Civil Service Pensions

Below is an example of the accrued benefits and results for a senior manager who was in alpha for the full year with linked final salary benefits in Classic.

Employee pension benefits in the scheme

The following benefits are from the PCSPS scheme

	Start of period (31/03/2024)	End of period (31/03/2025)
Final Salary pension :	£26,000.00	£27,000.00
Spouse's pension from Final Salary scheme (even if not married) :	£13,000.00	£13,500.00
Automatic lump sum :	£78,000.00	£81,000.00
Self and partner pension from **nuvos** and/or added pension account		
Self only pension from **nuvos** and/or added pension account :	£0.00	£0.00

The benefits described above include the following :

GMP - pre 1988 :		
GMP - post 1988 :		
NI modification :		

The following benefits are from the CSOPS scheme

Self and partner pension from **alpha** and/or added pension account :	£5,000.00	£10,000.00
Self only pension from **alpha** added pension account :		

Results for period 2024 - 2025 :

Age at end of reporting period - 31/03/2025 :	62	
Previous Scheme if applicable :	classic	
Scheme at start of reporting period :	alpha	
Scheme at end of reporting period :	alpha	
Reporting period start :	31/03/2024	
Reporting period end :	31/03/2025	

PCSPS details

PCSPS Accrued Pension at end of period :	£27,000		
CETV at start of period (PCSPS) :	£645,970		
CETV at end of period (PCSPS) :	£653,670		
Real increase in pension (PCSPS) :	£558	1	
Real increase in lump sum (PCSPS) :	£1,674	2	
Real increase in CETV (PCSPS) :	£13,509	3	
Value of pension benefits for 2024 - 2025 : Single Total Figure of Remuneration (PCSPS) :	£12,834	4	
Value of pension benefits for 2023 - 2024 : Single Total Figure of Remuneration (PCSPS) :	£0		

CSOPS details

CSOPS Accrued Pension at end of period :	£10,000		
CETV at start of period (CSOPS) :	£87,134		
CETV at end of period (CSOPS) :	£177,525		
Real increase in pension (CSOPS) :	£4,665	1	
Real increase in CETV (CSOPS) :	£79,815	3	
Value of pension benefits for 2024 - 2025 : Single Total Figure of Remuneration (CSOPS) :	£90,300	4	
Value of pension benefits for 2023 - 2024 : Single Total Figure of Remuneration (CSOPS) :	£0		

Civil Service Pensions

Below are examples of how the real increases are calculated for:

1: Accrued pension (Classic linked benefits and alpha)
2: Lump sum (Classic linked benefits only as no lump sum in alpha)
3: CETV (Classic linked benefits and alpha)
4: Single Total Figure of Remuneration (Classic linked benefits and alpha)

Example 1: *Increase in accrued pension where the senior manager was in post for the full year.*

Classic:	
Accrued pension as at 31 March 2024 (previous year end)	**£26,000 (A)**
Accrued pension as at 31 March 2025 (current year end)	**£27,000 (B)**
Accrued pension as at 31 March 2024 (previous year end) plus inflation (@ 6.7%)	**£26,000 (A) x 1.017 = £26,442 (C)**
Real increase in accrued pension during current financial year	**£27,000 (B) - £26,442 (C) = £558 (D)**
Alpha:	
Accrued pension as at 31 March 2024 (previous year end)	**£5,000 (A)**
Accrued pension as at 31 March 2025 (current year end)	**£10,000 (B)**
Accrued pension as at 31 March 2024 (previous year end) plus inflation (@ 10.1%)	**£5,000 (A) x 1.067 = £5,335 (C)**
Real increase in accrued pension during current financial year	**£10,000 (B) - £5,335 (C) = £4,665 (D)**

Example 2: *Increase in accrued lump sum where the senior manager was in post for the full year.*

Classic:	
Accrued lump sum as at 31 March 2024 (previous year end)	**£78,000 (A)**
Accrued lump sum as at 31 March 2025 (current year end)	**£81,000 (B)**
Accrued lump sum as at 31 March 2024 (previous year end) plus inflation (@ 6.7%)	**£78,000 (A) x 1.017 = £79,326 (C)**
Real increase in accrued lump sum during current financial year	**£81,000 (B) - £79,326 (C) = £1,674 (D)**

Example 3: *Increase in CETV where the senior manager was in post for the full year.*

Classic:	
CETV as at 31 March 2024 (previous year end)	**£645,970 (A)**
CETV as at 31 March 2025 (current year end)	**£653,670 (B)**
CETV as at 31 March 2024 (previous year end) plus inflation (@6.7% and based on age factors at the end of the year, not shown on the results page)	**£645,970 (A) x 1.017 x relevant age factors = £640,161 (C)**
Real increase in CETV during current financial year	**£653,670 (B) - £640,161 (C) = £13,509 (D)**
Alpha:	
CETV as at 31 March 2024 (previous year end)	**£87,134 (A)**
CETV as at 31 March 2025 (current year end)	**£177,525 (B)**
Contributions paid during the year	**£3,000 (C)**
CETV as at 31 March 2024 (previous year end) plus inflation (@10.1 and based on age factors at the end of the year, not shown on the results page)	**£87,134 (A) x 1.067 x relevant age factors = £94,710 (C)**
Real increase in CETV during current financial year after deductions	**£177,525 - £94,710 (B) - £3,000 (C) = £79,815 (D)**

Civil Service Pensions

Example 4: *Single Total Figure of Remuneration where the senior manager was in post for the full year.*

Classic:	
Real increase In Pension as at 31 March 2025	**£558 (A)**
Real increase In Lump sum as at 31 March 2025	**£1,674 (B)**
Single Total Figure of Remuneration	**£558 (A) x 20 + £1,674 (B) = £12,834 (C)**
Alpha:	
Real increase In Pension as at 31 March 2025	**£4,665 (A)**
Contributions paid during the year	**£3,000 (B)**
Single Total Figure of Remuneration	**£4,665 (A) x 20 - £3,000 (B) = £90,300 (C)**