

# You have joined a Civil Service Pension scheme...

## ...what happens now?



### Should I stay in the pension scheme?

Your Civil Service pension is an important part of your pay and reward package from your employer.

A pension can give you peace of mind, knowing you have made a start on planning for your retirement.

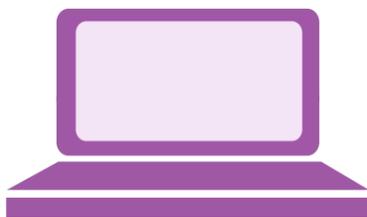
The Civil Service Pensions arrangements have a range of valuable benefits for you and your family that can be payable when you retire, if you get too ill to work, or if you die.



### Check the web

If you haven't done so already, now is the time to look into the benefits you could get from your pension.

The perfect place to find out about the scheme you are in, is:



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

### What's on the website?



You can find out about the different pension schemes. There's an alpha section and PCSPS sections (that includes classic, classic plus, premium, and nuvos).



There are scheme guides that contain the main details you'll need about your scheme and the benefits you'll build up. You can find the full scheme rules too.



Details of the latest changes to the Civil Service Pensions arrangements that might affect you and your pension.

You'll find a whole lot more too, like frequently asked questions, and calculators.



For more information visit [www.civilservicepensionscheme.org.uk](http://www.civilservicepensionscheme.org.uk)

Tell us what you think about this guide [www.smartsurvey.co.uk/s/quickstart](http://www.smartsurvey.co.uk/s/quickstart)

**Please note:** These are guidelines only, all benefits have eligibility criteria and time limits. Increasing your retirement savings can have tax implications, see the scheme guides for more information.

### What should I do now?

**Nominate a beneficiary for your lump sum death benefit and a dependant's pension (where appropriate)**

Depending on your circumstances, there may be a death benefit lump sum payable when you die. You can nominate a person, people, or organisation to receive the lump sum.



You can find the death benefit nomination and partner declaration forms on the Civil Service Pensions website.



Don't forget to keep your nomination up to date by refreshing it regularly.

### What can I do now?

**Look into transferring other pension benefits to your new pension scheme**

If you have a pension fund with another scheme, you may be able to bring these funds into your Civil Service pension.

Each scheme has different deadlines linked to transfers. The type of pension you want to transfer in can also have an effect. For example alpha members have to apply to transfer within 12 months of being eligible to join the scheme.



If it's possible to transfer in your other pension fund, you'll be told how much pension it will buy you in your new scheme.



Check the scheme guides on the website for more information on transferring into your new scheme. It's recommended that you seek some independent financial advice before transferring.

### What should I think about now?

**Take control of your retirement planning**

There are different ways that you can take control of how much pension you might have at retirement and when you can claim it without any reduction for early payment. You will have to pay additional contributions, so it's about finding what's right for you. Click these links to check the website for more information:

