

## Application to buy added pension

You should use this form to apply to buy added pension. When you are completing the form, fully complete Page 1 and sign the declaration on Page 4. Make sure you fill in the right page to show how you would like to buy your added pension. To buy added pension:

- by monthly contributions, complete Page 2
- by lump sum, complete Page 3
- by both methods - complete both Pages 2 and 3

You can check the scheme guides for more information about added pension, and use the online estimator to see how much it costs to buy:

[www.civilservicepensionscheme.org.uk/publications](http://www.civilservicepensionscheme.org.uk/publications)

[www.civilservicepensionscheme.org.uk/members/member-calculators](http://www.civilservicepensionscheme.org.uk/members/member-calculators)

Your employer will tell you the maximum amount of added pension that you can buy, and the current year's deadline for applications. The deadline is usually early February each year.

Please complete and return this form to the pension scheme administrator:

**MyCSP, PO Box 2017, Liverpool, L69 2BU**



**Remember to:**

- use black ink, and CAPITAL LETTERS
- add your National Insurance (NI) number on each page
- sign and date the declaration on Page 4

### Your personal details

|                                       |  |
|---------------------------------------|--|
| Full name                             | <input type="text"/>                             |
| Current address and postcode          | <input type="text"/>                             |
|                                       | <input type="text"/>                             |
| Your pension scheme (circle one only) | classic / classic plus / premium / nuvos / alpha |
| Telephone number                      | <input type="text"/>                             |
| Email address                         | <input type="text"/>                             |

To ensure all your information is linked to your record, please include your:



|           |                      |                      |                      |                      |                      |                      |                      |                      |                      |
|-----------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| NI number | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
|-----------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|

## Buying added pension with a monthly contribution

Monthly contributions will start from 1 April each year (or from your start date if you are a new joiner). New joiners must apply for added pension within three months of joining the pension scheme (your employer will advise you of the deadline for receipt of your application). If you apply after this point, your added pension will not start until the next 1 April.

Your contributions will be collected once your application has been processed. There may be some backdated contributions due the first time they are taken from your pay.

If you start buying added pension by monthly contributions, you agree to continue these contributions until the end of the scheme year (the next 31 March).

|  |   |                |                           |
|--|---|----------------|---------------------------|
| I would like to buy added pension by monthly contributions |   |                | <input type="checkbox"/>  |
| I would like to pay:                                       | £ <input type="text"/>                              | from my salary | as a monthly contribution |
|  | or  |                |                           |
|  | <input type="text"/> %                              | of my salary   |                           |
| I want to pay  | for only one year                                   |                | <input type="checkbox"/>  |
|  | for a set number of years (please tell us how many) |                | <input type="checkbox"/>  |
|  | until I cancel in writing                           |                | <input type="checkbox"/>  |

### nuvos or alpha members only

|                                 |                           |                          |
|---------------------------------|---------------------------|--------------------------|
| I want to buy added pension for | myself only               | <input type="checkbox"/> |
|                                 | both me and my dependants | <input type="checkbox"/> |

Added pension in classic, classic plus, and premium automatically includes dependants benefits.

To ensure all your information is linked to your record, please include your:

|           |                      |                      |                      |                      |                      |                      |                      |                      |                      |
|-----------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| NI number | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
|-----------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|



## Buying added pension with a lump sum payment

You can buy added pension using a lump sum at any time during the scheme year. But you cannot make a lump sum contribution during your first 12 months' membership of your current pension scheme, and you can only make one lump sum purchase each scheme year.

If you are buying added pension as part of an exit scheme, there are different rules that apply, you will be given more details as part of your exit.

|   |                          |
|---|--------------------------|
| I want to buy added pension with a lump sum contribution                  | <input type="checkbox"/> |
| I want to pay a lump sum of   | £ <input type="text"/>   |
| The added pension calculator estimates this will buy an annual pension of | £ <input type="text"/>   |

This does not guarantee the amount of added pension your lump sum will buy you. The scheme administrator, MyCSP, will confirm the actual amount to you.

|               |                        |                          |
|---------------|------------------------|--------------------------|
| I want to pay | from my salary         | <input type="checkbox"/> |
|               | with a personal cheque | <input type="checkbox"/> |

Personal cheques must come from an account where you are a named account holder. Make your cheque payable to: **GBS RE CO CIVIL SUPERANNUATION**

**Please note:** If your lump sum is taken from your salary, you will get automatic tax relief on your payment. If it is not taken from your salary, to get tax relief you will need to tell HM Revenue & Customs about your lump sum contribution.

### nuvos or alpha members only

|                                 |                           |                          |
|---------------------------------|---------------------------|--------------------------|
| I want to buy added pension for | myself only               | <input type="checkbox"/> |
|                                 | both me and my dependants | <input type="checkbox"/> |

Added pension in classic, classic plus, and premium automatically includes dependants benefits.

To ensure all your information is linked to your record, please include your:

|           |                      |                      |                      |                      |                      |                      |                      |                      |                      |
|-----------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| NI number | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
|-----------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|



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### Your declaration

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I understand that:

- I must be an active member of classic, classic plus, premium, nuvos, or alpha, or in a quarantine period, to buy added pension.
- I must apply before the deadline to buy added pension by lump sum in this scheme year, or to start a monthly contribution on the next 1 April. My employer will confirm this year's deadline.
- to buy added pension using a lump sum I must have been a member of my current scheme for at least 12 months, and I can only make one lump sum purchase each year.
- if I buy added pension by monthly contributions I must continue to make payments until the end of the scheme year (the next 31 March).
- I cannot buy more added pension than the current maximum amount allowable.
- I must not use a lump sum from a previous pension scheme to buy added pension.
- I may incur a tax charge if I increase my pension savings, in any one year, over the Annual Allowance set by HM Revenue & Customs  
See [www.civilservicepensionscheme.org.uk/members/pensions-and-tax](http://www.civilservicepensionscheme.org.uk/members/pensions-and-tax) for more details.
- for more information on my pension scheme and added pension, I should read the guides available on the Civil Service Pensions website  
[www.civilservicepensionscheme.org.uk/publications](http://www.civilservicepensionscheme.org.uk/publications)
- in some circumstances, such as ill-health retirement, I may have to wait to claim any added pension I bought shortly before retiring.

### Important information for alpha members

- Buying added pension can affect your ability to buy an EPA option in the future, and if you have already bought an EPA option this can affect your ability to buy added pension.
- You must have been a member of alpha for at least 12 months to buy added pension in alpha using a lump sum payment, even if you were a member of a previous scheme before moving to alpha.

Your signature: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

To ensure all your information is linked to your record, please include your:

NI number

|  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|
|  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|

