

Pensioner news

April 2023

Welcome to your Spring Pensioner Newsletter

As the Interim Director of Civil Service Pensions, I'm delighted to introduce this newsletter for pensioner members of the Civil Service Pension Scheme.

This year's Pensions Increase is 10.1%, the section below includes more information about this and there's a helpful video explaining your P60 certificate (which you'll receive in the post).

In our last newsletter

(www.civilservicepensionscheme.org.uk/pensioner-news-autumn-2022), we asked you to send us your

retirement stories to help inspire the next

generation of Civil Service pensioners, and you didn't disappoint – we received a huge response with so many incredible stories to share. We've included Mike, Louise and Patrick's stories in this issue, and I invite more of you to share yours.

Also in this issue, there's a section about our trusted partners, who can provide help and support during the current cost-of-living crisis. You'll also find an update about the 2015 Remedy (McCloud).

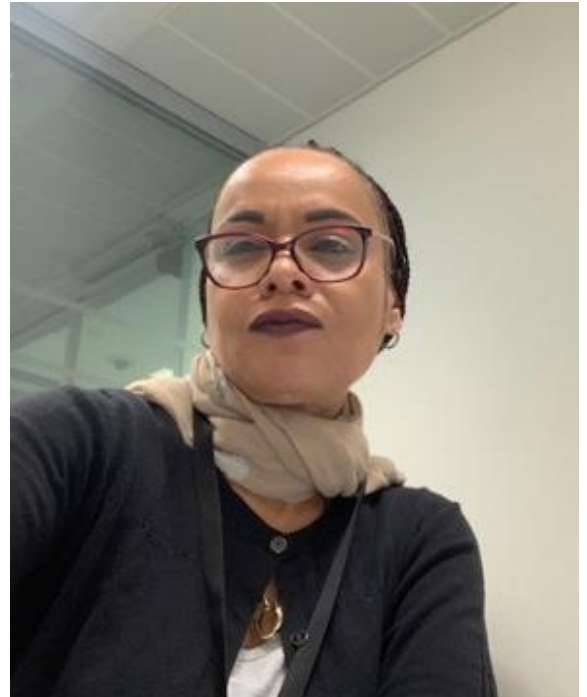
Finally, please send your feedback about this newsletter using the survey below, because it helps us continue improving the services we provide. It will only take a few minutes.

Múna Rowe

Interim Director, Civil Service Pensions

Civil Service pensions will increase by 10.1% in 2023

Pensions in payment are reviewed every April in line with Treasury Orders. This review is called 'the annual Pensions Increase (PI)' and takes effect on the first Monday on or



after 6 April every year.

This year, the PI takes effect from Monday 10 April.

Your pension is paid in arrears so you may not see the full increase until the following month's payment.

**Please note: any pension increase is pro rata for the previous tax year. For example, if you've been retired for five months, you'd be eligible for an increase equal to 5/12ths of the full annual increase.*

Find out more about the Yearly Pensions Increase at

www.civilservicepensionscheme.org.uk/yearly-pensions-increase

Your P60 explained

We'll be posting P60s to all pensioner members between April and May. This short video provides a quick guide to your P60:

www.civilservicepensionscheme.org.uk/pensioner-news-spring-2023. The full transcript is available to download.

Your P60 gives you a summary of your pay, your pension and the tax that has been deducted during the tax year, which runs from 6 April to 5 April the following year.

Make sure you keep hold of your P60 as proof of the amount of tax you've paid. It may also come in handy if you apply for a mortgage, property rental or other financial services.

At the top of your P60, you'll see the **tax year**. The tax year runs from 6 April to 5th April the following year, and your P60 accounts for any payments made during this period.

The next line shows **your details** - name, pension reference number and National Insurance number.

Below that is your "**Pay As You Earn**" reference number. You should quote this in any communication you have with HMRC.

Under Payment and Income Tax Details is your **Civil Service Pension**. This is the amount of your gross Civil Service Pension that you've received, and the tax deducted from all taxable payments, during the tax year.

Directly underneath this is "**In previous employment**". HMRC advises us of any pay you've earned and tax you've paid in previous employment during the tax year. That's shown here.

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P60 End of Year Certificate

Tax Year to 05 April 2022

This is an important document – do not destroy

Pensioner's Details		
Name	Pension reference	National Insurance number
XXXXXX XXXXXXX	XXXXXXXX	XXXXXXXXXX
PAYE reference	HM Revenue & Customs	
XXXXXXXX XXXXXXX	Tel: 0300 200 3300 If calling from abroad please telephone +44135 535 9022	

Payment and Income Tax Details	Pension/Pay	Tax Deducted
Civil Service Pension*	£6118.60	£389.00
In previous employment (s)	£0.00	£0.00
Total for year	£6118.60	£389.00

* Figures shown here should be used for your tax return, if you complete one.

Final Tax Code	001000LM1
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Lifetime allowance used at 5 April 2022 27.01%

Notes

- This section will show supporting notes for your P60.

Your tax code is used for your final payment in the tax year. Other codes may have been used for you in previous years.

Finally, at the bottom of your P60 is your **Lifetime Allowance**. Your lifetime allowance is the limit on the amount of pension benefits you can take from all of your registered pension arrangements, before you incur a tax charge. The amount shows how much you've used up.

It's your responsibility to check your P60 and claim back any overpaid tax or report any underpaid tax. To do this, contact HM Revenue & Customs directly.

You can find all your previous P60s in the Pension Portal. If you haven't signed up yet, visit www.civilservicepensionscheme.org.uk/register.

To find out more about your pension, and to get the latest updates for pensioners, visit www.civilservicepensionscheme.org.uk/pensioners.

Support from our trusted partners: cost-of-living crisis

We have a partnership with a range of organisations to help you deal with life's challenges.

The Charity for Civil Servants – foryoubyyou.org.uk

We're here to work alongside all current and former civil servants. We support all civil servants with whatever problems you're up against – from mental health struggles to relationship issues, from getting through grief to coping with disability.

We might look a little different with our refreshed brand, but we want you to know that we're still the same charity – giving civil servants all the help and support they need, whatever happens. And we want even more civil servants than ever before to know about us.

Over the next few months you'll see lots of ways to get involved and help the Charity to help others. You can sign up to receive regular updates about our help and support. And if you know anyone else who could benefit from hearing about the Charity for Civil Servants, please let them know.

Civil Service Pensioner's Alliance – www.cspa.org.uk

We're here to make sure you get the best from your retirement. We've been campaigning on behalf of pensioners in the UK for over 60 years, and we provide a whole host of member services and benefits designed to meet the needs of pensioners – from special deals on travel insurance to a computer helpline. We want a better later life for everyone, and with our 50,000 members and local groups, we're a powerful, independent voice for retired civil servants and older people.

Civil Service Retirement Fellowship – www.csrff.org.uk

We're a national charity dedicated to helping former civil servants and their dependents make the most of their retirement. We provide a range of services that include two national befriending schemes to help combat loneliness in later life, local community groups, and we're on hand to offer information, advice and signposting to a wide range of other supportive organisations.

Civil Service Insurance Society – www.csis.co.uk

We're a not-for-profit company offering high quality Home, Motor and Travel insurance at specially negotiated rates to current, former and retired Civil and Public Servants and their partners since 1890. The big difference about taking out an insurance policy with CSIS is that all profit goes to charity, providing a real benefit to people from the public services who are facing hardship.

Additional support

- **MoneyHelper** – a free service provided by the Money and Pensions Service. The website provides free, impartial guidance backed by the Government to help make your money and pension choices clearer. www.moneyhelper.org.uk
- **Energy Bills Support Scheme - GOV.UK** – you can get help with your energy bills or topping up your prepayment meter. You may also be eligible for benefits, grants and help offered by the government and energy suppliers. www.gov.uk/guidance/getting-the-energy-bills-support-scheme-discount
- **Citizen's Advice** – information on grants and benefits to help you pay your energy bills. <https://rb.gy/dtmfoj>
- **AgeUK - Benefits Calculator** – a free tool that can help you find out what benefits you could be owed. <https://rb.gy/tgrlvj>
- **AgeUK – Friendship Services** – telephone or face-to-face, AgeUK offer these services to try to combat loneliness in later life. www.ageuk.org.uk/services/befriending-services

Stay updated on all the latest news for pensioner members

www.civilservicepensionscheme.org.uk/pensioners

Your retirement stories

In the Autumn newsletter (www.civilservicepensionscheme.org.uk/pensioner-news-autumn-2022), we asked you to share your stories of life in retirement – and we had an overwhelming response! If you too would like to feature in future newsletters or in the next series of the podcast, send us your story using the form.



Mike's story

A Retired Ordnance Survey cartographer, I'm Mike. At the grand age of 67, I'm running the London Marathon in 2023.

Six years ago, I had a quadruple heart bypass following a diagnosis of hereditary ischemic heart disease with all four major arteries 90% blocked.

I lost my mum, granddad, gran, aunt, uncle and sister to heart disease. The surgery saved my life and I want to give something back and show how effective surgery can be.

This is my first full marathon, only ever having run a half marathon three years ago. I run to stay alive now, it keeps my new arteries clear and my heart healthy.

The British Heart Foundation have planned my training and I have pledged to raise £3,500 through my JustGiving page to aide their research. Not the retirement I had in mind, but it keeps me active.

Louise's story

I came to UK from my native Hong Kong in 1976 and worked for Inland Revenue (now HMRC) for the following 36 years, the last 25 as Inspector of Taxes.

Since retirement, I have been indulging in my interests in travelling, photography and languages. Using an online app, I have learned Italian, French, Spanish, Portuguese, German and Mandarin Chinese, all of which I still practice.

Before Covid, I had been spending the winter months in Hong Kong, visiting Asian countries and travelling in Europe in the summer. In 2018, my daughter and son-in-law set up a website for me to do travel blogs.

I collect fridge magnets from foreign cities that I visit.

To date, I have about 190 from 59 countries.



Patrick's story



I always valued the social interaction with both colleagues and those for whom we provided a service during my working years, so finding something worthwhile to do whilst maintaining social interaction was high on my list of priorities for retirement.

I had for many years used a motorcycle to commute to work, so having listened to a member of our local Bloodbike group, Freewheelers EVS at my Rotary meeting, this seemed the ideal avenue for post-retirement activity.

For the past six years, I have helped the charity as both a rider and coordinator, providing an out of hours service for the NHS delivering blood, samples and medicines between hospitals and the end user in Bristol, Wiltshire and Somerset.

As a side-line to this, I now also teach advanced motorcycling, sometimes with riders who also wish to become Bloodbikers, on behalf of the Institute of Advanced Motorists. I love every minute of both activities... even in the cold and wet!

Share your retirement story using this form:

www.civilservicepensionscheme.org.uk/share-your-story

Updates on the 2015 Remedy (McCloud)

Be a 'My Remedy' case study

We are looking for volunteers to be 'My Remedy' case studies to take part in a campaign aimed at helping members to understand if they too are affected by 2015 Remedy and what it actually means for them.

117,000 retired civil servants will be impacted and we're more likely to remember information when we see and hear it from someone we relate to.



If you're interested in taking part, please complete this form:

www.civilservicepensionscheme.org.uk/your-pension/2015-remedy/case-study-recruits

Thank you for your support.

Public consultation for the 2nd stage of 2015 Remedy

A public consultation launched in March 2023 on new draft pension scheme regulations. New scheme regulations are needed for the second (retrospective) part of the 2015 Remedy to address the age discrimination of Civil Service Pension Scheme members.



117,000 pensioner members are affected - find out if you are one of them using our Am I affected? tool:

retirementmodeller.civilservicepensionscheme.org.uk/remedy

Find out more about the consultation: <https://rb.gy/1x05yt>

Stay updated with the 2015 Remedy (McCloud)

www.civilservicepensionscheme.org.uk/remedy

Our pensions podcast

Launched last year, the Civil Service Pensions podcast (www.civilservicepensionscheme.org.uk/podcast) aims to help members get to grips with their pension and make more informed choices about their future.

We also want to use it as a platform to share your stories and inspire the next generation of civil service pensioners.

Listen to hear Linda's story (released on 8 September 2022) about navigating the world in retirement, and how these post-work years are turning out to be the best yet.



Listen to the first series now

Search 'Civil Service Pensions Podcast' wherever you get your podcasts.

Have you registered for the Pension Portal?

It's now even easier to sign up. You just need a few personal details to get started.

It's the quick and easy way to access all your pension information in one place.



Register now: members.civilservicepensionscheme.org.uk

Share your views and win £100 in Love2Shop vouchers!

Complete the short survey at www.civilservicepensionscheme.org.uk/pensioner-news-spring-2023