



Department of  
**Education**

[www.deni.gov.uk](http://www.deni.gov.uk)

AN ROINN

**Oideachais**

MÁNNYSTRIE O

**Lear**



INVESTOR IN PEOPLE

**NITPS**

**NORTHERN IRELAND  
TEACHERS' PENSION SCHEME**

A guide to...

# NORTHERN IRELAND TEACHERS' PENSION SCHEME

November 2007



# Table of Contents

Introduction .....	1
A to Z Definitions .....	3
The Key Features and Benefits of the Scheme .....	4
Membership of the NITPS .....	5
Contributions .....	6-8
Transferring from another Scheme .....	9
Leaving the Scheme .....	9
Your Pension Benefits .....	10-14
Returning to work after Retirement .....	15
Death Benefits .....	16
Family Benefits .....	17-19
Pension sharing on Divorce or Dissolution .....	19
Data Protection Act 1998 .....	20
Customer Service .....	20
Procedure for Complaints and Disputes .....	21

**If there is any difference between the legislation governing this scheme  
and the information in this guide the legislation will apply.**

---



# Introduction

This booklet details the benefits provided by the Northern Ireland Teachers' Pension Scheme (NITPS).

This guide provides important information about the modifications and improvements effective from 1 April 2007. The new provisions will include a pension age of 65 for new entrants to the NITPS alongside modifications to the current scheme for existing members from 1<sup>st</sup> April 2007. The revised guidance incorporates the existing guidance prior to 1<sup>st</sup> April 2007 so all guidance and leaflets prior to this are obsolete.

The NITPS is a contributory scheme administered by Teachers' Pensions Branch (TPB) on behalf of the Department of Education. It is a defined benefit 'final salary' scheme and is one of the most important and valuable benefits available to teachers. The NITPS not only provides you with a regular income after you retire but can also provide a lump sum. It also gives financial protection to your family or other dependants after you die.

The NITPS is contracted-out of the State Second Pension (S2P) and that means the NITPS guarantees to pay benefits which are at least as high as those the state would pay. Although you will be contracted out of S2P you will receive the Basic State Pension in addition to your teacher's pension.

The NITPS is a statutory scheme subject to the Teachers' Superannuation Regulations (Northern Ireland) 1998 (as amended). Nothing stated in this booklet overrides the provisions of the regulations. If you want more information on any aspects of the scheme, you can get any of the leaflets mentioned in this booklet from the Department of Education website, [www.deni.gov.uk](http://www.deni.gov.uk)

Department of Education  
Teachers' Pensions Branch  
Waterside House  
75 Duke Street  
LONDONDERRY  
BT47 6FP

Telephone: 028 71319000

E-mail address: [teachers.pensions@deni.gov.uk](mailto:teachers.pensions@deni.gov.uk)



## **Additional Voluntary Contributions (AVCs)**

AVCs are extra contributions that you can choose to pay if you wish to increase your benefits.

## **Excluded Employment**

This is teaching employment which would have been pensionable but for an election to opt-out of the scheme or the absence of a part-time election prior to 1 April 2007.

## **Final Average Salary**

This is the salary used in the calculation of benefits at retirement.

## **Guaranteed Minimum Pension (GMP)**

This is the minimum pension which schemes must provide as a condition of being contracted out of SERPS for any period from 6 April 1978 to 5 April 1997. It is roughly equal to the additional pension you would have earned if you had not been contracted-out of SERPS.

## **Normal Pension Age (NPA)**

Existing members prior to 1 April 2007 have a Normal Pension Age (NPA) of 60. New entrants from 1 April 2007 have a NPA of 65.

## **Pensionable Employment**

A period of full-time or part-time employment during which teachers' pensions contributions were, or are being, paid.

## **Preserved Benefits**

These are benefits which will be paid in the future. If you have left a pension scheme and your pension credit remains in that scheme, these are the benefits you can get, in respect of all your reckonable service, when you reach normal pension age.

## **Reckonable Service**

Service which counts for benefits. This can include service from pensionable employment, any additional service previously purchased and any service credited into the NITPS from another pension scheme.

## **State Earning Related Pension Scheme (SERPS)**

SERPS was also known as the additional State Pension. It ran from 6 April 1978 to 5 April 2002 when it was replaced by the State Second Pension.

## The Key Features and Benefits of the Scheme

- ◆ You get a guaranteed pension.
- ◆ Your pension is index-linked, to protect its value against the effects of inflation.
- ◆ You may choose to receive a tax-free lump sum at retirement.
- ◆ Your employer contributes towards the cost of your benefits.
- ◆ When we work out your benefits we add together all periods of reckonable service before retirement.
- ◆ If you are entitled to ill-health benefits, you will get them immediately.
- ◆ We will pay lump sum benefits if you die before you retire.
- ◆ When you die, we may pay children's and dependants' pensions.
- ◆ You may be able to pay extra contributions for additional pension benefits.
- ◆ You may be able to transfer pension credits from another scheme into the teachers' scheme.
- ◆ We provide a wide range of information about the scheme.

# Membership of the NITPS

## Employment from 1 April 2007

You automatically become a member of the scheme if you are employed full-time or part-time as a teacher and are between the ages of 18 and 75 and if you are:-

- ◆ Employed in a grant-aided school.
- ◆ Employed in the Voluntary Grammar sector.
- ◆ Employed in an institution of Further and Higher Education.

We also accept employment in certain other establishments. If you are in doubt, ask us or your employer whether you can join the scheme.

If you have already opted out of the NITPS there is no change.

## Part-time employment where the contract started before 1 April 2007

For your service to be treated as pensionable you must have made a part-time election. If you have not made an election and you change your contract or have a break in service after 1 April 2007 your future service will automatically be pensionable unless you opt out of the NITPS.

## Opting Out

You do not have to stay in the NITPS. You can opt out of the scheme at any time in order to make your own pension arrangements. You should think very carefully before you opt out. You should compare the benefits of the NITPS with those offered by personal pension plans or State Second Pension and consider the long-term effect on your financial position. You may wish to consult an independent financial adviser or your teachers' association before taking such a serious step.

Application forms are available on the DE website.

## Can I rejoin the scheme after having opted out?

There is no limit to the number of times you can opt out of, and rejoin the scheme.

# Contributions

## What do I pay?

As a member of the NITPS you will pay 6.4% of your salary towards a package of benefits. Your employer pays a further 13.6%. This makes a total of 20%. You will receive income tax relief on your contributions. The Government Actuary reviews these rates at regular intervals.

## How do I pay?

Contributions will be deducted from your monthly salary. For all non DE paid schools your employer will pay all contributions direct to Teachers' Pensions Branch (TPB) each month. It is important that you make sure that the correct amounts have been taken. If you think an error has been made, contact your employer immediately.

## Can I pay additional contributions?

There are four ways in which you can increase your retirement benefits by paying extra contributions. You can:-

- ◆ Purchase additional pension.
- ◆ Pay Additional Voluntary Contributions (AVCs) through the Prudential.
- ◆ Pay Free-Standing Additional Voluntary Contributions (FSAVCs).
- ◆ Pay into a stakeholder pension or a personal pension.

In certain circumstances, you can also choose to pay extra contributions to increase the amount of family benefits your dependants may receive.

You can get income tax relief on your additional contributions. If you make a lump sum payment you should contact HM Revenue & Customs for information on tax relief.

## Purchasing additional pension

You can purchase additional pension that is paid separately from your NITPS benefits. When you retire your eventual retirement benefits will attract 'Pensions Increase', which means they are index-linked. The additional pension you purchase will attract Pensions Increase in the same way as your NITPS benefits.

The cost of purchasing additional pension depends on your age and the amount of additional pension you wish to receive.

There are two ways you can pay for additional pension.

- ◆ by having deductions from your salary; or
- ◆ by paying a one off lump sum.

You will find full details in the fact sheet 'Additional Pension' which is available on the DE website.

## AVCs through the Prudential

The NITPS has a special arrangement with the Prudential. You can choose to pay additional voluntary contributions to the Prudential in order to buy extra pension benefits.

## Contributions (continued)

The Prudential cannot guarantee your profits in advance, but each year they will send you a benefits statement so that you can see how your investments are performing. You can pay AVCs to increase your own pension, a dependant's pension, the lump-sum death grant – or any combination of these three.

You can contact the Prudential direct for more detailed information at:-

Prudential Life and Pensions  
Teachers' AVCs  
Craigforth  
Stirling  
FK9 4UE  
Telephone: 0845 0700 007  
or visit their website,  
[www.pru-teachers.co.uk](http://www.pru-teachers.co.uk)

### Free-Standing AVCs

There are a number of other insurance companies that offer a FSAVC scheme. You can choose to pay your AVCs into a personal policy with any company of your choice. You can get more details direct from companies offering this kind of arrangement.

We cannot advise you about which type of extra contribution to choose. You can get advice from an independent financial adviser or from your teachers' association.

### Stakeholder pensions

Members of the NITPS can contribute to a stakeholder pension (or another individual policy) as well as joining the NITPS. If you

wish to take out a stakeholder pension you need to make your own arrangements.

### Can I increase the pension my dependants will receive?

If you are a married man all your service from 1 April 1972 will automatically count for family benefits. You can purchase service before April 1972 so that this also counts for family benefits if you marry for the first time before you retire.

If you are a married woman all your service from 6 April 1988 automatically counts for family benefits. You can purchase service before April 1988 within six months of getting married or if you married whilst out of service within 6 months of returning to service. You should contact us immediately if this applies to you.

If you have registered a Civil Partnership all your service from 6 April 1988 automatically counts for family benefits. If you are in a civil partnership and are in service, you can purchase previous service for family benefits if you apply to TPB within six months of registering your civil partnership. If you were not in service when you registered, you may do so by applying within six months of returning to service.

If you are living with a partner you can nominate your partner to receive family benefits after your death. Service from 1 April 2007 will automatically count for family benefits. You can purchase service before that date within six months of nominating your partner. There will be a

## Contributions (continued)

check undertaken after your death to ensure the conditions of nomination are still satisfied. If your partnership ends you must inform us. If you are a single teacher you can nominate a close relative who is financially dependent on you to receive benefits when you die, provided that financial dependency still applies at the time of your death. When you make the nomination, you can also choose to pay extra contributions for a higher pension. The person you nominate will not be entitled to benefits if you marry.

### **Can I restore service if I had my contributions returned?**

If you are in pensionable employment you can repay to the NITPS any contributions you withdrew before 1 June 1973. You will have to pay compound interest on the contributions at the rate of 3.5% for each year since the refund was made. This service will then be reinstated into the NITPS and will count in the normal way when we calculate your retirement pension and lump sum.

## Transferring from another scheme

When you join the teachers' scheme you can transfer your pension credit from a previous scheme provided that:-

- ◆ the previous scheme meets HMRC (formerly known as the Inland Revenue) requirements and
- ◆ you apply for a transfer within one year of entering pensionable teaching service.

The sum of money offered as a transfer value from your previous scheme does not guarantee you the same amount of service in the NITPS as you had in your previous scheme.

### Transfers from the teachers' schemes for Scotland and England and Wales

We have a special arrangement with these schemes which means that service credit transferred from them gives you exactly the same amount of service in the teachers' scheme for Northern Ireland as you had with them. We will accept transfers from these schemes any time up to retirement.

## Leaving the Scheme

If you leave teaching service, you have three options open to you depending on how long your service is.

You can leave your pension benefits in the scheme as all periods of reckonable service are added together and used to qualify for benefits. If you have not qualified when you leave, you may qualify later if you return to teaching and claim your benefits at NPA. All 'preserved' benefits are increased with the cost of living. They are index-linked from the date you leave.

If you take up other employment and you want to transfer your pension rights you must apply before NPA. You can only transfer them if the new scheme will accept a transfer. The new scheme must satisfy HMRC requirements. If the transfer is to a scheme that cannot accept the GMP liabilities, the GMP element can be transferred to a Personal Pension Scheme, a Section 32 buy-out with an insurance company or remain in the NITPS.

If you have been out of pensionable employment for one month and you have not qualified for benefits, you can take a 'repayment of contributions'. You will find more details in the fact sheet 'Leaving Pensionable Employment' which is available on the DE website.

# Your pension benefits

## Qualifying for benefits

This means becoming entitled to a pension when you retire. You will qualify for benefits if you complete:-

- ◆ two years' pensionable employment at any time after 5 April 1988;
- ◆ two years' pensionable employment at any time, if you were in pensionable employment on 6 April 1988; or
- ◆ five years pensionable employment at any time.

If you are in part-time pensionable employment, the whole period counts towards the above qualifying periods. But only the days you actually work will count towards your benefits. So if you work half-time for a year, this counts as one year for qualification, but only six months for calculating your benefits.

## Calculation of benefits

If you were a member of the scheme before 1 April 2007 the method of calculating benefits, which will consist of an annual pension and a lump sum based on reckonable service and average salary, is as follows:-

$$\text{Pension} = \frac{\text{Service X Average Salary}}{80}$$

The lump sum is three times the pension.

If you became a member of the scheme on or after 1 April 2007 your benefits will consist of an annual pension based on reckonable service and average salary. It will be:-

$$\text{Pension} = \frac{\text{Service X Average Salary}}{60}$$

If you were a member of the scheme before 1 April 2007 you can convert, 'commute', part of your pension to receive a lump sum up to 25% of your fund value. The formula for calculating the maximum amount of lump sum benefits that can be paid is as follows:-

$$\frac{(\text{Pension} \times 20) + (\text{Lump Sum} \times 20/12)}{4.6667}$$

If you joined the scheme on or after 1 April 2007 the formula for calculating the maximum amount of lump sum benefits that can be paid is as follows:-

$$\frac{\text{Pension} \times 20}{4.6667}$$

The resulting figure represents 25% of the fund value and is the maximum lump sum you may take. A member can choose the amount of lump sum they are paid up to the 25% maximum. In doing so there is a consequent reduction in the value of the annual pension. For each £1 of pension commuted there will be £12 of lump sum paid. **NB An election to commute part of your pension to a lump sum is irrevocable after benefits are put into payment.**

## Your pension benefits (continued)

### Average Salary

#### If you left service before 1 April 2007 your average salary is:-

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

#### If you were in service before 1 April 2007 but retire before 31 March 2009 your average salary is the best of the following:-

- ◆ 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). 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.

#### If you retire after 31 March 2009 your average salary is the better of the following:-

- ◆ 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.

The salary used to calculate your retirement benefits may be restricted if your salary is increased by more than 10%, plus the standard increase, during any financial year in your last 3 years of pensionable employment before retirement. Your restricted salary is used as the average salary if your employer is not prepared to meet the costs of the difference in benefits. If your employer pays the additional contributions, you will receive benefits calculated on the unrestricted salary.

It is not possible to anticipate whether this provision might apply in any individual's case (and, if so, what the impact might be) in advance of retirement. It is only at retirement that we will be in a position to determine your average salary period and assess your salary progression against standard pay awards during that period. If you are approaching retirement and you think that it is possible that your average salary might be affected you should speak to your employer.

## Your pension benefits (continued)

### Age retirement (Retiring at NPA or later)

You will be paid age retirement benefits on application at NPA if you are no longer in pensionable employment. If you remain in employment after NPA you will be paid benefits when you eventually cease pensionable employment. If you have a break in pensionable employment after NPA, even for 1 day, you will be entitled to benefits from that date. All reckonable service up to age 75, limited to 45 years in total, will be used in the calculation of your retirement benefits.

### Actuarially Reduced Benefits (Retiring between the ages of 55 and NPA)

If you are aged between 55 and NPA and you have been in pensionable employment on or after 1 April 2007, you will be able to obtain early access to your pension benefits, which will be actuarially reduced, provided that your benefits are at least equal to your GMP.

If you are in pensionable employment or excluded employment when you apply for actuarially reduced benefits you must obtain the consent of your employer to gain immediate access to retirement benefits. Employers cannot withhold their consent for longer than 6 months from the date on which you submit your request. Subject to your employer's consent, actuarially reduced pension benefits are paid from the day after the last day of pensionable or excluded employment.

If you have already left teaching when you apply, benefits will be paid from a date not earlier than 6 weeks after the date of your application.

### Premature Retirement (Caused by redundancy or reorganisation)

Retirement benefits may be paid if:

- ◆ You are aged 50 or over; or
- ◆ 55 or over and joined the scheme on or after April 2007; or
- ◆ 55 or over for all members from April 2010

and your employer makes you redundant or you leave pensionable employment on the grounds of organisational efficiency, you may be granted premature retirement benefits.

### Phased Retirement (Drawing part of your benefits while continuing in service)

After age 55 you may take phased retirement without having a break in employment provided that your pensionable salary reduces by 25% or more for at least 12 months. This could for example be because you have taken up a post of lesser responsibility or because you are working reduced hours. You will need to discuss this arrangement with your employer and they will be required to provide confirmation of the reduction on your application form. You may exercise this option twice before final retirement.

## Your pension benefits (continued)

You can decide how much you wish to take of the benefits you have accrued up to the commencement of phased retirement up to a maximum of 75% of your total benefits. Remaining service, which must be at least 25% will be aggregated with any subsequent service you accrue and be used in any future benefit calculations.

### How do I apply for retirement benefits?

You should apply to TPB **four months** before the date of your retirement or when your benefits are due. You can obtain an application form from your employer if you are in service otherwise it can be obtained from TPB. It is your responsibility to make an application.

### Can I receive my benefits if I become ill?

If you are under Normal Pension Age and have to retire through ill-health, you can apply for ill-health benefits. Applications should only be submitted after all other avenues such as redeployment have been exhausted. You must provide medical evidence that your illness permanently prevents you from teaching. Ill-health benefits can be paid at two different levels depending upon the severity of the illness; Total Incapacity Benefits (TIB) and Partial Incapacity Benefits (PIB).

TIB would be awarded if you are assessed as being permanently unable to teach and unable to undertake any other gainful employment. PIB would be awarded if you

are assessed as being permanently unable to teach but can do other work. If you receive TIB your service will be enhanced but if you receive PIB it will be based on your accrued benefits.

If you are not in pensionable employment and you are not on a career break agreed with your employer, sick leave or parental leave, only PIB can be awarded and your service will not be enhanced, but you must meet the criteria for TIB.

The total amount of enhancement you may receive if you are awarded TIB is half the service you could have completed before normal pension age (NPA).

No enhancement will be given if you are awarded PIB.

Ill-health benefits cannot be awarded to a teacher who has been barred for misconduct or who is under investigation by the DE with a view to barring. Where a teacher under investigation is not subsequently barred, and an application for ill-health benefits is accepted, the benefits will be backdated.

You cannot normally obtain ill-health benefits if you have already been awarded premature retirement benefits.

If you are seriously ill, your ill-health pension may be commuted to a lump sum payment. The request for commutation must be made at the time of application for ill-health benefits; a pension cannot be commuted once it has come into payment. Life expectancy must be less than a year.

## Your pension benefits (continued)

The lump sum payment amounts to five times the annual pension.

If you have not been in service long enough to qualify for ill-health benefits you can apply for a short-service incapacity grant. You must have at least one year of pensionable employment to your credit. You must apply within six months of leaving reckonable service. The incapacity grant is 1/12 of your final average salary for the length of your reckonable service (years and days).

### How to apply for ill-health retirement (IHR) benefits

If you are still employed you should obtain a TP5 application form. Part 1 should be completed by the teacher, part 2 by the reporting doctor and part 3 by your employer.

If you are no longer employed as a teacher you can download the TP5 application form from the DE website [www.deni.gov.uk](http://www.deni.gov.uk) or telephone TPB on 028 71319000 quoting your Teacher's Reference Number or National Insurance Number.

If you are in service form TP5 should be returned to TPB by your employer or by you if you are out of service.

Employers and their occupational health advisors must look at ways of helping you return to work, eg re-deployment, part-time working, transfer to a post with less responsibility or consider other workplace adjustments, before concluding that IHR may be appropriate. You and your

employer's occupational health advisor in conjunction with your medical practitioner need to provide the medical evidence and complete the application forms. The cost of providing medical evidence is a matter between you and your employer.

If you left pensionable teaching within 12 months of submitting your application, you must complete the medical information sections of your application form. If you are not currently employed in pensionable teaching employment you will have to pay for any costs incurred in providing medical evidence.

### Pensions Increase

Your pension will be increased to take into account increases in the cost of living. This is called 'index-linking' because the increases are related to rises in the Retail Price Index. The increases are paid in April, the same date as increases in state social security benefits.

Preserved pensions and lump sums are also increased so that they keep their value. Pensions Increase also applies to pensions paid by the scheme to widows, widowers, civil partners, children and dependants.

If you take premature retirement, Pensions Increase, Pensions Increase will not usually begin until you are aged 55.

## Returning to work after retirement

### Abatement of pension during re-employment

Whether your re-employment is pensionable or not, your pension may be subject to abatement. If, however, you retired on ARB or phased retirement grounds your pension will not be abated.

You must notify us immediately if you take up any re-employment.

### Returning to Work after Premature Retirement

While there is no legal impediment to the re-employment of prematurely retired teachers, as a general principle it is to be regarded as undesirable in view of the significant pension and compensation costs that have already been incurred.

Re-employment is particularly hard to justify in 'Efficient Discharge' cases where the grounds for premature retirement related to the teacher's effectiveness.

### Returning to work after ill-health retirement

Ill-health benefits are awarded because you are permanently medically unfit to teach so if you return to teaching your ill-health pension must stop immediately. It is your responsibility to notify TPB immediately of any employment undertaken when in receipt of ill-health benefits. If you wish to return to teaching your employer must be satisfied that you are fit to teach in the capacity required.

If your pension is stopped, another ill-health pension can only be put back into payment if you become ill again and satisfy the medical advisors that you have again

become unfit to teach. You can retire on other grounds at the appropriate age. If your re-employment is pensionable, future retirement benefits will be calculated to take account of the extra reckonable service and new salary rates.

If you are considering returning to teaching you are advised to inform TPB.

If you are in receipt of a TIB pension and you intend to return to employment outside of teaching and you want your TIB pension to continue, you must provide the Department of Education with a certificate from a registered medical practitioner that in the opinion of the medical practitioner you still meet the medical condition for TIB to be paid. The nature of your proposed employment will also assist the Department of Education in coming to a decision about whether or not the TIB pension can continue to be paid.

In all cases TPB will need to know:-

- ◆ The name and address of your employer.
- ◆ The date your employment started.
- ◆ The duration, if known.
- ◆ The rate of salary.
- ◆ A Job Description
- ◆ The nature of employment (indicating whether it is full or part-time).

**If you forget to tell TPB about any employment whilst receiving a pension and you are overpaid, TPB will recover this debt from you in full.**

## Death benefits

The NITPS will pay a lump sum death grant if;

- ◆ You die while you are employed in pensionable employment.
- ◆ You die while you are paying current added years.
- ◆ You die within a year of leaving pensionable employment (because of ill-health) and you have not been receiving an ill-health pension.

In these cases, there is no minimum qualifying period and the death grant will be three times your average salary.

If you die during further pensionable employment after retirement including phased retirement the NITPS will pay a lump sum, worked out using three times your average salary less any lump sum benefits you have previously been paid. If you die after leaving pensionable employment the death grant will be based upon:

- ◆ Your actual reckonable service if you have two or more years reckonable service; or
- ◆ Your pension contributions plus interest of 3% if you have less than 2 years reckonable service.

### Payment of a death grant

The death grant can be paid to a person you nominate, to your widow, widower, civil partner, or, if you are unmarried or have not registered a civil partnership or nominated a partner when you die, to your estate. Your survivors should complete an application form which they can get from your employer or direct from TPB.

### Nomination for a death grant

Your nomination for receipt of the death grant must be made on the Death Grant Nomination form that is available on the DE website.

### Additional Pension

If you die within 12 months of commencing the purchase of additional pension your contributions will be returned.

If you die after 12 months and have not purchased both personal and dependants additional pension then no additional pension benefits will be paid.

If however you have purchased both personal and dependants additional pension your dependant will receive an additional pension together with any other NITPS benefits.

## Family Benefits

When you die, as well as paying the death grant, the NITPS will pay pensions to your widow, widower, civil partner, nominated partner, children or other dependants.

The amount of long-term pension payable depends on the amount of family benefits service you have in the NITPS. To qualify for family benefits, you must have two or more years' eligible service.

### Short-term pensions

If you die in service or within a year of leaving service (because of ill-health) your widow, widower, civil partner or nominated partner will be paid a short-term pension which is the same as your pensionable pay at the time of your death. It is paid for three months from the day after your death. If there is no long-term pension payable to a spouse, civil partner, nominated partner or nominated dependant, and there is one or more eligible children, a short-term pension may be payable to them for six months.

If you die after you retire a short-term pension will be paid to your widow, widower, nominated partner or civil partner based upon the pension you were receiving when you died.

### Long-term pensions

Long-term pensions are paid at the rate of  $1/160^{\text{th}}$  of the final average salary for each year of your family benefits service. If all your service counts for family benefits, the pension will be half the pension you have earned up to the date of your death. If only

part of your service is covered for family benefits, the pension will be less.

If you die in service, your family pension may be increased by allowing extra service you are purchasing to count for family benefit. This is usually only increased if you die before 60 and you have 2 years qualifying service on or after 1 April 2000.

If you die in service, your survivor pension may be increased by allowing extra service you are purchasing to count for survivor benefit. This is usually only increased if you die before 60 and you have 2 years qualifying service on or after 1 April 2000.

If you are a male and you marry after you leave pensionable employment only service from 6 April 1978 will count for a widow's pension. If you are a female and you marry after you leave pensionable employment only service from 6 April 1988 will count for a widower's pension. If you leave pensionable employment and then register a civil partnership only service from 6 April 1988 will count for a civil partner's pension.

The child's rate of pension is paid at  $1/320^{\text{th}}$  of the final average salary for each year of your survivor benefits service. This is up to a maximum of  $1/160^{\text{th}}$  for 2 or more children.

If there is no spouse, civil partner or dependant's long-term pension payable, an orphan's pension may be paid. This will be at a higher rate than the child's rate of pension.

## Family benefits (continued)

### Nominated Partner's Pensions

From 1 April 2007 partner benefits are available however a number of conditions must be satisfied. These include:-

- ◆ You must have lived with your partner in a permanent exclusive relationship for a minimum of two years.
- ◆ You must be legally free to marry or to enter into a civil partnership.
- ◆ You and your partner must be financially interdependent.
- ◆ You must have 2 or more years service counting for partner benefits.

Some examples of financial interdependency are given below, but these are not exhaustive and not all need to be met. Typically interdependency means:

- ◆ You share a household and its related spending.
- ◆ You have a joint bank account or mortgage.
- ◆ You have made wills naming each other as beneficiaries.
- ◆ You have mutual power of attorney.

You do not need to demonstrate financial interdependency at the time you nominate your partner. This will be checked after you die. Only service from 1 April 2007 will count automatically towards a pension for your partner but if you were a member before that date you may be able to cover previous service by paying extra

contributions. Pensioners may nominate a partner but cannot purchase service prior to their retirement. You need to complete an application form to nominate your partner. You should inform us if your nomination no longer applies.

### Dependant's Pensions

If you are not married or have not registered a civil partnership, you can nominate a close relative who is financially dependent on you to receive pension benefits when you die.

You must nominate this person before you retire. The benefits will be the same as those paid to a widow, widower or civil partner. The nomination will end if you marry or register as a civil partner. It will also end if the nominated person dies or marries.

You can nominate:-

- ◆ An unmarried or widowed parent.
- ◆ Step parent, or
- ◆ An unmarried brother or sister.

You will find more details on the DE website.

### Supplementary death grant

When a pensioner dies an additional payment, called the supplementary death grant, may be made of the difference between the pension paid up to the date of death and five times the annual rate of pension.

## Family benefits (continued)

The supplementary death grant is paid to the pensioner's nominee, spouse, civil partner or nominated partner. If the pensioner is not married or registered as a civil partner, it will be paid to their estate.

### Duration of long-term pensions

Long-term pensions are paid immediately after the short-term pension stops or from the day after death. Pensions will end in the event of the recipients death, remarriage, cohabitation or if a new civil partnership is registered if the member left pensionable employment before 1 April 2007. If the member is in service on or after 1 April 2007 and dies, the adult dependant's pension will be payable for life.

Children's pensions are paid for children under the age of 17 and for older children up to the age of 23 if they are not married and have been engaged in full-time education or in certain kinds of training since reaching the age of 17 without a break of more than one year. Pensions can continue after age 23 if a child is dependent because of ill-health at the date of the members death.

Applications for family pensions should be made on the Death Benefits application form.

## Pension sharing on divorce or dissolution

There are arrangements whereby, when a couple divorce or a civil partnership is legally dissolved, the Courts will establish the value of the member's pension and the amount of the pension that is to be shared. A pension debit will then be made against the member's benefits that will reduce their pension at retirement or death. A corresponding credit will be given to the ex-spouse or ex-civil partner who will become a 'credit member' in the NITPS. These provisions are explained in more detail in our leaflet 'Pensions on Divorce and Dissolution' which is available on the DE website.

## Data Protection Act 1998

The Department of Education will use any information you provide in connection with the NITPS for the purpose of administering and operating the scheme and paying benefits under it. This may include passing details to third parties that are involved in the administration and operation of the scheme.

The Department may also use your data for administrative purposes in line with its data protection notification. In order to fulfil its duty to protect public funds, the Department of Education may use information it holds to prevent and detect fraud. The Department may also share such information, for the same purpose, with other organisations that handle public funds.

## Customer Service

It would be helpful if you could supply the following information when you contact us:

- ◆ Your Teacher's Reference Number (such as TR 999999).
- ◆ Your Full Name.
- ◆ Your Date of Birth; and
- ◆ Your National Insurance Number.

This information will help us to identify your record and to deal with your enquiry quickly.

There is a full range of leaflets which give more detailed information on the scheme.

Leaflets are available on the website;

[www.deni.gov.uk](http://www.deni.gov.uk)

Click on Teachers/NITPS/Leaflets

### Opening times:

On normal working days we are open

Monday to Friday from 9.00 am to 5.00 pm.

## Procedure for Complaints and Disputes

The Northern Ireland Teachers' Pensions Regulations are administered by Teachers' Pensions Branch on behalf of the Department of Education. If you disagree with a decision made by Teachers' Pensions about how the regulations apply to you, or you wish to complain about how your case has been handled, you should write to:-

The Scheme Administrator  
Department of Education  
Teachers' Pensions Branch  
Waterside House  
75 Duke Street  
LONDONDERRY  
BT47 6FP





A guide to...  
NORTHERN IRELAND  
TEACHERS' PENSION SCHEME