

## **Members reaching age 75 – Frequently Asked Questions for employers**

Q: Do members have to retire or leave service from age 75?

A: Members do not have to retire from age 75; however, they can no longer be a member of the Principal Civil Service Pension Scheme (PCSPS).

Q: Do members have to take their benefits at age 75?

A: No, members do not have to take their benefits at age 75.

Q: If a member takes their PCSPS benefits at age 75, will they be subject to abatement?

A: No, abatement does not apply.

Q: Are members covered for death-in-service benefits from age 75?

A: The Civil Service pension scheme does not cover PCSPS members for death-in-service benefits from age 75. However, it does provide cover for death-in-retirement.

Q: Should I stop deducting contributions from alpha members (or members who have chosen to join alpha) from age 75?

A: You must stop deducting contributions for PCSPS members from age 75. However, you should continue to deduct contributions for alpha members (or members who have chosen to join alpha) from age 75.

Q: When a PCSPS member reaches age 75, can they join another pension scheme?

A: From age 75, PCSPS members are eligible to join alpha unless:

- they are a member of the partnership scheme (or any other pension scheme to which their employer contributes); or
- they are prohibited from doing so due to their terms of employment.

Q: What information do we need to provide in our monthly interface for members who have reached age 75?

A: Annex A of EPN578 contains a useful guide to the information you should provide in your monthly interface for members once they reach age 75.

Q: Why do members keep appearing in the monthly Management Information (MI) provided by the Scheme Administrator (MyCSP)?

A: The MI provided on a monthly basis is cumulative; therefore, members will remain on this list until they either leave service or retire.

Q: What will happen for members who reached age 75 before 01 May 2019?

A: We will then send you confirmation of when contributions should have ceased for these members.