

**PERSONAL**

Title Inits Surname

Add1

Add2

Add3

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Postcode

Civil Service Pensions  
PO Box 2017  
Liverpool  
L69 2BU

Tel: Surname A to G - 01903 876946  
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Email: [scu@mycsp.co.uk](mailto:scu@mycsp.co.uk)

[www.civilservicepensionscheme.org.uk](http://www.civilservicepensionscheme.org.uk)

24 January 2017

Our Reference : **Member Number**

Dear **Title Surname**

**CIVIL SERVICE PENSION BENEFITS**

Our records show that the value of your Civil Service Pension exceeds, or comes close to, the Lifetime Allowance which reduced from £1.25 million to £1 million with effect from 6 April 2016. The Lifetime Allowance is the maximum amount of tax relieved pension savings you can build up over your lifetime. It is set by government and reviewed regularly.

All registered pension arrangements will need to be taken into account when determining your total Lifetime Allowance value of your benefits. If you're in more than one pension scheme, you must add up the amount of the Lifetime Allowance you've used in all pension schemes to which you belong.

**What does this mean for me?**

It is possible that you will be affected by the Lifetime Allowance and may have to pay tax on the value of your benefits at retirement.

There are three types of protection that are available to members potentially affected by the Lifetime Allowance: Fixed Protection 2016 (FP2016), Individual Protection 2016 (IP2016) and Individual Protection 2014 (IP2014). Applications for IP2014 close in April 2017. Alternatively, you could choose to do nothing. Taking protection will reduce or remove the amount of any tax charge payable when you take your pension.

**What do I need to do now?**

It is your responsibility to determine whether or not you are eligible for protection and whether you should apply for protection. If you decide to do so, you will need to contact HMRC directly and will require the value of your pension benefits as at 5 April 2014 or 5 April 2016 – the Scheme Administrator can provide you with this for Civil Service Pension benefits only. To request this information you can e mail [SCU@mycsp.co.uk](mailto:SCU@mycsp.co.uk) or call the relevant telephone number listed above.

Further details on the Lifetime Allowance, the protections available and how to apply for them can be found on the HMRC website at <https://www.gov.uk/tax-on-your-private-pension/lifetime-allowance>

**Where can I find out more information?**

You can find more information about the Lifetime Allowance by following the link given above and/or from The Pensions Advisory Service at:

<http://www.pensionsadvisoryservice.org.uk/about-pensions/saving-into-a-pension/pensions-and-tax/the-lifetime-allowance>.

Neither the Scheme Administrator nor the Scheme Manager can provide financial advice. Scheme members affected by pensions tax issues (either the Annual Allowance and/or Lifetime Allowance) are encouraged to seek specialist guidance from an independent financial adviser (visit [www.unbiased.co.uk](http://www.unbiased.co.uk) for details of advisers in your area).

If you need more information regarding your Civil Service Pension scheme benefits, you can contact the administrator using the direct telephone numbers at the head of this letter. A specialist team is available to take the calls relating to pensions and tax.

Your Employer may be willing to make arrangements for you to participate in a group pensions tax support session. You should contact your Employer's HR/Pensions team in the usual way if you wish to investigate the possibility of attending one of these sessions.

Yours sincerely,

*Cath Cooney*

Scheme Compliance Unit  
For and on behalf of Civil Service Pensions