

## Look after your loved ones

**Did you know that your pension scheme makes provision for your loved ones after you've gone?**

- A death benefit lump sum
- A civil partner's pension
- A partner's pension
- A widow's or widower's pension
- A Widower's Pension Scheme (WPS) refund
- A child's pension

Make sure your Death Benefit Nomination (DBN) is up to date. It's now even easier to do it – online. See page two for more details.



## Inside

DBN  
online

2015  
catch up

Sign up to  
the portal

Get 'appy

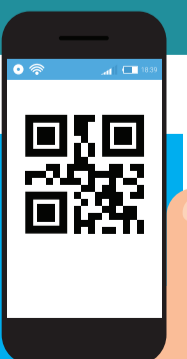
Live@lunch

Paperless  
ABS

Competition  
time

If you need a copy of this newsletter in large print or braille, please contact us using the details on the back page.

To access links quickly, why not scan the relevant QR code as you read each article?  
Don't have a QR reader on your device?  
Download it from your app store.





# Look after your loved ones

Your Civil Service pension doesn't just provide pension benefits. In certain circumstances, it also provides financial benefits after your death to the people you care about. Make sure to take advantage of this by nominating a loved one to receive your benefits after your death, we call this a 'death benefit nomination' (DBN). As such, making sure your DBN details are up to date is really important and now it's even easier to do it. Through the pension portal, you can set up and update your DBN details online without the need to get a form printed, signed, witnessed and posted.



## What should I do next?

Make sure you have an up to date DBN. Follow the simple steps to get it done.

- If you haven't registered for the pension portal, that's your first job – follow the instructions on page three of this newsletter on how to do it.
- Next, once on the portal, check your existing death benefit nomination/s.
- If you want to, add and/or replace any nominations and use the automatic allocation to split the benefits evenly amongst multiple nominees, where appropriate.

- Once you've made your changes and submitted them using the online form, you'll receive an email confirmation from us advising that your changes have been made, providing you with peace of mind.

It's quick and easy to do and will make the process easier for those you leave behind, whilst also ensuring they're provided for after you've gone.

If you don't tell us who you'd like to nominate, the money may go to someone you're no longer in touch with or who you may no longer wish to be the beneficiary.



You can find the DBN form here [www.civilservicepensionscheme.org.uk/members/member-forms/](http://www.civilservicepensionscheme.org.uk/members/member-forms/)

# 2015 Remedy (McCloud) – public service pension schemes consultation update

This is an update for anybody who was an active member on or before 31 March 2012 and continued to be an active Civil Service Pension member after 1 April 2015 (or who left service and then returned within 5 years).

As you may know from previous updates, the Government is going to be giving you an important choice over the way your pension benefits are calculated for the seven years of service worked between 1 April 2015 and 31 March 2022. This is because, in 2015, the government reformed public service pensions to make them fairer and more sustainable. We moved all public service pension holders into the new reformed schemes automatically, apart from those who were close to retirement age.

The Court of Appeal found this to be discriminatory against younger members, and so the government is taking steps to fix this by giving all members a choice. This will allow members to choose whether to take

their legacy pension scheme benefits or reformed scheme benefits in relation to the 2015 – 2022 period.

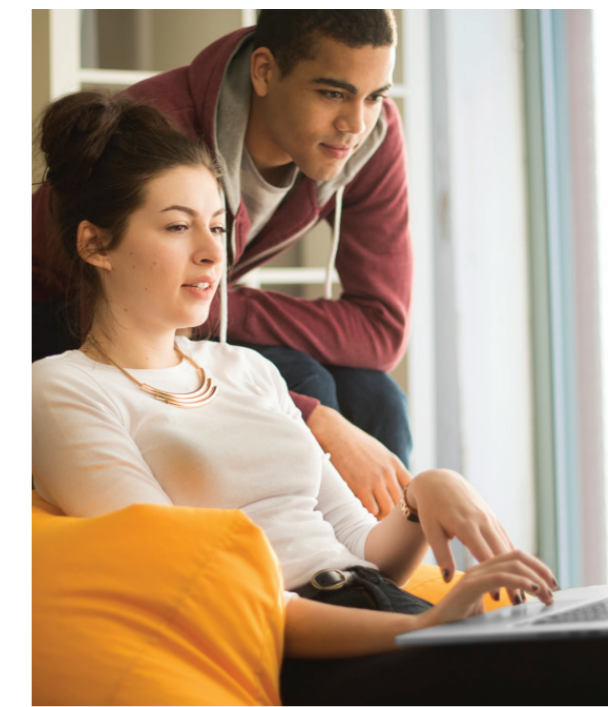
During the summer the Government ran a public consultation about when members should be given this choice immediately or asked to make the choice when they retire. The Government is now considering the responses and will set out its next steps shortly.

As the pension scheme manager, we are closely monitoring progress. Once the Government reaches its decision, we will look at how the response affects you and let you know what happens next and when you are likely to be asked to make your choice. For now, you don't need to do anything.



All updates can be found on Civil Service Pensions: [www.civilservicepensionscheme.org.uk/members/mccloud-judgment](http://www.civilservicepensionscheme.org.uk/members/mccloud-judgment)

# Pension portal – ready and waiting



The pension portal was launched in early summer 2019 and so far over 200,000 members have registered. The portal is the place where you can find all your pension benefits online, in one place. Your Annual Benefit Statement (ABS) can be found there too, alongside the address details we hold for you and your death benefit nominee/s. If you need to update any of your details, you can now do it online.

By registering for the portal, you'll also gain access to the retirement modeller which will pre-populate your details and provide you with up to five snapshots of your potential retirement benefits each time you use it.

## How do I register for the portal?

If you haven't registered for the portal, you won't be able to access your ABS. So, if you want to register, here's how to do it.

You'll need the registration code that your employer can provide you with and your member number, which can be found on your Annual Benefit Statement in the top right hand corner, titled 'Our ref'. It's an eight digit number. If you're struggling to find the information, contact us at [portal@mycsp.co.uk](mailto:portal@mycsp.co.uk)

The portal is safe and secure and your one stop shop where you can view, check and update your information.

If you've not already done so, you can watch a short two-minute video on how to register for the portal – check it out here [www.civilservicepensionscheme.org.uk/members/bite-sized-videos-about-the-scheme/](http://www.civilservicepensionscheme.org.uk/members/bite-sized-videos-about-the-scheme/)



It's time to... **GET 'APPY!**

Download the app today!

Did you know, you can now view the scheme website and the pension portal in app format? So now, it's even easier for you to keep track of your benefits. To download it, go to the app store on your device and search for 'Civil Service Pensions.' It's available for both iPhone and android users.

Download on the App Store | GET IT ON Google Play

# From June, ABS is paperless

As we've told you previously, from June 2021, you'll be able to view your Annual Benefit Statement (ABS) online – as you can now – through the pension portal. From that time, our aim is to stop sending out paper copies, unless you choose to receive it that way. Why change? Having your ABS online means that you can access your pension benefits at the touch of a button, without the need to store and archive paper copies. The portal does that for you – from this summer, you'll be able to see your 2021 statement, in addition to those currently viewable online (the 2020 and 2019 versions).

By going paperless, we can also do our bit for the environment and leave a lighter footprint – we currently produce over half a million statements, comprising 7 million pieces of paper. To print and distribute these generates 100 tonnes of CO2.

You can still receive a paper copy of your Annual Benefit Statement if you'd like to by emailing [paper@mycsp.co.uk](mailto:paper@mycsp.co.uk) or by writing to us providing us with your full name, date of birth and your member number, referred to as 'Our Ref'.



If you'd like to know more, visit the dedicated ABS pages on the scheme website



[www.civilservicepensionscheme.org.uk/members/annual-benefit-statement/](http://www.civilservicepensionscheme.org.uk/members/annual-benefit-statement/)



# Live@lunch returns for 2021



## 5 steps to mental wellbeing

We know the pandemic has been a challenge for many of us but there's some great advice and support available on the NHS website.

To find out more visit:  
[www.nhs.uk/conditions/stress-anxiety-depression/improve-mental-wellbeing](http://www.nhs.uk/conditions/stress-anxiety-depression/improve-mental-wellbeing)



Feedback from one of last year's sessions:  
**"It was upbeat, lively, positive, highly informative and I went away feeling happy and dare I say inspired!"**

Following record attendances at last year's 'Live@lunch' member engagement sessions, you'll be pleased to know that we're planning to host more virtual sessions in 2021.

The first of these will take place in mid-April where we'll help you plan

for a better retirement, understand your benefits and how you can access your pension online.

There'll also be a session dedicated to the 2015 Remedy Programme.

We'll be showcasing expert opinion and responding to your questions live each day. We'll be working with employers to promote the sessions and how you can take part.

Contact your employer to find out more or visit the member pages on the scheme website

[www.civilservicepensionscheme.org.uk/members/live-at-lunch-2021](http://www.civilservicepensionscheme.org.uk/members/live-at-lunch-2021)



## Competition time

For your chance to win £100 of Love 2 Shop vouchers, find the one word that doesn't appear alongside the other eleven.

- |             |          |           |
|-------------|----------|-----------|
| NOMINATION  | REGISTER | PAPERLESS |
| BENEFITS    | ENGAGE   | RESPOND   |
| COMMUNICATE | SESSION  | CARE      |
| PORTAL      | DOWNLOAD | CONTACT   |

R	R	C	K	P	H	G	U	H	A	L	L	A	T	P
Y	E	L	A	C	F	I	G	Y	D	J	H	C	A	H
Z	S	X	S	R	W	J	B	I	R	T	A	P	A	Z
C	P	M	Z	T	E	W	S	Z	P	T	E	S	E	Q
N	O	I	T	A	N	I	M	O	N	R	N	A	M	A
O	N	M	I	X	I	Z	H	O	L	R	G	T	R	X
I	D	G	M	L	F	R	C	E	E	I	A	G	J	I
S	L	B	Y	U	S	O	S	T	S	L	G	S	F	J
S	C	K	S	P	N	S	S	A	U	D	E	T	C	X
E	V	Z	T	W	P	I	Y	T	Q	V	L	I	J	A
S	A	J	I	I	G	O	C	I	P	R	G	F	S	P
X	E	C	S	E	H	M	R	A	O	Y	Y	E	Q	X
A	F	I	R	M	U	B	N	T	T	G	C	N	H	X
P	Y	H	Y	Z	Q	Q	K	W	A	E	I	E	B	E
D	N	U	W	Y	L	F	P	I	J	L	E	B	S	V

The missing word is: \_\_\_\_\_

My name: \_\_\_\_\_

My address: \_\_\_\_\_

My contact number: \_\_\_\_\_

Then either:

- email your answer to: [communications@mycsp.co.uk](mailto:communications@mycsp.co.uk)
- or
- complete the information in the box, cut around the dotted lines and send it in a Stamp Addressed Envelope to: Civil Service Pensions, PO Box 2017, Pension News Word Search, Liverpool, L69 2BU.

Answers must be received by Wednesday 31 March 2021.

## Keep in touch

Email us:  
[contactcentre@mycsp.co.uk](mailto:contactcentre@mycsp.co.uk)

Write to us:  
 Civil Service Pensions  
 PO Box 2017  
 Liverpool, L69 2BU

Call us:  
 0300 123 6666  
 From overseas  
 +44 1903 835902

Tweet us:  
[@CSPScheme](https://twitter.com/CSPScheme)

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