



**PRIVATE AND CONFIDENTIAL**

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Member No: [XXXXXX]

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

Date:

Dear [Title] [Surname]

### **Value of your Civil Service pension benefits for Lifetime Allowance purposes**

The Lifetime Allowance (LTA) is the limit on the amount of pension benefit(s) that you can take from all your registered pension arrangements. You may incur a tax charge on your benefits if the value exceeds the LTA limit. The value of your benefits is assessed as and when you bring your benefits into payment. You can find helpful information about LTA here:

[www.civilservicepensionscheme.org.uk/members/lifetime-allowance/](http://www.civilservicepensionscheme.org.uk/members/lifetime-allowance/)

### **Important information about your LTA**

You've received this letter as our records show that the value of your Civil Service pension benefits exceeded, or came close to, the 2021/22 standard LTA of £1,073,100.

We've calculated that on **31 March 2022**, the value of your Civil Service pension benefits was approximately [LTA%] of the £1,073,100 LTA. The LTA check is undertaken when you retire and the value of your benefits and the standard LTA amount, are likely to change before you retire. If you exceed the LTA when you retire, you will have to pay a tax charge on the value of the benefits that exceed the LTA.

### **Protection available to you**

LTA protections can reduce or eliminate the amount of tax charge payable at retirement.

There are two types of LTA protection for which you can apply.



They are:

- Fixed Protection 2016 (FP2016); and
- Individual Protection 2016 (IP2016).

**If you've previously applied for either protection, there is no need to apply again.**

More information on LTA, protections and how to apply for them can be found at the link below:

[www.gov.uk/guidance/pension-schemes-protect-your-lifetime-allowance](http://www.gov.uk/guidance/pension-schemes-protect-your-lifetime-allowance)

### **Next steps**

If you need more information about your Civil Service pension benefits, please contact one of our specialist administrators using the details at the top of this letter.

If you have a pension tax issue, please contact either HMRC (HM Revenue and Customs) or a registered financial adviser.

Yours sincerely

**Laura Best**  
**Director of Services Operations**  
For and on behalf of Civil Service Pensions

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