

Pension news

Welcome to your Autumn update

Welcome to the Autumn edition of your Civil Service Pensions newsletter. We bring you information about the upcoming improvements to our services and highlights from two of our flagship events – Civil Service Live and Pension Awareness Week. If you want to boost your pension, there's an item on Added Pension and Effective Pension Age (EPA) with the key dates to be aware of if you want to make additional contributions. Stay connected through podcasts and events, and benefit from the support of our trusted partner charities.

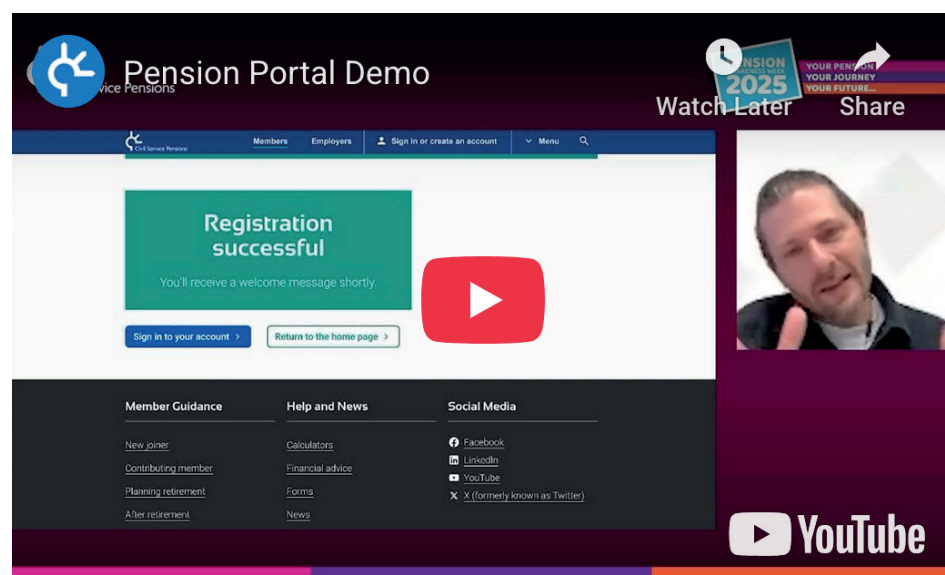
New website and services

Soon, we'll be launching a new website and member portal. You'll see the same useful pension information presented with a new look and different colour palette. And as now, you'll be able to access the new member portal from the Civil Service pensions homepage.

This webinar from Pensions Awareness Week gives you a sneak peak at the portal; we'll be asking members to reregister in 2026.

Not all Annual Benefits Statements will migrate to the new portal. If you are a remedy affected member, only your 2024 and 2025 statements will be available (previous statements are no longer valid due to roll back).

Also coming is a new App, suitable for all Android and iOS devices. We'll let you know when it's available for download.



You can find the video here:
youtu.be/G4_c1X3YN_A

What do you think of the new portal?

If you have a minute or two, could you share your views?

What do you think of the new portal? (rate 1-5)?

1 - Very dissatisfied, 2 - Dissatisfied, 3 - Neutral, 4 - Satisfied, 5 - Very satisfied

1

2

3

4

5

What do you think about the upcoming changes to the Portal?

What future improvements or new functions would you like to see?

Boost your retirement income with Added Pension and EPA

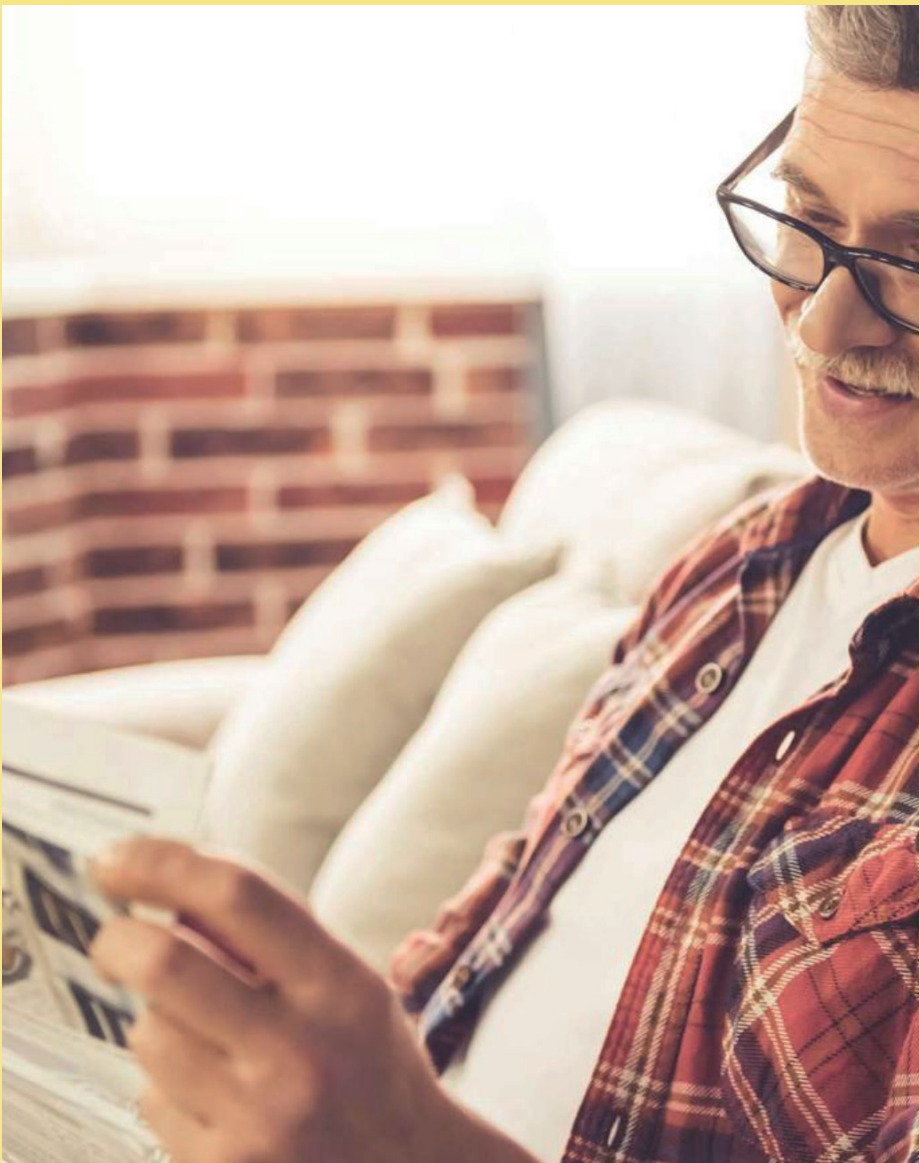
Added Pension is an amount of extra annual pension you can buy which is combined with your Civil Service pension when you choose to take it. It can be bought either by a single one-off payment (lump sum) or regular monthly payments.

Effective Pension Age (EPA) allows you to take a portion of your alpha pension unreduced before your normal pension age. It's one of the ways alpha members can take control of their retirement planning.

If you're considering making additional contributions for the next scheme year (2026/27), please note that limits and deadlines apply. Your employer will confirm what these are soon, and information will be provided on the scheme website. You cannot apply until your employer has shared the limits and deadlines.

In the meantime, you can visit the Added Pension webpage and EPA webpage for more details, including eligibility, rules, and FAQs.

www.civilservicepensionscheme.org.uk/your-pension/managing-your-pension/increase-your-pension/added-pension/



Civil Service Live 2025: Conversations that count

Civil Service Live is the annual event for civil servants to learn, engage and network. Each year, our team of pension experts help members with important issues or simply learn more about their pension. This year was our biggest Civil Service Live yet! More than 5,000 members visited the stand, 1,000 more than in 2024. Members told us they valued being able to speak to us face-to-face, ask about partial retirement, the 2015 Remedy (McCloud) and top-up options.



If you missed the pensions presentation, catch up on the website: civilservicelive.gov.uk/csl/



Minimum Pension Age Increase

The Finance Act 2022 introduced legislation which means that, for most people, the earliest they will be able to access private and work pensions will rise from 55 to 57. For Civil Service Pensions, some members are protected and others are not.

If you want to know more then visit our dedicated webpage.

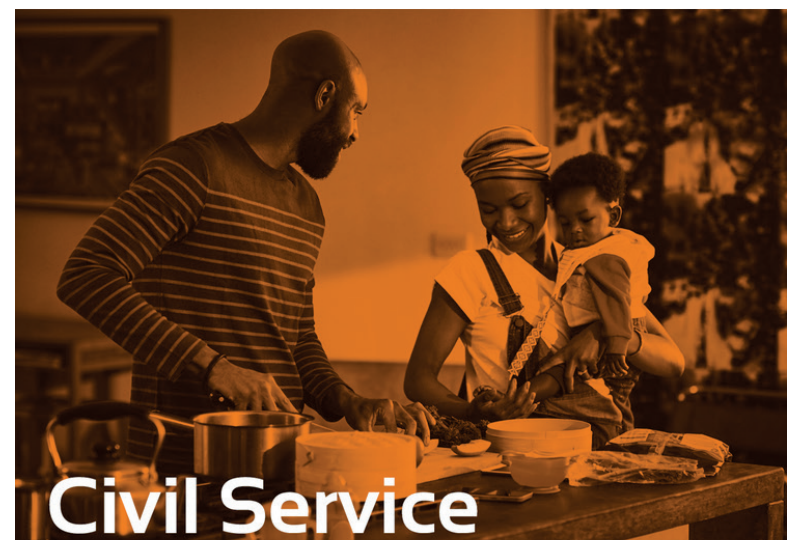
www.civilservicepensionscheme.org.uk/planning-for-retirement/what-are-my-options/changes-to-the-minimum-pension-age/

Podcast spotlight: Listen, learn, plan

The Civil Service Pensions Podcast continues to be a popular way for members to learn more about their pension by hearing directly from experts and the real-life experiences of members. In the latest series (Season 4), we explore topics including Retiring abroad, the State Pension and 2015 Remedy.

If you're curious about how your Civil Service pension works or simply enjoy hearing the stories of fellow civil servants, you can tune in to all episodes at any time on Spotify, Apple Podcasts or directly from our website.

www.civilservicepensionscheme.org.uk/knowledge-centre/resources/podcast/



Civil Service Pensions Podcast



21,000 members PAWsed for their pension this September

Pension Awareness Week (PAW) is our flagship pension engagement event, helping members to better understand their pension, plan for retirement, hear from experts and ask questions.

Delivered as a series of one-hour webinars, more than 21,000 members joined our live lunchtime sessions to hear about upcoming changes to the pension portal, the latest news about the 2015 Remedy (McCloud), top tips for new joiners and what to do if you're planning to leave the scheme early.

Our sessions are designed in response to what members most want to hear about and to make pensions easier to understand, and 95% of attendees said the events did just that!

Didn't manage to join? All the sessions are hosted on YouTube and available to watch back on our website.

www.civilservicepensionscheme.org.uk/knowledge-centre/resources/pension-awareness-week-2025/#watchback



You can be the umbrella of support that every civil servant needs through a gift in your Will

Did you know that you can leave a gift in your Will to the Charity for Civil Servants? It's a personal and lasting way to support the Civil Service community. Like the weather, life can be unpredictable. As the only charity there for all current and former civil servants, your support helps people to weather the storm.

The charity's helpline, financial support, and wellbeing services are a lifeline for many. In 2024, someone asked for their help every 15 minutes. Behind every request is a real person like Malcolm, who needed support through a difficult time in his life.

A gift in your Will ensures that support is there for civil servants in the future – a wonderful legacy to leave. After taking care of your loved ones, any donation in your Will could provide an umbrella for civil servants in need.

CHARITY FOR CIVIL SERVANTS

To find out more, visit the CFCS website and read Malcolm's story.

www.cfcs.org.uk/support-us/leave-a-gift-in-your-will/

www.cfcs.org.uk/about/stories/malcolms-thank-you-letter/