

Pension *news*

April 2019 Civil Service Pensions Newsletter

You'll receive a 2.4% increase
to your pension this year*

View your documents online!

You can now view your P60 and payslip online. Your new pension portal is now live and holds all of your payment history and your contact details. All you need to do is register, login and you're away! Check out the details in the insert with this newsletter for your step-by-step guide to going live.



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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 3 for more information.

Civil Service Pensions will increase by 2.4% in 2019

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 the 6 April each year. Therefore, this year, the Pensions Increase takes effect from Monday 8 April.



Your P60 made simple

Your P60 gives you a summary of your pay and pension and the tax that's been deducted from it in the tax year. We send you a P60 to keep as a record at the end of every tax year (which runs from 6 April to 5 April the next year).

You should never destroy your P60 as it is 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 handy guide helps you to make the most of this important communication.

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

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

Civil Service Pensions
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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 5 April 2019

This is an important document - do not destroy

Pensioner's Details		
Name DUMMY NAME	Pension reference XXXXXXXXX	National Insurance number XXXXXXXXXX
PAYE reference DUMMY NAME	HM Revenue & Customs 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 2019
27.01%

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

- 1 Tax year** – Runs from 6 April 2018 to 5 April 2019 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 have received during the 2018-19 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 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.

Questions corner

We've prepared some answers to your most commonly asked questions:

When is the pension increase applied?

This year the pensions increase of 2.4% will be applied from 8 April.

Who's eligible to receive the increase?

Usually, the increase is paid to anyone aged 55 or over. However, you may be eligible to receive the increase if you receive one of the following:

- ill-health retirement or injury benefit
- Widows, Widower's, or Civil partner pension
- Child Pension

If I didn't receive my P60 with this newsletter, when will I receive it?

All P60's will be issued by 31 May 2019.

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 require.

Please note that the tax code on your P60 is the code applied to your last pension payment issued for 2018/19.

*Why have I not received the full 2.4% increase in my occupational Civil Service pension?

- If you're over state pension age 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 2.4% in your



occupational pension, you will have received an increase in your state pension to compensate.

- If you took your pension benefits between 9 April 2018 and 7 April 2019 you may receive a proportionate increase, for example if your benefits came in to payment on 1 October 2018 you will be entitled to 6 months of the increase, or 1.2%.

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 find which one of these twelve words **doesn't** appear in the word search:

Then either:

- email your answer to: communications@mycsp.co.uk or
- complete the information in the box below, 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.

The missing word is: _____

My name: _____

My address: _____

My contact number: _____

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

ADVICE KNOWLEDGE RESPONSIBILITY
 ALLOWANCE ONLINE SUPPORT
 ENJOYMENT PAYE TRAVEL
 HOBBIES PORTAL WEBSITE

Answers must be received by Friday 28 June 2019.

Keep us up to date

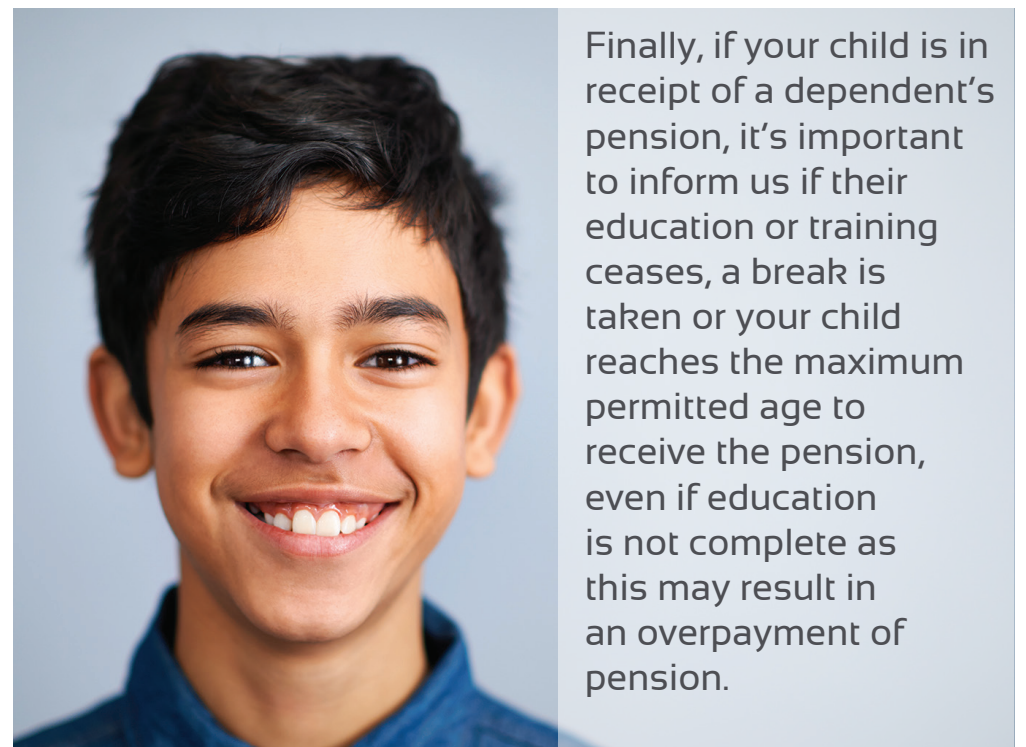


Don't forget to let us know if you're moving house so we can make sure you continue to receive your pension payments.

What's more, you can now update all personal information on our on-line portal. Full details of the types of personal data the scheme holds, how it is used and whom it is shared with are set out in an updated privacy notice. This notice can be found at www.civilservicepensionscheme.org.uk/privacy-policy



If you're receiving a widow's, widowers 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 dependent's pension, it's important to inform us if their education or training ceases, a break 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

Website:
www.civilservicepensionscheme.org.uk

Email us:
contactcentre@mycsp.co.uk

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

Call us:
0300 123 6666
Overseas **+44 1903 835902**

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