



“I believe your pension is the most important benefit after your Salary that you can have when you are employed in the Civil Service. Providing you with financial security when you retire and also providing cover for your family and loved ones should the worst happen”

Dominic Arthur – Director of Civil Service Pensions and Government Recruitment Services

Great member pension

- ✓ Defined Benefit Pension Scheme
- ✓ Provides a secure pension payable for life with no investment uncertainty
- ✓ Choice of a tax free lump sum
- ✓ Amongst the lowest member contributions in public sector
- ✓ Generous build rate of 2.32% of your earnings as a pension each year.

What pension could you get?

- ✓ For example if you earned £22,000 per year
- ✓ After 20 years you could have a pension of £10,208pa or a pension of £6,562pa and a tax free lump sum of £43,748
- ✓ After 40 years this could be £20,416pa, or a pension of £13,124pa and a tax free lump sum of £87,497

Generous employer contribution

- ✓ Employer contribution towards your pension is extremely generous – on average 27% of your pay
- ✓ These contributions pay for:
 - A pension for you
 - Pension for your loved ones
 - Death benefits
 - Ill health benefits

Death benefits

- ✓ Able to nominate anyone (including charities) for a Tax free lump sum in the event of your death
- ✓ Lump Sum of two times your pay
- ✓ Pension for your spouse/partner of around 37.5% of your pension
- ✓ Pension for eligible children