

Annex 4B

Text for letters of appointment.

To be used alongside the Joiner Tool.

A) Principal Civil Service Pension Scheme (PCSPS) version

For rejoiners who:

- were an active member of (or on a qualifying break from) a public service pension scheme (including the PCSPS) on 31 March 2012 and 31 March 2015; and
- on 1 April 2012 they were less than ten years away from their Normal Pension Age in the PCSPS or were eligible for 'full protection' in their previous scheme; or
- on 1 April 2012 they were less than 13 years, six months away from their Normal Pension Age in the PCSPS or were eligible for 'tapered protection' in their previous scheme and either did not choose to give it up, or are rejoining before their protection end date/**alpha** enrolment date; and
- resigned from **nuvos** with more than two years' service, left with an exits package or were dismissed for (in)efficiency from their previous CSP employer, who have had a break of more than six months but less than five years; or
- left **classic**, **classic plus** or **premium** with an exits package or were dismissed for (in)efficiency from their previous CSP employer, who have had a break of more than six months but less than five years; or
- resigned from **classic**, **classic plus** or **premium** and are returning to the Civil Service after five years or more but whose total break in public service is less than five years; or
- are joining you from a by-analogy organisation and who:
 - left for any reason other than resignation, or
 - resigned and had a break of more than 28 days between employments; and
 - were eligible for full protection or tapered enrolment / protection in their previous scheme (as above).

Pensions

As soon as you start your new job, you are eligible to join the Civil Service Pension arrangements. We offer you a choice of two types of pension:

nuvos

This is a defined benefit occupational pension scheme. Details of the contributions you will pay are shown in Annex A. As your employer we also make a substantial contribution.

partnership pension account

Employer Pension Guide

This is a defined contribution pension with a contribution from us. How much we pay is based on your age. We pay this regardless of whether you choose to contribute anything. You do not have to contribute but, if you do, we will also match your contributions up to 3% of your pensionable earnings. The contributions are in addition to the age-related employer contribution mentioned above.

You will find information on your pension choices in the starter pack which will be sent to you shortly. If you do not receive your pack before you start work please contact [\[insert employer section or named contact\]](#).

We will automatically enter you into **nuvos** on appointment unless we receive your Pension Choices form stating you wish to join **partnership**, at or before, your start date. We will deduct contributions from your salary with effect from your start date. If you wish to open a **partnership** pension account and you make your choice within one month, we will backdate your choice to your start date. If you make your choice after one month but within three months, we will treat your choice as a request to switch schemes and you will be enrolled into **partnership** from the first pay period two months after your option is received. If we do not receive your form within three months, you will remain as a member of **nuvos**, unless you subsequently switch to **partnership** or opt out.

[\[If the rejoiner was eligible for tapered enrolment / protection, insert the following 3 paragraphs:\]](#)

On 1 April 2015, a new pension scheme, **alpha**, was introduced, and most new members and current scheme members were moved into the scheme on that date.

If you choose to remain in **nuvos** you could be moved into **alpha** on a future date. This will be determined by your previous public service pension history (including Civil Service Pensions) and how close you were to your current pension scheme's Normal Pension Age in April 2012. There is more information on eligibility for **alpha** available on the Civil Service Pensions website at: www.civilservicepensionscheme.org.uk/. If you were close to your current scheme's Normal Pension Age, you may not move into **alpha** at all.

Please note that if you choose to join **partnership**, and remain in that scheme, you will not move into **alpha** unless you choose to switch into the main Civil Service Pensions Scheme at a later date.

[\[Continue here for all\]](#)

You do not have to join the Civil Service Pension arrangements. If you opt out, you will still build up benefits in the State Pension. But if you are considering opting out we strongly recommend that you read the starter pack before you make any decision.

Please note: The Pensions Act 2011 requires all employers to automatically re-enrol all workers who are not currently in a qualifying pension scheme periodically (usually every three years), from the employer's staging date. Your employer's staging date is [\[insert department's staging date\]](#). The enclosed factsheet gives more information about automatic enrolment [\[insert factsheet with this letter\]](#). A copy of the factsheet can also be found on the Civil Service Pensions website: www.civilservicepensionscheme.org.uk/ under member publications.

[\[If the rejoiner was eligible for tapered enrolment / protection, insert this paragraph:\]](#)

At the point you opt in (either by your own choice or by automatic enrolment) you could be moved into alpha based on your eligibility.

Employer Pension Guide

If you have any questions about the pension arrangements visit the Civil Service Pensions website: www.civilservicepensionscheme.org.uk/ or contact the Scheme Administrator at contactcentre@mycsp.co.uk. You can also call the Scheme Administrator on 0300 123 6666. Please return your Pension Choices form and the **partnership** pension application form, if applicable, to [\[insert employer contact name/section\]](#).

[\[If the rejoiner has taken their Civil Service pension, insert this paragraph:\]](#)

You will also need to understand the effect of being re-employed as a pensioner. Under the Civil Service Pension arrangements, you cannot receive more pay and pension combined on re-employment than the rate of salary you were receiving in your last employment. If you want to know more about how this works, please visit the Civil Service Pensions website: www.civilservicepensionscheme.org.uk/. You should be aware that abatement (as this is called) applies even if you do not rejoin the Civil Service Pension arrangements.

A) alpha version

For new entrants who:

- have not previously worked for a CSP employer or been a member of a public service pension within the last 5 years.

For rejoiners who:

- were not an active member of (or on a qualifying break from) a public service pension scheme (including the PCS) on 31 March 2012 and 31 March 2015;
- did pass the above presence tests, but on 1 April 2012 they were more than 13 years six months away from their Normal Pension Age in the PCS or were not eligible for any 'protection' in their previous scheme;
- did pass the above presence tests and were eligible for a tapered enrolment date in the PCS, or 'tapered protection' in their previous scheme, and either chose to give it up, or are rejoining after their protection end date/**alpha** enrolment date.

Pensions

As soon as you start your new job, you are eligible to join the Civil Service Pension arrangements. We offer you a choice of two types of pension:

alpha

This is a defined benefit occupational pension scheme. Details of the contributions you will pay are shown in Annex A. As your employer, we also make a substantial contribution.

partnership pension account

This is a defined contribution pension with a contribution from us. How much we pay is based on your age. We pay this regardless of whether you choose to contribute anything. You do not have to contribute but, if you do, we will also match your contributions up to 3% of your pensionable earnings. The contributions are in addition to the age-related employer contribution mentioned above.

You will find information on your pension choices in the starter pack which will be sent to you shortly.

If you do not receive your pack before you start work please contact [\[insert employer section or named contact\]](#).

We will automatically enter you into **alpha** on appointment unless we receive your Pension Choices form stating you wish to join **partnership** at, or before, your start date. We will deduct contributions from your salary with effect from your start date. If you wish to open a **partnership** pension account and you make your choice within one month, we will backdate your choice to your start date. If you make your choice after one month but within three months, we will treat your choice as a request to switch schemes and you will be enrolled into **partnership** from the first pay period two months after your option is received. If we do not receive your form within three months, you will remain as a member of **alpha**, unless you subsequently switch to **partnership** or opt out.

Employer Pension Guide

You do not have to join the Civil Service Pension arrangements. If you opt out, you will still build up benefits in the State Pension. But if you are considering opting out we strongly recommend that you read the starter pack before you make any decision.

Please note: The Pensions Act 2011 requires all employers to automatically re-enrol all workers who are not currently in a qualifying pension scheme periodically (usually every three years), from the employer's staging date. Your employer's staging date is *[insert department's staging date]*. The enclosed factsheet gives more information about automatic enrolment *[insert factsheet with this letter]*. A copy of the factsheet can also be found on the Civil Service Pensions website: www.civilservicepensionscheme.org.uk/ under member publications.

If you have any questions about the pension arrangements visit the Civil Service Pensions website: www.civilservicepensionscheme.org.uk or contact the Scheme Administrator at contactcentre@mycsp.co.uk. You can also call the Scheme Administrator on 0300 123 6666. Please return your Pension Choices form and the **partnership** pension application form, if applicable, to *[insert employer contact name/section]*.

[If the rejoiner has taken their Civil Service pension, insert this paragraph:]

You will also need to understand the effect of being re-employed as a pensioner. Under the Civil Service Pension arrangements, you cannot receive more pay and pension combined on re-employment than the rate of salary you were receiving in your last employment. If you want to know more about how this works, visit the Civil Service Pensions website: www.civilservicepensionscheme.org.uk. You should be aware that abatement (as this is called) applies even if you do not rejoin the Civil Service Pension arrangements. Please note, however, that an **alpha** pension in payment is not subject to abatement.

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B) Letter now obsolete

C) PCSPS version

(a) For rejoiners who were in **classic**, **classic plus**, **premium** or **nuvos** and who join your organisation after a break of no more than 28 days in CSP employment, except those who left under:

- redundancy;
- normal retirement or actuarially reduced retirement;
- early (flexible or compulsory) retirement;
- ill-health retirement.

(b) For staff transferring from another CSP employer without a break in employment.

[Use either paragraph (a) or (b) according to circumstances]

Pensions

(a) You will be covered by the Civil Service Pension arrangements during this appointment. You will rejoin the pension scheme that you recently left.

(b) As you are transferring between employers who offer the Civil Service Pension arrangements you will continue to be covered by those arrangements for the duration of this appointment. You will remain in your existing pension scheme.

We will deduct contributions from your salary with effect from your start date.

If you have any questions about the pension arrangements visit the Civil Service Pensions website: www.civilservicepensionscheme.org.uk or contact the Scheme Administrator at contactcentre@mycsp.co.uk. You can also call the Scheme Administrator on 0300 123 6666. Please return your Pension Choices form and the **partnership** pension application form, if applicable, to *[insert employer contact name/section]*.

On 1 April 2015, a new pension scheme, **alpha**, was introduced, and most new members and current scheme members were moved into the scheme on that date.

Although you were not moved into **alpha** from 1 April 2015 you could be moved into **alpha** on a future date. This will be determined by your previous public service pension history (including Civil Service Pensions) and how close you were to your current pension scheme's Normal Pension Age in April 2012. There is more information on eligibility for **alpha** available on the Civil Service Pensions website at www.civilservicepensionscheme.org.uk/. If you were close to your current scheme's Normal Pension Age, you may not move into **alpha** at all.

Please note that if you choose to join **partnership**, and remain in that scheme, you will not move into **alpha** unless you choose to switch into the main Civil Service Pensions Scheme at a later date.

C) alpha version

(a) For rejoiners who were in **alpha** and who join your organisation after a break of no more than 28 days in CSP employment, except those who left under:

- redundancy;
- normal retirement or actuarially reduced retirement;
- ill-health retirement.

(b) For staff transferring from another CSP employer without a break in employment.

[Use either paragraph (a) or (b) according to circumstances]

Pensions

(a) You will be covered by the Civil Service Pension arrangements during this appointment. You will rejoin the pension scheme that you recently left.

(b) As you are transferring between employers who offer the Civil Service Pension arrangements you will continue to be covered by those arrangements for the duration of this appointment. You will remain in your existing pension scheme.

We will deduct contributions from your salary with effect from your start date.

If you have any questions about the pension arrangements visit the Civil Service Pensions website: www.civilservicepensionscheme.org.uk or contact the Scheme Administrator at contactcentre@mycsp.co.uk. You can also call the Scheme Administrator on 0300 123 6666. Please return your Pension Choices form and the **partnership** pension application form, if applicable, to *[insert employer contact name/section]*.

D) PCSPS version

For rejoiners who were in **classic**, **classic plus**, **premium** or **nuvos** and who left their previous CSP employment with a compensation package and are rejoining after a break in CSP employment of no more than 28 days.

Pensions

You will be covered by the Civil Service Pension arrangements during this appointment. You will rejoin the pension scheme that you recently left.

As you are returning within 28 days of leaving your previous employment, you must repay your compensation package in full.

We will deduct contributions from your salary with effect from your start date.

[If the rejoiner has taken their Civil Service pension, insert this paragraph:]

You also need to understand the effect of being re-employed as a pensioner. Under the Civil Service Pension arrangements, you cannot receive more pay and pension combined on re-employment than the rate of salary you were receiving in your last employment. If you want to know more about how this works, visit the Civil Service Pensions website: www.civilservicepensionscheme.org.uk. You should be aware that abatement (as this is called) applies even if you do not rejoin the Civil Service Pension arrangements.

If you have any questions about the pension arrangements visit the Civil Service Pensions website: www.civilservicepensionscheme.org.uk or contact the Scheme Administrator at contactcentre@mycsp.co.uk. You can also call the Scheme Administrator on 0300 123 6666. Please return your Pension Choices form and the **partnership** pension application form, if applicable, to *[insert employer contact name/section]*.

On 1 April 2015, a new pension scheme, **alpha**, was introduced, and most new members and current scheme members were moved into the scheme on that date.

Although you were not moved into **alpha** from 1 April 2015 you could be moved into **alpha** on a future date. This will be determined by your previous public service pension history (including Civil Service Pensions) and how close you were to your current pension scheme's Normal Pension Age in April 2012. There is more information on eligibility for **alpha** available on the Civil Service Pensions website at www.civilservicepensionscheme.org.uk. If you were close to your current scheme's Normal Pension Age, you may not move into **alpha** at all.

Please note that if you choose to join **partnership**, and remain in that scheme, you will not move into **alpha** unless you choose to switch into the main Civil Service Pensions Scheme at a later date.

D) alpha version

For rejoiners who were in **alpha** and who left their previous CSP employment with a compensation package and are rejoining after a break in CSP employment of no more than 28 days.

Pensions

You will be covered by the Civil Service Pension arrangements during this appointment. You will rejoin the pension scheme that you recently left.

As you are returning within 28 days of leaving your previous employment, you must repay your compensation package in full.

We will deduct contributions from your salary with effect from your start date.

If you have any questions about the pension arrangements visit the Civil Service Pensions website: www.civilservicepensionscheme.org.uk or contact the Scheme Administrator at contactcentre@mycsp.co.uk. You can also call the Scheme Administrator on 0300 123 6666. Please return your Pension Choices form and the **partnership** pension application form, if applicable, to *[insert employer contact name/section]*.

E) PCSPS version

For rejoiners who:

- left and took their pension from their previous CSP employment under normal, actuarially reduced or approved early retirement and are returning after a break in public service (including Civil Service) employment of less than five years;
- were an active member of (or on a qualifying break from) a public service pension scheme (including the PCSPS) on 31 March 2012 and 31 March 2015;
- passed the above presence test and on 1 April 2012 they were less than 10 years away from their Normal Pension Age in the PCSPS or were eligible 'full protection' in their previous scheme; or
- passed the above presence tests and on 1 April 2012 they were less than 13 years six months away from their Normal Pension Age in the PCSPS or were eligible for 'tapered protection' in their previous scheme and either did not choose to give it up, or are rejoining before their protection end date/alpha enrolment date.

Pensions

As soon as you start your new job, you are eligible to rejoin the Civil Service Pension arrangements. We offer two types of pension:

nuvos

This is a defined benefit occupational pension scheme. Details of the contributions you will pay are shown in Annex A. As your employer, we also make a substantial contribution.

partnership pension account

This is a defined contribution pension with a contribution from us. How much we pay is based on your age. We pay this regardless of whether you choose to contribute anything. You do not have to contribute but, if you do, we will also match your contributions up to 3% of your pensionable earnings. The contributions are in addition to the age-related employer contribution mentioned above.

You will find information on your pension choices in the starter pack which will be sent to you shortly.

If you do not receive your pack before you start work please contact [\[insert employer section or named contact\]](#).

We will automatically enter you into **nuvos** on appointment unless we receive your Pension Choices form stating you wish to join **partnership**, at or before, your start date. We will deduct contributions from your salary with effect from your start date. If you wish to open a **partnership** pension account and you make your choice within one month, we will backdate your choice to your start date. If you make your choice after one month but within three months, we will treat your choice as a request to switch schemes and you will be enrolled into **partnership** from the first pay period two months after your option is received. If we do not receive your form within three months, you will remain as a member of **nuvos**, unless you subsequently switch to **partnership** or opt out.

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*[Include this next paragraph only if the rejoiner has a **classic**, **classic plus**, **premium** or **nuvos** pension in payment. Do not include if they have a **partnership** pension]*

You need to understand the effect of being re-employed as a pensioner. Under the Civil Service Pension arrangements, you cannot receive more pay and pension combined on re-employment than the rate of salary you were receiving in your last employment. If you want to know more about how this works, visit the Civil Service Pensions website:

www.civilservicepensionscheme.org.uk. You should be aware that abatement (as this is called) applies even if you do not rejoin the Civil Service Pension arrangements.

[Continue here for all]

You do not have to join the Civil Service Pension arrangements. You can opt out and still build up benefits in the State Pension. But if you are considering opting out we strongly recommend that you read the starter pack before you make any decision.

[If the rejoiner was eligible for tapered enrolment / protection, insert the following 3 paragraphs:]

On 1 April 2015, a new pension scheme, **alpha**, was introduced, and most new members and current scheme members were moved into the scheme on that date.

If you choose to remain in **nuvos** you could be moved into **alpha** on a future date. This will be determined by your previous public service pension history (including Civil Service Pensions) and how close you were to your current pension scheme's Normal Pension Age in April 2012. There is more information on eligibility for **alpha** available on the Civil Service Pensions website at www.civilservicepensionscheme.org.uk/. If you were close to your current scheme's Normal Pension Age, you may not move into **alpha** at all.

Please note that if you choose to join **partnership**, and remain in that scheme, you will not move into **alpha** unless you choose to switch into the main Civil Service Pensions Scheme at a later date.

[Continue here for all]

Please note: The Pensions Act 2011 requires all employers to automatically re-enrol all workers who are not currently in a qualifying pension scheme periodically (usually every three years), from the employer's staging date. Your employer's staging date is *[insert department's staging date]*. The enclosed factsheet gives more information about automatic enrolment *[insert factsheet with this letter]*. A copy of the factsheet can also be found on the Civil Service Pensions website: www.civilservicepensionscheme.org.uk under publications.

If you have any questions about the pension arrangements visit the Civil Service Pensions website: www.civilservicepensionscheme.org.uk or contact the Scheme Administrator at contactcentre@mycsp.co.uk. You can also call the Scheme Administrator on 0300 123 6666. Please return your Pension Choices form and the **partnership** pension application form, if applicable, to *[insert employer contact name/section]*.

E) alpha version

For rejoiners who left and took their **alpha** pension from their previous CSP employment under normal or actuarially reduced retirement (irrespective of the length of break in employment);

or

For rejoiners who left and took their **classic, classic plus, premium or nuvos** pension from their previous CSP employment under normal, actuarially reduced or approved early retirement and are returning after a break in public service (including Civil Service) of more than five years.

Pensions

As soon as you start your new job, you are eligible to rejoin the Civil Service Pension arrangements. We offer two types of pension:

alpha

This is a defined benefit occupational pension scheme. Details of the contributions you will pay are shown in Annex A. As your employer we also make a substantial contribution.

partnership pension account

This is a defined contribution pension with a contribution from us. How much we pay is based on your age. We pay this regardless of whether you choose to contribute anything. You do not have to contribute but, if you do, we will also match your contributions up to 3% of your pensionable earnings. The contributions are in addition to the age-related employer contribution mentioned above.

You will find information on your pension choices in the starter pack which will be sent to you shortly.

If you do not receive your pack before you start work please contact *[insert employer section or named contact]*.

We will automatically enter you into **alpha** on appointment unless we receive your Pension Choices form stating you wish to join **partnership**, at or before, your start date. We will deduct contributions from your salary with effect from your start date. If you wish to open a **partnership** pension account and you make your choice within one month we will backdate your choice to your start date. If you make your choice after one month but within three months, we will treat your choice as a request to switch schemes and you will be enrolled into **partnership** from the first pay period two months after your option is received. If we do not receive your form within three months, you will remain as a member of **alpha**, unless you subsequently switch to **partnership** or opt out.

*[Include this next paragraph only if the rejoiner has a **classic, classic plus, premium or nuvos** pension in payment. Do not include if they have a **partnership** pension]*

You need to understand the effect of being re-employed as a pensioner. Under the Civil Service Pension arrangements, you cannot receive more pay and pension combined on re-employment than the rate of salary you were receiving in your last employment. If you want to know more about how this works, visit the Civil Service Pensions website:

www.civilservicepensionscheme.org.uk. You should be aware that abatement (as this is

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called) applies even if you do not rejoin the Civil Service Pension arrangements. Please note that an **alpha** pension in payment is not subject to abatement.

[Continue here for all]

You do not have to join the Civil Service Pension arrangements. You can opt out and still build up benefits in the State Pension. But if you are considering opting out we strongly recommend that you read the starter pack before you make any decision.

Please note: The Pensions Act 2011 requires all employers to automatically re-enrol all workers who are not currently in a qualifying pension scheme periodically (usually every three years), from the employer's staging date. Your employer's staging date is *[insert department's staging date]*. The enclosed factsheet gives more information about automatic enrolment *[insert factsheet with this letter]*. A copy of the factsheet can also be found on the Civil Service Pensions website: www.civilservicepensionscheme.org.uk under publications.

If you have any questions about the pension arrangements visit the Civil Service Pensions website: www.civilservicepensionscheme.org.uk or contact the Scheme Administrator at contactcentre@mycsp.co.uk. You can also call the Scheme Administrator on 0300 123 6666. Please return your Pension Choices form and the **partnership** pension application form, if applicable, to *[insert employer contact name/section]*.

F) PCSPS version

For rejoiners who retired from their previous CSP employment with an ill-health pension (other than **classic plus**, **premium** or **nuvos** upper-tier), irrespective of the length of break in employment.

Pensions

As soon as you start your new job, you are eligible to rejoin the Civil Service Pension arrangements. We offer two types of pension:

nuvos

This is a defined benefit occupational pension scheme. Details of the contributions you will pay are shown in Annex A. As your employer we also make a substantial contribution.

partnership pension account

This is a defined contribution pension with a contribution from us. How much we pay is based on your age. We pay this regardless of whether you choose to contribute anything. You do not have to contribute but, if you do, we will also match your contributions up to 3% of your pensionable earnings. The contributions are in addition to the age-related employer contribution mentioned above.

You will find information on your pension choices in the starter pack which will be sent to you shortly.

If you do not receive your pack before you start work please contact *[insert employer section or named contact]*.

On 1 April 2015, a new pension scheme, **alpha**, was introduced, and most new members and current scheme members were moved into the scheme on that date.

If you choose to remain in **nuvos** you could be moved into **alpha** on a future date. This will be determined by your previous public service pension history (including Civil Service Pensions) and how close you were to your current pension scheme's Normal Pension Age in April 2012. There is more information on eligibility for **alpha** available on the Civil Service Pensions website at www.civilservicepensionscheme.org.uk/. If you were close to your current scheme's Normal Pension Age, you may not move into **alpha** at all.

Please note that if you choose to join **partnership**, and remain in that scheme, you will not move into **alpha** unless you choose to switch into the main Civil Service Pensions Scheme at a later date.

[YOU MUST USE EITHER OF THE FOLLOWING TWO PARAGRAPHS]

[Use this paragraph for rejoiners:

- o who did not receive an enhancement to their ill-health pension; or*
- o whose enhancement (quarantine) period has ended before their start date with you.]*

We will automatically enter you into **nuvos** on appointment unless we receive your Pension Choices form stating you wish to join **partnership**, at or before, your start date. We will deduct contributions from your salary with effect from your start date. If you wish to open a **partnership** pension account and you make your choice within one month we will backdate your choice to your start date. If you make your choice after one month but within three

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months, we will treat your choice as a request to switch schemes and you will be enrolled into **partnership** from the first pay period two months after your option is received. If we do not receive your form within three months, you will remain as a member of **nuvos**, unless you subsequently switch to **partnership** or opt out.

Please note: The Pensions Act 2011 requires all employers to automatically re-enrol all workers who are not currently in a qualifying pension scheme periodically (usually every three years), from the employer's staging date. Your employer's staging date is *[insert department's staging date]*. The enclosed factsheet gives more information about automatic enrolment *[insert factsheet with this letter]*. A copy of the factsheet can also be found on the Civil Service Pensions website: www.civilservicepensionscheme.org.uk under publications.

*[Use this paragraph for rejoiners who received an ill-health pension under **classic**, **classic plus**, **premium** or **nuvos** and an enhancement to pension was applied and the enhancement (quarantine) period has not yet ended]*

Please note that as your ill-health pension is based on enhanced (increased) service, you will not be able to build up basic benefits in **nuvos** until the period of enhancement has expired. In your case, the enhancement period ends on *[xxxxxxxx – enter date; the Scheme Administrator to provide]*. In the meantime, you will only be covered for death in service and you will be able to make contributions for top-up benefits but you will not build up benefits based on your pay.

You do not have to join the Civil Service Pension arrangements. You can opt out and still build up benefits in the State Pension. But if you are considering opting out we strongly recommend that you read the starter pack booklet before you make any decision. If you opt to join **partnership**, we will not pay employer contributions until the enhancement period ends although you will be able to contribute if you wish. See the starter pack for further information.

Please note: The Pensions Act 2011 requires all employers to automatically re-enrol all workers who are not currently in a qualifying pension scheme periodically (usually every three years), from the employer's staging date. Your employer's staging date is *[insert department's staging date]*. The enclosed factsheet gives more information about automatic enrolment *[insert factsheet with this letter]*. A copy of the factsheet can also be found on the Civil Service Pensions website: www.civilservicepensionscheme.org.uk under publications.

*[Use this paragraph for all rejoiners who received an ill-health pension under **classic**, **classic plus**, **premium** or **nuvos**. Do not include for rejoiners who have received a partnership ill-health payment]*

You also need to understand the effect of being re-employed as a pensioner. Under the Civil Service Pension arrangements, you cannot receive more pay and pension combined on re-employment than the rate of salary you were receiving in your last employment. If you want to know more about how this works, visit the Civil Service Pensions website: www.civilservicepensionscheme.org.uk. You should be aware that abatement (as this is called) applies even if you do not rejoin the Civil Service Pension arrangements.

You do not have to join the Civil Service Pension arrangements. You can opt out and still build up benefits in the State Pension. But if you are considering opting out we strongly recommend that you read the starter pack booklet before you make any decision.

If you have any questions about the pension arrangements visit the Civil Service Pensions website: www.civilservicepensionscheme.org.uk or contact the Scheme Administrator at contactcentre@mycsp.co.uk. You can also call the Scheme Administrator on 0300 123 6666. Please return your Pension Choices form and the **partnership** pension application form, if applicable, to *[insert employer contact name/section]*.

F) alpha version

For rejoiners who retired from their previous CSP employment with an ill-health pension (other than **classic plus**, **premium** or **nuvos** upper-tier), irrespective of the length of break in employment.

Pensions

As soon as you start your new job, you are eligible to rejoin the Civil Service Pension arrangements. We offer two types of pension:

alpha

This is a defined benefit occupational pension scheme. Details of the contributions you will pay are shown in Annex A. As your employer, we also make a substantial contribution.

partnership pension account

This is a defined contribution pension with a contribution from us. How much we pay is based on your age. We pay this regardless of whether you choose to contribute anything. You do not have to contribute but, if you do, we will also match your contributions up to 3% of your pensionable earnings. The contributions are in addition to the age-related employer contribution mentioned above.

You will find information on your pension choices in the starter pack which will be sent to you shortly.

If you do not receive your pack before you start work please contact *[insert employer section or named contact]*.

[YOU MUST USE EITHER OF THE FOLLOWING TWO PARAGRAPHS]

[Use this paragraph for rejoiners:

- o who did not receive an enhancement to their ill-health pension or*
- o whose enhancement (quarantine) period has ended before their start date with you.]*

We will automatically enter you into **alpha** on appointment unless we receive your Pension Choices form stating you wish to join **partnership**, at or before, your start date. We will deduct contributions from your salary with effect from your start date. If you wish to open a **partnership** pension account and you make your choice within one month, we will backdate your choice to your start date. If you make your choice after one month but within three months, we will treat your choice as a request to switch schemes and you will be enrolled into **partnership** from the first pay period two months after your option is received. If we do not receive your form within three months, you will remain as a member of **alpha**, unless you subsequently switch to **partnership** or opt out.

Please note: The Pensions Act 2011 requires all employers to automatically re-enrol all workers who are not currently in a qualifying pension scheme periodically (usually every three years), from the employer's staging date. Your employer's staging date is *[insert department's staging date]*. The enclosed factsheet gives more information about automatic enrolment *[insert factsheet with this letter]*. A copy of the factsheet can also be found on the Civil Service Pensions website: at www.civilservicepensionscheme.org.uk under publications.

Employer Pension Guide

[Use this paragraph for rejoiners who received an ill-health pension and an enhancement to pension was applied and the enhancement (quarantine) period has not yet ended]

Please note that as your ill-health pension is based on enhanced (increased) service, you will not be able to build up basic benefits in **alpha** until the period of enhancement has expired. In your case, the enhancement period ends on *[xxxxxxxx – enter date; the Scheme Administrator to provide]*. In the meantime, you will only be covered for death in service and you will be able to make contributions for top-up benefits but you will not build up benefits based on your pay.

You do not have to join the Civil Service Pension arrangements. You can opt out and still build up benefits in the State Pension. But if you are considering opting out we strongly recommend that you read the starter pack booklet before you make any decision. If you opt to join **partnership**, we will not pay employer contributions until the enhancement period ends although you will be able to contribute if you wish. See the starter pack for further information.

Please note: The Pensions Act 2011 requires all employers to automatically re-enrol all workers who are not currently in a qualifying pension scheme periodically (usually every three years), from the employer's staging date. Your employer's staging date is *[insert department's staging date]*. The enclosed factsheet gives more information about automatic enrolment *[insert factsheet with this letter]*. A copy of the factsheet can also be found on the Civil Service Pensions website: www.civilservicepensionscheme.org.uk under publications.

[Use this paragraph for all rejoiners who received an ill-health pension under classic, classic plus, premium or nuvos. Do not include for rejoiners who have received a partnership ill-health payment]

You also need to understand the effect of being re-employed as a pensioner. Under the Civil Service Pension arrangements, you cannot receive more pay and pension combined on re-employment than the rate of salary you were receiving in your last employment. If you want to know more about how this works, visit the Civil Service Pensions website: www.civilservicepensionscheme.org.uk. You should be aware that abatement (as this is called) applies even if you do not rejoin the Civil Service Pension arrangements.

You do not have to join the Civil Service Pension arrangements. You can opt out and still build up benefits in the State Pension. But if you are considering opting out we strongly recommend that you read the starter pack booklet before you make any decision.

If you have any questions about the pension arrangements visit the Civil Service Pensions website: www.civilservicepensionscheme.org.uk or contact *[insert the Scheme Administrator details including Helpline number]*. Please return your Pension Choices form and the **partnership** pension application form, if applicable, to *[insert employer contact name/section]*.

G) PCSPS version

For rejoiners who:

- were an active member of (or on a qualifying break from) a public service pension scheme (including the PCSPS) on 31 March 2012 and 31 March 2015; and
- on 1 April 2012 they were less than 10 years away from their Normal Pension Age in the PCSPS or were eligible for 'full protection' in their previous scheme; or
- on 1 April 2012 they were less than 13 years six months away from their Normal Pension Age in the PCSPS or were eligible for 'protection' in their previous scheme and either did not choose to give it up, or are rejoining before their protection end date/ alpha enrolment date; and
- left **classic**, **classic plus** or **premium** on resignation from their previous CSP employment with more than two years' service and return within five years.

Pensions

This is a defined benefit final salary pension scheme. Details of the contributions you will pay are shown in Annex A. As your employer we also make a substantial contribution.

partnership pension account

This is a defined contribution pension with a contribution from us. How much we pay is based on your age. We pay this regardless of whether you choose to contribute anything. You do not have to contribute but, if you do, we will also match your contributions up to 3% of your pensionable earnings. The contributions are in addition to the age-related employer contribution mentioned above.

You will find information on your pension choices in the starter pack which will be sent to you shortly.

If you do not receive your pack before you start work please contact *[insert employer section or named contact]*.

We will automatically enter you into **premium** on appointment unless we receive your Pension Choices form stating you wish to join **partnership**, at or before, your start date. We will deduct contributions from your salary with effect from your start date. If you wish to open a **partnership** pension account and you make your choice within one month, we will backdate your choice to your start date. If you make your choice after one month but within three months, we will treat your choice as a request to switch schemes and you will be enrolled into **partnership** from the first pay period two months after your option is received. If we do not receive your form within three months, you will remain as a member of **premium**, unless you subsequently switch to **partnership** or opt out.

Employer Pension Guide

You do not have to join the Civil Service Pension arrangements. You can opt out and still build up benefits in the State Pension. But if you are considering opting out we strongly recommend that you read the starter pack before you make any decision.

On 1 April 2015, a new pension scheme, **alpha**, was introduced, and most new members and current scheme members were moved into the scheme on that date.

If you choose to remain in **premium** you could be moved into **alpha** on a future date. This will be determined by your previous public service pension history (including Civil Service Pensions) and how close you were to your current pension scheme's Normal Pension Age in April 2012. There is more information on eligibility for alpha available on the Civil Service Pensions website at www.civilservicepensionscheme.org.uk/. If you were close to your current scheme's Normal Pension Age, you may not move into **alpha** at all.

Please note that if you choose to join **partnership**, and remain in that scheme, you will not move into **alpha** unless you choose to switch into the main Civil Service Pensions Scheme at a later date.

Please note: The Pensions Act 2011 requires all employers to automatically re-enrol all workers who are not currently in a qualifying pension scheme periodically (usually every three years), from the employer's staging date. Your employer's staging date is *[insert department's staging date]*. The enclosed factsheet gives more information about automatic enrolment *[insert factsheet with this letter]*. A copy of the factsheet can also be found on the Civil Service Pensions website: www.civilservicepensionscheme.org.uk under publications.

If you have any questions about the pension arrangements visit the Civil Service Pensions website: www.civilservicepensionscheme.org.uk or contact the Scheme Administrator at contactcentre@mycsp.co.uk. You can also call the Scheme Administrator on 0300 123 6666. Please return your Pension Choices form and the **partnership** pension application form, if applicable, to *[insert employer contact name/section]*.

B) Letter now obsolete

I) PCSPS version

For staff in **classic**, **classic plus** or **premium**, who resigned from their employment with a 'by-analogy' employer with a break in service of no more than 28 days.

Pensions

As soon as you start your new job, you are eligible to join the Civil Service Pension arrangements. As you are coming from an employer operating by-analogy to the Civil Service Pension arrangements, you will join the equivalent scheme to that which you were in before (and pay the same level of contributions). This is subject to you agreeing to transfer your service from your by-analogy scheme to the Civil Service equivalent scheme within 12 months of joining the scheme.

If you do not wish to transfer your service, then you have the following pension choices:

nuvos

This is a defined benefit occupational pension scheme. Details of the contributions you will pay are shown in Annex A. As your employer we also make a substantial contribution.

partnership pension account

This is a defined contribution pension with a contribution from us. How much we pay is based on your age. We pay this regardless of whether you choose to contribute anything. You do not have to contribute but, if you do, we will also match your contributions up to 3% of your pensionable earnings. The contributions are in addition to the age-related employer contribution mentioned above.

We will automatically enter you into *[insert scheme name, as appropriate]* and will deduct contributions with effect from your start date. Please note that, in order to remain in that scheme, you must contact the Scheme Administrator and ask for your service in your previous scheme to be transferred into the Civil Service Pension arrangements within 12 months of joining the scheme. You can contact the Scheme Administrator at contactcentre@mycsp.co.uk. You can also call the Scheme Administrator on 0300 123 6666.

If you do not wish to transfer your pension benefits, please let us know as soon as possible. We will then order you a starter pack which gives you information on **nuvos** and **partnership**.

You do not have to join the Civil Service Pension arrangements. You can opt out and still build up benefits in the State Pension.

On 1 April 2015, a new pension scheme, **alpha**, was introduced, and most new members and current scheme members were moved into the scheme on that date.

If you join **nuvos**, or you join the equivalent scheme to that which you were in before, you could be moved into **alpha** on a future date. This will be determined by your previous public service pension history (including Civil Service Pensions) and how close you were to your current pension scheme's Normal Pension Age in April 2012. There is more information on eligibility for **alpha** available on the Civil Service Pensions website at www.civilservicepensionscheme.org.uk/. If you were close to your current scheme's Normal Pension Age, you may not move into **alpha** at all.

Employer Pension Guide

Please note that if you choose to join **partnership**, and remain in that scheme, you will not move into **alpha** unless you choose to switch into the main Civil Service Pensions Scheme at a later date.

Please note: The Pensions Act 2011 requires all employers to automatically re-enrol all workers who are not currently in a qualifying pension scheme periodically (usually every three years), from the employer's staging date. Your employer's staging date is *[insert department's staging date]*. The enclosed factsheet gives more information about automatic enrolment *[insert factsheet with this letter]*. A copy of the factsheet can also be found on the Civil Service Pensions website: www.civilservicepensionscheme.org.uk under publications.

If you have any questions about the pension arrangements visit the Civil Service Pensions website: www.civilservicepensionscheme.org.uk or contact the Scheme Administrator at contactcentre@mycsp.co.uk. You can also call the Scheme Administrator on 0300 123 6666. Please return your Pension Choices form and the **partnership** pension application form, if applicable, to *[insert employer contact name/section]*.

J) partnership version

Rejoiners who left **partnership** and who are returning to CSP employment within 28 days.

Pensions

Thank you for returning the Pensions questionnaire.

As you are transferring between employers who offer the Civil Service Pension arrangements you will continue to be covered by those arrangements for the duration of this appointment. You will remain in **partnership**.

On 1 April 2015, a new pension scheme, **alpha**, was introduced, and most new members and current scheme members were moved into the scheme on that date.

If you choose to join the scheme you could be moved into **alpha**. This will be determined by your previous public service pension history (including Civil Service Pensions) and how close you were to your previous pension scheme's Normal Pension Age in April 2012. There is more information on eligibility for **alpha** available on the Civil Service Pensions website at www.civilservicepensionscheme.org.uk/. If you were close to that scheme's retirement age, you may not move into **alpha**.

As a partnership member you will not move into **alpha** unless you choose to switch into the main Civil Service Pensions Scheme at a later date.

Employer Pension Guide

K) Text to include in your conditional letter to successful applicant.

The Civil Service Pension arrangements form an important part of the pay and reward package we offer our employees. If you join the pension arrangements we will contribute a significant amount of money to your pension.

In order to be able to send you the right information relating to your particular circumstances, can you please tell us about yourself on the enclosed Pensions Questionnaire?

Please return the Pensions questionnaire to *[insert employer address/the address at the top of this letter, whichever is applicable]* by *[insert date]* at the latest so that you can join from your start date.

Please ensure you complete all sections as accurately as possible, as this information will be used to check your pension scheme eligibility.

Please note: The Pensions Act 2011 requires all employers to automatically re-enrol all workers who are not currently in a qualifying pension scheme periodically (usually every three years), from the employer's staging date. Your employer's staging date is *[insert department's staging date]*. The enclosed factsheet gives more information about automatic enrolment *[insert factsheet with this letter]*. A copy of the factsheet can also be found on the Civil Service Pensions website: www.civilservicepensionscheme.org.uk under publications.

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- L)** For members whose quarantine period has ended and pension contributions will commence.

You may remember that we wrote to you on *[insert date]* to explain that you would not be able to build up any pension benefits in *[insert scheme name, as appropriate]* until the period representing the amount of compensation you received in relation to your previous job has ended.

I am writing now to let you know that the end date is *[insert date]* so we will start taking contributions directly from your pay, from *[the following day]*. Details of the contributions you will pay are shown in Annex A.

[Use this paragraph for members entering the PCSPS after their quarantine period ends]

On 1 April 2015, a new pension scheme, **alpha**, was introduced, and most new members and current scheme members were moved into the scheme on that date.

You could be moved into **alpha** on a future date. This will be determined by your previous public service pension history (including Civil Service Pensions) and how close you were to your previous pension scheme's Normal Pension Age in April 2012. There is more information on eligibility for **alpha** available on the Civil Service Pensions website. If you were close to that scheme's retirement age, you may not move into **alpha**.

Please note that if you choose to join **partnership**, and remain in that scheme, you will not move into **alpha** unless you choose to switch into the main Civil Service Pensions Scheme at a later date.

M) PCSPS version

For members who have left with a compensation package and are returning after a break of at least 28 days but within six months.

As soon as you start your new job, you are eligible to rejoin the Civil Service Pension arrangements. We offer two types of pension:

nuvos

This is a defined benefit occupational pension scheme. Details of the contributions you will pay are shown in Annex A. As your employer we also make a substantial contribution.

partnership pension account

This is a defined contribution pension with a contribution from us. How much we pay is based on your age. We pay this regardless of whether you choose to contribute anything. You do not have to contribute but, if you do, we will also match your contributions up to 3% of your pensionable earnings. The contributions are in addition to the age-related employer contribution mentioned above.

You will find information on your pension choices in the starter pack which will be sent to you shortly.

If you do not receive your pack before you start work please contact *[insert employer section or named contact]*.

We will automatically enter you into **nuvos** on appointment unless we receive your Pension Choices form at or before your start date. We will deduct contributions from your salary with effect from your start date. If you wish to open a **partnership** pension account and you make your choice within one month we will backdate your choice to your start date. If you make your choice after one month but within three months, we will treat your choice as a request to switch schemes and you will be enrolled into **partnership** from the first pay period two months after your option is received. If we do not receive your form within three months, you will remain as a member of **nuvos**, unless you subsequently switch to **partnership** or opt out.

On 1 April 2015, a new pension scheme, **alpha**, was introduced, and most new members and current scheme members were moved into the scheme on that date.

If you choose to remain in **nuvos** you could be moved into **alpha** on a future date. This will be determined by your previous public service pension history (including Civil Service Pensions) and how close you were to your current pension scheme's Normal Pension Age in April 2012. There is more information on eligibility for **alpha** available on the Civil Service Pensions website at www.civilservicepensionscheme.org.uk/. If you were close to your current scheme's Normal Pension Age, you may not move into **alpha** at all.

Please note that if you choose to join **partnership**, and remain in that scheme, you will not move into **alpha** unless you choose to switch into the main Civil Service Pensions Scheme at a later date.

As you previously left with a compensation package and are returning outside of the 28 day period, but within the lesser of:

Employer Pension Guide

- a) six months, and
- b) the notional period of the compensation payment;

You will have to pay back the compensation payment pro-rata.

We have been advised by the Scheme Administrator, that the amount to be repaid is £*[enter amount]*. Please send a cheque for that amount made payable to *[insert name of previous employer]*.

[Include this next paragraph only if the rejoiner has a classic, classic plus, premium or nuvos pension in payment. Do not include if they have a partnership pension]

You need to understand the effect of being re-employed as a pensioner. Under the Civil Service Pension arrangements, you cannot receive more pay and pension combined on re-employment than the rate of salary you were receiving in your last employment. If you want to know more about how this works, contact the pension payroll provider, the Scheme Administrator. You should be aware that abatement (as this is called) applies even if you do not rejoin the Civil Service Pension arrangements.

Please note: The Pensions Act 2011 requires all employers to automatically re-enrol all workers who are not currently in a qualifying pension scheme periodically (usually every three years), from the employer's staging date. Your employer's staging date is *[insert department's staging date]*. The enclosed factsheet gives more information about automatic enrolment *[insert factsheet with this letter]*. A copy of the factsheet can also be found on the Civil Service Pensions website: www.civilservicepensionscheme.org.uk under publications.

M) alpha version

For members who have left with a compensation package and are returning after a break of at least 28 days but within six months.

As soon as you start your new job, you are eligible to rejoin the Civil Service Pension arrangements. We offer two types of pension:

alpha

This is a defined benefit occupational pension scheme. Details of the contributions you will pay are shown in Annex A. As your employer, we also make a substantial contribution.

partnership pension account

This is a defined contribution pension with a contribution from us. How much we pay is based on your age. We pay this regardless of whether you choose to contribute anything. You do not have to contribute but, if you do, we will also match your contributions up to 3% of your pensionable earnings. The contributions are in addition to the age-related employer contribution mentioned above.

You will find information on your pension choices in the starter pack which will be sent to you shortly.

If you do not receive your pack before you start work please contact *[insert employer section or named contact]*.

We will automatically enter you into **alpha** on appointment unless we receive your Pension Choices form stating you wish to join **partnership**, at or before, your start date. We will deduct contributions from your salary with effect from your start date. If you wish to open a **partnership** pension account and you make your choice within one month, we will backdate your choice to your start date. If you make your choice after one month but within three months, we will treat your choice as a request to switch schemes and you will be enrolled into **partnership** from the first pay period two months after your option is received. If we do not receive your form within three months, you will remain as a member of **alpha**, unless you subsequently switch to **partnership** or opt out.

As you previously left with a compensation package and are returning outside of the 28 day period, but within the lesser of:

- c) six months, and
- d) the notional period of the compensation payment;

You will have to pay back the compensation payment pro-rata.

We have been advised by the Scheme Administrator, that the amount to be repaid is £*[enter amount]*. Please send a cheque for that amount made payable to *[insert name of previous employer]*.

[Include this next paragraph only if the rejoiner has a classic, classic plus, premium or nuvos pension in payment. Do not include if they have a partnership pension]

Employer Pension Guide

You need to understand the effect of being re-employed as a pensioner. Under the Civil Service Pension arrangements, you cannot receive more pay and pension combined on re-employment than the rate of salary you were receiving in your last employment. If you want to know more about how this works, visit the Civil Service Pensions website:

www.civilservicepensionscheme.org.uk. You should be aware that abatement (as this is called) applies even if you do not rejoin the Civil Service Pension arrangements. Please note that an **alpha** pension in payment is not subject to abatement.

Please note: The Pensions Act 2011 requires all employers to automatically re-enrol all workers who are not currently in a qualifying pension scheme periodically (usually every three years), from the employer's staging date. Your employer's staging date is *[insert department's staging date]*. The enclosed factsheet gives more information about automatic enrolment *[insert factsheet with this letter]*. A copy of the factsheet can also be found on the Civil Service Pensions website: www.civilservicepensionscheme.org.uk under publications.

Employer Pension Guide

The introduction of a variable pension contribution rate means that this annex must be issued with the letters of appointment:

Annex A

Please visit the scheme website for the latest member and employer contribution rates.
www.civilservicepensionscheme.org.uk/members/contribution-rates/