

## New Fair Deal - Information for members returning to Civil Service Pensions

Your employer will have advised you that you are now a member of Civil Service Pensions for future pension accrual. This factsheet provides you with important information about Civil Service Pensions.

### Joining alpha

From 1 April 2022 all members of the Civil Service Pension Arrangements were moved into alpha irrespective of their age. If your date of rejoining Civil Service Pensions is on or after the 1 April 2022 you will join alpha.

### Your benefits

The calculation of your pension benefits is set out in the current Scheme Rules which are summarised in the relevant scheme guides. You can view them in the publications section of our website:

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

### Annual Benefit Statement

Your Annual Benefit Statement (ABS) is issued annually and shows an estimate of your pension benefits, up to 31 March of that year. The estimate is based on information given to us by your employer.

### Pension Portal

On the pension portal you will be able to view your Annual Benefit Statements, model future retirement scenarios, amend your personal information and update your Death Benefit Nomination form. Details of how to register for the portal can be found on the website:

<https://www.civilservicepensionscheme.org.uk/knowledge-centre/resources/guide-to-registering-for-the-pension-portal/>

### Contribution rates

You will pay pension contributions at the rate required by the Scheme. Information about scheme contribution rates can be found in the Members section of our website:

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

Please note: subject to consultation and negotiation the government may change your future pension benefits and contribution rate.

### Your death benefits

As a member of Civil Service Pensions, you do not only receive pension benefits. In certain circumstances benefits may be payable after your death to the people you care about. You must confirm who you want to receive any lump sum benefit.

To do this, you must complete a Death Benefit Nomination form. You can nominate a family member, a friend, a charity, a business or other organisation.

Please complete and return your Death Benefit Nomination form as soon as possible after joining Civil Service Pensions. You can download a Death Benefit Nomination form from our website:

[www.civilservicepensionscheme.org.uk/members/member-forms](https://www.civilservicepensionscheme.org.uk/members/member-forms)

### Partner Pensions

With the exception of classic members, the partners, of all other members rejoining Civil Service pensions, may receive a pension in the event of the member's death, as long as certain criteria are met and they are in a long term relationship and are legally free to marry the member.

Although it is no longer a requirement to complete a partner declaration form, it will help us to contact your partner in the event of your death if we have their contact details on file

[www.civilservicepensionscheme.org.uk/members/member-forms](https://www.civilservicepensionscheme.org.uk/members/member-forms)

### Bulk Transfer

You will be given the opportunity to take part in a Bulk Transfer Option exercise as long as you elect to join, and remain a member of alpha (i.e. you do not opt-out, waive Fair Deal protection, switch to partnership or leave service).

This option will be available to you after re-joining Civil Service Pensions although the precise timing of exercises can vary and you should contact your employer for more information. You do not have to take part in the exercise and you may wish to take independent financial advice if you are unsure about the best course of action for you.

Please note: you also have the option to apply for an individual transfer on a Cash Equivalent Transfer Value basis. Certain time limits apply to individual transfers. More information about individual transfers along with the application form can be found on our website:

<https://www.civilservicepensionscheme.org.uk/joining-the-pension-scheme/transfer-an-old-pension-into-your-civil-service-pension/>

### The Civil Service Additional Voluntary Contribution Scheme (CSAVCS)

You are eligible to join the Civil Service Additional Voluntary Contribution Scheme (CSAVCS).

As a member of the CSAVCS, you can make Additional Voluntary Contributions (AVCs). The AVCs you make are invested with Legal & General and your fund builds up until you are able and want to use it. There is more information available on the CSAVCS section of our website:

<https://www.civilservicepensionscheme.org.uk/your-pension/managing-your-pension/increase-your-pension/civil-service-additional-voluntary-contribution-scheme-csavcs/>

### Added pension

You can choose to make added pension contributions. Added pension is an amount of extra pension that you can buy that is paid with your pension when you retire.

There is a limit to amount of added pension you can buy in alpha, the limit is reviewed each year and updated on our website.

Please note: if you wish to buy added pension in your first year, you must apply to do this within three months of the effective date of rejoining Civil Service Pensions. You cannot buy added pension by lump sum in your first year of scheme membership.

More information about added pension can be found in the Members section of our website. The application form to purchase added pension is available to download here:

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

### EPA

EPA is a way that alpha members can take control of their retirement planning. By paying higher pension contributions, members of alpha may be able to take part of their pension earlier than their Normal Pension Age.

As a member of alpha you can estimate how much your EPA contributions would be, using the EPA estimator tool, which can be found on the Member Calculators page of our website:

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

If you would like to buy EPA for the current scheme year, you can download the EPA application form here: [www.civilservicepensionscheme.org.uk/members/member-forms](http://www.civilservicepensionscheme.org.uk/members/member-forms)

You must apply within 3 months of the effective date of joining, otherwise your EPA contributions will commence from the next scheme year.

### Abatement (possible reduction of pension in payment)

Under New Fair Deal, if you are already in receipt of a Civil Service pension when you rejoin, it will not be abated. However, if you take your pension after rejoining Civil Service Pensions, normal abatement rules will apply unless you choose to waive your New Fair Deal protection. Please contact your employer for more details.

### Aggregation (linking previous periods of service)

When you join the alpha scheme, you will not be able to aggregate any deferred Civil Service pension you may already have. However, if you re-join less than five years after your initial transfer, any deferred classic or premium pensions will be cancelled and a final salary link will be re-established on your previous service. Any deferred nuvos benefits will also be cancelled and your previous benefits will be increased in line with prices.

For more information on aggregation or salary linking please contact us.

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

### Partnership

The partnership pension account is a defined contribution scheme. It is provided as an alternative option for members who do not wish to join alpha, our defined benefit arrangement.

You do not have to contribute anything. Your employer will pay a contribution. If you contribute, your employer will pay an additional amount to match your contributions up to 3% of your pensionable earnings. Further information is on the website:

<https://www.civilservicepensionscheme.org.uk/knowledge-centre/pension-schemes/partnership-pension-account/>

## Opting out

If you do not wish to remain in Civil Service Pensions after rejoining, you will be able to opt out. If you opt out you will remain eligible for Civil Service Pensions and you can opt in again at a later date. If you would like to opt out, you must complete the Opting Out form, and return it to your HR or Pensions team. The form can be found at:

**[www.civilservicepensionscheme.org.uk/members/member-forms](http://www.civilservicepensionscheme.org.uk/members/member-forms)**