

Spring Regional Employer Forums



Civil Service Pensions On Your Radar

Minimum Pension Age change



- Current Minimum Pension Age (MPA) is 55.
- Members who were in service on 6 April 2006 have a protected MPA of 50 (for C, C+ & P elements).
- From 6 April 2028 MPA will increase to 57.
- PCSPS will continue to have protected MPA of 55 (50 for pre-2006 joiners).
- Alpha and the L&G Partnership, CSAVC, and Concord schemes will have a protected MPA of 55 for members who joined before 4 November 2021.

2024 Valuation - what happens next?

- The 2024 valuation works on scheme data as at 31 March 2024.
- We'll agree the scheme set assumptions this summer so we're ready when HMT confirm their directions and the SCAPE rate.
- We aim to provide the member contributions table for April 2027 in September 2026.
- Reminders:
 - In November we'll provide the updated table for 2026/27.
 - We will need to suspend CETV work when the SCAPE rate is announced as factors will change.



Classic survivor benefits (Walker & Goodwin judgments)



- Consultation has completed on rule changes to equalise adult survivor benefits under classic and classic plus.
 - Subject to the necessary member contributions having been paid to, and retained by, the scheme.
- We expect to make the amendments before the Summer Recess.

Pension Dashboard

- Schemes have different deadlines to connect to the Dashboard.
- Public access will be announced in due course, date to be confirmed.
- Public Service Pension schemes are expected to connect to Dashboard by October 2025.
- The deadline for all schemes to connect to Dashboard is 31 October 2026.
- Given change in administrator we have delayed our connection date to 31 October 2026. We hope to connect between July-September 2026.
- Legal and General connected from 30 April 2025, for Partnership and AVC accounts



Change to the Legal & General AVC default fund



- The default investment fund for the AVC will be the Target Date Fund 3 (to be renamed Lifetime Fund) with effect from 1 May 2025 for new members.
- L&G will write to all existing members from 20th May advising of the change and how to opt-out if they wish to do so.
- Those who don't opt-out will have their funds switched between 30 June & 2 July.
- The target Date Fund has a marginally higher Fund Management Charge of 0.15% (an increase of 0.02%).

Legal & General - MySU

- EPN 725 announced of “My Scheme Updates” (MySU)
- All DC contribution files will need to be sent through MySU
- Legal & General should have contacted payroll administrators linked to your DC scheme to:
 - advise on what is required,
 - provide details of when your scheme is due to migrate; and
 - arrange a demonstration of MySU.
- If you have any questions relating to MySU, contact the team mailbox at: CSP@landg.com

The screenshot displays the 'My Scheme Updates' interface for a 'MySU Demonstration Scheme (GF11223345)'. The top navigation bar includes the L&G logo, 'My Scheme Updates', 'Help & Support', and 'Log out'. Below the navigation bar, there's a 'Dashboard' section with a 'Back to Manage Scheme' link. A prompt asks 'What would you like to do today?' with buttons for 'Create New Contribution Submission', 'Add New Joiners', 'View/Edit Enrolments', 'Manage File Mapping', 'View Completed Submissions', and 'Help & Support'. A 'Submissions In Progress' section is also visible. The main content area is divided into two panels. The left panel, titled 'Current Submission', shows a 'Review Submission' section with a search bar and a table of members. The right panel, titled 'Edit Member', shows a form for editing member details. The member's details are: Forename: John, Surname: Bgoneeleven, Payroll Ref: BGone0001, NINO: BG300022A, Postcode: CR3 6DX, Date Of Birth: 01/01/2000. The form includes fields for 'Member Regular (net)', 'Employer Regular (gross)', 'Member Single (net)', and 'Employer Single (gross)', each with a pound sign and a text input field. There's also a section for 'Alternatively just provide a reason why the member is no longer contributing' with a 'Reason' dropdown and an 'Effective Date' field. At the bottom right, there are 'Confirm' and 'Go back' buttons.

Forename	Surname	Payroll Ref.	NINO	Postcode	Date Of Birth
John	Bgoneeleven	BGone0001	BG300022A	CR3 6DX	01/01/2000

Name	Payroll Ref	NINO
J.Bgoneeleven	BGone0001	BG300022A
J.Catabgeight	CA100008	CA100008
J.Catabgeleven	CA100011	CA100011
J.Catabgfive	CA100005	CA100005
J.Catabgfour	CA100004	CA100004

Annual Disclosure – Resource Accounts



- EPN 727 issued on 31 January 2025
- Annex 13A to be received into MyCSP by 28 February 2025
- Total of 243 Departments completed Annex 13A – 14% after 28 February 2025
- Total of 1,482 member calculation requests
- Worked closely with HMT and NAO to determine Tranches
- The Resource Account information will be released in three Tranches:
 - Tranche 1 on 9 June – 990 members (66%) – 146 Departments
 - Tranche 2 on 27 June – 221 members (15%) – 31 Departments
 - Tranche 3 on 31 August – 281 members (19%) – 57 Departments

Other topical issues



Inheritance Tax

- Benefits such as Death In Service lump sum, death in deferment lump sum, or death soon after retirement will be included within the value of a person's estate for IHT purposes from April 2027.
- Draft regulations due later this year

Special Annual Allowance arrangements for Remedy Period and 2022/23

- All Remedy Pension Saving Statements and Pension Saving Statements 23/24 have now been issued.
- The 24/25 Pension Saving Statements will be issued in the usual way, with most statements issued over summer and all statements sent out by 6 October 2025.

Civil Service Compensation Scheme

- It has been communicated to unions that the 2010 scheme terms will remain unchanged for the foreseeable future. The consultation from 2017 has ended and with no current plans to begin a new consultation or to reform the CSCS.



Other topical issues (continued)



Neonatal care leave

- In the Civil Service, subject to eligibility, occupational neonatal care pay will be paid, whereby statutory neonatal care pay will be topped up to the normal contractual rate. In these cases, there will be no need for special pension arrangements.
- Where occupational neonatal care pay is not paid (e.g. where a non-Civil Service employer adopts a different practice), the assumed pay provisions (similar to those that apply to ordinary statutory maternity leave etc) will apply for anyone who is eligible for statutory neonatal care pay.

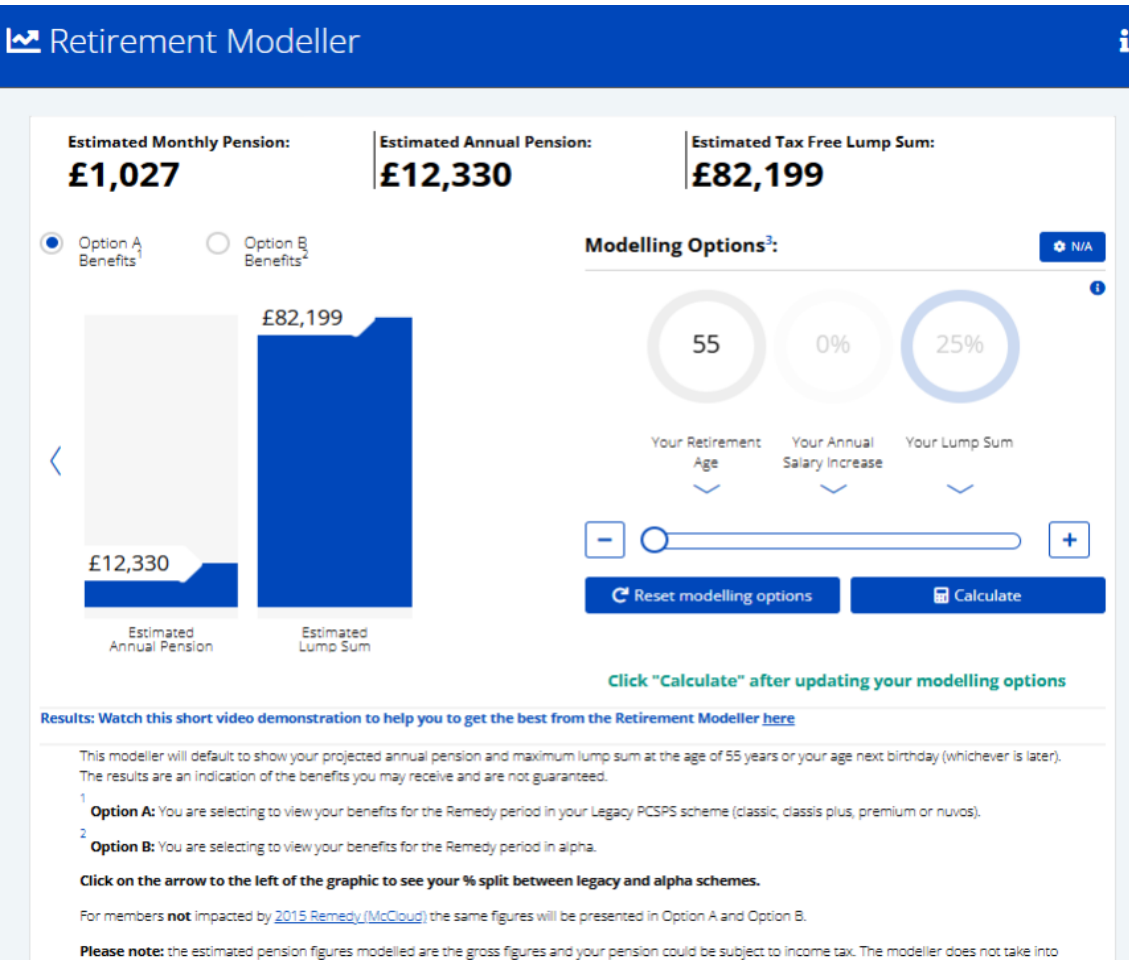
2015 Remedy (McCloud Programme)

A look back at 2024

- Ill Health Retirement - Remediation
- Remedy Pension Saving Statements
- Remediable Service Statements - Deferred
- Remedy Modeller
- Partial Retirement Illustrator tool



Remedy Modeller

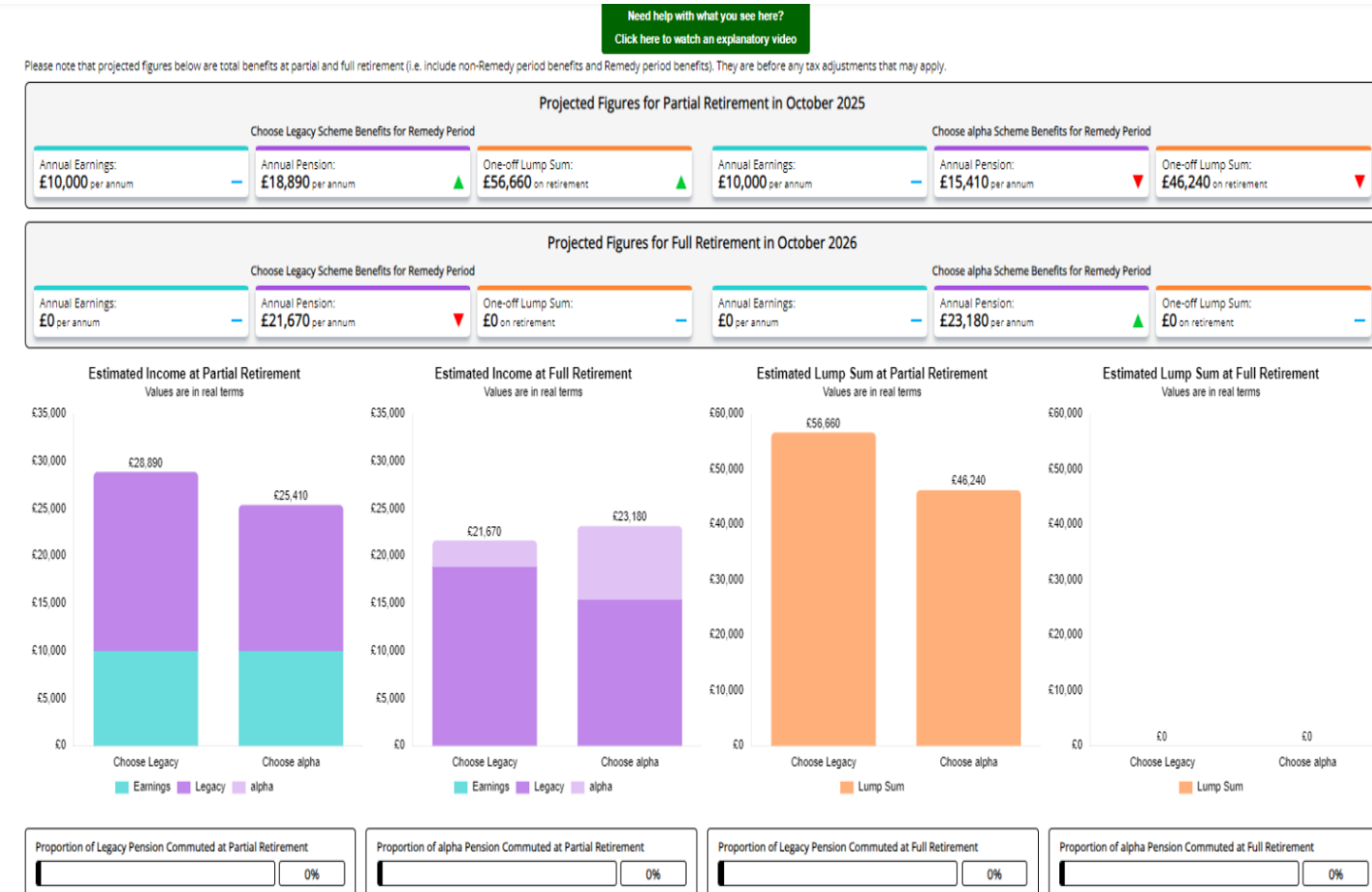


- Launched on the 12 November 2024
- Stats up to March 2025
 - 142,425 total visits (cumulative number of unique member visits per day)
 - **Successful visits – 141,135 (99.09%)**
 - Unsuccessful – 1,290 (0.91%)
- Split between Remedy / Non-Remedy users:
 - **Successful visits**
 - 77,797 - Remedy impacted members
 - 63,338 - Non- Remedy impacted members
- We know the modeller hasn't been perfect ...

Partial Retirement Tool

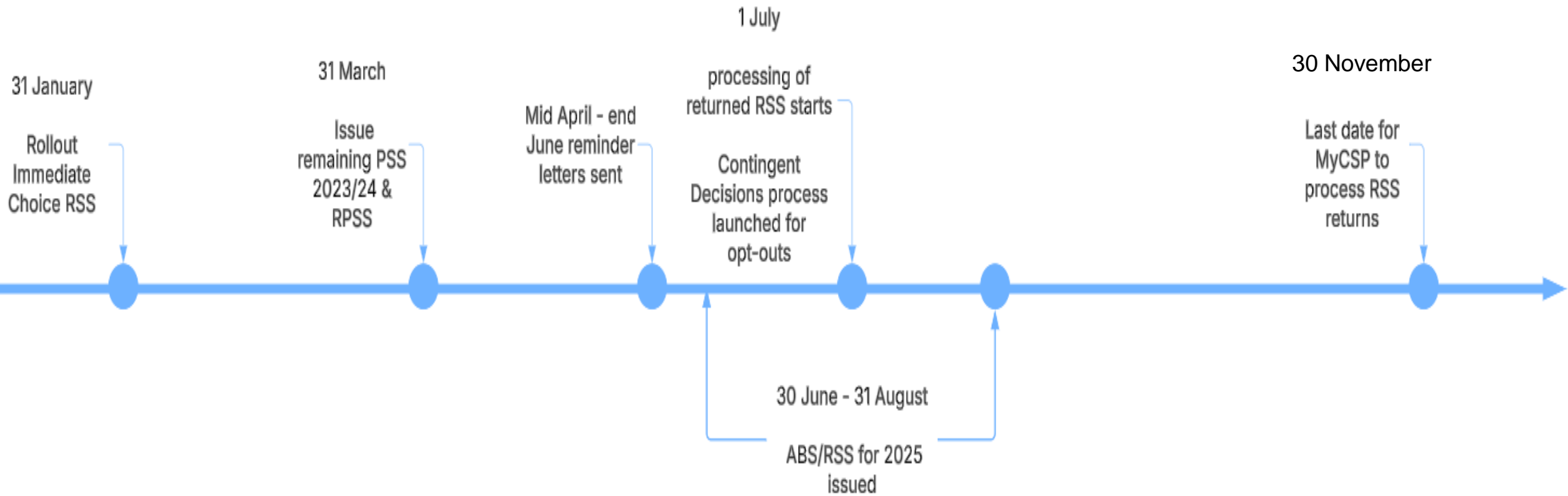
Launched in February 2025

- 876 active users (up until March)
- 3,504 views
- Average engagement time 06.27
- 91.7% people using their desktop
- 89.3% coming direct from the Am I Affected Tool
- Users love the information videos



As noted above, the figures shown in these results are before any tax adjustments that may apply. The user should be aware that lump sums arising from commutation above the tax free allowance will be subject to tax.

Look ahead at 2025



Remedial Service Statements (RSS) - Immediate Choice

132,035

Immediate Choice Members

51,713

Initial RSS Issued

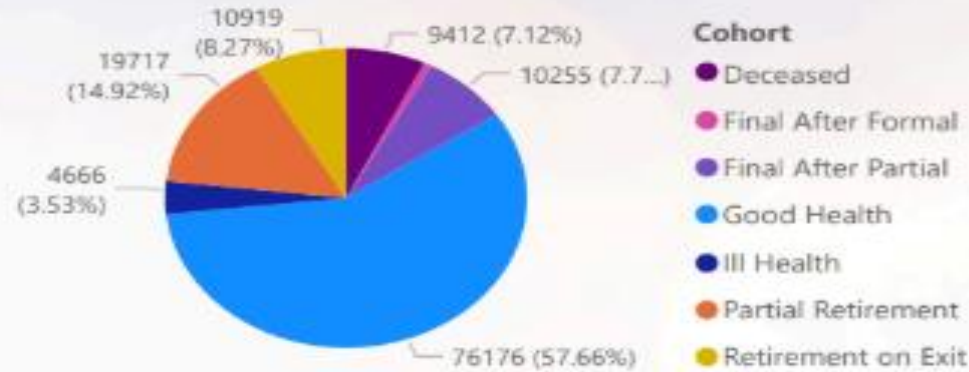
39.15%

% Initial RSS Issued

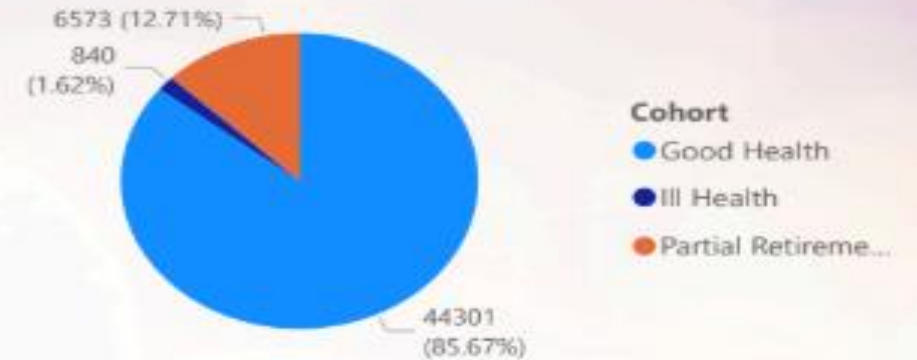
17,150

Decision Received

Immediate Choice Member's by Cohort



Initial RSS Issued by Cohort



Non-Tapered Members' Benefit Choice by %



Members' Scheme Choice by %



Civil Service Pensions

www.civilservicepensionscheme.org.uk



Government
People Group

Combined Annual Benefit Statements (ABS/RSS) for 2024/25



- On track to deliver almost 95% these from 1 June - 31 August 2025
- 10,030(1.7%) will be sent by 30 September
- We cannot provide 1,590 (0.27%) of members with an ABS/RSS
- A full suite of employer and member comms will be provided



Contingent Decisions

- A contingent decision is a decision which would have been different had it not been for the McCloud judgement.
- For example an individual wouldn't have opted out of the scheme if they were able to stay in their legacy scheme
- Contingent Decision applications for Opt Outs goes live in July.
- A full suite of employer and member comms is being developed

<https://www.civilservicepensionscheme.org.uk/cda>

Civil Service Pensions Joining the Pension Scheme Your Pension Planning for Retirement Retired, Left or Leaving Knowledge Centre Contact us What are you looking for?

Application form:

The quickest way to submit your request is by using the form below. However, if you'd prefer to print out and return this form by post, you can [download the postal version](#).

IMPORTANT: To complete this application, you'll need to provide the following evidence:

- Confirmation you were a member of the Civil service pension scheme and affected by the 2015 Pension Remedy.
- Dates you Opted out of CSP pension scheme.
- Rationale for opting out of the pension scheme.

If you don't include the required supporting evidence, there's a risk your application is likely to be rejected.

Confirmation *

☐ I confirm that I have read the information and understand that this is an application to buy back opted-out service for the Remedy period. I have used the Opt out estimator tool to get an illustration of costs. Should the application be successful, a formal opt out quote will be provided.

Your Details:

Title *

Name *
First name Surname

Address *

Post code *

Please provide any additional information to help us to locate you
[Help with this](#)
E.G. If you are no longer an active member or if we hold an old name or previous address. Provide any previous names or addresses you may have held at the time of your membership in the pension scheme.

Do you know your Member Number? *
☐ Yes
☐ No

Contact Number:

Personal Email Address:

Email opt-out:
☐ Correspondence will be sent via email. If you do not wish to receive correspondence via email and would prefer post, then please check the box

NI Number *
 AA 00 00 00 A

Date of Birth *
Day Month Year



Contributions Calculation tool

Remedy Opt Out Member Contributions Estimator

[Introduction](#)[Inputs](#)[Results](#)[T&Cs](#)

Welcome to the Remedy Opt Out Member Contributions Estimator

As part of the Remedy, members who opted out of the Civil Service Pension Scheme because of the introduction of the new 2015 scheme, alpha, may apply to have their opted out service in the 1 April 2015 to 31 March 2022 period reinstated. To enable this service to be reinstated, the member must pay the scheme the amount of member contributions that they would have paid had they not opted out.

Further information is available at: [INSERT CSP WEBSITE LINK HERE](#).

This tool is designed to give opted out members an estimate of the amount of money they will have to pay to reinstate that opted out service.

Some members opted out and joined the partnership scheme. If you were a partnership member, any contributions you paid into your partnership account will be used to offset the member contributions payable to the scheme, if you wish to be reinstated. This tool can show the effect of this.

Reinstated service will be added to your legacy pension scheme section (Classic, Classic Plus, Premium or Nuvos) for some or all of the period from 1 April 2015 to 31 March 2022. The period that can be reinstated is all of your opted out service during the 1 April 2015 to 31 March 2022 remedy period; it is not possible to select only part of the remedy period for reinstatement.

To use this tool, you will need details (actual, or approximate if you don't know) of your pensionable earnings for the period that you were opted out between 1 April 2015 and 31 March 2022, split by scheme year. If you do not know this, then an approximation is sufficient.

For members who joined the partnership scheme, you will need details (actual, or approximate if you don't know) of the contributions you paid into your partnership account in the period that you were opted out between 1 April 2015 and 31 March 2022, split by scheme year. Please note that this tool only gives an estimate in respect of the contributions you paid into your partnership account. It does not take account of any investment returns or charges applied in the partnership scheme that will be taken into account in your formal quote if your service reinstatement application is accepted.

Please note that each scheme year runs from 1 April to the following 31 March.

For the best experience, we advise that you use the Remedy Opt Out Member Contributions Estimator on a desktop computer. This tool is mobile phone/tablet compatible, but please be aware that there may be compatibility issues on some models.

Inputs - the data you put into the tool

The tool will not check your inputs against other systems. If you input inaccurate information, the outputs will be of limited value. No data you enter into this tool is stored or otherwise processed.

Same inputs in all years?	2015/2016	2016/2017	2017/2018	2018/2019	2019/2020	2020/2021	2021/2022
Eligible to be a member of classic immediately prior to 1 April 2015: 1	No --	No --	No --	No --	No --	No --	No --
Start date of opted out period in scheme year: 1	01/04/2015 X	01/04/2016 X	01/04/2017 X	01/04/2018 X	01/04/2019 X	01/04/2020 X	01/04/2021 X
End date of opted out period in scheme year: 1	31/03/2016 X	31/03/2017 X	31/03/2018 X	31/03/2019 X	31/03/2020 X	31/03/2021 X	31/03/2022 X
Total pensionable earnings (£): 1	30000	30000	30000	30000	30000	30000	30000
Marginal rate of income tax (%): 1	20	20	20	20	20	20	20
Partnership: 1	No --	No --	No --	No --	No --	No --	No --
Partnership contributions (£): 1	0	0	0	0	0	0	0

Illustrative results

Total contributions owed (reduced for partnership contributions and tax relief): 1	£9,156.00
Total interest: 1	£1,114.69
Total estimated cost to reinstate benefits: 1	£10,270.69

The results shown by using this tool are illustrative only. You will receive a formal quote showing the full amount you will need to pay if your application to reinstate your opted out service is approved. To apply to reinstate your opted service, please follow this link: [INSERT LINK HERE](#).

- To support members considering making a contingent decision, GAD has developed a tool to calculate the cost of contributions



Help to spread the Remedy word

Continue to encourage your employees to take action:

- Check if they are affected by 2015 Remedy via the “Am I affected tool”
- Model benefits via the Remedy Modeller on the portal
- Model benefits via the Partial Retirement illustrator
- FAQs • Chatbot • Remedy Updates Page



Civil Service Pensions

2015
Remedy

Almost
half a million
civil servants
are affected
by Remedy
(McCloud)

Are you?



Civil Service Pensions

www.civilservicepensionscheme.org.uk



Government
People Group

Employers' support

- Visit the employer hub:
<https://www.civilservicepensionscheme.org.uk/employers/>
- This site now holds all employer communications on so you can access as and when required
- We are always on hand for any 2015 Remedy queries Email us:
employerremedyqueries@mycsp.co.uk
- Keep feeding back to us – How are we doing? What can we improve?



BAU over Transition

BAU Performance

- MyCSP have 75 Key Performance Indicators across 36 specific areas ranging from:
 - Scheme Admission
 - Leavers
 - Retirements
 - Payment of Pensions
- They operate services for Members and Employers
- Currently MyCSP are achieving 73 of the 75 KPI's
- Enquiry Centre is the only area not achieving target.
 - We are working closely with MyCSP to recover performance in the Enquiry Centre, we have seen improvements but have a way to go.



BAU Performance – some stats

Back Office performance

- Since April 2024, 99.9% of all retirement quotes processed within SL timeframe (34,567 out of 34,610)
- Since October 2024, 99.8% of all retirement finalisations awarded within SL timeframe (18,453 out of 18,491)

Contact Centre Performance:

- Call volumes for the last 12 months are showing a 20% increase as compared to the same period of 2023/24
- Call wait time on average is 14 mins (Can be longer at peak times)

What have we seen?

- Increase of 20% in year on year Call volumes
- Individuals Retiring have increased by 16% in the last year
- Speculative retirement quotes have increased in the last quarter, currently 55% of quotes are not leading to finalisation (retirement).



BAU Performance - CSCS

We anticipate a significant increase in the numbers of EXIT's via the Civil Service Compensation Scheme:

- Currently there are 21 schemes who have active exit schemes in place
- We may have to look at how to do things differently when launching the schemes, we will be in touch separately about this.

How can employers help

- Encourage those considering exit to use the calculators on the Civil Service Pensions Website
- Ensure your data is accurate and reply to requests for information as quickly as you can.



BAU Performance – How can you help

- Where possible only request a Retirement/Exit quote for those members who will retire
- Most members can use the Modellers and/or their ABS for a Speculative quote
- For those members considering one of the Exit Schemes encourage them to use the supporting calculators from the scheme website
- Respond as quickly as possible to any data requests from MyCSP
- Let us know as early as possible of any Exit Schemes you may be running, ideally including dates and numbers



BAU Performance

- What are the focus areas:
 - Improving Enquiry Centre Performance
 - Retirements
 - Exits
- Moving towards Transition:
 - Handover to Capita
 - Ensuring all in flight work moves across to Capita



Complaints into MyCSP

- In the last 12 months MyCSP received 5,112 complaints. The majority of these related to:
 - Payment of Benefits related to the issues we experienced during 2024
 - Quotes
 - Transfers
 - Remedy
- **What happened with the complaints:**
 - 4,919 complaints resolved
 - 3,353 were not upheld
 - 1,666 were upheld:
 - 1,091 against MyCSP and
 - 575 against others
- The National Audit Office is reviewing the rise in complaints in recent years. We acknowledge the increase, there are legitimate operational challenges in MyCSP, as well as other factors like the pandemic, the 2015 Remedy, and various rule changes affecting members. We are continuing to work with the NAO to finalise the audit.

Scheme Medical Advisor

- HML has recently launched a new online portal for ill health and Injury benefit referrals:
- Any cases launched on old portal will be managed to completion on existing system so there may be a period of dual working for older and newer cases.
- EPN 733 - Covers the launch of the new portal, including help guides, etc.
- The new portal will:
 - allow you to track assessment progress
 - update documents directly to the SMA
 - Increased portal security, for example accounts will be locked if they haven't been used in 30 days.
- Any issues or need support email: pensions.t2@medigold-health.com



Statements of Work



There are circa 250 statements of work (SOW) outstanding:

- Some are currently being worked by MyCSP
- Some MyCSP are still awaiting data from employers on
- We are working with MyCSP to prioritise some of these SOW's and to understand the capacity to process all of these.

What happens next:

- We will update individual employers who have outstanding SOW's when we have an agreed position with both MyCSP and Capita
- We will need to decide when and how these are sent to Capita
- We will need employers to work with us to ensure member data is fully accurate to allow processing of SOW's.

What happens between now and 1 December

- All scheme administration remains in place until 30 November
- Members will be paid
- Remedy work continues
- Complaint and IDR work will continue
- Exit's under CSCS rules will continue, although we may need to change how these are agreed ahead of transition
- Outstanding work will need to transfer to Capita and the process for this and the amount being transferred is currently being agreed between Capita and MyCSP
- Continue to accept Statement of Work but the likelihood is that these will now be completed by Capita when they take over.
- It is inevitable that MyCSP will not be able to complete all the outstanding work, however priority Statements of Work will continue to be processed.



What does 1 December look like

- Capita will TUPE those employees who want to move from MyCSP
- Member data will have transferred from MyCSP to Capita
- Pensions will be setup and pensions will be paid

However some things will be different, transition will provide :

- a new platform for processing
- a new public facing Website
- a new Member portal
- a new Employer portal allowing you to upload your interfaces, request work from Capita, etc.



What is our ask

- Attend the training that will be arranged to understand the new portal
- Understand what's changing and what's not
- Look out for updates on the Microsite
- Let us know if you require anything
- Let us know of any large scale piece of work early
- Consider how (when required) information can be communicated with members

