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Teachers Pensioner Newsletter - 9 February 2026

Welcome to the latest edition of the SPPA's member newsletter. In this edition we give an update on 2015 Remedy, explain the annual pension increase, and highlight your pensions death benefits.

2015 Remedy

If you joined a public service pension scheme on or before 31 March 2012, you may be able to choose which pension benefits apply for the period 1 April 2015 to 31 March 2022. To help you make this choice, we will send you a Remediable Service Statement (RSS) explaining your benefits and options.

We have now issued over 3,000 RSS, and we continue to prioritise the work needed to complete the remaining statements. Some of these cases are more complex because they involve calculating benefits in both the legacy (final salary) scheme and the reformed (CARE) scheme, which takes more time to complete.

We are sending regular updates to members who are still waiting for their RSS with the next update scheduled for April.

We are sorry that progress has not been as fast as we had hoped and appreciate your patience while we complete this work.

Returning to work after retirement

You can return to work and continue to receive your Teachers pension. What happens depends on whether you return to work as a teacher or work for another employer.

Returning to work as a teacher

As a Teachers Pension Scheme member, you can retire and return. This means you can:

- take your full Teachers pension
- return to work as a teacher
- work full-time or part-time

If you decide to return to work, your Teachers pension would not be reduced or stopped.

If you return to teaching and you're under age 75, you'll be automatically re-entered into the scheme.

If you return to work as a teacher, you must inform SPPA and let us know:

- your start date
- your employer's details

Working for another employer

You can also return to work for another employer or become self-employed after you retire.

If you decide to do this, you do not need to tell the SPPA.

Paying tax when you return to work

Your pension is treated the same as any other income. This means the tax you pay depends on your total income from:

- your Teachers pension
- your State Pension
- your salary after returning to work
- any other income

For your Teachers pension, we deduct any tax due through our pension payroll.

If you return to work, your employer should deduct any tax from your salary. If you have income from other sources (not including your State Pension), you may need to complete an [HMRC Self Assessment](#).

Death in retirement

If you pass away after retiring, we understand this can be a difficult time for your loved ones. They may be entitled to receive benefits from your pension. The exact support available will depend on the scheme you were a member of.

A one-off lump sum or deficiency grant

If you die within five years of retiring, a lump sum called a deficiency grant may be paid. The total amount paid is five times your annual pension minus how much pension you have already received.

It will be paid to your:

- surviving spouse
- civil partner
- nominated person(s)

If none of these apply, the payment will be made to your estate.

You can make or update your nominations using your [MyPension account](#) or by completing a [nominations form](#).

Short-term survivor pensions

If you die after you retire, a short-term pension is paid to:

- your spouse
- your civil partner
- your nominated person(s)
- any dependent children

This short-term pension is paid at the same rate as the pension you were receiving when you died.

Long-term survivor pensions

Long-term pensions are paid if you have at least 2 years of service. They start as soon as the short-term pension ends.

If you started receiving your pension before 1 April 2007, the survivor's pension will stop if the recipient:

- dies
- remarries
- cohabits
- registers a new civil partnership

If you started receiving your pension on or after 1 April 2007, an adult dependant's pension is paid for life.

Survivor pensions may differ if you [marry after retirement or nominate a non-legal partner](#).

Dependent children's pensions

A children's pension may be paid if you leave dependent children.

For the first three months, a short-term pension is paid at the rate of your pensionable pay.

After three months, your full pension is paid to your dependent child or children equally

Children's pensions are normally paid until age 17, but can continue to age 23 if the child:

- is not married or in a civil partnership
- is in full-time education
- or is in approved training, without a break of more than 18 months

A child's pension may also continue after age 23 if they were dependent on you due to ill-health at the time of your death.

How your dependents can report a death

If you pass away, your dependants should report your death to us so we can review any benefits that may be payable to them.

They can contact our Bereavement Team directly by [telephone or email](#).

If they need to contact several government agencies, they may prefer to use the UK Government's [Tell Us Once](#) service instead. This service notifies most government organisations in Scotland, England and Wales, including the SPPA.

Whether they inform us directly or through the Tell Us Once service, we will check whether any payments or dependant benefits are due and send them the relevant claim forms.

Further bereavement support and advice is available on the [mygov.scot](#) website.

Annual pension increase

Your Teachers pension increases every April in line with inflation. The increase for 2026 will be confirmed in March after approval from the Secretary of State for Work and Pensions and Parliament.

Depending on your payment date, you may not receive the full increase until your May pension payment. You may also receive a lower increase if:

- you have been receiving your pension for less than a year, in which case you'll receive a proportionate increase
- you are under age 55 (unless you retired due to ill-health, are a widow/widower, or receive a dependant's pension)
- part of your pension is a Guaranteed Minimum Pension (GMP) or Contracted Out Pension Equivalent (COPE), which may affect how the increase is applied