

Pension *news*

Active member pensions newsletter February/March 2020

Have you registered for the Pension Portal yet?

**It's safe,
secure and
easy to use!**

You can view your pension benefits online, all in one place. What's more, you can model your future with our new and improved retirement modeller. Want to update your details? No problem, do it online! Look inside for more information.



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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.

Pop over to the Pension Portal today

In June 2019, the Pension Portal launched for active members, and so far there have been over 50,000 (active) registrations. The portal is *the* place to find all your pension benefits online, in one place. Your Annual Benefit Statement can be found here too, alongside the address details we hold for you. If you need to update any of your details, you can now do it online.

Why not model your future too?

By registering for the portal you can also access the Retirement Modeller which will pre-populate your details. You can model your benefits as many times as you like during each session. Please note, if you have recently joined the pension scheme, you can use the modeller once you have received your first Annual Benefit Statement.

Launched in June last year, this is a new and improved version of the previous modeller – it requires less input from you but will still give you a glimpse into your financial future, from which you can start to review your options.

Using the Retirement Modeller, you can get an indication of what you could receive when you retire and start planning for the lifestyle you want.

Access to this information will help you to plan for your retirement, make more informed decisions.



Q. How do I register for the Portal?

You'll need the registration code that your employer can provide you with and a number from your Annual Benefit Statement that was posted to you between June and August 2019. It can be found in the top right-hand corner of the covering letter and is titled 'Our ref'. It's an eight digit number. To help you, there's a short Bite-Size video on how to register on the scheme website. You can find our Bite-Sized videos in the Quick Links menu of our website: www.civilservicepensionscheme.org.uk

You'll then be ready to register on the Pension Portal: members.civilservicepensionscheme.org.uk

Q. I want to change my death benefit nominee/s. How do I do that?

You can update your nomination by completing and returning a Death Benefit Nomination form, found on the Forms page of our website. Later in the year, you'll be able to update the details of your death benefit nomination/s on-line through the Pension Portal.

Q. I've moved house recently – how do I update my details?

Easy – simply register for the Portal (if you haven't already) and then follow the simple instructions (and remember to update your HR Payroll provider at the same time!).

Annual Benefit Statements going paperless from 2021!

In this digital age, more and more of our daily life centres around the online world – we book flights from our phone, check the weather on the web, keep in touch with our families through Facebook and inspire each other through Instagram.

In line with this increasing move to digital delivery, from June 2021, in a phased upload until the end of August that year, you'll be able to view your Annual Benefit Statement (ABS) online – as you can now – through the Pension Portal. From that time, we won't be sending out paper copies, unless you choose to receive it that way.

Why change? Having your ABS online means that you can access your pension benefits, any time, any place. The Portal also works on mobiles so you can check your details on the go.

It also means that you'll have access to an archive of your statements with no need to store them at home or work, reducing the risk of losing your personal information. By having access to your ABS online, it removes the risk of it being lost in the post or going to the wrong address if you haven't updated your address details. What's more, through the Portal, you'll be able to see real-time updates – any time your pension record is updated; your statement is automatically updated on the Pension Portal.

This is all part of our online offering to you, accessible from the scheme website, your one stop shop for all things pension – information, videos, calculators and so much more.



What if I still want a paper copy?

You can still receive a paper copy of your Annual Benefit Statement (ABS) if you'd like to – you simply need to opt out of the paperless option by emailing paper@mycsp.co.uk providing us with your full name, date of birth and member number. Your member number can be found in the top-right hand corner of your ABS covering letter titled 'Our ref'. Alternatively, you can write to us to opt out of the paperless option. Our address is on the last page of the newsletter.

An update on McCloud

In 2015, the Government introduced reforms to public service pension schemes. This resulted in establishing a number of new reformed schemes across the public sector. For civil servants, this scheme was *alpha*. Depending on how close they were to scheme retirement age, existing civil servants who were in post on 31 March 2012 either:

- moved into alpha straight away
- remained in their old scheme (transitional full protection), or
- had a staggered move into alpha (tapered protection).

Most civil servants who joined after 31 March 2012 moved into alpha in 2015.

In December 2018, the Court of Appeal held the transitional protection offered to members who were closer to retirement age gave rise to unlawful discrimination, as younger members were not eligible to receive it. This is known as the 'McCloud Judgment'.

A written ministerial statement published on the 15 July 2019 confirmed that, as transitional protection was offered to members of all the main public service pension schemes, including the Civil Service Pension Scheme, the Government intends to remedy the difference in treatment across all those schemes.

So what does this mean for you?

Remedy hearings are ongoing in the employment tribunals as are discussions with relevant stakeholders to address the unlawful treatment identified by the Court of Appeal, and so we're unable to confirm exactly what it means for members. It's not as straightforward as returning all affected pension members to their pre-2015 schemes as this would cause



detriment for a lot of our pension scheme members. There are many individuals who are expected to be better off within alpha.

At this time, the most important message is that **'the pension you have earned to date is safe'**.

What happens next?

During 2020 we expect that employer tribunal hearings and stakeholder discussions will progress. We expect this will result in agreement as to a way forward to address the unlawful treatment. Once this has been agreed, actions will be undertaken to rectify the situation.

We are and will be engaging with the relevant stakeholders including (but not limited to) Trade Unions, Employers, HM Treasury, and affected members to ensure all views are considered.

How do I stay updated?

We've created web pages on our website (www.civilservicepensionscheme.org.uk/members/mccloud-judgment) that include links to the various rulings and statements, as well as FAQs that will be kept up to date with the latest information on the McCloud judgment.

Here to help

Launched in April last year, the Member Help Centre is your one stop shop for information about your benefits.

You'll find a whole host of information that provides you with an at a glance guide of your benefits whilst also giving you a steer on some of the hot topics which other members have queried:

- how to boost your pension
- partial retirement
- death benefits
- divorce
- contribution rates from you and your employer

What's more, the centre includes a glossary of terms to help you to navigate the world of pensions which we know can be confusing at times.

You can reach the help centre from the website: www.civilservicepensionscheme.org.uk

FIND IT FAST
in the Member Help Centre

Need information about Civil Service Pensions?
With an intelligent search engine, quick links to forms and guides, a glossary of terms, and a contact us function, you'll find it fast in the Member Help Centre.

Visit the new Member Help Centre at www.civilservicepensionscheme.org.uk

Tell us what you think

Understanding your pension benefits means that you can make more informed choices about your financial future.

The scheme website is your one stop shop for pension related information and over the last year, we've updated the content, layout and navigation so that it's easier for you to find what you want to know.

The website is also the place to find things fast on the 'help centre', and access the Pre-Populated Retirement Modeller and your pension details at a glance on the 'Pension Portal'.

To make sure that the information we provide delivers what you want, we're conducting an online survey and we'd like you to tell us what you think.

The survey is completely anonymous and gives you the opportunity to give us your feedback and comments about what you like and what would be 'even better if...'

Please follow this link www.smartsurvey.co.uk/s/engage2020 or visit the website where you'll be guided to the survey.

The survey will take around ten minutes to complete. All feedback is gratefully received and will help us to continually improve how we provide information to you.

The survey will close at the end of March, so be sure to take part!



Looking after your loved ones

Your Civil Service pension doesn't just provide pension benefits. In certain circumstances, it also provides benefits after your death to the people you care about.

Making sure your death benefit nomination details are up to date is really important and we're making it even easier to do just that – later this year you'll be able to review and amend your details online.

Through the Pension Portal, you'll be able to:

- View any existing death benefit nomination/s;
- Add/replace any new nominations; and
- Use the automatic allocation to split benefits evenly amongst multiple nominees, where appropriate.

Once you've made your changes and submitted them using the online form, you'll receive an email confirmation advising that your changes have been made, providing you with peace of mind. Watch the website for more details later this year.

Competition time

For your chance to win £100 of Love 2 Shop vouchers courtesy of MyCSP, find which one of these twelve words doesn't appear in the word search:

- | | | |
|-----------|-----------|----------------|
| ADVICE | KNOWLEDGE | RESPONSIBILITY |
| ALLOWANCE | ONLINE | SUPPORT |
| ENJOYMENT | PAYE | TRAVEL |
| HOBBIES | PORTAL | WEBSITE |

G	P	S	D	I	N	U	J	Q	Q	U	U	N	L	W
U	U	E	M	S	X	R	P	A	Y	E	S	V	E	E
O	U	I	T	G	P	S	V	S	U	P	A	B	V	B
P	J	B	Q	W	L	Q	O	K	R	C	Z	U	A	S
M	P	B	S	J	U	F	U	O	O	Z	Q	A	R	I
O	Z	O	X	I	E	N	J	O	Y	M	E	N	T	T
N	T	H	V	P	F	K	Y	M	I	T	V	A	V	E
L	Y	T	I	L	I	B	I	S	N	O	P	S	E	R
I	P	O	R	T	A	L	N	F	H	V	J	J	C	Q
N	O	K	Q	K	F	P	T	R	O	P	P	U	S	I
E	C	N	A	W	O	L	L	A	D	V	I	C	E	C
Z	P	B	F	L	U	R	I	I	M	Y	K	A	R	U
G	E	F	G	S	Z	B	Q	O	T	P	Q	I	L	X
M	J	T	L	W	K	T	C	V	I	G	P	Q	A	R
B	P	W	E	F	T	J	C	U	G	U	U	L	F	L

The missing word is: _____

My name: _____

My address: _____

My contact number: _____

Answers must be received by Tuesday, 31 March 2020.

Then either:

- email your answer to: communications@mycsp.co.uk or
- complete the information in the box, cut around the dotted lines and send it in a Stamp Addressed Envelope to: Civil Service Pensions, PO Box 2017, Pension News Word Search, Liverpool L69 2BU.

Let's talk

Email us:

If your email contains GSI/GSE/PNN please send it to contactcentre@mycsp.gse.gov.uk

From any other email address please use contactcentre@mycsp.co.uk

Tweet us: [@CSPScheme](https://twitter.com/CSPScheme)

Website: www.civilservicepensionscheme.org.uk

Write to us: Civil Service Pensions, PO Box 2017, Liverpool, L69 2BU

Call us: **0300 123 6666** Overseas: **+44 1903 835902**

Monday, Tuesday, Thursday, Friday: **8.30am - 6.00pm**

Wednesday: **9.00am - 6.00pm**