

# Pension *news*

---

 Autumn 2020 Civil Service Pensions Newsletter
 

---

## Stay connected – keeping in touch whilst staying apart

### Check your details at the touch of a button!

As we've all had to adjust to life in lockdown, keeping in touch on-line has never been more important. So whilst you've been fine tuning your tech savvy skills, have you also registered for the pension portal? It's the easy way to see all your pension details in one place.

Find out more on page two.



## Inside

How to  
register for  
the portal

Download  
the app

Staying  
connected

Reaching  
out

Meet the  
member

Competition  
corner

Let's  
talk

If you need a copy of this newsletter in large print or braille, please contact us using the details on the back page.

# Pension portal – how to get started

Since last year when we launched the pension portal, over 75,000 of our pensioner members have registered for the pension portal. It's the one stop shop where you can view all your pension details – your P60, your payslip and the contact details we hold.

To help you access the portal if you haven't already registered, we've created a handy video which shows you what you need to do:

[www.civilservicepensionscheme.org.uk/members/bite-sized-videos-about-the-scheme](http://www.civilservicepensionscheme.org.uk/members/bite-sized-videos-about-the-scheme)

To get started, you'll need the following information:

**Registration Code:** if you need a reminder, please email us on [portal@mycsp.co.uk](mailto:portal@mycsp.co.uk) and we'll help you out.

**Personal identification Code:** this is your member number which can be found on any official correspondence from the scheme and is referred to as 'Our ref.'

If you need a reminder, please email us on [portal@mycsp.co.uk](mailto:portal@mycsp.co.uk) and we'll help you out.

To access the Pension Portal, please visit the members' section of the Civil Service Pension Scheme website:

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

When you register for the first time, you'll be asked two questions – your date of birth and the year you began to draw your pension benefits.

Once you've registered, you'll be able to choose a unique username



Did you know, you can now view the scheme website and the pension portal in app format? To download it, go to the app store on your device and search for Civil Service Pensions. It's available for both iPhone and android users.

and password, making your login details completely confidential.

## Top tip - 'Invalid password'

67% of all failed login attempts are due to an invalid password caused by either keying in the password incorrectly or simply forgetting it altogether. You could use the 'forgotten password' feature which, after you've responded to the questions you set up at registration, will allow you to change your password.

**Beat the fraudsters:** due to the pandemic, there's been an increase in scams and attempted fraud. Read our 'cut out and keep' top tips on how you can stay one step ahead of the fraudsters.

## How to spot and avoid COVID-19 fraud



Using trusted information from the following agencies, we've produced this guide to help you spot and avoid COVID-19 fraud:

• The Financial Conduct Authority • The National Cyber Security Centre • The National Crime Agency

### Financial scams

The **Financial Conduct Authority** advises to watch out for:

- Emails, texts, cold calls, or WhatsApp messages about insurance policies, pension transfers, or high-return and low risk investment opportunities, including investments in crypto assets.
- Using the uncertainty around stock markets, advice to invest or transfer your existing investments into non-standard investments.
- Messages stating that your bank is in trouble due to the coronavirus crisis and pushing you to transfer your money to a new bank with alternative banking details.
- 'Loan fee fraud' asking you to hand over an upfront fee – usually between £25 and £450 – when applying for a loan or credit that you won't receive.
- 'Good cause' scams – where investment is sought for the production of sanitiser, manufacture of personal protection equipment (PPE) or new drugs to treat coronavirus.

### How to protect yourself:

- Reject offers that come out of the blue.
- Don't click links or open emails from senders you don't already know.
- Never give out personal details (bank details, address, existing insurance/pensions/investment details).

### Email scams

**Cyber criminals are sending 'phishing' emails that try and trick users into clicking on a bad link that could download malware onto your computer, or steal your passwords.**

The **National Cyber Security Centre** advises to watch out for:

- Emails claiming to be from someone in authority (doctor, solicitor, government department).
- Emails telling you that you have a limited time to respond (like in 24 hours or immediately).
- Emails that ask you to provide personal information. Your bank (or any other official source) should never ask you to supply personal information from an email. If you have any doubts about a message call them directly or visit their website.

### How to protect yourself:

- Don't click links in emails like the ones above.
- For genuine information about the Coronavirus (COVID-19), only use trusted websites such as GOV.UK, Public Health England, or the NHS:  
[www.gov.uk/coronavirus](http://www.gov.uk/coronavirus)  
[www.gov.uk/government/organisations/public-health-england](http://www.gov.uk/government/organisations/public-health-england)  
[www.nhs.uk/conditions/coronavirus-covid-19](http://www.nhs.uk/conditions/coronavirus-covid-19)
- If you've already clicked, don't panic: open your antivirus software and run a full scan.
- If you've been tricked into providing your password, you should change your passwords on all your other accounts.

# Staying connected

If you're familiar with all things tech, you'll no doubt be taking part in Zoom calls and keeping in touch with your loved ones, friends and ex colleagues through emails and Skype calls too. For those members who may be less confident with technology but want to know more, you could start by finding out what's available from your local authority. Many run adult learning courses designed for those who want to know more about technology and how they can use it to keep in touch.



You could also contact the trusted partners to find out how they can help – see below.

## Reaching out

At Civil Service Pensions, we work closely with organisations who provide help and support to all our members. Each of these organisations has long-standing links to the Civil Service and operates either as a charity itself or as a not-for-profit organisation.

If you'd like to know more about the services provided by these organisations, simply visit the scheme website and put the words 'trusted partners' in the search box in the top right hand corner of the screen.

That will then lead you to the trusted partners page which lists the individual links to their respective websites. We hope you find the information useful.

## 5 steps to mental wellbeing

We know the pandemic has been a challenge for many of us but there's some great advice and support available on the NHS website. To find out more visit:

[www.nhs.uk/conditions/stress-anxiety-depression/improve-mental-wellbeing](http://www.nhs.uk/conditions/stress-anxiety-depression/improve-mental-wellbeing)



# Meet the member



The theme of this issue of Pension News is staying connected so we wanted to feature one of our retired members to see how he does just that – meet Michael Lawler

## How long did you work in the Civil Service and what were your roles?

I spent 34 years in HM Customs and Excise – Waterguard, VAT and Estates. This was followed by 10 years as General Manager at Bangor University Students Union.

## What do you enjoy most about being retired?

Beneficial features of my retirement are gardening, playing bridge, caravanning, playing the piano, church organ and supporting Everton.

## How have you stayed connected since your retirement and particularly since the start of the pandemic?

I've stayed connected to the Civil Service in my role as an elected Assistant Secretary in the Civil Service Pensioners Alliance which involves nationwide contact with retired members. Since the start of the lockdown restrictions, I've used Zoom calls to keep in contact with family and friends. It's been easy to use and a real boon. I'd recommend it to anyone who hasn't used it yet.

# Let's talk

Write to us:  
Civil Service Pensions  
PO Box 2017  
Liverpool  
L69 2BU

Email us:  
General Enquiries  
[contactcentre@mycsp.co.uk](mailto:contactcentre@mycsp.co.uk)

Pension Portal and Technical Help  
[portal@mycsp.co.uk](mailto:portal@mycsp.co.uk)

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

# Thank you!

We'd like to thank members of the Civil Service Pensioners Alliance who took part in our focus group, helping us to design the content and layout of the newsletter. Your support and assistance is very much appreciated.

# Competition corner

For your chance to win £100 of Love 2 Shop vouchers courtesy of MyCSP, find which one of these twelve words doesn't appear in the word search.

- |              |           |           |
|--------------|-----------|-----------|
| TALK         | KNOWLEDGE | DISCOVER  |
| CHAT         | CONNECT   | ENLIGHTEN |
| COMMUNICATE  | LISTEN    | RELATE    |
| CONVERSATION | INTERACT  | TELL      |

J	W	R	T	S	R	E	X	G	C	X	P	V	U	F
G	G	C	R	R	W	P	L	R	Q	I	E	U	K	N
I	L	O	E	C	U	A	U	W	Z	W	D	S	F	O
T	F	N	V	S	X	C	R	E	L	A	T	E	C	I
W	W	N	O	B	Y	D	A	H	H	C	C	Q	G	T
R	Q	E	C	C	O	R	F	V	C	P	A	Z	K	A
P	V	C	S	C	O	T	E	L	L	C	R	W	Z	S
U	E	T	I	E	N	L	I	G	H	T	E	N	P	R
T	A	K	D	M	A	M	G	Z	N	P	T	O	V	E
U	P	A	Q	A	F	N	D	F	F	V	N	H	R	V
M	E	G	D	E	L	W	O	N	K	P	I	J	Z	N
N	X	K	K	G	Z	O	G	X	A	G	D	G	C	O
C	D	X	W	V	P	K	L	A	T	Y	D	G	O	C
U	Q	F	B	C	P	B	V	C	H	A	T	J	V	O
X	S	C	N	E	T	S	I	L	W	E	V	F	C	M

The missing word is: \_\_\_\_\_

My name: \_\_\_\_\_

My address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

My contact number: \_\_\_\_\_

Then either:

- email your answer to: [communications@mycsp.co.uk](mailto:communications@mycsp.co.uk) or
- complete the information in the box, cut around the dotted lines and send it in a Stamp Addressed Envelope to: Civil Service Pensions, PO Box 2017, Pension News Word Search, Liverpool, L69 2BU.

Answers must be received by Thursday 24 December 2020.