



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

This leaflet has been produced by MyCSP on behalf of the Cabinet Office.



### How will I know how much added pension I have bought?

Your annual benefit statement will show how much pension you have bought each year, and the current value of any added pension bought in previous years.

### How do I apply?

Complete the relevant application form on the Civil Service Pensions website and send it to the **Scheme Administrator (MyCSP)** by the deadline date. The deadline dates will be released via your employer each year. You can purchase added pension via a lump sum payment at any time of the year after your first 12 months in the scheme.

### Are there other ways of boosting my pension?

See 'The Civil Service Additional Voluntary Contribution Scheme' leaflet in the Member Publications section of the Civil Service Pensions website for more information about how to increase your pension with contributions from your pay.

### Technical terms

**Active member** You are an 'active member' if you are currently working for an employer covered by the Civil Service pension arrangements, providing you have not chosen to opt out of those arrangements.

**Consumer Price Index (CPI)** The official index of increases in consumer prices.

The **Scheme Administrator (MyCSP)** holds your pension records and administers your pension on your employer's behalf.

**Scheme year** is 01 April to 31 March.

### More information

You can obtain more information about the Civil Service pension arrangements from our website: [www.civilservicepensionscheme.org.uk](http://www.civilservicepensionscheme.org.uk).

Scheme guides and booklets referred to in this leaflet can be found on the Member Publications page.

If you are considering boosting your pension, you may wish to consult an Independent Financial Adviser for advice.



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## Added pension for classic, classic plus, premium and nuvos

*A brief guide*





This leaflet tells you about buying added pension to boost your **classic**, **classic plus**, **premium** or **nuvos** pension.

We have tried to use as little jargon as possible but some technical terms are shown in bold where they appear in the text. Please refer to the Technical terms section for an explanation of these terms.

You will find a fuller explanation of your scheme benefits in our booklets (see details below) which you can find on the Civil Service Pensions website, or get from your **the Scheme Administrator (MyCSP)**.

**Note:** this leaflet provides a guide to buying added pension. It does not cover every aspect; the full details are contained only in the rules which are the legal basis of the scheme. You should note that nothing in this leaflet can override the rules, and in the event of any unintentional difference, the rules will apply.

## Who should read this leaflet?

Anyone who is an active member of classic, classic plus, premium or nuvos and who wants to boost their pension.

### What is added pension?

Added pension is just what it says! It is an amount of extra annual pension that you can buy; it will be paid with your classic, classic plus, premium or nuvos pension after you retire.

### Who can buy it?

You can buy added pension if you are an active member of classic, classic plus, premium or nuvos. You cannot buy added pension if you are on an unpaid break or you have left the scheme.

### Are there any limits?

Yes. The limits are reviewed each year and can go up in line with inflation. The current limits can be found on the Civil Service Pensions website. Note also that the tax rules mean that you cannot use a lump sum from another pension arrangement to buy added pension.

### Can I buy added pension for my dependants?

In the classic, classic plus and premium schemes, added pension will provide benefits for your dependants automatically. In the nuvos scheme, you are able to select whether you want to purchase added pension for yourself only or for yourself and your dependants.

### How much does it cost?

The cost of added pension will depend on your age. You can find a calculator on the Member Calculators page of the Civil Service Pensions website.

If you do not have access to the website you can ask the Scheme Administrator (MyCSP) to tell you how much it will cost.

The calculator illustrates how much added pension you can buy with either a lump sum or regular monthly payments over a set period of time. It also estimates how much you need to pay if you want to increase your pension by a set amount, e.g. £500 a year, either as a one-off lump sum payment or by monthly contributions. It gives you the flexibility to decide what you can afford.

### Do I get tax relief on my contributions?

Yes, provided that your contribution does not exceed the limits set by HM Revenue and Customs. In general, you can get tax relief on pension contributions of up to 100% of your taxable earnings, or £3,600 if you earn less than that. If you purchase a lump sum via personal cheque, you will not receive automatic tax relief and you will have to contact HRMC to claim the tax relief due.

Please note that higher rate taxpayers have to claim extra tax relief on lump sum payments.

Purchasing added pension, particularly by lump sum contribution, can have an impact on your Annual Allowance. For more information please visit: [www.gov.uk/tax-on-your-private-pension/annual-allowance](http://www.gov.uk/tax-on-your-private-pension/annual-allowance)

### What do I get for my money?

You will get a set amount added to your pension that will be adjusted each year in line with prices each April.

How much you get will not depend on investment returns.

When you take your pension, your added pension will be combined with it. See your scheme booklet for details of how your pension is worked out.

### How do I pay for added pension?

You can choose to pay by monthly contribution from your salary, or by lump sum. If you choose to pay monthly, you can either choose a set amount (e.g. £20 each month) or a set percentage of your salary (e.g. 5% each month).

You should note that if you decide to pay a set amount, it will buy a smaller amount of added pension in future years because the rates are age-based. If you want to go on buying the same amount of pension each year, you will need to increase your contribution amount each year.

If you pay a percentage of your salary this will increase the amount paid each year as your pay increases, but it may still not buy the same amount of pension.

If you choose to pay by regular deduction from salary in the nuvos scheme, you must do so for the full **scheme year**, starting on 01 April, except in the year you start work and the year you leave. You can choose to make an open-ended commitment to go on contributing every month, until you leave or choose to cancel it.

Alternatively, you may pay by lump sum, but not in the first 12 months after you join the scheme. You can make one lump sum payment each year.