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00 June 2016

Dear member,

For information only

I am writing to you about matters relating to State Pension changes and your Civil Service Pension. This letter is for information purposes only and there is no action required from you. However, you may wish to keep it for reference.

New State Pension Changes

You may be aware that a new State Pension was introduced on 6 April 2016 for people who reach State Pension age on or after this date. This applies to:

- Men born on or after 6 April 1951;
- Women born on or after 6 April 1953.

This will replace the existing Basic State Pension and Additional State Pension.

What does the new State Pension mean for you as a member of the Civil Service Pension arrangements?

Until April 2016, you and all members of the defined benefit Civil Service Pension Schemes were contracted-out of the Additional State Pension and in return you paid lower National Insurance contributions. You may not have been aware of this situation.

The changes mean that from April 2016, the Civil Service Pension arrangements will no longer be contracted-out of the Additional State Pension and as a result, you will no longer pay a reduced rate in National Insurance Contributions. This does not have any impact on the amount that you contribute towards your Civil Service Pension but will affect your take home pay.

Where can I obtain further information about the changes to the New State Pension?

Further information about the new State Pension and changes to National Insurance arrangements for members of schemes like the Civil Service Pension Schemes, can be found at the following links:

www.gov.uk/new-state-pension

www.gov.uk/contracted-out

For further information on National Insurance rates visit:

www.gov.uk/government/publications/rates-and-allowances-national-insurance-contributions/rates-and-allowances-national-insurance-contributions

Annual Benefit Statements

Each year, the Civil Service Pension Scheme aims to provide its members with an Annual Benefit Statement which sets out the pension they have built up. This year we have improved the layout and redesigned your statement to make it easier to understand.

If you are a member of 'alpha' (our new career average pension scheme), you will receive your Annual Benefit Statement between June and the end of August 2016. If you are a member of 'classic', 'classic plus', 'premium' or 'nuvos' you will receive your statement between October and the end of December 2016.

Providing you with a high quality service

As you may be aware, over the last year the Civil Service Pension arrangements changed significantly, especially with the introduction of 'alpha', which most of our active membership transitioned into. Over this time, some of our members experienced service that was below the standard that we would strive to achieve. I would therefore, like to take this opportunity to confirm to you that service standards have stabilised and we are working hard with our pensions administrator, MyCSP to ensure that the service you receive as a member is of the quality you should expect.

If you have any enquiries regarding the new State Pension changes, you should contact your HR department or Shared Services in the first instance.

Alternatively, you can call our dedicated phone line 0300 123 6668. This is available between the times 8am-6pm.

For further information on the Civil Service Pension arrangements, please visit our website www.civilservicepensionscheme.org.uk/members

Yours faithfully,



Rupert McNeil
Chief People Officer