

# Pension Changes Update



*Your update on the  
new Civil Service  
Pension Scheme*



This update includes information about:

- contribution changes and the new scheme, alpha
- upcoming changes to partnership
- new alpha tools.

In previous Pension Changes Updates you can find information about:

- moving into alpha
- the Options Exercise
- videos and other communications products.

If you haven't read these updates, you can find them here:

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



alpha is here

alpha is here from 01 April 2015.

The majority of active members of classic, classic plus, premium, and nuvos will be moving into alpha from this date.

Most new entrants who join after 01 April 2015 will be eligible to join alpha from their first day.

Members who took part in the Options Exercise (more information can be found in our previous Pension Changes Updates) should have received confirmation of the date they will move into alpha.

How the introduction of alpha affects you depends on your circumstances. This update provides an overview and guides you to where you can find more information.



# How will my pension be affected after 01 April 2015?

My pension is:	
<p><b>in payment</b> (I am a pensioner)</p>	<p>Civil Service pensions that are in payment will not be affected by the introduction of alpha.</p>
<p><b>preserved</b> (I left the scheme and have a pension that I have not claimed)</p>	<p>Preserved Civil Service pensions will not be affected by the introduction of alpha.</p> <p>But if you are re-employed after a short break in service, your preserved pension can be linked to your new alpha pension.</p>
<p><b>building up</b> (I am an active member)</p>	<p>Active members' pensions are affected differently based on the following two checks:</p> <ol style="list-style-type: none"> <li>1. Were you a member of a public service pension scheme, or on a short break in membership, of five years or less, on both 31 March 2012 and 31 March 2015?</li> <li>2. How far were you from your Normal Pension Age (NPA) on 01 April 2012? NPA is usually age 60 in classic, classic plus, and premium, and age 65 in nuvos.</li> </ol> <p>Your answers to these questions will determine how your pension is affected.</p> <ul style="list-style-type: none"> <li>• If you were not in a public service pension scheme (or on a short break) on 31 March 2012 and 31 March 2015 you will move into alpha on 01 April 2015.</li> <li>• If you were in a public service pension scheme (or on a short break) on 31 March 2012 and 31 March 2015 and you were more than 10 years from your NPA on 01 April 2012 you will move into alpha on, or after, 01 April 2015.</li> <li>• If you were in a public service pension scheme (or on a short break) on 31 March 2012 and 31 March 2015 and within 10 years of your NPA on 01 April 2012 you are not affected by the introduction of alpha. You will stay in your current pension scheme.</li> </ul>



## Where can I find out more?

Over the past 18 months, Civil Service Pensions has published lots of information to help you find out more about alpha. If you haven't done so already, you should take a look at the information available here: [www.civilservicepensionscheme.org.uk/members/alpha](http://www.civilservicepensionscheme.org.uk/members/alpha)

**2015 FAQs** - if you have any questions about the scheme, this is the first place you should check. You will find answers to some of the common questions scheme members have been asking.

**The full alpha scheme guide** - the guide is split into sections, so you can find the information on the specific subjects you want to know about. For example, if you want to know about retirement, take a look at 'claiming your pension' - Section O5.

**alpha retirement estimator** - this is for alpha members who have previously been a member of the Principal Civil Service Pension Scheme (PCSPS - classic, classic plus, premium or nuvos). By entering some of your personal details (your date of birth etc) and details of your pay and pension, you can get an idea of how your pension could build up.



## Contribution changes

Over the last few weeks Civil Service Pensions has been sending all active scheme members a letter; everyone should have received a letter by the beginning of April 2015. This letter was to provide two important pieces of information.

The first was about the introduction of alpha, and the second was about the new contribution arrangements.

From 01 April 2015 the new contribution arrangements come into effect. There will be a single set of contribution rates across Civil Service Pensions, regardless of whether you are a member of classic, classic plus, premium, nuvos or alpha.

More information about the new contribution arrangements can be found here: [www.civilservicepensionscheme.org.uk/members/contribution-rates](http://www.civilservicepensionscheme.org.uk/members/contribution-rates)





### Changes to the partnership scheme

As part of the March 2014 Budget the Government announced changes to Defined Contribution schemes, including the partnership scheme. From 01 April 2015 new ways to claim your partnership benefits will be introduced.

You will be able to:

- claim your full fund as a cash lump sum
- buy an annuity (a regular income similar to a pension)
- claim part of your fund, leaving the rest to be claimed at a later date.

All options are subject to tax, and limits set by HM Revenue & Customs.

Members who joined the Civil Service Pensions arrangements before 01 October 2002 have not been able to join the partnership scheme. From 01 October 2015 this is changing. From that date all members of alpha will be able to choose to switch into partnership, regardless of their start date.

There is more information on the partnership scheme available here:  
[www.civilservicepensionscheme.org.uk/members/partnership](http://www.civilservicepensionscheme.org.uk/members/partnership)



### New alpha forms are now available

All forms are now available on the Civil Service Pensions website.

This new suite of forms includes:

**Death benefit nomination form** – so you can nominate someone (or more than one person) to receive the lump sum payment that can be paid if you die.

**Partner declaration form** – if you are not married, or in a civil partnership, you can ‘declare’ your partner to receive pension benefits if you die.

**Please note that you do not have to make a new nomination or partner declaration just because you have moved schemes. Any partner declarations you made while you were a member of classic plus, premium, or nuvos, or any death benefit nominations you made in any of the other schemes will apply to your alpha pension.**

**When you make a new nomination, or declaration, it will apply to all of your pension benefits.**

**Pension switch form** – if you want to switch into the partnership scheme, or from partnership into alpha.

**Partial retirement form** – to use (with your employer) to apply for partial retirement.

**Added pension and EPA applications** – to be used when you want to buy added pension, or an EPA portion of your pension.



You can apply to buy added pension by monthly contributions, or an EPA portion of your pension, in the first three months from the date you moved into alpha. If your application is able to go ahead (there are some eligibility criteria that must be met) your application will be backdated to take effect from the date you joined alpha. Your contributions will be collected once your application has been processed.

This means that it is very likely you will have to pay some backdated contributions the first time they are taken from your pay and you must pay all backdated contributions.

***Please remember that if you are a new member of alpha, it can take a few weeks until your pension record is updated. In the first few weeks of alpha membership, you might experience a delay with any request you make***

All the new forms can be found here:  
[www.civilservicepensionscheme.org.uk/members/member-forms](http://www.civilservicepensionscheme.org.uk/members/member-forms)



## Who do I ask about my pension?

If you have any questions about your pension, the information we have published on the Civil Service Pensions website should answer most of them.

It can sometimes be confusing where to go to find out about certain things. The following is a brief guide to point you in the right direction.

There a lot of tools and information on the website designed to help you with your questions:

### **How does the alpha scheme work?**

See the member scheme guide.

### **How much will I contribute from 01 April?**

See the members' contribution information and calculator.

### **What happens to my pension if I have to take a career break?**

See the Life Events section of the scheme guide.

### **Where can I find out about the Options Exercise?**

See the Options Exercise pages of the website.

You can find all this information on the Civil Service Pensions website.

There are some things you will need to contact the scheme administrator (MyCSP) about, such as a question about a quote you received, or to make changes or updates to your personal information.

You can the find the contact details here:

[www.civilservicepensionscheme.org.uk/contact-us](http://www.civilservicepensionscheme.org.uk/contact-us)



# Thank you for your feedback



The website already contains information to help you understand the scheme changes. It explains how you will be affected, depending on which scheme you are currently in:  
[www.civilservicepensionscheme.org.uk/member-type](http://www.civilservicepensionscheme.org.uk/member-type)



## Thank you for your feedback

Since the last update we have received lots of feedback via the online form: [www.smartsurvey.co.uk/s/2015communications](http://www.smartsurvey.co.uk/s/2015communications)

We have taken your comments on board and will be using them to inform the way we communicate with members of the Civil Service Pensions arrangements.

We will also update the FAQ section of the website regularly:  
[www.civilservicepensionscheme.org.uk/alphainfo](http://www.civilservicepensionscheme.org.uk/alphainfo)



## Have your say

Civil Service Pensions wants to make these communications as helpful as possible and give you what you need to understand your pension benefits and make informed decisions about your future. Please help us to do this by taking a few minutes to give us feedback on this Pension Changes Update: [www.smartsurvey.co.uk/s/2015communications](http://www.smartsurvey.co.uk/s/2015communications)



## Further information about the changes

Information, other guidance materials and updates to the FAQ section will be published on the website over the coming months.