

James Murray MP
Chief Secretary to the Treasury
HM Treasury
1 Horse Guards Road
London
SW1A 2HQ

6 September 2025

Dear Mr Murray

Review of the link between the state pension age and the normal pension age in the Teachers' Pension Scheme (TPS)

As scheme member representatives on the UK Teachers' Pension Schemes Scheme Advisory Boards, we are writing to request that the Government initiates a review of the link between the state pension age and the normal pension age in the Teachers' Pension Scheme (TPS).

Our request is connected to the processes by which our pension schemes were reformed between 2011 and 2015.

The 2015 reforms to public service schemes occurred as a result of the 2011 Hutton Review of Public Service Pensions.¹ This recommended that the Government should increase members' Normal Pension Age (NPA) in the new schemes so that it is in line with their State Pension Age (SPA), as a cost control measure which is fair to the taxpayer.

This increase occurred in all of the non-uniformed schemes (including the TPS) as part of the 2015 reforms. However, the Hutton Report also recommended that the link between the State Pension Age and Normal Pension Age should be regularly reviewed, to make sure it is still appropriate. This review has not occurred, despite the recommendation being accepted by the Government 14 years ago.

¹ Independent Public Service Pensions Commission Final Report

The issue of the teachers' retirement age is one of the most important pensions issues for teachers and, as scheme member representatives, we seek action by this Labour Government to implement Recommendation 11 of the Hutton Report.²

The overarching legislation providing for public service pension schemes in Northern Ireland³ does provide for a quadrennial review of the link in the Northern Ireland TPS, but this has not occurred in respect of the England and Wales TPS and the Scottish TPS.

Our request is given greater importance by the impact on life expectancy of the coronavirus pandemic and other social and demographic factors, as demonstrated in the 2020 TPS Valuations.

The 2020 Valuation Reports, which we attach with this correspondence, clarify that future improvements in life expectancy are reduced under ONS 2020 compared to ONS 2016. These have been significant and have reduced the employer contribution rate by between 2.3% and 3.0% across the three schemes.⁴

Moreover, we have enclosed the ONS statistical release on life expectancy,⁵ which concludes the following:

- Life expectancy at birth in the UK in 2020 to 2022 was 78.6 years for males and 82.6 years for females; compared with 2017 to 2019, life expectancy has fallen by 38 weeks from 79.3 years for males and by 23 weeks from 83.0 years for females.
- Life expectancy improvements have been slow for the last decade, and the latest estimates of life expectancy at birth are back to the same level as 2010 to 2012 for females and slightly below the 2010 to 2012 level for males.
- Life expectancy at age 65 years in the UK in 2020 to 2022 was 18.3 years for males and 20.8 years for females; this is a fall of 22 weeks for males and 15 weeks for females compared with life expectancy at age 65 in 2017 to 2019.
- The coronavirus (COVID-19) pandemic led to increased mortality in 2020 and 2021, and the impact of this is seen in the life expectancy estimates for 2020 to 2022.⁶

² Ibid, page 13

³ NI Public Service Pensions Act 2014

⁴ Page 8.

⁵ National life tables: Life expectancy in the UK: 2020 to 2022

⁶ Ibid, page 2

In addition, figure 2 of the ONS Report makes it clear that the period 2020 to 2022 saw the largest decrease in life expectancy at birth for males and females since the data series began in 1980 to 1982.⁷

For these reasons, as TPS scheme member representatives, we feel that a review of the appropriateness of the link between the SPA and the NPA in the TPS is now necessary. We believe that it is important that this provision in the Hutton Report is implemented by the Government, and we ask for a review of the link between the SPA and the NPA in non-uniformed public service pension schemes to take place. We believe that this review should take place to be fair to scheme members. We would ask that public service pension scheme Scheme Advisory Boards (SABs) and public service unions, are invited to submit evidence to a review of the SPA/NPA link. In terms of the details of the review process, we would ask that the Government seeks to agree this with the Trades Union Congress (TUC), the Scottish Trades Union Congress (STUC) and the Irish Congress of Trade Unions (ICTU).

We would be happy to discuss our requests with you.

Best wishes,

Greg Dempster, Association of Head Teachers and Deputies in Scotland (AHDS)

Melanie Moffatt, Association of School and College Leaders (ASCL)

David Barnett, Association of School and College Leaders (ASCL)

Tracy Salisbury, Community Union

Stuart Brown, The Educational Institute of Scotland (EIS)

Michael Dolan, The Educational Institute of Scotland (EIS)

Des Morris, The Educational Institute of Scotland (EIS)

Stephen Stewart, The Educational Institute of Scotland (EIS)

Karina Wilkinson, National Association of Head Teachers (NAHT)

Dave Wilkinson, National Association of Schoolmasters Union of Women Teachers (NASUWT)

John McGill, National Association of Schoolmasters Union of Women Teachers (NASUWT)

Justin McCamphill, National Association of Schoolmasters Union of Women Teachers (NASUWT)

Mike Corbett National Association of Schoolmasters Union of Women Teachers (NASUWT)

Raymond Beggs, National Association of Schoolmasters Union of Women Teachers (NASUWT)

⁷ Ibid, page 4

Nick Kirby, National Education Union (NEU)

Usman Gbajabiamila, National Education Union (NEU)

Michele Gregson, National Society for Education in Art and Design (NSEAD)

Seán Taylor, National Society for Education in Art and Design (NSEAD)

Euan Duncan, Scottish Secondary Teachers' Association (SSTA)

Iain Glennie, Scottish Secondary Teachers' Association (SSTA)

Roger Vaughan, Undeb Cenedlaethol Athrawon Cymru (UCAC)

Mary Senior, University and College Union (UCU)

Emma-Jane Phillips, University and College Union (UCU)

Joyce McAndrew, University and College Union (UCU)

Jacquie White, Ulster Teachers Union (UTU)

Joseph Wyglendacz, Ulster Teachers Union (UTU)

Enc:

1. Independent Public Service Pensions Commission Final Report, 2011
2. 2020 Valuation Reports – UK Teachers' Pension Schemes
3. National life tables: Life expectancy in the UK: 2020 to 2022