



## Tax is your individual responsibility...

### ...but help is available

**We know pensions and tax can be complicated but there's a variety of help available for you.**

You can visit the dedicated pages on the scheme website:

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

where you'll find a guide on Pension Savings Statements, frequently asked questions, a handy two minute video which helps you to understand your statement and information on ways to pay if you do have a tax charge.

Tax training sessions are also available for you to attend. Your employer is required to make suitable arrangements and pay for this training.

The tax training will help you to understand more about pension tax rules and how they apply to you.

It will be explained why you've received a Pension Savings Statement, how you can calculate if you have a tax charge to pay, ways to pay if you do and the timescales involved.



## Tax training available:

As you've received a Pension Savings Statement, your employer should invite you to attend a group pension tax awareness session.

The training will be delivered by a pension consultant who will give you all the information you need regarding pension tax.

After the session you will:

- **understand how tax legislation can impact your pension benefits;**
- **be able to calculate if you have a tax charge to pay; and**
- **understand the different methods available to pay any potential tax charge.**

If you calculate that you do have a tax charge to pay, you should then attend a one-to-one tax session. Again, your employer should arrange and fund this for you.

Please note, these sessions do not provide financial advice but they will help you to understand what action you need to take.

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If you would like more information about tax training, please visit:  
[www.mycsp.co.uk/pension-training/member-learning](http://www.mycsp.co.uk/pension-training/member-learning)