

## TEACHERS' PENSION SCHEMES 2018/04

**WHO SHOULD READ:** Directors of Education and Finance  
HR Managers and Payroll Managers  
Teachers' Unions and representatives

**ACTION:** To read and circulate to all appropriate parties

**SUBJECT:** Accessing your pension - effective from 1 February 2018.

### The purpose of this circular is to provide clarification on:

- Terminating employment to receive pension benefits before or after NPA (Normal Pension Age) excluding ill health

Members must terminate their employment in order to receive their pension benefit regardless of whether this is prior to NPA or after NPA .

This means a member cannot opt out of the scheme to receive their pension benefit but must actually cease to be employed.

STSS Regulation E6 (2) states a teacher has to have 'ceased to be in pensionable employment' to gain access to their pension benefit.

'Ceased to be in pensionable employment' means leaving the employment which pays a salary in full as detailed in regulation B1 and B2. It is different to not having pensionable status under regulation B8 (Opt out).

Whether the member has attained Normal Pension Age (NPA) or wishes to take either a Premature or Actuarially Reduced Pension, they can only access their retirement benefits by terminating their employment, including being available for work on supply list, for at least one calendar day.

In the case of Premature or retirement at NPA, if the member returns to work their retirement lump sum would be payable and the pension would be subject to abatement under Regulation E18.

**Linda Peebles**  
**Operations Manager**  
**March 2018**  
**Contact information**

Please contact [linda.peebles@gov.scot](mailto:linda.peebles@gov.scot) if you have any enquiries about this circular.

Scottish Public Pensions Agency  
7 Tweedside Park  
Tweedbank  
GALASHIELS  
TD1 3TE

[www.sppa.gov.uk](http://www.sppa.gov.uk)  
Telephone: 01896 893000  
Fax: 01896 893214