Teachers Active member Newsletter - 9 February 2026

Welcome to the latest edition of the SPPA's member newsletter. In this edition we share some useful information for new pension scheme members and those thinking about retirement. We also give an update on the UK's Pension Dashboard Programme.

Important information for new pension scheme members

Being a member of the Scottish Teachers' Pension Scheme is an important and valuable part of your employment benefits. It gives you access to a high-quality, Government-backed pension with benefits that are protected from inflation and guaranteed for life after two years of service.

Teachers who joined after 1 April 2015 are automatically enrolled in the 2015 pension scheme. This is a career average revalued earnings (CARE) scheme and it provides a pension based on your pensionable earnings each year, which are then revalued annually to keep pace with inflation.

Key features of the 2015 Teachers' Pension Scheme

- You can transfer other workplace pensions into the Teachers' scheme
- The normal pension age is the same as the State Pension Age
- You can choose to partially retire and continue working as a teacher
- When you retire, you can exchange 25% of your annual pension into a tax-free lump sum
- Your dependants will receive a portion of your pension if you die whilst working or after retirement

Learn more about your pension on our website.

Transfer your other workplace pensions into your Teachers pension

If you have joined the scheme in the last 12 months, you can transfer in pension contributions from any of your previous workplace pension schemes.

There are three main types of transfers into your Teachers' pension scheme:

- re-joiners and transfers from Teaching schemes outside Scotland
- transfers from other UK Public Sector Pension Schemes
- transfers from schemes outside the public sector

Transfers must be requested and completed within 12 months of joining the Teachers scheme and you may have pension savings that fall into more than one of these categories.

Our website offers a step-by-step transfer guide and information about transferring in pensions from overseas.

Thinking about retirement

When you begin thinking about retirement, it helps to understand your options.

Working out when you can retire

Your normal pension age (NPA) depends on which Teachers pension scheme(s) you are in.

To receive your full pension, you must reach your scheme's normal pension age.

If you retire earlier, your pension will normally be reduced, unless you qualify for ill-health retirement.

Each scheme has its own set of rules and you may have service in more than one scheme.

Scottish Teachers' Superannuation Scheme (STSS)

The NPA for members who have paid into the STSS scheme is:

- Age 60 if you joined before 1 April 2007 and didn't take a break over 5 years before 31 March 2008
- Age 65 if you joined after 1 April 2007 or had a break over 5 years

A 'break' is a period of time where you stopped working as a teacher or stopped paying into the pension scheme whilst you were working.

Further information, including minimum and maximum retirement ages are available on our website.

Scottish Teachers' Pension Scheme 2015

The NPA for members who have paid into the 2015 scheme is your State Pension Age.

Further information, including minimum and maximum retirement ages are available on our website.

Deciding how you want to take your pension

At retirement, you can choose how your pension is paid. Both schemes provide:

- an annual pension
- a tax-free lump sum

Scottish Teachers' Superannuation Scheme (STSS)

If your NPA is 60, you will receive an annual pension, and a compulsory tax free lump sum.

You can choose to take a larger lump sum by exchanging part of your annual pension.

If your NPA is 65, you will receive an annual pension.

You won't receive an automatic lump sum but you can convert up to 25% of your annual pension into a tax free lump sum.

You can use our pension calculator to estimate different scenarios, figures and retirement dates.

Scottish Teachers' Pension Scheme 2015

When you retire at your State Pension Age, you will receive an annual pension.

You won't receive an automatic lump sum but you can convert up to 25% of your annual pension into a tax free lump sum.

You can use our pension calculator to estimate different scenarios, figures and retirement dates.

Early retirement options

Your Teachers pension has three early-retirement options:

- Premature retirement
- Actuarially reduced pension (ARP)
- Phased retirement

Information about premature and ARP retirement is available on our website.

Phased retirement

Phased retirement allows you to reduce your working hours or responsibilities and take up to 75% of your pension while still working.

To qualify, you must:

- be 55 or over (57 from April 2028), and under 75 if in the 2015 Scheme
- still be in pensionable employment
- reduce your pensionable salary by at least 20% for 12 months
- apply within 3 months of your salary being reduced

You can take two phased retirements under the STSS scheme or up to three under the 2015 Scheme.

How to start the retirement process

When you're ready to retire contact your HR department, and agree your date of retirement. They will:

- give you the correct application forms
- tell you what information is required

Once you've filled in your forms, give them back to your HR department and they will pass on the required details to us.

Once we have received your completed forms please allow up to four months for your pension to be processed.

UK Pension Dashboard

The Pension Dashboard Programme (PDP) is a UK wide initiative, designed to give individuals secure, online access to view all of their pension information in one place.

Many people change jobs several times throughout their careers which makes it easy to lose track of pension benefits they may still be entitled to.

The main objectives of the PDP are to help individuals:

- Track down pensions they may have forgotten about
- Understand their total retirement savings
- Make informed decisions about planning for the future

We'll provide an update to members when a launch date for the dashboard is confirmed.

Is your information up to date?

Your SPPA pension and many private pension providers will be viewable on the dashboard when it goes live. To ensure that your pension details are accurate, it's important that the data we hold for you is correct and up to date.

You can update your personal details anywhere and at any time by logging in or creating an account on our new online pension portal.