Teachers' Pensions | **For Members**

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Quick pension estimate

Annual Allowance

How much can you earn as a retired member?

Flexibilities

Methodology

Quick pension estimate
Your pension estimate

This calculation is only an estimate

It shouldn't be used to inform final pension decisions. For an accurate view of your current pension benefits, use My Pension Online and view your Benefit Statement.

Go to Scheme Personalised Calculator

See this simplified   See this explained

See this as a graph

Option 1 - Final Salary

The remedy period is calculated from your final salary

Total Annual Pension	Total Automatic Lump Sum	Total Additional Lump Sum
£32,265.92	£83,147.92	£0.00

How is it made up?

Final Salary up to 31/03/2015

£20,680.97	£62,042.92	£0.00

Remedy Period from 01/04/2015 - 31/03/2022

£7,035.00	£21,105.00	£0.00

Career Average post 01/04/2022

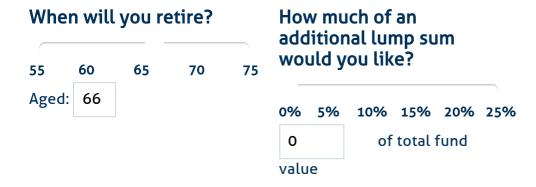| £4,549.94	£0.00	£0.00

Option 2 - Career Average

The remedy period is calculated from your career average salary

Total Annual Pension	Total Automatic Lump Sum	Total Additional Lump Sum

£35,591.38	£62,042.92	£0.00

How is it made up?

Final Salary up to 31/03/2015

£20,680.97	£62,042.92	£0.00

Remedy Period from 01/04/2015 - 31/03/2022

£10,360.46	£0.00	£0.00

Career Average post 01/04/2022

£4,549.94	£0.00	£0.00

Need it for later?   Download (PDF)

When will you retire?

55	60	65	70	75

Aged: 66

How much of an additional lump sum would you like?

0%	5%	10%	15%	20%	25%

0   of total fund value

Update results

Based on the following and presuming your pay and tax details do not alter:

66	Full time	£80,400	30 years 260 days
Retirement age	Employment	Current salary	Total service

Change Details

What this calculator can and can't tell you

An estimate of your final pension, based on both a final salary and a career average pension scheme.

Service up to today and projected service up to your Normal Pension Age (NPA).

The maximum tax free lump sum that you may be entitled to receive.

The maximum amount of basic pension that you would sacrifice in order to take the maximum lump sum.

Your normal retirement age (with a career average pension).

Your current contribution level.

Your full pension which has been reduced to take into account that you are retiring early.

An estimate of your benefits based on full time employment

An estimate of your benefits based on fixed part time employment.

About any optional benefits such as additional pension and additional voluntary contributions.

The entitlements your spouse or partner may receive.

How your pension is calculated.

If you are classified as a high earner and have certain protections, you may be eligible to take more than £250,000 as a lump sum.

The impact of actuarial reduction of your benefits if you select a retirement date earlier than the normal pension age for the benefits. If you do select an early retirement age your actual benefits will be lower than illustrated here.

If you have any questions related to this calculator please contact us.

Assumptions

For pension benefits in the career average arrangement we have assumed an annual revaluation of accrued benefits of 3.8%, comprising of inflation at 2.2% and the additional revaluation of 1.6% which is applied to the accrued pension of active members. Note that: the actual rate of inflation will vary over the course of your career; and if you leave pensionable service and do not return within 5 years the annual revaluation applied from the point of the break will be solely based on the Pensions Increase figure provided by HM Treasury (usually the rate of inflation in the preceding September) without the additional 1.6% provided to active members.

No revaluation is applied to the estimate of final salary benefits, which is based on the salary provided multiplied by the number of years service multiplied by the accrual rate (1/80 if you joined before 2007, otherwise 1/60).

This calculator provides an illustration of benefits that you may receive when the reforms to the Teachers' Pension Scheme are implemented. The illustration provided should not be relied on. Read

our guide on **how to use our estimated final pension calculator** to
see the assumptions it makes.

If you are unsure of any details check your annual benefit statement
or **online account**.

Methodology

To find the methodology used behind this calculator, click here

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Overview

Benefit Statement - RSS

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Employment History

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Your Messages

Personalised calculators

Web Forms

Important Disclaimer:

The figures in this statement are for illustration purposes only. Please carefully check the service and salary information as errors will lead to an incorrect estimate of benefits. This statement confers no right to the benefits quoted. **Please refer to the Notes section**.

Summary of my benefits across all Scheme arrangements

Your TP Ref Number: **97/00940**
Your National Insurance Number: **JZ325792**
Your Pension Status: **In Pensionable Service**
Your Membership Type: **Not Retired**

Date of issue: 09 Aug 25
Calculated To: 09 Aug 25

If you become entitled to benefits before this date, the figures quoted may be higher than your entitlement.

Need it for later?   **Download your Benefit Statement - RSS PDF**

Need a hand reading your Benefit Statement - RSS?

If you need help understanding your Benefit Statement - RSS, take a look at our short guide.

Benefit Statement -
RSS Overview

As you are affected by Transitional Protection, when you come to retire you'll need to make a choice between the two options below. **What is Transitional Protection? Why am I making a choice?**

Option 1: Final salary

Total Annual Pension Amount

£37,246.25

Breakdown per scheme

Scheme	Normal Pension Age (NPA)	Normal Pension Date	Annual Pension Amount
80th Final salary	60 Years	18/05/2019	£31,921.50
Career average	66 Years	18/05/2025	£5,324.75

Automatic one-off tax free lump sum payment

(80th Scheme Arrangements only)

£95,764.49

See 'Summary of Benefits' sections for Optional Lump Sum payments that may be made

Total death grant Amount	£252,360.00
Total Annual Family Benefit Amount	£17,944.44
Final salary Family Benefit service used	27 Years 212 Days

Option 2: Career average

Total Annual Pension Amount

£42,041.34

Breakdown per scheme

Scheme	Normal Pension Age (NPA)	Normal Pension Date	Annual Pension Amount
80th Final salary	60 Years	18/05/2019	£23,819.83
Career average	66 Years	18/05/2025	£18,221.51

Automatic one-off tax free lump sum payment

(80th Scheme Arrangements only)

£71,459.50

See 'Summary of Benefits' sections for Optional Lump Sum payments that may be made

Total death grant Amount	£252,360.00
Total Annual Family Benefit Amount	£18,696.27
Final salary Family Benefit service used	20 Years 212 Days

Want to know how these figures might look when you come to retire?

Visit my pension estimator and enter your desired retirement date and help plan your retirement.

Visit My Pension Estimator

Summary of Benefits

Family Benefits

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Service History

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