

April 2017 Civil Service Pensions Newsletter



Welcome to your annual edition of Pension news from Civil Service Pensions

You can also view this newsletter on our website

www.civilservicepensionscheme.org.uk/members/pensioners/pensioner-newsletters/

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Annual Review of Pensions in Payment

Pensions in payment are reviewed annually in line with Treasury Orders. This review is called the annual Pensions Increase (or PI) and takes effect on the Monday following 6th April each year. Therefore, this year, the Pensions Increase takes effect from Monday 10th April.

The Treasury Order takes account of the previous September's Consumer Prices Index (CPI) figure to determine what the adjustment will be.

If the CPI shows an increase in prices from one September to the next, Civil Service Pensions in payment are usually increased the following April to reflect this. If CPI shows that prices have fallen or remained at the same level, then no increase will usually be applied to Civil Service Pensions in payment.

As CPI at September 2016 was 1%, the Treasury Order has confirmed that that a 1% increase will be paid to Civil Service Pensions in payment this year.

Frequently asked questions

What is Pensions Increase?

Pensions Increase is the annual increase which may be applied to your Civil Service pension.

It is applied at the same percentage as the annual increase to the Additional State Pension.

Who is entitled to Pensions Increase?

When an increase is due, it's usually paid to anyone aged 55 or over and anyone under 55 when they've qualified for:

- an ill-health retirement pension
- a widow's pension
- a widower's pension
- a civil partner's pension
- a partner's pension or
- a child's pension

When is Pensions Increase applied?

Pensions Increase is applied from the first Monday after 6th April.

What is this year's increase?

The full increase is 1%

If my pension has been increased, why haven't I received a full month at the new annual rate?

Pension payments are made in arrears. Therefore, if you receive your

pension at the end of the month e.g. 30th April, your payment will reflect the new increased rate from 10 - 30 April and the pre-increase lower rate for 1st - 9th April.

Why have I not received the full 1% increase in my occupational Civil Service pension?

If you're over state pension age and you were working in the Civil Service prior to 6th April 1997, part of your pension increase is paid within your state pension. Therefore, if you didn't receive the full 1% in your occupational pension, you will have received an increase in your state pension to compensate.

On my P60, why is the annual pension figure not the same as the actual pension I get paid?

Your P60 shows the total of all payments you've received during the tax year. This may be different to your annual pension figure because it may take into account a number of factors such as a change in the annual rate paid to you or an increase in pension during the year.

If I haven't received my P60 yet when will I receive it?

In previous years, you may have received your P60 at the same time as your payslip. However, following feedback from some members, we

now send these documents as soon as they are produced which means you may receive them separately. You will receive both documents by the end of May.

The increase to my pension takes me over the limit that allows me to claim benefits. Can I return the increase?

If you're entitled to the pension increase, this amount will be taken into account when any benefits are calculated. As such, returning the increase would therefore not serve any purpose.

Where can I find out what my spouse will receive in the event of my death?

Prior to your retirement, you will have received a set of paperwork which will have documented your pension in detail, including the amount of pension which would be payable to your spouse in the event of your death. Please refer to this documentation for those details.

Who do I speak to if I think my tax code is incorrect?

We are unable to change your tax code unless HMRC tells us to do so. If you have any queries about your tax code or tax liability, please contact HM Revenue & Customs on **0300 200 3300** or Overseas **+44 135 535 9022**.

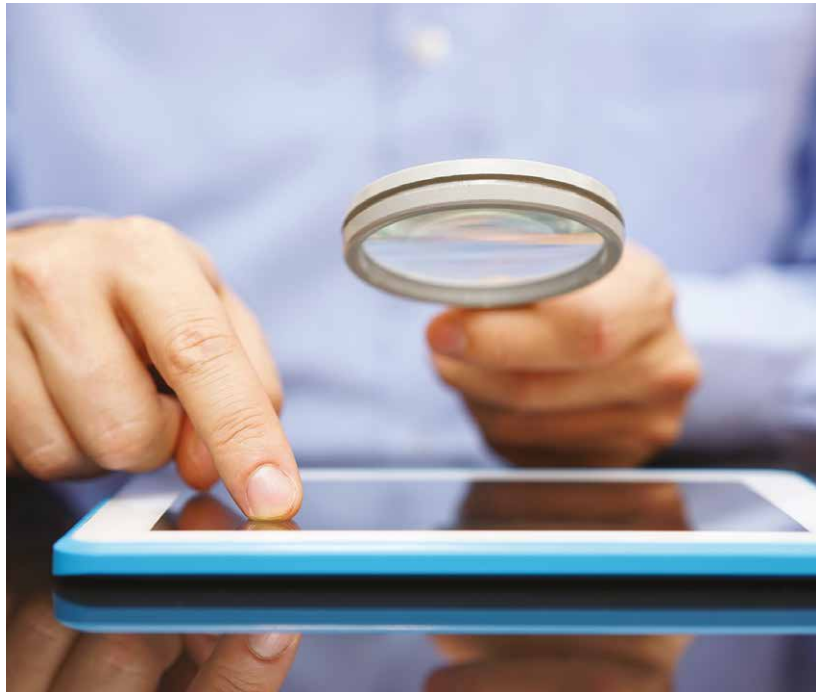
Preventing fraud

It's important that the Civil Service Pensions arrangements don't make pension payments to members who've died, or are no longer eligible to receive them.

To validate eligibility we take part in the National Fraud Initiative (NFI), which involves checking our pension records against Government data. The NFI programme only covers UK residents, so if you live outside the UK we'll write to you periodically to confirm your continuing eligibility for your pension.

It's important that you don't ignore these letters as your pension may be suspended if we don't hear from you.

If fraudulent activity is found to have been committed, we will recover the payments and cases can be referred to the police, which may lead to prosecution.



If your details change...

Don't forget to let us know if you're moving house or changing your bank details so we can make sure you continue to receive your payments. Details of how to contact us can be found at the end of this newsletter.

If you change your address or bank account details, we need you to send specific information (detailed below) to us to enable us to make the amendment to your pension record;

- A signed letter confirming your member number or National Insurance number. Within the

letter please confirm your name, date of birth, your pension scheme and your current address and postcode.

- A photocopy of documentation confirming the change in details e.g. a utility bill or a bank statement Please note, in order to protect your personal information we're unable to amend your personal details over the phone or via email.

If we're paying you a widow's, widower's or civil partner's pension



under the classic or classic plus arrangements we also need to know if you've re-married, entered into a civil partnership or co-habit.

It's important that you regularly review your death benefit nomination and partner declaration (classic plus/premium/nuvos) to ensure it's up to date. You can find a form and instructions on the Civil Service Pensions website.

In the event of your death, your next of kin or other representative should let us know as soon as possible. Contact details are shown at the end of this newsletter. Please note that your pension stops on the day you die, so any money paid that covers a period after the date you die has to be repaid.

Sudoku puzzle

Enter numbers into the blank spaces so that each row, column and 3x3 box contains the numbers 1 to 9.

Solution on back page.

		2	7	5		8		
4					3			7
	9						5	
					1	5	6	
	7	6	5		2	1	9	
	1	9	4					
	6						1	
7			8					9
		3		2	4	7		

Useful Contacts

Each of these organisations has long-standing links to the Civil Service and operates either as a charity itself or as a not for profit organisation, donating all surplus to civil service charities. They provide a range of products and services which you may find useful. Please contact the organisations directly (using the details listed below) should you wish to do so.

The Charity for Civil Servants (formerly known as The Civil Service Benevolent Fund) is here to support all civil servants, past and present, throughout their lives, with whatever problems you may have. It's the occupational charity for all retired, current and former civil servants and their financial dependents and is not a membership organisation – you don't need to have been a donor to benefit from its support and it offers a completely confidential service accessible by telephone or online. Services include financial assistance, relationship help, caring, mental health support and signposting and money and debt advice.



Visit the Charity's website www.foryoubyyou.org.uk to find out more about the ways in which it can make difficult times a little easier or call their confidential Freephone number **0800 056 2424**

The Civil Service Insurance Society (CSIS) has been a provider of Home, Motor and Travel insurance to retired Civil Servants for over 126 years. We offer quality products at specially negotiated rates, and award winning customer service for being the "Most Trusted UK Car Insurance Provider" so you could not be in safer hands. We are proud of our 'not for profit' status and our donations to civil and public service charities have exceeded £4 million in the last 6 years. For an instant quotation call us to see if we can save you money on your insurance premium and help us to help others in need and hardship through the CSIS Charity Fund.



Call us on **01622766960** or click [here](#) to visit the CSIS website

The CSRF is the only civil service charity entirely dedicated to supporting retired civil servants, their partners and dependents. We offer a whole range of services for retired civil servants including local community groups, national befriending schemes, signposting, advice and volunteering opportunities. We are supported by subscriptions and are offering a 50% discount on annual subs for all new subscribers who sign up in 2017.



Find out more by calling **020 8691 7411**, email: enquiries@csrf.org.uk or visit www.csrf.org.uk

The Civil Service Pensioners' Alliance is an independent, non-party political membership organisation for retired civil servants, which campaigns to maintain and improve the purchasing power of Civil Service Pensions and to promote the economic and social well-being of pensioners generally, through improved pensions, health & social care, transport and other issues of concern to retired people. It advises and represents members if they have problems with their pensions, benefits and tax. The Alliance is also recognised by the Cabinet Office as representative of Civil Service Pensioners. The Alliance also offers a full range of exclusive Membership Benefits and Services.



The Alliance welcomes new members, who can join by contacting its HQ at enquiries@cspa.co.uk or on **020 8688 8418** or by visiting its website at www.cspa.co.uk

Sudoku solution

9	8	7	4	2	1	3	5	6
6	3	2	5	9	8	1	4	7
5	1	4	7	6	3	8	9	2
2	7	3	9	8	4	9	1	5
4	6	1	2	3	5	9	7	8
8	9	5	1	7	6	4	2	3
3	5	9	8	4	2	7	6	1
7	2	6	3	1	9	5	8	4
1	4	8	6	5	7	2	3	9

Contact us

Website:
www.civilservicepensionscheme.org.uk

Email us:
contactcentre@mycsp.co.uk

Write to us:
Civil Service Pensions, PO Box 2017,
Liverpool, L69 2BU

Call us:
0300 123 6666
Overseas **+44 1903 835902**
Monday – Friday **08.30-18.00**

If you need a copy of this newsletter in large print or braille please contact us.