

# Average Salary

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## What is average salary?

- This is the salary used to calculate your benefits when you retire.

## Is it always calculated in the same way?

- No, it depends on when you retire.
- If you are out of service and your last service was before 1 April 2007, then only one calculation is necessary.
- If you are retiring on or before 31 March 2009, then it is the best of three different calculations.
- If you joined the scheme after 1 April 2007 or are retiring after 31 March 2009, then it is the better of two different calculations.

## What method is used if I left service before 1 April 2007?

- The highest amount of full salary for any consecutive 365 days of reckonable service, whether continuous or not, during the last three years of reckonable service.



**N I T P S**  
NORTHERN IRELAND  
TEACHERS' PENSION SCHEME

*Fact Sheet*



- Reckonable service is those years and days that count towards your pension benefits.

### **What method is used if I was in service before 1 April 2007 but retire before 31 March 2009?**

- The best of the following calculations will be used.
- The highest amount of full salary for any consecutive 365 days of reckonable service, whether continuous or not, during the last three years of reckonable service.
- The salaries for the last ten calendar years are increased using the Retail Prices Index (RPI). Then the average of the best consecutive three years' re-valued salaries in those ten calendar years is used.
- The pensionable salary received in the last 12 months before the date of retirement.

### **What method is used if I retire after 31 March 2009?**

- The better of the following calculations will be used.
- The salaries for the last ten calendar years are increased to current day value using the RPI. The average of the best consecutive three years re-valued salaries in those ten calendar years is used.
- The pensionable salary received in the last 12 months before the date of retirement.

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