



# Your Civil Service Pensions starter pack

## What you need to do:

- Read this letter and the enclosed leaflets
- Send your completed forms to the address on your Pension Choices form
- Make sure you return your forms within one month
- Check the web for more information:  
[www.civilservicepensionscheme.org.uk](http://www.civilservicepensionscheme.org.uk)

This pack tells you about the options you have under the Civil Service Pensions arrangements. If any of your personal information is incorrect, make sure you tell your employer so they can correct your record.

## What pension choices do I have?

You can choose to join either alpha or partnership. Both pension schemes provide a valuable range of benefits. The overview leaflet in this pack compares the schemes to help you choose the one best suited to you.

## Should I think about a pension now?

Your pension is a valuable part of the pay and reward package you get from your employer. Your employer pays a contribution towards your pension. You need to decide if building up a pension will be best for you and your family, but the sooner you start, the better your pension could be.

## Do I have to choose now?

You'll automatically join alpha from your first day of service. But you should still complete and return the enclosed form even if you decide to stay in alpha.

If you want to open a partnership pension account and have your choice backdated to your first day of service, you must return your forms within one month. If you return them after one month, your choice will be treated as a request to switch schemes. You'll be enrolled into partnership from the first pay period two months after the date you make your choice.

You can choose to switch to the other scheme at a later date. You can find more information on switching schemes on the Civil Service Pensions website: [www.civilservicepensionscheme.org.uk](http://www.civilservicepensionscheme.org.uk)

#### **What will it cost me?**

If you choose alpha, you'll pay between 4.6% and 8.05% of your pensionable earnings (depending on how much you earn) and your employer will pay a significant contribution too.

If you choose partnership, you don't have to pay anything if you don't want to and your employer will still make contributions to build up a pension fund for you. If you choose to put money in as well, your employer will match your contributions up to 3% of your pensionable earnings.

You get tax relief on your pension contributions, and this is normally applied by your employer's payroll.

#### **What if I don't want to join either of these pension schemes?**

You don't have to join, but you and your family will miss out on a range of valuable benefits. Please read the enclosed documents and visit the Civil Service Pensions website before making any decisions.

Please note: The Pensions Act 2011 requires all eligible employers to automatically enrol all workers who aren't currently in a qualifying pension scheme (usually once every three years). Further information about automatic enrolment can be found here: [www.gov.uk](http://www.gov.uk)

## What do I need to do now?

1. Read the enclosed leaflets and the information here:  
[www.civilservicepensionscheme.org.uk](http://www.civilservicepensionscheme.org.uk)
2. If you are thinking about joining partnership you'll need to contact the partnership providers for information packs. For more information visit the Civil Service Pensions website: [www.civilservicepensionscheme.org.uk](http://www.civilservicepensionscheme.org.uk)
3. You might want to contact an Independent Financial Advisor to get some advice. The Financial Conduct Authority website has tips on finding an advisor:  
[www.fca.org.uk](http://www.fca.org.uk)
4. Complete the Pension Choices form, and if you are thinking about joining the partnership pension, complete the Legal & General application form, on the Civil Service Pensions website:  
[www.civilservicepensionscheme.org.uk](http://www.civilservicepensionscheme.org.uk)
5. Send all your completed forms to the address shown on the Pension Choices form. Complete and return your form(s) within one month, even if you want to stay in alpha.

### What happens next?

If you choose alpha, you'll receive an acknowledgement from the scheme. If you choose partnership, then you'll receive an acknowledgement from your chosen pension provider.

### Further information

If you have any questions about your pension arrangements you should contact your employer first. If you need to contact Civil Service Pensions, you can find details here:  
[www.civilservicepensionscheme.org.uk](http://www.civilservicepensionscheme.org.uk)

Yours sincerely,

For and on behalf of Civil Service Pensions [www.civilservicepensionscheme.org.uk](http://www.civilservicepensionscheme.org.uk)

**This pack contains**

- a Pension Choices form, enclosed with this letter
- Pension Choices: alpha or partnership – an overview leaflet
- a set of leaflets from partnership pension account providers
- a Partner Declaration Form for a partner's pension.

**If any of these items are missing, please contact your employer**



# Pension Choices form alpha or partnership

Please complete this form and return it within one month, even if you wish to stay in alpha – see the Civil Service Pensions Scheme (CSPS) website for more information: [www.civilservicepensionscheme.org.uk](http://www.civilservicepensionscheme.org.uk)

**Fill in this form in black ink and in CAPITAL LETTERS.**

## Section 1 - your details

**Full name**

**National Insurance number**

**Department/employer**

**Office address**

**Postcode**

**Date of birth**

**Marital status**

**Email**

**Daytime phone number**

## Section 2 - your pension choice

1. I would like a partnership pension account.

a) I have completed and enclosed my application form.

If you would like information on ways that you can take control of your retirement planning with alpha, see the website:

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

Please make sure you fill in the application form for your chosen pension provider and enclose it with this form if you would like a partnership account.

**Return address**

**Postcode**

2. I would like to remain in alpha.

a) Please contact me about the possibility of transferring in my pension from other employment. I understand that all transfers have a 12 month time limit.

b) I enclose my Partner Details form.

If you would like information on ways that you can take control of your retirement planning with alpha, see the website:

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

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## Section 3 - notes

Your representatives may be eligible for benefits in the event of your death.

### If you choose to join alpha

If you die before you take your alpha retirement benefits, we'll pay the people or organisations you nominate a lump sum. You can split this lump sum between your nominees. You can find the Death Benefit Nomination form here:

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

### If you choose to join partnership

If you die before you take your partnership retirement benefits, we'll pay the people or organisations you nominate a lump sum. You can split this lump sum between your nominees. You can find the Death Benefit Nomination form here:

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

Legal & General will also pay the people or organisations you nominate benefits you have built up in the partnership pension account in the event of your death.

You can find the Legal & General Nomination Beneficiary form here:

[www.legalandgeneral.com/workplace/c/csp-concord/helpful-resources/document-library-page](http://www.legalandgeneral.com/workplace/c/csp-concord/helpful-resources/document-library-page)

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## Section 4 - your authorisation. You must sign, date and return this form

**Your signature**

**Date**