

Southwark Teacher Pension Newsletter

Welcome to this edition of the Southwark Teacher Pension Newsletter.

In this newsletter, you will find information relating to:

- Christmas Round Up
- Who can join the TPS in Southwark
- Transactional Protections in the TPS
- Payroll Provider Survey
- Staff checking their TPS Portal
- Training
- Telling the TPS of any changes
- State Pension Age increasing
- Key dates for your diary
- Checklist for MCR Submissions
- Fun TPS quiz

Christmas Round

In this edition of the newsletter, we have included important guidance on who can join the Teachers' Pension Scheme (TPS), reminders about checking the online pension record, and advice on keeping personal details secure.

You'll also find information about transactional protections, key payroll dates, upcoming retirement training sessions, and what to do if your circumstances change.

We have also included helpful reminders for payroll teams, a short survey for those who have recently changed payroll providers, and a quiz to end the term on a lighter note.

Staying informed about Teachers Pensions now can help avoid problems later and ensure teachers receive the benefits they are entitled to when they retire.

We hope you find this update useful and reassuring.

On a final note, we hope you have a restful end to the term and a good break and we look forward to reconnecting in 2026.

Who Can Join the Teachers' Pension Scheme (TPS) in Southwark?

The Teachers' Pension Scheme (TPS) is a pension set up by the government to help teachers and some education staff save for their retirement. If you work in education in Southwark, you may be able to join. Here is a simple guide to who is eligible.

Contact Us

By Email: teacherspensions@southwark.gov.uk

By Post: Teacher Pensions at Southwark Council, 160 Tooley Street, Children & Adults Services, Children & Families, PO BOX 64529, London, SE1P 5LX

Southwark Teacher Pension Newsletter

You can usually join TPS if you are:

- A qualified teacher working in:
 - A Southwark council-maintained school
 - An academy or free school that has chosen to offer TPS
- A lecturer or teacher in further education - this includes many staff working in sixth form and further education colleges.
- Some education staff employed by the council - in certain roles linked to teaching or education support, TPS may be offered.

You usually cannot join if you are:

- A supply teacher working through an agency (unless the school offers TPS and your contract allows it)
- A teaching assistant, administrator or support staff member (these roles are normally covered by the Local Government Pension Scheme instead)
- Self-employed or working as an independent tutor

Age and working hours

- You must normally be between 16 and 75 years old
- You can join whether you work full-time or part-time

What if you already have a pension?

If you are already paying into TPS from another teaching job, your new employer in Southwark may be able to continue your contributions. This avoids having gaps in your pension.

Why join the Teachers' Pension Scheme?

Being a member of TPS means:

- You build up a regular income for when you retire
- Your employer pays in as well as you
- There are benefits for your family if you become ill or die while working
- Your pension rises with inflation, helping protect its value

How to check if you are eligible

To find out for sure if you can join:

- Speak to your school, college or employer's HR or payroll team
- Check your contract of employment
- Visit the official Teachers' Pension Scheme website for guidance – [Factsheet](#)

Transactional Protections for the Teachers' Pension Scheme – What You Need to Know

Your Teachers' Pension is one of your most valuable benefits. Because of this, strong transactional protections are in place to keep your money and personal details safe when changes or payments are being made.

Contact Us

By Email: teacherspensions@southwark.gov.uk

By Post: Teacher Pensions at Southwark Council, 160 Tooley Street, Children & Adults Services, Children & Families, PO BOX 64529, London, SE1P 5LX

Southwark Teacher Pension Newsletter

These protections help to prevent fraud, mistakes and unauthorised changes to your pension.

What are transactional protections?

Transactional protections are the safety checks used when:

- You change your bank details
- You update your address or personal information
- You apply for your pension to be paid
- You request a transfer of pension benefits
- You nominate or change a beneficiary

They are designed to make sure that only you can make important changes to your pension record.

What type of checks are used?

These protections may include:

- Secure online access through My Pension Online
- Identity checks before changes are processed
- Extra confirmation for bank detail changes
- Delays on payments after major changes to help stop fraud
- Requests for supporting documents where needed

These checks might sometimes feel slow, but they are there to protect your money.

Why this matters

Transactional protections help to ensure that:

- Your pension is not paid to the wrong person
- Your details cannot be changed without permission
- Fraud and scams are prevented
- Your retirement income stays secure

Protect yourself as well

You can also help protect your pension by:

- Never sharing your login details
- Being careful with emails or phone calls asking for personal information
- Checking bank detail changes carefully
- Reporting anything that does not look right straight away

Where to get trusted information

For the most accurate and up-to-date guidance on transactions, security and protecting your pension, always use the official Teachers' Pensions website. It contains step-by-step help and warnings about common pension scams.

If you are unsure about any request relating to your pension, check the website or speak to your employer's HR or payroll team before taking action.

Contact Us

By Email: teacherspensions@southwark.gov.uk

By Post: Teacher Pensions at Southwark Council, 160 Tooley Street, Children & Adults Services, Children & Families, PO BOX 64529, London, SE1P 5LX

Southwark Teacher Pension Newsletter

Payroll Providers Survey Reminder

Have you recently changed Payroll Provider?

If so, please fill in the below form to let the TP team know how things are going.

<https://forms.office.com/e/zRiZLRdQnx>

Staff Checking Their Teachers' Pension Portal – It's Important

All staff who are members of the Teachers' Pension Scheme (TPS) are strongly encouraged to check their online pension record regularly. This helps make sure that all your details and your service record are correct.

Small errors can lead to big problems later, especially when you come to retire.

What should you check?

When you log into your Teachers' Pension online account, please take a few minutes to check:

- Your personal details
This includes your name, date of birth and contact details.
- Your school or employer details
Make sure your current workplace is listed correctly.
- Your service record
Check that all your teaching service is showing, including:
 - Start and end dates
 - Breaks in service
 - Full-time or part-time work
- Your contributions
Make sure pension contributions are being recorded for each period of employment.

Why this is so important

Checking your record now helps to:

- Make sure you get the right pension amount when you retire
- Avoid delays or problems later on
- Correct any mistakes while records are still easy to fix
- Give you a clear picture of how much pension you are building up

What should you do if something is wrong?

If you spot anything that does not look right:

1. Report it to your school's payroll or HR team as soon as possible
2. Keep copies of any contracts, payslips or documents that support your query
3. Check the Teachers' Pensions website for guidance on what to do next

The sooner issues are raised, the easier they are to resolve.

How often should you check?

Contact Us

By Email: teacherspensions@southwark.gov.uk

By Post: Teacher Pensions at Southwark Council, 160 Tooley Street, Children & Adults Services, Children & Families, PO BOX 64529, London, SE1P 5LX

Southwark Teacher Pension Newsletter

It is a good idea to check your Teachers' Pension record:

- At least once a year
- When you change jobs
- After a break in service
- After a change in working hours

Training

Do you have any teacher nearing retirement? Let them know to join the Southwark Teachers' Pension Team for our informative training sessions, all held virtually! Get expert guidance on pension options, understanding the benefits, and prepare confidently for the next chapter. Don't miss this opportunity to secure your financial future—sign up today!

Date	Time
05/02/2026	10am-11.30am
23/04/2026	10am-11.30am

LINK

Tell the Teachers' Pension Scheme If Your Name or Circumstances Change

It is very important to keep your details up to date with the Teachers' Pension Scheme (TPS). If your name or personal circumstances change and you do not tell them, it could delay your pension payments or cause problems later on.

When should you update your details?

You should inform TPS if you have any of the following changes:

- A change of name
For example, after marriage, civil partnership or divorce.
- A change of address
If you move home, TPS needs your new address so they can contact you.
- A change in your bank details
This is vital to make sure your pension payments go to the right account.
- A change in your family situation
Such as getting married, separating, or if a dependant dies.
- A change in your health
Especially if it affects your ability to work or could lead to early medical retirement.

Why it matters

Keeping your information up to date helps to make sure:

- You receive the right pension payments at the right time

Contact Us

By Email: teacherspensions@southwark.gov.uk

By Post: Teacher Pensions at Southwark Council, 160 Tooley Street, Children & Adults Services, Children & Families, PO BOX 64529, London, SE1P 5LX

Southwark Teacher Pension Newsletter

- Your loved ones are protected if something happens to you
- There are no delays or errors when you retire
- Important letters and updates reach you

How to report a change

You can update your details by:

- Logging into your My Pension Online account on the Teachers' Pensions website
- Contacting your school or employer's payroll or HR team
- Sending supporting documents if needed (such as a marriage certificate)

If you are not sure what to do

If you are unsure about what needs to be reported, it is always best to check. Your school office, HR team or the Teachers' Pensions service can guide you.

State Pension Age Is Increasing

The government has increased the State Pension age, which means you might have to wait longer before claiming your State Pension.

Your Teachers' Pension isn't changing, but it's a good idea to:

- Check your pension record online
- Think about how this change affects your retirement plans
- Ask your HR team or a financial adviser if you need help

For clear guidance and tools, visit the [Teachers' Pensions website](#)

Key dates for you Diary –

<u>Month</u>	<u>MCR Submission Date (by Payroll Provider)</u>
December '25	29th December 2025
January '26	29th January 2026
February '26	27th February 2026
March '26	27th March 2026

Have you checked these details before submission...

- Names -
 - Inputted
 - Correct
- National Insurance (NI) Number
 - Inputted
 - Correct

Contact Us

By Email: teacherspensions@southwark.gov.uk

By Post: Teacher Pensions at Southwark Council, 160 Tooley Street, Children & Adults Services, Children & Families, PO BOX 64529, London, SE1P 5LX

Southwark Teacher Pension Newsletter

- Date of Birth
 - Inputted
 - Correct
- Teacher Pension (TP) Reference Number
 - Inputted
 - Correct
- Salary Band
 - Inputted
 - Correct

Teachers' Pensions Christmas Quiz

Test your TPS knowledge in this fun quiz, answers will be on the following page, please don't forget to let us know how well you do!

1. How often should you check your Teachers' Pension online record to make sure your service and contributions are correct?
2. Which UK website is the official source for all Teachers' Pension information?
3. At what age can most teachers start claiming their TPS pension if they retire normally?
4. What should you do if you notice an error in your Teachers' Pension record?
5. How does the Teachers' Pension Scheme help teachers save for retirement?

Contact Us

By Email: teacherspensions@southwark.gov.uk

By Post: Teacher Pensions at Southwark Council, 160 Tooley Street, Children & Adults Services, Children & Families, PO BOX 64529, London, SE1P 5LX

Southwark Teacher Pension Newsletter

Answers

1. How often should you check your Teachers' Pension online record?

You should check your Teachers' Pension online record at least once a year to make sure your service and contributions are correct.

2. Which UK website is the official source for all Teachers' Pension information?

The official website is www.teacherspensions.co.uk.

3. At what age can most teachers start claiming their TPS pension if they retire normally?

Most teachers can claim their pension at their Normal Pension Age, which is usually 60 or 65, or State Pension Age for those in the newer career average scheme.

4. What should you do if you notice an error in your Teachers' Pension record?

You should contact Teachers' Pensions as soon as possible and also inform your employer, providing evidence so the record can be corrected.

5. How does the Teachers' Pension Scheme help teachers save for retirement?

The Teachers' Pension Scheme helps teachers save by providing a defined benefit pension, where both teachers and employers contribute. The pension is based on salary and length of service, includes tax relief, and is protected against inflation, giving a secure income in retirement.

Contact Us

By Email: teacherspensions@southwark.gov.uk

By Post: Teacher Pensions at Southwark Council, 160 Tooley Street, Children & Adults Services, Children & Families, PO BOX 64529, London, SE1P 5LX