http://www.gov.uk/calculate-state-pension).

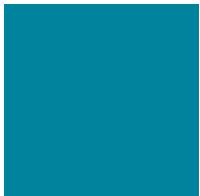
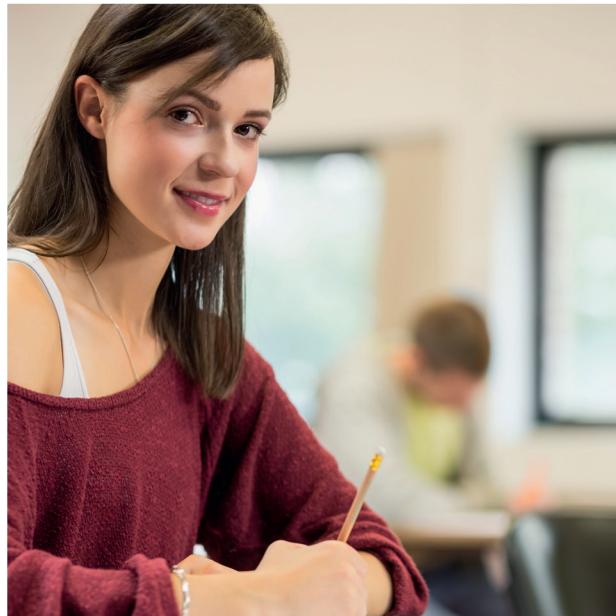
Provided you don't leave the scheme for more than 5 continuous years, there will be a link between the salaries you earn in career average and your final salary benefits. There'll be more details in a later factsheet.

Transition members like you and Diane can still take your final salary benefits at age 65 (if you leave teaching as you'll have reached your final salary NPA). You could decide to take your career average benefits then too, but they would be subject to one year of actuarial reduction. You could choose to leave your career average benefits until you reach your new NPA and claim them then.

Provided you don't leave the Teachers' Pension Scheme for more than 5 continuous years, you will retain your tapered protection until your transition date and there'll be a link between the salaries you earn in the career average and your final salary benefits. There'll be more details in a later factsheet.

From **1 April 2015** you'll be able to access the new flexibilities

More information about flexibilities will be provided in a later factsheet.



## Are you entering teaching for the first time after 1 April 2015?



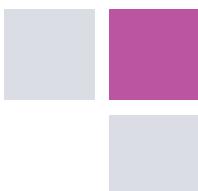
Katy  
the new  
starter

Katy begins teaching in September 2015 when she is aged 24. She joins the career average arrangement and builds up benefits. Her NPA is 68.

If you're entering teaching for the first time on or after [1 April 2015](#) then, like Katy, you'll join career average and build up benefits. Your normal pension age (NPA) will be equal to your state pension age (SPA) or 65 where that is higher. To find out your SPA go to [www.gov.uk/calculate-state-pension](http://www.gov.uk/calculate-state-pension).

In career average, you'll have immediate access to the flexibilities. More information about flexibilities will be provided in a later factsheet.

For information and resources to help you understand the changes to the Teachers' Pension Scheme visit [www.teacherspensions.co.uk/change2015](http://www.teacherspensions.co.uk/change2015)



**T** Teachers'  
Pensions

To find out more visit:  
[www.teacherspensions.co.uk](http://www.teacherspensions.co.uk)