



Civil Service Pensions

Civil Service Pension Scheme Stakeholder Charter

*The roles and responsibilities in administering
the Civil Service Pension Scheme*

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Introduction

- 1.1. This document sets out the high level responsibilities of the Scheme Manager (Cabinet Office), the Scheme Administrator (MyCSP), and Employers in the delivery of the Civil Service Pension arrangements.
- 1.2. The Civil Service Pensions Scheme website contains further guidance about Civil Service pensions.
- 1.3. Employers can find detailed instructions related to their role and responsibilities and how to fulfill them in the Employer Pension Guide. This is available on the Civil Service Pensions website.

The Civil Service Pension Scheme (CSPS)

- 2.1. This document uses 'CSPS' to mean the entire Civil Service pension arrangements and covers:
 - a) The Principal Civil Service Pension Scheme (PCSPS);
 - b) The Civil Servants and Others Pension Scheme (CSOPS), usually known as 'alpha'; and
 - c) The Defined Contribution (DC) arrangements open to employees covered by the CSPS.
- 2.2. This document uses 'Member' to mean a member of the CSPS and 'Employer' to mean an employer with employees who are members of the CSPS.

The PCSPS

- 2.3. The PCSPS is an unfunded, Defined Benefit (DB), contributory, public service occupational pension scheme made under the Superannuation Act 1972.
- 2.4. The PCSPS includes the following:
 - a) **classic**
 - b) **premium**
 - c) **classic plus**
 - d) **nuvos**
- 2.5. The PCSPS is now a 'closed scheme', which means that no new Members can join it.
- 2.6. Under New Fair Deal (NFD), there are different arrangements for employees re-joining the CSPS.

The CSOPS

- 2.7. The CSOPS, or **alpha**, is an unfunded, DB, contributory, public service occupational pension scheme that came into force on 1 April 2015.
- 2.8. Employees joining an Employer covered by the CSPS will usually become **alpha** members.

Defined Contribution (DC) arrangements

- 2.9. All members whose employment is covered by the Civil Service pension arrangements can choose to join a DC arrangement called **partnership** as an alternative to the PCSPS or CSOPS.
- 2.10. Alternatively, members of either the PCSPS or CSOPS can pay additional voluntary contributions as a way of increasing their pension benefits by making DC payments.

Scheme stakeholders

- 3.1. The Scheme Manager (Cabinet Office) acts on behalf of the Minister for the Civil Service.
- 3.2. The Scheme Administrator (MyCSP) administers the PCSPS and CSOPS under contract to the Scheme Manager (Cabinet Office).
- 3.3. Employers provide data about members of the Civil Service Pension arrangements to the Scheme Administrator (MyCSP) and send pensions contributions to the Scheme Manager (Cabinet Office).
- 3.4. For further details of the Defined Contribution provider(s), please visit the DC provider(s) section of the Civil Service Pension Scheme website:
www.civilservicepensionscheme.org.uk/employers/defined-contribution
- 3.5. Health Management Ltd is the Scheme Medical Adviser.

The Scheme Manager (Cabinet Office)

- 4.1. Under the Public Service Pensions Act 2013, the Minister for the Civil Service (the Prime Minister) is the 'Scheme Manager', responsible for the CSPS.
- 4.2. In practice, the Minister for the Scheme Manager carries out ministerial tasks on behalf of the Prime Minister.
- 4.3. Cabinet Office officials undertake the day-to-day management of the CSPS and therefore effectively fulfil the role of Scheme Manager.

The Scheme Manager is responsible for the following:

Policy

- 4.4. Development and implementation of changes to policy, working closely with HM Treasury.
- 4.5. 'Policy' concerns the rules and regulations that apply to the CSPS, the contribution rates and the level of benefits that should be provided.

Governance

- 4.6. Maintenance of the governance structures that apply to the CSPS, including:
- a) supporting the Civil Service Pensions Board and the Cabinet Office Audit and Risk Committee; and
 - b) maintaining governance arrangements that support the delivery of the service by the Scheme Administrator and Employers.

Compliance

- 4.7. Compliance with legislation and the guidance and requirements of the Pensions Regulator.
- 4.8. Investigation of complaints made under the second stage of the formal Internal Dispute Resolution procedures.
- 4.9. Responses to referrals from the Pensions Ombudsman.

Contractual

- 4.10. Negotiation and management of CSPS supplier contracts on behalf of Employers, including:
- a) the contract with the Scheme Administrator; and
 - b) contracts and service level agreements with providers of DC pension arrangements, medical advice, actuarial services and legal support.

Financial

- 4.11. Collection of contributions from Employers (including Member contributions) in relation to PCSPS and CSOPS and responsibility for laying the scheme Resource Accounts before Parliament.

Communicating with Employers

- 4.12. Communication of information, guidance and instructions to Employers (the Scheme Manager currently uses Employer Pension Notices (EPNs); these are published on the Civil Service Pensions website).

The Scheme Administrator (MyCSP)

- 5.1. The Scheme Administrator administers the DB schemes within CSPS under contract to the Scheme Manager.

Core pensions administration

Scheme Administrator responsibilities:

- 5.2. Maintenance of an accurate and up-to-date database of Members.
- 5.3. Calculation of pension entitlements in accordance with the CSPS rules.
- 5.4. Accurate and timely payment of pension benefits to Members.
- 5.5. Performance of day-to-day scheme administration.
- 5.6. Performance of event triggered administration tasks (for example transfers in/out, retirement, death in service).
- 5.7. Annual financial pension reporting to Members (for example issuing of Annual Benefits Statement and Pension Savings Statement).
- 5.8. Response to general and event triggered enquiries from Members, Employers and other interested parties.
- 5.9. Continuous improvement of services to Members and Employers.

Management of data

Scheme Administrator responsibilities:

- 5.10. Provision of a data transfer mechanism by which Employers can securely transfer Member data according to the agreed transfer timetable and process.
- 5.11. Amendment and updating of Member records to reflect changes notified by Employers or Members.
- 5.12. Protection of the integrity of Member data through data security and regular data validation and data cleanse activities.
- 5.13. Reporting of errors in data provided by Employers and provision of assistance in amending such errors.
- 5.14. Provision of guidance to ensure that data validation, data transfer and data error fix activities undertaken by Employers meet Scheme Administrator requirements.

Communication

Scheme Administrator responsibilities:

- 5.15. Operation of dedicated phone and email contact points for Members and Employers.
- 5.16. Provision of information, guidance and instructions to Members and Employers.
- 5.17. Maintenance of an up-to-date Civil Service Pensions website for Members and Employers.
- 5.18. Communication of current and future strategic issues with Employers.
- 5.19. Evaluation and continuous improvement of Member and Employer communications.

Performance

Scheme Administrator responsibilities:

- 5.20. Meeting of Service Levels defined under the contract with the Scheme Manager.
- 5.21. Provision of management information to the Scheme Manager and Employers describing CSPS performance.

Employers

- 6.1. Employers must carry out their responsibilities with efficiency and accuracy in order to support the administration of the Scheme and the legal and regulatory responsibilities of the Scheme Administrator and the Scheme Manager.

Core pensions administration

Employers' responsibilities:

- 6.2. Collection and payment of Employer and Member contributions to the Scheme Manager according to the DB and DC scheme deadlines.
- 6.3. Payment of scheme administration charge to the Scheme Manager.
- 6.4. Accurate and timely transfers of CSPS data to the Scheme Administrator and correction of reported data errors.
- 6.5. Provision of scheme guidance to Members in support of day-to-day and event triggered administration tasks (for example transfers in/out, retirement, death in service).

Provision of data

Employers' responsibilities:

- 6.6. To comply with GDPR Article 5 it is an Employer's responsibility to provide the Scheme Administrator with the appropriate personal data for members of the Civil Service Pension Scheme arrangements which is accurate and, where necessary, kept up to date. Every reasonable step must be taken to ensure that inaccurate personal data is erased or corrected as soon as possible. Transfer of accurate and complete CSPS data to the Scheme Administrator using the agreed transfer mechanism and file format. The transfer must be completed within the agreed timescale and processes.
- 6.7. Response to event triggered requests for CSPS data from the Scheme Administrator that are outside of the normal data transfer cycle (for example transfer out, death in service).
- 6.8. Rectification of data errors identified by the Scheme Administrator according to the agreed timetable and process.
- 6.9. Assurance that data validation, data transfer and data error fix activities meet the Scheme Administrator requirements.
- 6.10. Compliance with GDPR (EU) 2016/679 in relation to Members' personal data collected, maintained and submitted for CSPS purposes.

Defined Benefits contributions

6.11. Employers must:

- a) Pay Employer and Member DB contributions to the Scheme Manager one month in arrears by the 19th day of the month following deduction; and
- b) Provide a breakdown of the contributions.

6.12. For further information on the member contributions see:

- [Contribution rates](#) available on the Civil Service Pensions website.

6.13. For information about Employer contributions (Accruing Superannuation Liability Charges or 'ASLC's) see:

- [Employer contribution rates](#) available on the Civil Service Pensions website.

Defined Contribution payments

6.14. Employers must:

- a) Pay contributions payments to providers of the Partnership scheme and CSAVCS no later than the 22nd day (or 19th day if paid by cheque) of the month following deduction; and
- b) Provide contribution data to the DC providers via the agreed data transfer process.

Paying for the service

6.15. The Scheme Manager pays for the majority of CSPS related services provided to Employers by the Scheme Administrator through the contract charge.

6.16. Employers can, under limited circumstances, request and pay for additional services from the Scheme Administrator; these are known as Statements of Work (SoW).

- a) Employers are responsible for ensuring that they pay for services provided through SoWs in accordance with the contract held between the Scheme Manager and the Scheme Administrator;
- b) For further details see [EPN 332](#) available on the Civil Service Pensions website.

6.17. Employers do not pay for services provided by the DC arrangements; costs of administration are funded from the charges paid by Members.

Assurance Statements

6.18. The Employer's Accounting Officer must certify every year that the Employer:

- a) Has a signed Participation Agreement in place;
- b) Has fulfilled its responsibilities described in this charter and in accordance with the CSPS rules, applicable legislation and any guidance issued by the Scheme Manager;

- c) Is familiar with pension risks, is satisfied that suitable controls are in place, and that the appropriate risk controls have been applied to the Employer's execution of CSPS related responsibilities;
- d) Has accurately calculated all contributions and other payments due to the CSPS and transferred these contributions and payments within the time frames specified in guidance issued by the Scheme Manager;
- e) Has accurately calculated all AVCs and Partnership contributions and transferred these contributions to the relevant pension providers by the statutory deadlines.

Providing information to Members

- 6.19. Occasionally, the Scheme Manager or the Scheme Administrator may ask Employers to give information directly to their employees who are Members; Employers should make every effort to do this as quickly and efficiently as possible.
- 6.20. The following guides, available on the Civil Service Pensions website, provide useful guidance to Members and Employers:
 - ['Quick Start' guides](#)
 - [Members Like Me](#)
 - [What To Expect](#)

Internal Dispute Resolution

- 6.21. Employers are required to comply with Internal Dispute Resolution (IDR) determinations issued by or on behalf of the Scheme Manager or the Scheme Administrator.
- 6.22. Employers must, on request, provide the Scheme Manager or the Scheme Administrator with all papers and records relating to a Member that the Scheme Manager or the Scheme Administrator deem necessary to investigate a Member's complaint.

Governance

- 7.1. The Pensions Regulator has issued a Code of Practice on the 'Governance and Administration of Public Service Pension Schemes'.
 - [Code of Practice No. 14 'Governance and Administration of Public Service Pension Schemes'](#)
- 7.2. The Code sets out the requirements that apply to those who manage and administer public service schemes; it applies equally to the Scheme Manager, the Scheme Administrator and Employers.
- 7.3. Failure to comply with the Code can lead to breaches of the law and sanctions and/or fines being imposed by the Pensions Regulator.
- 7.4. Employers should be aware of the following guidance on record keeping:
 - [A Quick Guide to Record-keeping](#)

Resolving problems

Defined Benefit scheme

- 8.1. The Scheme Manager expects Employers and the Scheme Administrator to work together to resolve any issues or disputes that may arise between them.
- 8.2. Where an issue or dispute persists, the PCSPS and CSOPS have a three-step escalation process that Employers and the Scheme Administrator should follow:
 - Step 1: The Employer should ask their Employer Relationship Manager to intervene;
 - Step 2: If the issue remains unresolved, the Employer should email the Scheme Administrator's Operational Director setting out the facts of the issue in dispute;
 - Employers should use the word 'escalation' in the title of the email.
 - Step 3: If the issue remains unresolved, the Employer should email the The Scheme Manager's Communications and Engagement Manager;
 - Employers should use the word 'escalation' in the title of the email.
- 8.3. For more information about the escalation process see:

[Guide to Employers Escalating Issues](#)

Defined Contribution (DC) scheme

- 8.4. The Scheme Manager expects Employers and the DC Providers to work together to resolve any issues or disputes that may arise between them.
- 8.5. Where an issue or dispute persists, the Employer should email the Scheme Manager DC Delivery Manager.