

## Have you registered for the Portal yet?

Get help to register here: [www.civilservicepensionscheme.org.uk/register](http://www.civilservicepensionscheme.org.uk/register)

### Introduction from Dominic Arthur



I'm pleased to inform you about this year's Pension Increase, which for most members is 3.1%. Pension Increases are pro rata for the previous tax year. For more information about this and your P60, see page 2.

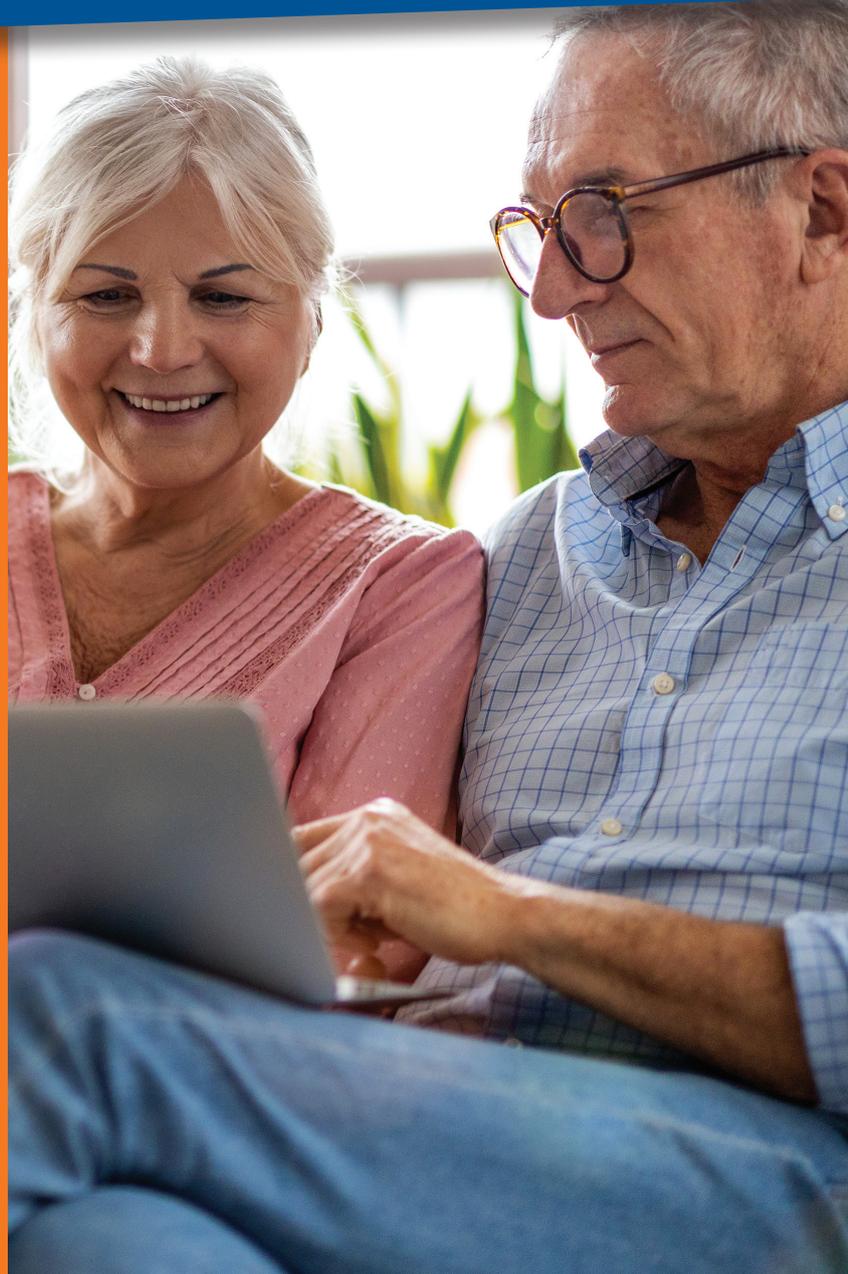
I'm delighted to share some of the things we're working on in Civil Service Pensions to improve the services we provide for you. We've launched our new website ([www.civilservicepensionscheme.org.uk](http://www.civilservicepensionscheme.org.uk)), bringing lots of improvements based on your needs and expectations. Many of our pensioner members are now registered for the Pension Portal, which is great news as we're gradually going paperless. The Pension Portal is a quick and easy way to access your Pension Increase information and P60's in one place. If you haven't registered yet, you can find guidance at [www.civilservicepensionscheme.org.uk/register](http://www.civilservicepensionscheme.org.uk/register)

Also in this issue, there's an update on the 2015 Remedy and a look at AgeUK's recent report into digital exclusion amongst older people during the pandemic.

We're really excited about the other developments we're planning for you this year. They'll be brought to you by my brilliant teams.



**Dominic Arthur**  
Director, Civil Service Pensions, Cabinet Office



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If you need a copy of this newsletter in large print or braille, please contact us using the details on the back page.

# Your P60 and PI explained

## Civil Service pensions will increase by 3.1% in 2022\*

Pensions in payment are reviewed every April in line with Treasury Orders. This review is called 'the annual Pensions Increase (PI)' and takes effect on the first Monday on or after 6 April every year. This year the PI takes effect from Monday 11 April.

*\*Please note: any pension increase is pro rata for the previous tax year. For example, if you've been retired for 5 months, you'd be eligible for an increase equal to 5/12ths of the full annual increase.*

## Your P60 explained

Your P60 provides a summary of your pay, pension and the tax that's been deducted in the tax year (the tax year runs from 6 April to 5 April the next year). You should always keep your P60 as proof of the amount of tax you've paid. You may need your P60 if you apply for a mortgage, property rental or other financial services.

Your previous P60s are available on the Pension Portal. Register now to view or download.

Remember, it's your responsibility to check your P60 and claim back any overpaid tax or report any underpaid tax.

You'll need to speak to HM Revenue & Customs (HMRC) if you have a query about your tax code or your tax liability. Their contact number is **0300 200 3300**, or you can visit their website:

[www.gov.uk/government/organisations/hm-revenue-customs](http://www.gov.uk/government/organisations/hm-revenue-customs)



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MR JOSEPH BLOGGS  
1 CIVIL SERVICE STREET  
LONDON  
CVL SER

**P60 End of Year Certificate**

**Tax Year to 05 April 2022**

**1 This is an important document – do not destroy**

Pensioner's Details		
<b>Name</b> XXXXXX XXXXXXXX	<b>Pension reference</b> XXXXXXXX	<b>National Insurance number</b> XXXXXXXXXX
<b>PAYE reference</b> XXXXXX XXXXXXXX	<b>HM Revenue &amp; Customs</b> Tel: 0300 200 3300 If calling from abroad please telephone +44135 535 9022	
Payment and Income Tax Details	Pension/Pay	Tax Deducted
Civil Service Pension*	£6118.60	£389.00
In previous employment (s)	£0.00	£0.00
Total for year	£6118.60	£389.00
* Figures shown here should be used for your tax return, if you complete one.		<b>Final Tax Code</b> 001000LM1
<b>Lifetime allowance used at 5 April 2022</b>		27.01%
<b>Notes</b>		
1. This section will show supporting notes for your P60.		

- 1 Tax year** – runs from 6 April 2021 to 5 April 2022 and includes any payments made during that period.
- 2 PAYE Reference** – this is the 'pay as you earn' reference that you should quote in any communication with HMRC.
- 3 Civil Service pension** – this is the amount of your gross Civil Service pension and the tax deducted from all taxable payments that you've received during the 2021/2022 tax year.
- 4 In previous employment** – HMRC advises us of any pay earned and tax paid in previous employment in the tax year. That is shown here.
- 5 Final Tax Code** – this is the code used for your final payment in the tax year. Other codes may have been used previously.
- 6 Lifetime allowance** – this is the limit on the amount of pension benefit(s) that you can take from all your registered pension arrangements before you incur a tax charge. The amount shown on your P60 is the amount you have used up.

# Mind the Digital Gap – AgeUK's report into digital exclusion



AgeUK's 'Mind the Digital Gap' report looks at digital exclusion amongst older people in London during 2020-2021, and how internet access had a powerful impact on individual experiences of the pandemic.

With many of us separated from loved ones and spending more time at home, the pandemic has driven a greater reliance on technology to help us work, stay connected and access support.

Looking specifically at Londoners aged between 65-74 and over 75, it either pushed people to get online for the first time, build on their skills and embrace new technology, or it created even more barriers for people to access vital support and therefore deepened existing exclusions.

A third of those aged 65-74 and 20% of over 75s reported using the internet more. The most common online activities included sending or receiving emails, online shopping, making video calls and managing finances.

Although more people are benefiting from digital access, there's a risk that the digital divide will continue to widen. The report calls on local authorities to maintain public spaces with computers and Wi-Fi access, and ensure their websites are as user friendly as possible.

It also asks internet providers to understand and cater to the needs of older people, to help them to access the support they need in ways that suit them. From offering free or genuinely affordable tariffs if they don't already do so, to using clearer language in broadband contracts to make sure they're easy to understand.

Find more information and a link to the full report [on our website](#).

## Have your personal circumstances changed?

**It's important that we keep our records up to date, so that we can provide you with the best possible service. Let us know if you've changed your name, address or contact information, moved overseas, remarried, are getting divorced or want to change your Death Benefit Nomination (if you've recently retired).**

You can do all this using the Pension Portal, or by calling us on **0300 123 6666**.  
[Register now](#)



### Death Benefit Nominations – a quick reminder

A death benefit lump sum may be payable to a loved one or organisation of your choice in the event of your death, if you die within two to five years of retiring (depending on your scheme).

**This doesn't apply to everyone.** It depends on the type of member you are and how long you've been claiming your pension.

A death benefit lump sum doesn't apply to you if:

- You've been receiving your pension for more than five years (depending on your scheme and any lump sum you took when you retired)
- You're receiving a pension after your spouse, civil partner or parent has died

If you've only recently retired, this may apply to you. Make sure to tell us about any changes to your nomination using the Pension Portal, or by calling us on **0300 123 6666**.

To find out more about death benefits, check out [your scheme guide](#).

## Share your views and win £100!



**We'd love to hear your views on this newsletter, to help us make future versions even better.**

To say thank you, we're offering you the chance to win a £100 Love 2 Shop voucher for sharing your feedback. Just use this link or scan the QR code with your smart device to open the survey: [www.smartsurvey.co.uk/s/UN3KBO/](http://www.smartsurvey.co.uk/s/UN3KBO/)

**We'll contact the winner in July.**

# An update on the 2015 Remedy programme

We're working hard to produce a range of informative content, resources and tools for members affected by 2015 Remedy.

This includes the first 2015 Remedy newsletter, which launched in January. It's available [here](#), along with all the latest information about the programme.

Keep checking these pages, as we're always updating them with new information.

We've also created a handy Am I affected? tool, which is designed to help you understand if you're affected by 2015 Remedy. You don't need to share any personal details or specific information to use it, it will simply guide you through with some questions. Find it on our

When it's time to decide, we'll contact you with all the information you need to make your decision. This will happen once all legislative changes are in place. We expect this to be after October 2023.



website using the link above.

Around 10% of pensioner members are affected by the 2015 Remedy. If you're not affected, you don't need to do anything.

## What do I need to do?

Nothing for now. From October 2023, members who are affected by 2015 Remedy and have retired will be offered a choice on how they would like their benefits to be calculated for the Remedy period (the period of service between 2015 and 2022).

## Ill Health Retirement

If you are affected by the 2015 Remedy and have applied for ill health retirement since 1 April 2015, your application will soon be reassessed. We would like to reassure you that your award is safe. For more information on this process or if you do not wish to participate or you have questions, visit the [Remedy hub](#) on our website.

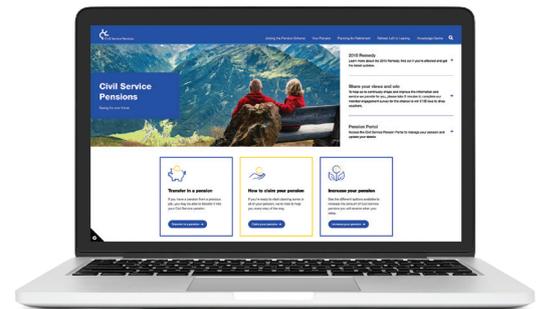
## Our new website – designed with you in mind

The new Civil Service Pensions website launched in January, bringing a whole host of improvements designed around our members' needs.

Changes include a new look and feel, improved design and better navigation. There's also less jargon, more plain English and updated content.

To shape the redesign, we carried out extensive research and held numerous sessions with members to help us better understand user needs and expectations, and how we could meet them. We plan to continue this research going forward to ensure our website is the 'go-to' place for all your pension information.

We're also planning upgrades to the Pension Portal, so make sure you're registered if you haven't already!



Check out the new pages specifically for pensioners and those claiming a pension at:

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

## Get the links we've shared

We've shared several links to our own and other sites in this newsletter.

You can get a digital edition of this newsletter and a list of all the useful links we've shared here:



[www.civilservicepensionscheme.org.uk/pensioner-news/spring-2022](http://www.civilservicepensionscheme.org.uk/pensioner-news/spring-2022)

## Get in touch

Write to us:  
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Liverpool, L69 2BU

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

Email us:  
[Newsletter@MyCSP.co.uk](mailto:Newsletter@MyCSP.co.uk)

Pension Portal and Technical Help  
[portal@mycsp.co.uk](mailto:portal@mycsp.co.uk)