

## Hot Topics – Autumn Edition

### FAQ's for Added Pension, Added Years and EPA

#### **How do we calculate the £7600? Sorry I'm a bit confused?**

You can use the online calculator to check how much it would cost to purchase £7,600 worth of added pension by selecting the option to calculate "pension" in the drop down box. The calculators can be found at - [Pension calculators - Civil Service Pension Scheme](#)

#### **Non interfaced contributions will need to be set up on different codes on payroll for us - will this cause an issue for MyCSP? will it still be linked to the individual?**

It wont cause an issue to MyCSP unless the contributions are interfaced over, as long as they are not sent over to MyCSP on the interface there wont be any issues because for lump sum contributions, we update the members record at point of purchase rather than expecting the system to do this using any contributions held.

#### **What happens / what is the process for EPA / Added Year etc contributions when members are receiving statutory payment only?**

Added pension: the default position is that these would stop, however the member can chose to continue these if they want to from their statutory pay.

Added years: if the member is not paying standard pension contributions then their added years should not be paid either. Member should then get the opportunity once they return to re-pay the missing contributions towards added years and MyCSP should be notified if they choose to do this.

EPA: the EPA would stop if the member was on assumed pay/unpaid leave. These would re-start when the member returns.

#### **How do employers submit EPA monthly contributions to MyCSP on behalf of members?**

The data should be submitted in the relevant field in the pay history on the interface, the actual contributions should be sent to the CS vote along with the member standard alpha pension contributions.

#### **Can the EPN be made clear? A lot of members think this is the total monetary sum they can buy as opposed to the amount of pension**

MyCSP have just had the first draft of the EPN so will feedback to Cabinet Office to ensure the guidance is clear.

**The calculator doesn't make it clear if the amount of pension purchased is Annual or Monthly amount**

**We've had queries about whether the results box is per annum**

As part of the preparation for the launch of the next window we will review the calculators and update the messaging around the amount they are able to purchase where possible.

**It would appear the link on [Boosting your pension - Civil Service Pension Scheme](#) to added pension calculator isn't working!**

We will check with the communications team as the link to the calculator should be working. Once updated we will let you know.

**I was recently asked whether AP purchases could be reflected on ABSs separately?**

Added Pension is reflected separately on the ABS.

**Do employers need to notify yourselves of hours changes and unpaid breaks for added pension or is that just for the added years contracts?**

No this is just for Added Years contracts.

**PCSPS definition again please?**

Principle Civil Service Pension Scheme – This relates to classic, classic plus, premium and nuvos schemes.

**Just to confirm if a member has a classic ap contract and wishes to change the amount they are paying, will this remain classic or will this change to alpha?**

A member who has a contract in a legacy scheme is unable to change the amount they are paying. They can only cancel this contract.

**If they have partially retired and taken their classic benefits. for abatement is it based on the amount after the EPA deduction is taken off?**

MyCSP would base the abatement on the gross salary before any deductions.

**I don't think it is clear that the % you pay will increase each year. Members should be aware of this BEFORE they take out their EPA**

This is clarified on the notes page in the application that the member completes for EPA - [epa-option-application-form-april-2022.pdf \(civilservicepensionscheme.org.uk\)](https://civilservicepensionscheme.org.uk/epa-option-application-form-april-2022.pdf)

**Do EPA contributions affect normal alpha contributions in any way. Some people think the normal alpha contributions stop?**

EPA has no impact on the members monthly contributions into the scheme.

**Does paying an EPA for a single year buy a year off their SPA?**

No – If a member bought EPA for a single year, then this would only buy them a year worth of pension, paid at the earlier age.

**In order to get a full year off in EPA does this mean that the person must effectively take out a contract until they retire?**

Yes, each year the member has an EPA, the pension accrued within that year will be payable from the earlier age.