



# At a glance... the key features of the Civil Service Pension arrangements

Remember, you can read the full scheme guides by visiting the dedicated sections of the scheme website listed below

	alpha <a href="http://www.civilservicepensionscheme.org.uk/members/publications/">www.civilservicepensionscheme.org.uk/members/publications/</a>	nuvos <a href="http://www.civilservicepensionscheme.org.uk/members/publications/">www.civilservicepensionscheme.org.uk/members/publications/</a>	premium <a href="http://www.civilservicepensionscheme.org.uk/members/publications/">www.civilservicepensionscheme.org.uk/members/publications/</a>	classic plus <a href="http://www.civilservicepensionscheme.org.uk/members/publications/">www.civilservicepensionscheme.org.uk/members/publications/</a>	classic <a href="http://www.civilservicepensionscheme.org.uk/members/publications/">www.civilservicepensionscheme.org.uk/members/publications/</a>	partnership <a href="http://www.civilservicepensionscheme.org.uk/members/publications/">www.civilservicepensionscheme.org.uk/members/publications/</a>
<b>What kind of scheme is it?</b>	Defined benefit scheme. A pension income based on your earnings over your career and your years of membership in the scheme. alpha was introduced on 01 April 2015.	Defined benefit scheme. A pension income based on your earnings over your career and your years of membership in the scheme. nuvos is the 2007 section of the Principal Civil Service Pension Scheme (PCSPS).	Defined benefit scheme. A pension income based on your pay at, or close to, the date you leave and your years of membership in the scheme. premium is the 2002 section of the Principal Civil Service Pension Scheme (PCSPS).	Defined benefit scheme. A pension income based on your pay at, or close to, the date you leave and your years of membership in the scheme. classic plus is the 2002 section of the Principal Civil Service Pension Scheme (PCSPS).	Defined benefit scheme. A pension income based on your pay at, or close to, the date you leave and your years of membership in the scheme. classic is the 1972 section of the Principal Civil Service Pension Scheme (PCSPS).	Defined contribution scheme. Your benefits are based on contributions and the growth of the pension fund.
<b>How much will I pay?</b>	You will contribute a percentage of your pensionable earnings, depending on how much you earn. You can find out more here: <a href="http://www.civilservicepensionscheme.org.uk/members/contribution-rates/">www.civilservicepensionscheme.org.uk/members/contribution-rates/</a>	You will contribute a percentage of your pensionable earnings, depending on how much you earn. You can find out more here: <a href="http://www.civilservicepensionscheme.org.uk/members/contribution-rates/">www.civilservicepensionscheme.org.uk/members/contribution-rates/</a>	You will contribute a percentage of your pensionable earnings, depending on how much you earn. You can find out more here: <a href="http://www.civilservicepensionscheme.org.uk/members/contribution-rates/">www.civilservicepensionscheme.org.uk/members/contribution-rates/</a>	You will contribute a percentage of your pensionable earnings, depending on how much you earn. You can find out more here: <a href="http://www.civilservicepensionscheme.org.uk/members/contribution-rates/">www.civilservicepensionscheme.org.uk/members/contribution-rates/</a>	You will contribute a percentage of your pensionable earnings, depending on how much you earn. You can find out more here: <a href="http://www.civilservicepensionscheme.org.uk/members/contribution-rates/">www.civilservicepensionscheme.org.uk/members/contribution-rates/</a>	You can choose. From 0% up to 100% of your pensionable earnings. Your employer matches your contributions, up to 3%
<b>Do I get tax relief?</b>	Yes, you get tax relief on contributions, subject to HM Revenue & Customs rules.	Yes, you get tax relief on contributions, subject to HM Revenue & Customs rules.	Yes, you get tax relief on contributions, subject to HM Revenue & Customs rules.	Yes, you get tax relief on contributions, subject to HM Revenue & Customs rules.	Yes, you get tax relief on contributions, subject to HM Revenue & Customs rules.	Yes, you get tax relief on contributions, subject to HM Revenue & Customs rules.
<b>How much will my employer pay?</b>	Your employer makes a contribution as a percentage of your pensionable earnings. <a href="http://www.civilservicepensionscheme.org.uk/employers/employer-contribution-rates/">www.civilservicepensionscheme.org.uk/employers/employer-contribution-rates/</a>	Your employer makes a contribution as a percentage of your pensionable earnings. <a href="http://www.civilservicepensionscheme.org.uk/employers/employer-contribution-rates/">www.civilservicepensionscheme.org.uk/employers/employer-contribution-rates/</a>	Your employer makes a contribution as a percentage of your pensionable earnings. <a href="http://www.civilservicepensionscheme.org.uk/employers/employer-contribution-rates/">www.civilservicepensionscheme.org.uk/employers/employer-contribution-rates/</a>	Your employer makes a contribution as a percentage of your pensionable earnings. <a href="http://www.civilservicepensionscheme.org.uk/employers/employer-contribution-rates/">www.civilservicepensionscheme.org.uk/employers/employer-contribution-rates/</a>	Your employer makes a contribution as a percentage of your pensionable earnings. <a href="http://www.civilservicepensionscheme.org.uk/employers/employer-contribution-rates/">www.civilservicepensionscheme.org.uk/employers/employer-contribution-rates/</a>	Your employer makes a contribution as a percentage of your pensionable earnings. <a href="http://www.civilservicepensionscheme.org.uk/employers/employer-contribution-rates/">www.civilservicepensionscheme.org.uk/employers/employer-contribution-rates/</a>
<b>How does my pension build up?</b>	You build up pension at a rate of 2.32% of your pensionable earnings each year.	You build up pension at a rate of 2.3% of your pensionable earnings each year.	When you're an active member you build up reckonable service that counts towards your pension. It's used in a calculation with your pensionable earnings when you leave the scheme.	When you're an active member you build up reckonable service that counts towards your pension. It's used in a calculation with your pensionable earnings when you leave the scheme.	When you're an active member you build up reckonable service that counts towards your pension. It's used in a calculation with your pensionable earnings when you leave the scheme.	Your contributions are invested in a fund you choose by the pension provider.
<b>What's my retirement pension?</b>	It's made up of the 2.32% of your pensionable earnings each year, adjusted in line with Treasury Orders.	It's made up of the 2.3% of your pensionable earnings each year, adjusted in line with prices.	It's worked out by multiplying your reckonable service by your pensionable earnings and dividing the answer by 60.	Using your reckonable service built up before 01 October 2002 in a classic calculation, and the reckonable service you built up after that date in a premium calculation.	It's worked out by multiplying your reckonable service by your pensionable earnings and dividing the answer by 80.	Contributions are invested to build up a pension pot that can be used to fund your retirement.
<b>Do I get an automatic tax-free lump sum?</b>	No, there's no automatic lump sum, but you can exchange some pension for a tax-free lump sum, subject to limits set by HM Revenue & Customs.	No, there's no automatic lump sum, but you can exchange some pension for a tax-free lump sum, subject to limits set by HM Revenue & Customs.	No, there's no automatic lump sum, but you can exchange some pension for a tax-free lump sum, subject to limits set by HM Revenue & Customs.	Yes, it's three times your pension based on your service from before 01 October 2002. You can exchange some more pension for a tax-free lump sum, subject to limits set by HM Revenue & Customs.	Yes, it's three times your pension. You can exchange some more pension for a tax-free lump sum, subject to limits set by HM Revenue & Customs.	You can choose to exchange some, or all of your pension pot for a lump sum, subject to limits set by HM Revenue & Customs.
<b>At what age can I claim my full Civil Service pension benefits?</b>	From age 65 or State Pension age (whichever is later). For more information visit: <a href="http://www.gov.uk/state-pension-age">www.gov.uk/state-pension-age</a>	From age 65 For more information visit: <a href="http://www.civilservicepensionscheme.org.uk/members/publications/">www.civilservicepensionscheme.org.uk/members/publications/</a>	From age 60 For more information visit: <a href="http://www.civilservicepensionscheme.org.uk/members/publications/">www.civilservicepensionscheme.org.uk/members/publications/</a>	From age 60 For more information visit: <a href="http://www.civilservicepensionscheme.org.uk/members/publications/">www.civilservicepensionscheme.org.uk/members/publications/</a>	From age 60 For more information visit: <a href="http://www.civilservicepensionscheme.org.uk/members/publications/">www.civilservicepensionscheme.org.uk/members/publications/</a>	From age 55 For more information visit: <a href="http://www.civilservicepensionscheme.org.uk/members/publications/">www.civilservicepensionscheme.org.uk/members/publications/</a>
<b>Can I take it before that age?</b>	Yes, but your benefits will be reduced to take account of the early payment. The earliest you can claim is age 55.	Yes, but your benefits will be reduced to take account of the early payment. The earliest you can claim is age 55.	Yes, but your benefits will be reduced to take the early payment into account. The earliest you can claim is age 55 if you joined on or after 06 April 2006, or 50 if you joined before that date.	Yes, but your benefits will be reduced to take the early payment into account. The earliest you can claim is age 55 if you joined on or after 06 April 2006, or 50 if you joined before that date.	Yes, but your benefits will be reduced to take the early payment into account. The earliest you can claim is age 55 if you joined on or after 06 April 2006, or 50 if you joined before that date.	No, but you don't have to retire to take your benefits.
<b>Can I apply for ill-health benefit/retirement?</b>	Yes, you can apply. You'll be assessed by the Scheme Medical Adviser to see if you're eligible, and their assessment is used to determine the level of benefit you'll get.	Yes, you can apply. You'll be assessed by the Scheme Medical Adviser to see if you're eligible, and their assessment is used to determine the level of benefit you'll get.	Yes, you can apply. You'll be assessed by the Scheme Medical Adviser to see if you're eligible, and their assessment is used to determine the level of benefit you'll get.	Yes, you can apply. You'll be assessed by the Scheme Medical Adviser to see if you're eligible, and their assessment is used to determine the level of benefit you'll get.	Yes, you can apply. You'll be assessed by the Scheme Medical Adviser to see if you're eligible.	Yes, you can apply. You'll be assessed by the Scheme Medical Adviser to see if you're eligible.
<b>Is there an ill-health benefit?</b>	If your health will permanently prevent you from doing your current job, you can have your pension paid early. Your pension can be increased if you are unlikely to be able to return to any sort of employment.	If your health will permanently prevent you from doing your current job, you can have your pension paid early. Your pension can be increased if you are unlikely to be able to return to any sort of employment.	If your health will permanently prevent you from doing your current job, you can have your pension paid early. Your pension can be increased if you are unlikely to be able to return to any sort of employment.	If your health will permanently prevent you from doing your current job, you can have your pension paid early. Your pension can be increased if you are unlikely to be able to return to any sort of employment.	If your health will permanently prevent you from doing your current job, you can have your pension paid early. Your pension can be increased depending on your age and how much service you've built up.	If your health will permanently prevent you from being able to do your current job, you could receive a lump sum when you leave.
<b>What benefits are there for my family?</b>	If you die with at least one year's service, there's a pension for your spouse, civil partner, or partner and any dependent children. Depending on your circumstances when you die, a lump sum may be paid to people or an organisation that you nominate.	If you die with at least two year's service, there's a pension for your spouse, civil partner, or partner and any dependent children. Depending on your circumstances when you die, a lump sum may be paid to people or an organisation that you nominate.	If you die with at least two year's service, there's a pension for your spouse, civil partner, or partner and any dependent children. Depending on your circumstances when you die, a lump sum may be paid to people or an organisation that you nominate.	If you die with at least two year's service, there's a pension for your spouse, civil partner, or partner and any dependent children. Depending on your circumstances when you die, a lump sum may be paid to people or an organisation that you nominate.	If you die with at least two year's service, classic provides pensions for your spouse or civil partner and any dependent children. Depending on your circumstances when you die, a lump sum may be paid to people or an organisation that you nominate.	If you die before you take your pension, your provider may pay the value of your pension to the named person on the pension application form. Depending on your circumstances when you die, a lump sum may be paid to people or an organisation that you nominate. On retirement, you can choose whether or not to provide a pension for your dependants as well as for yourself.