
Information sheet – deferred pension applications

The Civil Service Pension Schemes (CSPS) include alpha, and the legacy Principal Civil Service Pension Scheme (PCSPS). The PCSPS consists of classic, classic plus, premium and nuvos.

If you were a member of partnership (the defined contribution alternative to alpha and the PCSPS) and would like more information about your benefits and how to claim them, please contact your provider directly.

Claiming a deferred pension while employed in the Civil Service

If you claim a deferred pension (e.g. from an earlier period of employment) while still working in the Civil Service, you may be subject to abatement. This is where the amount of pension we can pay you may be restricted. Additional restrictions may apply if you have a preserved pension because you opted out of the scheme.

Abatement works differently for everyone, so we'd encourage you to visit the [Abatement page](#) on our website to find out more and check if you're affected.

When can I claim my pension?

You can usually claim your benefits at any time from your **minimum pension age**, but they'll be paid at a reduced rate to reflect the early payment.

You can claim your benefits without early payment reduction from your scheme's **normal pension age (NPA)**. You can claim your benefits **later than normal pension age**, if you wish.

The table below explains minimum and normal pension ages for each scheme, and how late retirements are treated in each scheme:

Scheme	alpha	nuvos	classic, classic plus, premium
Minimum pension age	55	55	50 (55 for members who joined after 6 April 2006)
Normal pension age (NPA)	65 or state pension age, whichever is higher	65	Usually 60*
Increased benefits if claimed after NPA?	Yes	Yes	No
Arrears paid if claimed after NPA?	No	No	Yes**

*Some members of classic, classic plus and premium may have a higher pension age, for example 65, or a personalised pension age.

**In a limited number of circumstances members may not be entitled to arrears of pension.

If you have benefits in more than one scheme – for example, if you moved into alpha from your PCSPS scheme – you will have a separate normal pension age for each scheme and will need to **apply separately** for each benefit.

classic, classic plus and premium

If you have benefits in **classic, classic plus or premium**, your benefits will usually be backdated to normal pension age, with arrears normally being paid covering the period from pension age onwards. This puts you in the position you would have been in had you claimed your benefits at normal pension age.

Any arrears payments will be taxed according to the year in which they are paid, not the tax years the payments relate to. We can provide a breakdown of the arrears upon request, after the payment has been made.

nuvos and alpha

A **late retirement** in nuvos and alpha is any application **submitted more than one month** after your normal pension age.

If you have benefits in nuvos or alpha, you **cannot** request your payments to be backdated. Instead, the pension is paid at a higher rate from your chosen retirement date onwards. This increased rate is known as a 'late payment supplement' and the scale of the increase depends on your scheme and age on your chosen retirement date.

When making a late application in nuvos or alpha, the retirement date you choose must either be:

- in the future, or
- no more than one month earlier than the date you submit your application.

For example, if you want to retire on your 68th birthday and this is 15 August, you should apply for your pension either before this date or no later than 14 September.

There is no upper limit on your retirement age in nuvos or alpha.

What do I do next?

To apply for a retirement pack or update your personal details, complete and return the [Change of Details and Retirement Form - Deferred](#) on our website.

You can also find a range of useful resources such as [What to Expect guides](#) in the [Knowledge Centre](#).

Please note: you're not committing to any payments by completing this form. If you decide you're not ready for your pension to start, you don't need to return the any further forms we send you – but you'll need to reapply when you do decide to take your pension.

We'd recommend you apply **at least 4 months ahead** of your retirement date. This is to help us to process your retirement in good time if you decide you're ready to start receiving your pension.

Further information

Please note that this information sheet is **not** a guarantee that benefits will be payable to you. For example, if you are transferring your pension benefits to another scheme or have recently returned to Civil Service employment and have benefits that need to be linked, then any benefits from previous service may no longer be deferred.

If you're currently employed in the Civil Service and wish to retire from your current (active) period of service, please speak to your employer for more information. This information only relates to any benefits you built up during an earlier period of Scheme membership.