

You'll receive a 0.5% increase
to your pension this year*

Tech savvy pension power

It's now even easier to keep up to date with your pension details. You can check your latest P60 and payslip online through the pension portal – which is now available in app format too. Turn to page 3 to find out more...



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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.

To access links quickly, why not scan the relevant QR code as you read each article? Don't have a QR reader on your device? Download it from your app store.



*See Questions corner on page 4 for more information.

Civil Service pensions will increase by 0.5% in 2021

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 6 April each year. Therefore, this year the PI takes effect from Monday 12 April.

*Please note: any pension increase is pro rata for the previous tax year. So, if you retired in October 2020, you'd only be eligible for an increase from October 2020 to April 2021.



Your P60 explained

Your P60 gives you a summary of your pay, pension and the tax that's been deducted from it in the tax year (which runs from 6 April to 5 April the next year).

You should never destroy your P60 as it's 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 is another good reason to register for the Pension Portal.

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

You'll need to speak to HM Revenue & Customs (HMRC) if you have a query about your tax code or your tax liability.

The HMRC contact number is 0300 200 3300.

The website can be found here:
www.gov.uk/government/organisations/hm-revenue-customs



Civil Service Pensions

MRS S ANJUM
1 CIVIL SERVICE STREET
LONDON
CVL SER

Civil Service Pensions
PO Box 2017, Liverpool, L69 2BU

Telephone 0300 123 6666
Overseas +44 1903 835902

P60 End of Year Certificate

Tax Year to 05 April **2021**

This is an important document - do not destroy

Pensioner's Details		
Name DUMMY NAME	Pension reference XXXXXXXX	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 2021		27.01%

Notes

- This section will show supporting notes for your P60.

1 Tax year – runs from 6 April 2020 to 5 April 2021 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've received during the 2020/2021 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 what 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. The amount shown on your P60 is the amount you have used up.

Tech savvy pension power – sign up to the portal

Over 200,000 members have signed up to the Pension Portal – are you one of them? If not, what are you waiting for? The portal is the one place where you can view all your pension details – your P60, your payslip and the contact details we hold.

To get started, you'll need the following information:

Registration Code: **CSPSPEN1**

Personal identification Code: this is your member number which can be found on any official correspondence

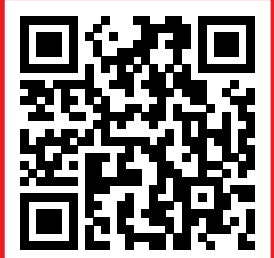
from the scheme and is referred to as 'Our ref'. It's an eight digit number. If you need a reminder, please email us on portal@mycsp.co.uk and we'll help you out.

When you register for the first time, you'll be asked two questions – your date of birth and the year you began to draw your pension benefits.

Once you've registered, you'll be able to choose a unique username and password, making your login details completely confidential.

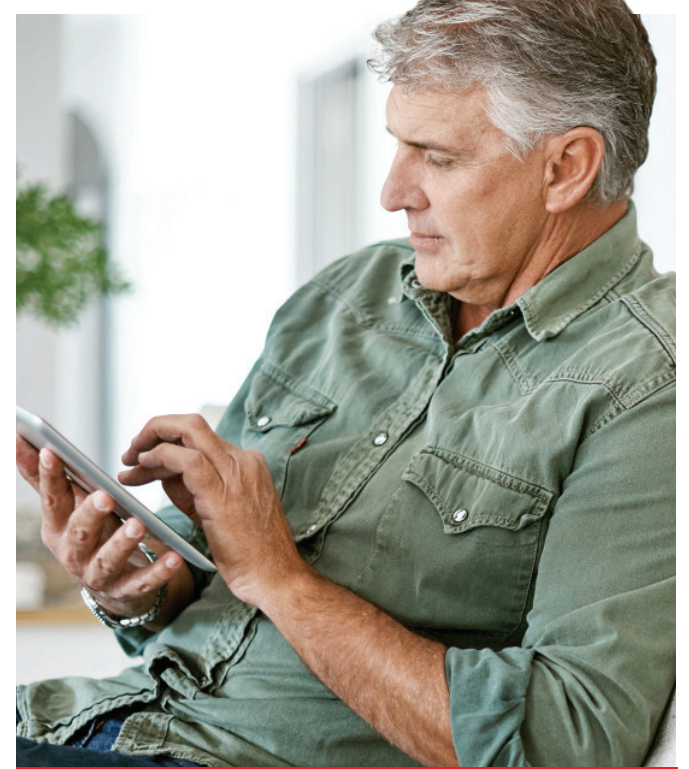
To access the Pension Portal, please visit the members' section of the Civil Service Pension Scheme website:

www.members.civilservicepensionscheme.org.uk



To help you access the portal if you haven't already registered, we've created a handy video which shows you what you need to do:

www.civilservicepensionscheme.org.uk/members/bite-sized-videos-about-the-scheme/



It's time to...  

GET APPY!



Download the app today!



Did you know, you can now view the scheme website and the pension portal in app format? So now, it's even easier for you to keep track of your benefits. To download it, go to the app store on your device and search for 'Civil Service Pensions.' It's available for both iPhone and android users.

Has anything changed? Let us know...

If any of your circumstances change, it's important that you let us know.

- Don't forget to tell us if you're moving house so we can make sure you continue to receive your updates from us. Remember, you can now update all your personal information on the pension portal.
- 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 from study 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. Please note: the impact on educational services due to the pandemic over the last year doesn't count as a change in circumstances.



If you need to contact us, you can find the details in the 'Contact us' section on page 4.

Thank you!

We'd like to thank members of the Civil Service Pensioners Alliance who took part in our focus group, helping us to design the content and layout of the newsletter. Your support and assistance is very much appreciated.

If you'd like to know more about our 'trusted partners' visit the scheme website here: www.civilservicepensionscheme.org.uk/members/pensioners/trusted-partners/



Meet the member... Peggy Brandon



How long did you work in the Civil Service and what were your roles?

I worked as a Tax Officer in the Inland Revenue from 1970 – 1973 when I left to have my daughter, then in the Ministry of Defence in numerous roles from 1979 to 2012.

What do you enjoy most about being retired?

Being able to please myself about what I do and when I do it! I like to go running and take part in 10k races, so being retired gives me time to train for them. I like to go to the theatre, exhibitions, live music events, visit friends and family and go out to lunch.

I also work as an extra on films and TV and have been in 'Tin Star Liverpool', 'Broken', 'Scarborough', 'Film Stars Don't Die in Liverpool' and several other productions.

How have you stayed connected since your retirement and particularly since the start of the pandemic?

I've stayed connected to the Civil Service through joining the Civil Service Pensioners' Alliance (CSPA) – I'm secretary of the Wirral Group and have attended the Annual General Meeting several times. During lockdown restrictions, I've kept in contact with friends and family through phone calls, Facebook and WhatsApp. All 10k races were cancelled last year but through my Garmin app, I've been able to sign up for weekly and monthly challenges e.g. doing 300,000 steps each month, which have provided the motivation to exercise.

Questions corner

Your most popular questions answered

Why have I not received the full increase in my civil service pension?

The increase is to reflect the rise in the cost of living over the previous 12 months prior to April 2021. So, if a pension came into payment in October 2020, then only half of that 12 month inflation increase is paid (that is, 6/12ths of the increase).

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

All P60s will be issued by 31 May 2021.

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 benefits
- A Widow's, widower's or civil partner pension
- A child pension

Competition time

For your chance to win £100 of Love 2 Shop vouchers, find the one word that doesn't appear alongside the other eleven.

SAVVY BENEFITS POWER
 PORTAL DOWNLOAD ONLINE
 ANSWERS CONNECTED INFORMATIVE
 REGISTER SUPPORT ENGAGEMENT

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

The missing word is: _____

My name: _____

My address: _____

My contact number: _____

Then either:

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

Answers must be received by 30 July 2021.

keep
in touch

Email us:
contactcentre@mycsp.co.uk
portal@mycsp.co.uk

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

Call us:
 0300 123 6666
 From overseas
 +44 1903 835902

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

If you'd prefer not to receive a paper copy of the newsletter, let us know by emailing paper@mycsp.co.uk