Highlights of 2025

Emily: As we approach the end of the year and the end of this podcast series, we're catching up with Cathryn Murray, Training and Engagement Manager for Civil Service Pensions, and Mick Mulligan, Head of Engagement for Civil Service Pensions, to reflect on the highlights from 2025.

Rob: Mick, Cathryn, it's great to have you here.

Cathryn: Thank you very much.

Mick: Thanks for having us.

Rob: So as Emily mentioned, we're approaching the end of the year and of this fourth season of the podcast. So maybe Cathryn, we'll start with you and then we'll move on to you, Mick. What have been your highlights of the year?

Cathryn: I think for me, Civil Service Live was a real highlight this year. So, across the summer, we visited all of the Civil Service Live locations. We had Glasgow, Cardiff, Newcastle, London, Liverpool, and Exeter. And we ran an exhibition stand at each of them and delivered presentations as well. So, around 4,000 members of the pension scheme visited the stand across all those events, and we had about 5,500 people attend the presentation that was delivered as well. So, historically we're one of the most popular stands at Civil Service Live and that continued this year, as expected. Everyone obviously really wants to know more about their Civil Service pension.

Rob: Wow, incredible. What about you, Mick?

Mick: Yeah, I mean, just echoing what Cathryn said, I think we've been doing Civil Service Live since about 2017. And I think we've gradually seen a real increase in the attention on pensions and the stand. I think this year, we were voted fifth most inspirational presentation at all of the events, which was a really big win for us. But again, it's not necessarily about, you know, the accolades that people on the stand and the presentations get, albeit that they've done a fantastic job. It's more about us having the opportunity as civil servants to see colleagues and actually look at what the members are saying from an engagement perspective, what's working, what's not, what the current trends are. So, it's a bit of a temperature check and also making it real that, actually, at the end of all this activity, there is a person, there is somebody going through a retirement or a really big decision in their life about either preparing for retirement or...

actually at the start of their civil service journey, what benefits the pension will give at the end of that journey.

Rob So Mick, what were the key takeaways for you?

Mick: So again, I think if you look back at 2017, I think there's been a real shift. Early days saw a general sort of lack of understanding of the pension, generally, was, “I'm a civil servant, I get a pension at the end of it”. I think that's really, sort of, flipped and encouragingly, one of the biggest questions we got this year was about how can I boost my pension? And I don't know if that's been a reaction to COVID where people were working from home and actually understand that “actually, I quite like not working in an office all the time and what do I need to do to be able to do that in the future?” So, a lot of the questions were about, “Right, will I have enough pension when I retire? And if I don't, what do I do to increase that?” So, I think that, for me, was a real boost.

One of the other things was just talking to members about understanding where they can get more information from, you know, going on the portal and look at their benefit statements and understanding, sort of, where they are in that life journey and what the pension can do for that. So, that was really encouraging for me.

Rob: And Cathryn, at Civil Service Live, what was the most common questions, topics, that you got asked about by those thousands of members who came to visit the stand?

Cathryn: I think it's a real mixed bag in terms of what we get, because you speak to members who are approaching retirement and for them, it's all about how do I actually retire? When the time comes, what's the process? You know, what do I need to be aware of? What are the key things to watch out for to help them make those retirement decisions when we get there? Then you've got members at the other end of the spectrum who are really just starting out and they're saying, “Well, I've just joined the scheme, what should I be really thinking about now?”

And I think we also speak to lot of members who are at that later end and are saying, “I wish I'd known all the things I know now at the beginning”. And, you know, a lot of the work we do is to try and get people engaged with that pension nice and early, so they can get the most from the scheme and be nice and prepared. So, you know, if you start thinking about your pension in your 20s and 30s, by the time you're 60 and you're ready to retire, then you know everything and you've got all your ducks in a row and everything's there and it's all ready to go and you're happy, and straight on to retirement, you know?

Rob: It sounds like, to your point earlier, Mick, you know, that education piece, you've got the younger people coming to the stand. They are wanting to engage. They're wanting to ask questions. They understand what a generous benefit this is.

Mick: Yeah, definitely, I mean, I think one of the things we've been trying to do, and I think Cathryn and her team do a really good job of this, is make more information accessible as possible. So, you know, we fund the Pension Power sessions. They’re an hour-long session that is free to members. They can just log on to the website and look at when sessions are available. And I think those sessions are a key part of that. And I think we are still talking to members that are unaware, and those sessions talk them through how the benefits work, how to boost the pension, but also what it means from a family benefits perspective. If they passed away or something happened, that there's benefits there for a widow or for children, and also information on retiring and the new introduction of the alpha pension and how that builds up. Those Pension Power sessions are intrinsically linked to the point that you made there, Rob, about people understanding more about the pension and actually being able to act on that understanding.

Emily: Well, it sounds like there's plenty to think about in terms of putting those plans together for Civil Service Live 2026.

Cathryn: I think so, yeah, just building on what we're learning from the membership as we go. You know, now we've got more digital tools and things online for people to use. I think we've seen a real shift in people being more engaged with their pension because they can go online. They can look at their Annual Benefit Statement more easily now that it's online rather than being something to get through the post every year. They can use the retirement modeller and that's making them generally, you know, more engaged with their pension anyway and thinking about it, and then they see this stand, Civil Service Pensions. You know, they might not actively seek out the information online, but when someone’s stood in front of them who can answer that question, they're going to go, “Oh yeah, I'll take this opportunity while it's here and I'll ask that question,” and it just triggers, you know, that additional step to help them really find out more, engage with it better and help them get the most from their pension benefits when the time comes.

Emily: Yeah, absolutely. And I guess tools like the modeller, so often, you know, I talk to some of my friends who are Civil Servants and they say things like, “I'm not really thinking about my pension right now. It's so far in the future. It's like it's invisible”. And something like the modeller and even the stand at Civil Service Live just puts it right in front of their face and it makes it feel a lot more real.

Mick: It does. And I think the other key thing is, and again, it goes back to that point about there's somebody at the end of this process, but we're not trying to say this is all perfect. I think, you know, the modeller, we developed it to reflect the changes in the situation because of [2015] Remedy. And we're looking to change it again, and we'll come onto that in a little bit. But I think using Civil Service Live as a sounding board to understand, look, what's working, what's not, we take that away. This is a two-way thing. We want to listen to members. And as much as members might not think we are, we actually are looking at what's not working and look to see what we can improve. And again, I think this year's Civil Service Live and building onto next year's, you know, for the first time we had Legal & General there with Tim Furber, and he was talking about partnership, which is an alternative to the main scheme. We had some trials of what the new modeller might look like, and we'll listen to members on that as well. You know, we had Cathryn and her team answering questions from members. So, so we were... making this stand bigger and listening to that feedback from the membership. And I think that's really key. You know, we're not great all the time and sometimes it doesn't work. And I think we need to listen to that and build on it and make things better as we go.

Rob: Something you touched on before, you know, both of you, if you don't mind me saying, you've been in pensions for quite a long time between you, those members who are getting closer to retirement, you know, are there any themes or like patterns of behavior, questions that you see with members who are really close to that retirement point?

Cathryn: I mean, those members definitely tend to be, obviously, more engaged. I mean, I will say I've spoken to members who tell me they check their retirement modeller on an almost daily basis. Sometimes they're really focused on it because, you know, they're ready to retire and they want to make sure that everything's in order and that kind of thing. But we've seen members definitely become more engaged over the last six or seven years as we've taken steps to do more to reach those members.

I think that's maybe got rid of some of the pension myths and rumors that sit out there. And so we hear less from members now where they might be getting information wrong. You know, we used to hear quite a lot of things, "Well, I've been told this by somebody, I've been told this by somebody…" and it would actually be something that was false. So, I think there's a lot less of that now and members have got, you know, good sources of information to get the actual facts that they need to help them on that retirement journey.

So, that's a definite trend that we've seen where things have improved in terms of member understanding, because there are a lot more resources for them to draw now, whether it's speaking to us at Civil Service Live, it's attending Pension Awareness Week sessions that guide them through the process and all of the online resources that are there as well.

Mick: I think Cathryn's absolutely right. I'm not trying to, sort of, dismiss everything we've done, again, I think, you know, looking at benefit statements is principally one of the major things people should do. If you don't do anything else in the year, look at your benefit statement and make sure your death nomination's up to date. There's the two things that I would always say to people to do. As people approach retirement, they're starting to make decisions about how much will I get? Is it enough? I mean, one of the big questions I get, and we can't answer it, is how much of [my] lump sum should I take? So like, you know, how much pension do I need versus a lump sum? We can't advise you on that because everybody's different and it's a key thing. But again, what I always say is, and I think we are looking to bring this in later on, is think about your lifestyle and modelling your lifestyle. So, when you retire, what are you going to be doing? What do you want to do and how much of that is going to be upfront? So, you might want to travel the world for the first five or six years of your retirement, but then you're probably going to slow down. So, you might want some money to do all that travelling, but then actually you're going to need a regular income to be more comfortable. And we talked about, you know, the Loughborough review where they looked at, you know, minimal income per year.

Rob: The Retirement Living Standards, yeah.

Mick: Yeah, so I think it's trying to put yourself in that mind frame of, right, when I retire, what are you going to do? Because that is about planning and understanding where you are, financially, and then working out what you want to do. Do you want to go to Dubai? Do you want to go fishing? Do you want to buy a campervan? And then as you get a little bit older, things are going to slow down. So, maybe you want that regular income. So that is a big question people ask and we cannot answer that. It's all dependent upon what you want to do yourself.

Rob: It's such a hard question to answer.

Mick: It's huge. That's why we want to try and engage with a younger population because we know that when people get to the late 40s, early 50s, and go, “Oh, pension!” Actually, if you think about that in your 30s, you can actually start thinking about, “Well, am I going to have enough? Can I boost?” Things like that. So actually, when you do get later in life and you start, you know, establishing yourself, maybe you can retire a little bit earlier or maybe you can do a bit more when you retire. But at least being aware of things, and as I said, look at ABS and think about your death nomination as a minimum, when you're younger, is one of the things I would recommend.

Rob: Brilliant.

Emily: Any other highlights from this year?

Mick: We focus a lot on the member engagement. I think that's really critical. But again, what we mustn't forget is employer engagement. So, we do twice-yearly Regional Employer Forums where we get a lot of the employers into three locations across the country. We do Scotland, we do Wales, and we do England. And we talk to employers about, you know, what's been going on in the policy space, what's going on from a performance perspective. And we talk to them a little bit about what's coming in the next six months. And I think those events again done jointly with Cathryn and her team, and yourself Rob, work really well. I think it's a good opportunity to engage with employers and understand what their problems are and also help them understand where the scheme's going and how they can work with the scheme to make it better for both them, as an employer and their employer responsibilities, but also for their members and I think those events I really enjoy as well.

Rob: They're good fun, aren't they?

Mick: They are.

Rob: What would you add to that, Cathryn?

Cathryn: I mean, my team and I are dealing with members every single day with Pension Power sessions and other training, like pre-retirement courses and things like that. We all genuinely love how we can help support members and help them better understand the scheme. And it's really nice when you're with someone and they have that, kind of, penny drop moment where something maybe wasn't clear before and you're able to really put it in context and in terms that it just makes it seem really clear and just help them on that road to retirement so they can understand what the scheme can do for them and how they can get the most from their benefits. So, we're lucky enough to get to do that, you know, day in day out with all of the people that we speak to. And it's just a constant highlight for us.

Rob: There's been quite bit in the news lately about people not having enough for retirement, and one of the purposes of this podcast is, you know, to make pensions and money in retirement less daunting for people. You know, what other tools, techniques are you looking at to, you know, to help with that agenda?

Mick: I think we've talked a little bit about learning from, you know, the feedback we get from members. So, there's a few things that we're looking to develop in the future, which should be coming, sort of, early in 2026. The modeller that we've got now needs some work on it, we're looking to change that. And as I said, we had a day at Civil Service Live where we had members looking at the new proposed modeller. It's more aligned with Government Digital Standards, so it's a bit easier to sort of... navigate and understand. And we've listened to the feedback from members, and we've took a little bit from the original modeller and we've took some from the new modeller and we've tried to sort of amalgamate that into the future modeller. So, I think hopefully when that lands, it will be really good. But as part of that, it's not just modelling how much your pension will be, but to your point, Rob, it's then understanding how much you need. So as part of that work, we're looking at a lifestyle modeller where you can look at your income from the pension perspective, do some checks and balances against, actually, how much will I expect? This is my bill. This is what I would like to spend on clothing and food and travel. And actually, is there a shortfall? If there is, how to then build on that with added pension or something like that. So, I think all of that information and making that as easy or as accessible as possible is got to be where we're going. There's a lot of stuff in AI coming along as well, so how we can play that into the sort of mix, and also about understanding where their query case or whatever else is. So, one of the big things, at the minute, with the service is that, you know, somebody might be in a retirement or raise a query, but it's understanding where it's at.

If you look at all the digital services now, you can generally go in and say, "Right, my query is up to here or wherever it is". So, so again, looking to bring in that track and trace ability of "If I've asked a question, where is it? When will I get a response?" So, from a delivery perspective, it's helping the member understand where something is, but also putting an element of onus on the administrator to sort of say, "Actually, we need to keep track of this because the member or the employer can see where something's up to". So, all of that digital functionality is coming, and I think it's going to be developing over time.

Emily: That lifestyle modeller sounds really interesting. Is that something that would, kind of, use the data from that University of Loughborough study we were talking about, the Retirement Living Standards?

Mick: So that would be part of it, yeah. So, the aspiration is that it would take your information from your benefit statement and plug that into it. And then it would bring in almost a… "right, if you're on this amount, it would be a minimum living standards and medium and high. And if you've seen the Loughborough report, that's how it works it out. So, it starts to help you understand, you know, where you sit in that sort of range. And then, as I said, you can build in if you've got extra income, so, you know, when the state pension kicks in, because that's not an insignificant amount. If you've got any other sources of income, so you look at your overall source of income, you balance that against your outgoings, you know. Will you have a mortgage, will you not? Will you have a car, will you not? All the bills, and it helps you understand and almost map your lifestyle going forward, which is part of that whole planning process.

Emily: Yeah, absolutely. And that's the beauty of this podcast because we've got episodes about the Retirement Living Standards and about the role of the State Pension. I think they were episodes one and two. So, please go back and listen to those if you haven't already.

Cathryn: Can I just add something on the Retirement Living Standards? Because, you know, I love them and they're a really good base for people if they need somewhere to start from. I think some people might look at them and say, that's more money than I earn right now. So, I don't need that to live my standard of living. So I just think it's important to say, you know, they're just there as a tool. And if you look at them and go, “that's not realistic for me”, then that's okay. But if you look into the real detail of them, it's quite interesting.

For me, everyone in this room knows I like a holiday, and I spend a lot of my budget on holidays. But when you look at some of the other things that it spends money on, like how many takeaways and things like that you buy, and how often you do DIY around the house, I probably spend a lot less than other people. So, it's all relative and you've got to put it into context and they're not going to work for everybody. So I just think, you know, it's worth calling that out that they're just there as a guide.

Don't feel like you have to be bound by them, and you absolutely have to be aiming for that for your retirement.

Rob: I guess it's helpful just to help people understand what it's going to feel like though, because I think that's the bit that, when you thinking like 40 years away or 30 or even 20 years away, it's just so hard to imagine what life is going to be like, you know, even just like all the socio-political stuff that's going on, never mind your own like personal finances. It's just so difficult.

Mick: It is. I think it's to give a framework. I mean, I think Cathryn's right. I think it also depends on your region and what your expectations are, but you're absolutely right. It should be a guide, but I think it also helps you give some structure to the thinking behind that. If we can help members to start thinking in that manner and actually start putting the finances together and at least thinking about what it is going to be in the future rather than getting to, “Well, I've just retired, what am going to do now?” At least if people start thinking about it in some structured way, then at least they can start planning it out.

Cathryn: It's like a jigsaw. That's what I like to say to people. You're getting all the pieces ready and putting them all together. You know, that's why we want people to look at their Annual Benefit Statement and then we want them to use the retirement modeller. And then you look at that in line with the Retirement Living Standards, and if the figures don't match up and you've got a piece missing, that's when you'd go to, I'd like to boost my pension, or I need to look at income from another source. And it's just a nice way to, to look at it, to try and get all of those pieces together and have your nice, happy jigsaw all ready and done when you get to retirement.

Rob
I really like that.

Emily: “The jigsaw of retirement”. Maybe that could be the episode title. Who knows?

Rob: Okay. So Mick, you talked about, kind of, websites and portals and modellers, you know, what else new and exciting have we got to look forward to?

Mick: I think the other thing that will be good, I think there's a new app coming along. Now, I can take a leave apps to be honest with you, but I think we actually get a really good take up of apps. I think we've got 120,000 people with an app. And I think there's a new improved app coming along again in 2026, which should have improved functionality, and it should look and feel a little bit better. So again, I think that for the people that like to use apps, I think it will be a real win because again, they'll be able to just click in and look at what the benefit statement says and use the modeller and stuff.

Other things that we're looking at is ‘Retire online’. So it'll be more secure. ~ It'll be pre-population of forms, so it'll make it a little bit easier for members when they're claiming their pension. So again, that's coming in ~ next year as well. And again, I think it's all about making it as easy as possible. The one thing I do want to mention, and I think this is really important, is that we are not going to forget the non-digital groups. I think we talk a lot about digital improvements and stuff, but...
We've got an aging population here and we've got 700,000 pensioners who… not all of them want to be digital- who aren't necessarily digital savvy.

We absolutely need to remember that there's people in our population who, for whatever reason, won't necessarily be digital, and we need to make sure that there's processes and support for them as well.

Rob: I guess it's not just pensioners, it could be from any group of the population, couldn't it?

Mick: Definitely.

Cathryn: We've got to remember that civil servants are a very diverse group. They're not all people who are sat behind a desk all day at a computer. You've got people working in industry, you've got prison officers, you've got all kinds of different roles that, you know, doesn't mean that they necessarily find easy access to computers.

Mick: Beekeepers, stone masons…

Emily: Are they part of the civil service?

Mick: Yeah, part of the scheme.

Cathryn: …cleaners, anything. People who work in museums and galleries, you know, curators, you've got all kinds of different roles.

Mick: Prison officers, you have, like I said we've got 1.7 million members. You don't appreciate the breadth and variety of the membership.

Emily: We've had a sample of that, haven't we? In some of our previous seasons, we've had some retired civil servants come in and talk to us about what their careers were like and what they're up to in retirement. And we had Gillian from the Foreign and Commonwealth Office. We had Patrick, I think, from the Met Office.

Rob: Yeah. Travelled all around the world, both of them.

Emily: And I imagine as well, going back to Civil Service Live, you meet a lot of those people and that really gives you that sense, doesn't it? I remember Andy, on one of our previous episodes he was saying he met a dolphin trainer or something like that. Like, it's all kinds of people that you meet and all kinds of directions your career can go in, in the Civil Service.

Cathryn: Absolutely, yeah. It's so wide, it's so broad, you really could be doing anything.

Emily: Wow, exciting stuff. Lots for members to look out for in the New Year. Cathryn, Mick, thank you both for joining us.

Cathryn: Thanks so much.

Mick: Thank you, I really enjoyed that chat.

Rob: And that's a wrap for Season 4! Thank you to all of our guests this season for sharing their expertise. And most importantly, thank you for listening. Please don't forget to follow to be the first to know about new episodes in the future.

Emily: As ever, you can find out more about anything we've talked about today, or you can suggest a topic you'd like us to talk about in a future episode by heading to civilservicepensionscheme.org.uk/podcast. You'll also find links to information, transcripts, and accessible versions of this podcast in the episode description.

Rob: And make sure to follow us to be the first to know about new episodes in the future. We'd love to hear your thoughts and feedback on the series too, so please do leave us a review wherever you get your podcasts.

Emily: This episode was recorded in September 2025. All information is accurate at the time of recording. Thanks for listening.