

Northern Ireland Teachers' Pension Scheme (NITPS) Members' Guide

Key Benefits

- The NITPS is a defined benefit contributory pension scheme. It is one of the most important and valuable benefits available to teachers. Your employer makes a substantial contribution towards the cost of your pension.
- The NITPS not only provides you with a regular income after you retire, but also provides your family or other dependants with financial protection after you die.
- All teachers and lecturers, both full-time and part-time, are automatically members of the scheme unless they elect to opt out.
- If you become too ill to work, you may receive your pension early.



NITPS
NORTHERN IRELAND
TEACHERS' PENSION SCHEME

Fact Sheet



- You can increase your pension credit by buying extra pension. You may be able to transfer in pension credit from another scheme.
- We will pay a lump sum if you die before you retire and we may pay children's and dependants' pensions.
- You can choose to have part of your pension paid as a lump sum if you joined the scheme on or after 1 April 2007.
- If you were a member before 1 April 2007, you will automatically receive a lump sum.
- Your pension is index-linked to protect its value against the effects of inflation.

www.deni.gov.uk

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