

# Pension news

## Welcome to Pension News! Your essential source of pension news

As the Director of Civil Service Pay, Policy & Pensions, welcome to this year's newsletter for pensioner members of the Civil Service Pension Scheme.

In the section below, we've outlined this year's Pensions Increase and there's a short video on our website explaining your P60 certificate (which you'll receive in the post).

The 2015 Remedy (McCloud) legislation came into effect on 1 October 2023. About 100K retired Civil Servants could be affected. But don't worry your benefits are safe and will continue to be paid as normal. If you haven't already heard the terms 'Immediate Choice, Remediable Service Statement or RSS' then you can expect to know a bit more. The Remedy article below will explain what they are and what this could mean for you. Also, if you have any other questions about the 2015 Remedy arrangements, visit the Remedy section of our website.

We get quite a few queries from members asking about the impact of their Civil Service pension on their State Pension, so we've included a short article to help explain how both pensions work together.



Your life in retirement should be enjoyed and that happens when your mind and body are well. To support your physical and mental health, we've provided wellbeing tips from our trusted partners and other sources in the 'wellbeing tips to thrive in retirement' section.

Finally, we would love to hear your feedback about this newsletter. Go to the website to tell us what you'd like to see in future issues, or what we can do better or differently. It'll only take a few minutes to complete, and we'd love to hear from you irrespective of how long ago you retired.

Simon Claydon  
Director of Civil Service Pay, Policy & Pensions

## Your 2024 pension increase\*

Pensions in payment are reviewed every April in line with Treasury Orders. This review is called 'the annual Pensions Increase (PI)' and takes effect on the first Monday on or after 6 April every year.

This year, the PI takes effect from Monday 8 April.

Your pension is paid in arrears so you may not see the full increase until the following month's payment.

*\*Please note: any pension increase is pro rata for the previous tax year. For example, if you've been retired for five months, you'd be eligible for an increase equal to 5/12ths of the full annual increase.*



### Why have I not received the full 6.7% increase in my occupational Civil Service pension?

There are a number of reasons why you may not have received the full 6.7% increase:

- > **Your tax code may have changed** - You can check your tax code on your payslip. If you think it's incorrect, contact HM Revenue & Customs directly on 0300 200 3300.
- > **Pay dates** - Your pension is paid in arrears. Depending on when your pay date is in the month, you may not see the full increase until next month.
- > **Not all members are eligible for the full 6.7% increase** - If you reached state pension age before 6 April 2016 and you were working in the Civil Service prior to 6 April 1997, part of your Pension Increase is paid within your state pension. Therefore, if you didn't receive the full 6.7% in your occupational pension, you will have received an increase in your state pension to compensate.

### I've received this year's Pension Increase, but my monthly pension has decreased. Why is this?

This may be due to a change in your tax code. You can check your tax code by logging into the Pension Portal, by looking at your payslip or by logging onto your HM Revenue & Customs account.

If it has changed, you will need to contact HM Revenue & Customs (HMRC) directly on 0300 200 3300.

## Have your circumstances changed?

It's important that you let us know if your personal details or circumstances change. Most changes can be made through the Civil Service Pension Portal or using the online form on the Civil Service Pensions website.

### Changing your phone number, address or email address

If you have an online account, you can update your phone number, address or email address using the Pension Portal.

If you don't have an online account, you can change your phone number, address or email address by completing the Change of details form online.

### Changing your name, marital status or bank details

Complete the Change of details form online, upload the supporting document(s) and submit via the website.

If you live outside the UK, you'll also need to complete an Overseas Payment Mandate and return it along with the Online Change of details form.

## Update your details by post

Alternatively, you can download the Change of details form and return it to

Civil Service Pensions,

PO Box 2017,

Liverpool,

L69 2BU

**Note:** Remember to attach the relevant supporting documents.

## Update on 2015 Remedy (McCloud)



Retired Civil Servants will receive a Remediable Service Statement (RSS) in the post by April 2025. Not all members are affected. If you're not sure if you are affected or if you want to know more, use the 'Am I Affected?' tool. There's a link below.

If you are affected, you'll receive your Immediate Choice options for both legacy (classic, classic plus, premium and nuvos) and the reformed scheme (alpha). We'll provide a key choice illustration document with supporting information to help you decide on the benefits you wish to receive for your service within the Remedy period (1 April 2015 – 31 March 2022).

Important Note: you will have 12 months, from the date you receive your letter, to make the choice and submit this online or by post.

For further 2015 Remedy information please visit the [FAQs](#) and the [Remedy Updates page](#).

## Do you know what your family will be entitled to in the event of your death?

When a scheme member passes away, their loved ones may be eligible for benefits, including:

- > Lump sum death benefit (within the first 5 years of being retired)
- > Widow's, widower's, civil partner's, partner's, or child's pension
- > Payment of any pending pension at the member's death (also known as residual pension)

Taking the time now to understand what pension benefits you and your family are eligible for and how to claim them can offer peace of mind and reduce financial worries if the worst happens.

It's also important to notify us of a member's death as soon as possible. It may not seem a priority when dealing with the loss of a loved one, but it's important to avoid having to sort out repayment of overpaid pensions. We've made it easy to do:

- > through our [online contact form](#) linked below; or
- > by contacting our specialist team at **0300 123 6666**



If you or your family would like more information about death benefits or how to claim a dependent pension, or to simply notify us of a death of a member, visit:

[www.civilservicepensionscheme.org.uk/your-pension/personal-life/tell-us-someone-has-died](http://www.civilservicepensionscheme.org.uk/your-pension/personal-life/tell-us-someone-has-died)

# Confused by Contracting Out? We explain how your Civil Service pension could affect how much State Pension you get



One of the most popular questions we are asked is "How does my Civil Service pension impact how much State Pension I will receive?"

The answer relates to something called 'Contracting Out' and affects members who were in service before 6 April 2016.

## What is Contracting Out?

The old State Pension had two parts:

1. The Basic State Pension - paid at a flat rate, based on the individual's National Insurance record.
2. The Additional State Pension - which was earnings-related. The Additional State Pension is also known as the State Earnings Related Pension Scheme (SERPS) and the State Second Pension (S2P).

Under old rules, it was possible to contract-out of the Additional State Pension into a workplace pension, and between 6 April 1978 and 5 April 2016, the Civil Service pension scheme was contracted out of Additional State Pension. As a result, members with service before 6 April 2016 might get less or no Additional State Pension as part of their State Pension Plan.

If you're over State Pension age, check your payslips from before 6 April 2016. If you have any payslips with the category letters D, E, L, N or O, then you were contracted out. You can also ask your employer(s).

## Wellbeing tips to thrive in retirement

Retirement represents a significant life transition and adjusting to change can be difficult for some people. Adopting healthy habits and incorporating wellness practices can significantly enhance your overall quality of life.

## Through our Trusted partners

We have a partnership with a range of charities to help you deal with life's little challenges.



## Practise stress management

Incorporate relaxation techniques into your daily routine. Practise deep breathing exercises, meditation, mindfulness, or gentle stretching to reduce tension. Engage in activities to help you unwind, such as gardening, listening to music, or spending time in nature.



## Stay active

Regular physical activity is key to maintaining strength, flexibility, and mobility as we age. Engage in activities that you enjoy and are suitable for your fitness level.



## Eat a balanced diet

Include plenty of fruits, vegetables, whole grains, lean proteins and healthy fats in your diet. Limit processed foods, sugary snacks, and excessive salt intake. Stay hydrated by drinking plenty of water throughout the day.



## Get regular check-ups

Stay up to date with vaccinations, flu shots, and recommended health checks, such as blood pressure, cholesterol, and bone density tests.



## Prioritise quality sleep

Limit caffeine and screen time before bed and create a comfortable sleep environment.



## Stay engaged and active in the community

Join clubs, groups, or organisations that align with your interests and passions. Volunteer your time and skills to support local initiatives and give back to the community.



## Train your brain

'Brain training' can improve mental health and is essential for good cognitive function. Here are three free apps you can use to stimulate your mind:

[lumosity.com/en/](https://lumosity.com/en/)  
[elevateapp.com/](https://elevateapp.com/)  
[peak.net/](https://peak.net/)

**Stay updated with the latest news  
for pensioner members**

[Visit the Pensioner Hub](#)

# Avoiding loneliness in later life

Studies show that staying connected is important for our overall well-being. Retired individuals often have fewer daily interactions than those who aren't retired. Living away from family and friends, health issues or financial constraints can further restrict opportunities for meeting people.

Here are some ways to connect with friends and family for better health and a rewarding retirement.



## Get a pet:

Pets offer companionship and can reduce stress. **Give A Dog A Bone** has a scheme that helps seniors afford rescue pets.



## Technology:

Use video calls to keep in touch with distant friends and family. **Age UK's intermediate guide to video calling** is a great place to learn more about this technology.



## Social media:

Platforms like Facebook help you stay connected with friends and groups. **Age UK's Digital Guides** are a great place to start to learn more about social media.



## Volunteer:

Volunteering not only helps others, but also fosters friendships, keeps you active, and sharpens your mind. To become a volunteer in the UK, explore opportunities through organisations like **Volunteering Matters**, **Do-it**, or local charities.



## Join a social group:

Consider joining clubs, classes, or groups in your area. The **Civil Service Retirement Fellowship** offers charitable services built around friendship and support and **Age UK** provides companionship programmes.

## Share your views and win £100!

We hope you enjoyed this edition of Pension News and welcome your views and feedback.

As a thank you, we're offering you the chance to win a £100 Love2Shop voucher for sharing your feedback in our survey.

We'll contact the winner in June 2024.