![Civil Service Pensions]

Pension *news*

April/May 2020 Civil Service Pensions Newsletter

You'll receive a 1.7% increase to your pension this year*

Pop over to the Pension Portal

You can now view your P60 and pension payslip online. The Pension Portal, which was launched in April last year, holds all of your payment history and contact details.

Once on the portal, you can:

• View your P60 online

• View your pension payslips online

• Check your address details and update them if necessary

• See your most recent payment and year-to-date payments at a glance on the pension dashboard

To register, follow the 'how to' guide on page four.

Inside

| Pensions Increase | Your P60 explained | Questions corner | Competition time | How to register for the portal | Help us to help you | Let's talk |

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

*See Questions corner on page 03 for more information.

Civil Service pensions will increase by 1.7% in 2020

Pensions in payment are reviewed each 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 each year. Therefore, this year the PI takes effect from Monday 6 April.

Your P60 explained

Your P60 gives you a summary of your pay, pension and the tax that's been deducted from it in the tax year (which runs from 6 April to 5 April the next year).

You should never destroy your P60 as it's a vital part of the proof that tax has been paid and you may also need it as proof of your income if you apply for a loan or mortgage. This is another good reason to register for the Pension Portal.

Remember, it's your responsibility to check your P60 and claim back any overpaid tax or report any underpaid tax.

You'll need to speak to HM Revenue & Customs (HMRC) if you have a query about your tax code or your tax liability. The HMRC contact number is 0300 200 3300.

Civil Service Pensions
PO Box 2017, Liverpool, L69 2BU

Telephone 0300 123 6666
Overseas +44 1903 835902

MR JOSEPH BLOGGS
1 CIVIL SERVICE STREET
LONDON
CVL SER

P60 End of Year Certificate

	Tax Year to 05 April	2020

This is an important document - do not destroy

Pensioner's Details

Name	Pension reference	National Insurance number
DUMMY NAME	XXXXXXXX	XXXXXXXXX

PAYE reference	HM Revenue & Customs
DUMMY NAME	Tel: 0300 200 3300 If calling from abroad please telephone +44135 535 9022

Payment and Income Tax Details	Pension/Pay	Tax Deducted
Civil Service Pension*	£6118.60	£389.00
In previous employment (s)	£0.00	£0.00
Total for year	£6118.60	£389.00

Figures shown here should be used for your tax return, if you complete one.

Final Tax Code
001000LM1

Lifetime allowance used at 5 April 2020	27.01%

Notes

1. This section will show supporting notes for your P60.

1 **Tax year** – runs from 6 April 2019 to 05 April 2020 and includes any payments made during that period.

2 **PAYE Reference** – this is the 'pay as you earn' reference that you should quote in any communication with HMRC.

3 **Civil Service Pension** – this is the amount of your gross Civil Service pension and the tax deducted from all taxable payments that you've received during the 2019/20 tax year.

4 **In previous employment** – HMRC advises us of any pay earned and tax paid in previous employment in the tax year: this is what is shown here.

5 **Final Tax Code** – this is the code that was used for your final payment in the tax year, other codes may have been used previously.

6 **Lifetime allowance** – this is the limit on the amount of pension benefit(s) that you can take from all of your registered pension arrangements before you incur a tax charge. The amount shown on your P60 is the amount you have used up.

Questions corner

We've prepared answers to your frequently asked questions

When is the annual Pensions Increase (PI) applied?
This year, the PI of 1.7% will be applied from Monday 06 April.

Who's eligible to receive the PI?
Usually, the increase is paid to anyone age 55 or over. However, you may be eligible to receive the increase if you receive one of the following:

- Ill-health retirement or injury benefits
- A Widow's, Widower's or Civil Partner's pension
- A Child's pension

If I didn't receive my P60 with this newsletter, when will I receive it?
All P60s will be issued by 31 May 2020.

I've got a query about my tax code. Who can I speak to?
Amendments to tax codes are processed electronically by HMRC and any deductions/refunds are processed in accordance with the tax code in operation at the time of payment. If you want to query this, you should contact HMRC, quoting your National Insurance number; the tax office will be able to provide any further information you may require. Please note that the tax code on your P60 is the code which was applied to your last pension payment made for 2019/20.

Why have I not received the full 1.7% increase in my Civil Service pension?
If you're over State Pension age and you were working in the Civil Service prior to 06 April 1997, part of your pension increase may be paid within your State Pension. Therefore, if you didn't receive the full 1.7% in your Civil Service pension, you will have received an increase in your State Pension to compensate.

If you took your pension benefits between 08 April 2019 and 05 April 2020, you may receive a proportionate increase, for example, if your benefits came into payment on 1 October 2019, you'll be entitled to six months of the increase, or 0.85%.

Further information can be found at our website: www.civilservicepensionscheme.org.uk/members

Competition corner

For your chance to win £100 of Love 2 Shop vouchers courtesy of MyCSP, find which one of these twelve words doesn't appear in the word search.

ADVICE

ALLOWANCE

ENJOYMENT

CSPA

KNOWLEDGE

PAYE

PORTAL

CSRF

SUPPORT

TRAVEL

WEBSITE

FORYOUBYYOU

The missing word is:

My name:

My address:

My contact number:

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

Then either:
- email your answer to: **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 Friday 26 June 2020.

How to...
register for the Pension Portal

To get started, you'll need the following information:

- Registration code
- Personal identification code

These details are on the covering letter enclosed with this newsletter.

The Pension Portal is your one-stop-shop to view all of your pension information online. To help you get going, we've provided answers to some Frequently Asked Questions below.

Frequently Asked Questions

I can't find a 'register' button. Where do I need to click to register?

To register for the Pension Portal, simply click the 'Login' button in the top right hand corner of the screen.

You can access the Pension Portal here:

members.civilservicepensionscheme.org.uk

Why do I keep getting an error message when I type in my codes?

You need to enter your codes as they appear on the enclosed letter using lower and upper case.

I can't remember the year I retired. How can I find out when it was?

The year you retired will be on your paperwork when you claimed your pension. If you can't find this, call our Enquiry Centre and they will be able to provide you with this information.

What does my username need to be?

Your username must be between 5 and 32 characters long and should not include any spaces or special characters.

What does my password need to be?

Your password must be at least 8 characters and contain at least one uppercase, one lowercase, one number and one of these special characters #&@%$£

For example: Ex@mp01e

We've created a handy video which shows you step by step how to get started – you can find it on the Bite-size videos page on our website: **www.civilservicepensionscheme.org.uk**

Help us to help you – Let us know if your circumstances have changed

Don't forget to let us know if you're moving house so we can make sure you continue to receive your pension payments.

Remember, you can now update all personal information on our online Pension Portal. Full details of the types of personal data the Scheme holds, how it's used and with whom it's shared on the Privacy Policy page on our website:

www.civilservicepensionscheme.org.uk

If you're receiving a Widow's, Widower's or Civil Partner's pension under the classic or classic plus scheme arrangements, we need to know if you've re-married, entered into a new civil partnership or started co-habiting as this may affect your entitlement to pension benefits from the scheme.

Finally, if your child is in receipt of a dependant's pension, it's important to inform us if their education or training ceases, a break from study is taken or your child reaches the maximum permitted age to receive the pension, even if education is not complete, as this may result in an overpayment of pension.

Let's talk

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

Website:
www.civilservicepensionscheme.org.uk

Email us:
contactcentre@mycsp.co.uk

Call us:
0300 123 6666

Overseas:
+44 1903 835902

Monday, Tuesday, Thursday, Friday:
8.30am - 6.00pm

Wednesday:
9.00am - 6.00pm

2020 Annual Pensions Newsletter