



Pension *news*

April 2018 Civil Service Pensions Newsletter

**A 3% increase will be paid to
Civil Service Pensions in payment this year**



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

Civil Service Pensions will increase by 3% in 2018

Pensions in payment are reviewed each 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 the 6 April each year. Therefore, this year, the Pensions Increase takes effect from Monday 9 April.

The Treasury Order takes account of the previous September's Consumer Prices Index (CPI) figure to determine what the adjustment will be.



Your P60 made simple

Your P60 gives you a summary of your pay and pension and the tax that's been deducted from it in the tax year. We send you a P60 to keep as a record at the end of every tax year (which runs from 6 April to 5 April the next year).

You should never destroy your P60 as it is a vital part of the proof that tax has been paid and you may also need it as proof of your income if you apply for a loan or mortgage.

This handy guide helps you to make the most of this important communication.

Remember, it is your responsibility to check your P60 and claim back any overpaid tax or report underpaid tax.

You will need to speak to HM Revenue & Customs (HMRC) if you have a query about your tax code or tax liability. The HMRC contact number is 0300 200 3300.



Civil Service Pensions
PO Box 2018, Liverpool, L69 2BU

Telephone 0300 123 6666
Overseas +44 1903 835902

MR JOSEPH BLOGGS
1 CIVIL SERVICE STREET
LONDON
CVL SER

P60 End of Year Certificate

Tax Year to 5 April 2018

This is an important document - do not destroy

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Pensioner's Details			
Name DUMMY NAME	Pension reference XXXXXXXX	National Insurance number XXXXXXXXXX	
PAYE reference DUMMY NAME	HM Revenue & Customs 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

Standard lifetime allowance used at 5 April 2018	27.01%
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Notes

- This section will show supporting notes for your P60.

1 Tax year – Runs from 6 April 2017 to 5 April 2018 and includes any payments made during that period.

2 PAYE Reference – This is the pay as you earn reference that you should quote in any communication with HMRC.

3 Civil Service Pension – This is the amount of your gross Civil Service pension and the tax deducted from all taxable payments that you have received during the 2017-18 tax year.

4 In previous employment – HMRC advises us of any pay earned and tax paid in previous employment in the tax year: this is shown here.

5 Final Tax Code – This is the code that was used for your final payment in the tax year, other codes may have been used previously.

6 Standard lifetime allowance – HMRC sets a limit on tax relief for pensions known as the Lifetime Allowance (LTA). LTA is the maximum value of pension an individual can take from all their pension benefits before they are charged additional tax.

Have your bank details changed?

If your bank details have changed, for security reasons we are unable to update your record over the telephone.

You will need to complete the 'Change of Bank' form available on www.civilservicepensionscheme.org.uk/members under 'Member forms'.

You will also need to send in either:

- a letter from your bank on letter headed stationery which confirms the account details or
- a recent bank statement

Please send your form and supporting information to **Civil Service Pensions, PO Box 2017, Liverpool, L69 2BU.**

Your thoughts

Your Pension News is sent out once a year with your P60.

We'd love to know what you think about this edition and what you'd like to see in future editions.

Please email us with any comments or ideas – newsletterfeedback@mycsp.co.uk



Have you moved house?

If you've changed address, please notify us as soon as possible.

Previously this had to be done in writing, but you can now simply call us on **0300 123 6666**.

Alternatively you can complete the 'Change of Address' form available on www.civilservicepensionscheme.org.uk in the 'Members' section under 'Member forms'.

Competition corner

Can you spot which word is missing in our pension themed wordsearch?

Please email your answer to us by Friday 29 June 2018 – competitions@mycsp.co.uk

You will be in with a chance of winning £100 Love 2 Shop vouchers.

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| ANNUAL | PAYMENT |
| CHANGE | PENSION |
| CHARITY | RETIREMENT |
| HELP | REVIEW |
| INCREASE | PAYSLIP |
| NEWS | TAX |

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

Useful Contacts

The organisations listed below have long standing links to the Civil Service and provide a range of products and services which you may find useful.

To find out more please use the contact details provided.

Civil Service Pensioners' Alliance



The Civil Service Pensioners' Alliance is an independent, non-party political, membership organisation, which campaigns and lobbies on behalf of retired civil servants for better deals on pensions, social & health care and transport. The Alliance works with other organisations for older people, has an elected Executive Council, over 50,000 members, a policy-making Annual General Meeting and 100 local groups in England & Wales, with separate branches for Scotland and Northern Ireland.

The Alliance is recognised by the Cabinet Office as representative of civil service pensioners and offers its members an impressive array of bespoke benefits and services. New members are always welcome - further information about joining can be found, in the first instance, by visiting the CSPA website.

Website www.cspa.co.uk

Email enquiries@cspa.co.uk

Call **020 8688 8418**

Civil Service Retirement Fellowship



The Civil Service Retirement Fellowship

The Civil Service Retirement Fellowship (CSRF) is the only civil service charity entirely dedicated to supporting former civil servants, their partners and dependents. Find out more about their work and impact by visiting their website.

They offer a whole range of services including local community groups, national befriending services, signposting, advice and volunteering opportunities.

The CSRF is supported by subscriptions and donations and has a number of different options for people to sign up to (there is a 50% discount available on 2018 subscriptions). All subscribers also have access to discounts and benefits on travel, legal advice, theatre, hotels and funeral plans. If you're interested you can find out more using the contact details below.

Website www.csrf.org.uk

Email enquiries@csrf.org.uk

Call **020 8691 7411**

The Charity for Civil Servants



The Charity for Civil Servants supports all civil servants, past and present, throughout their lives, with whatever problems they may have. Take a look at their website to see how they might be able to help you.

Formerly known as the Civil Service Benevolent Fund, the Charity helps people who work, or who have worked, in the Civil Service, along with their financial dependants - whether they were a civil servant for a short time or their entire working life.

In 2017 people in need came to the Charity for help over 40,000 times - for information, advice, financial assistance or referral to other appropriate support.

Visit the Charity's website to find out more about the ways it can make the difficult times a little easier; and how you can support the Charity to continue its work.

Website www.foryoubyyou.org.uk

Email info@foryoubyyou.org.uk

Call **0800 056 2424**

Civil Servants Insurance Society



For a great deal on your car, home and travel insurance, there has never been a better time to try the Civil Service Insurance Society (CSIS).

CSIS offers a range of insurance policies to retired Civil and Public Servants and their partners at specially negotiated, discounted rates. What's more, all its profits go to charity.

Set up in 1890 to help Civil Servants, the Society is a 'not for profit' organisation which gives its surplus income to Civil and Public Service charities, such as the Charity for Civil Servants. In the last 10 years, over £7.4 million has been donated to worthy causes in the UK.

Website www.csis.co.uk

Email insurance@csis.co.uk

Call **01622 766 960**

28 days before your policy renews

Let's talk

Website: www.civilservicepensionscheme.org.uk

Email us: contactcentre@mycsp.co.uk

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

Call us:
0300 123 6666
Overseas **+44 1903 835902**
Monday - Friday **08.30-18.00**

Tweet us:
 [@CSPScheme](https://twitter.com/CSPScheme)