

www.civilservice.gov.uk/pensions

This booklet is published by Civil Service Pensions.



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Printed by St Ives Direct L2

Leaving before pension age with 2 or more years' service

What happens to my Civil Service pension?



This booklet tells you what happens to your pension benefits if you have more than 2 years' service and you leave before reaching the **scheme pension age**.

Different rules may apply if you are leaving because of redundancy or early retirement. To find out more about redundancy and early retirement benefits, visit www.civilservice.gov.uk/pensions or ask your **pensions administrator**.



The booklet does not cover every aspect. Full details are contained in the rules, which are the legal basis of the scheme. You should note that nothing in this booklet can override the rules and, in the event of any difference, the rules will apply.

Where we have had to use technical terms, we show them in bold. See the technical terms section for explanation.

What happens to my pension?

When you resign, your employer will tell the **pensions administrator** who will write to you with details of your pension benefits. These benefits will be preserved (held for you) and will become payable when you reach the **scheme pension age**.

However, at any time before we start the administrative process of paying your pension benefits, you may ask to have them transferred to a different pension scheme.

If you decide to transfer your pension benefits

You start the process by telling your new scheme administrator that you are interested in transferring your Civil Service pension benefits into your new pension scheme. They will advise you on the next steps.

Your new scheme administrator will work out the level of pension benefits that your Civil Service benefits will buy in your new scheme, and tell you in writing.

Before deciding to go ahead with the transfer, you should understand what you are giving up and what you will get in return. If you need help with this, we recommend that you see an Independent Financial Advisor.



If you decide to preserve your pension benefits

We will preserve your benefits and will normally pay these to you at the **scheme pension age**.

The **pensions administrator** will tell the **pension payroll provider** that you wish to preserve your benefits.

Your preserved pension benefits will have cost of living increases (pensions increases) added each year until they are put into payment.

How do I keep in touch with my preserved pension?

The **pension payroll provider** will send you a pension benefit statement each year. You should always check it to make sure the details on it are up to date.

The statement will include details of who you have nominated to receive lump sum and pension benefits in the event of your death. If you wish to withdraw or change your nomination, please complete a death benefit nomination form which you can get either from the **pension payroll provider** or from the Civil Service Pensions website: www.civilservice.gov.uk/pensions

Please note that you can change the details of your death benefit nomination at any time.

You must let the **pension payroll provider** know if you move address so that they can keep in touch with you. You must also tell the provider if your marital or relationship status changes and revise your death benefit nomination, if appropriate.

How do I claim my pension?

You should write to the **pension payroll provider** around three months before you wish to take your pension and they will send you a claim form to complete and return.

Do I have to wait until scheme pension age to get my pension?

You can apply to the **pension payroll provider** to have your pension paid early on a reduced basis at any time after reaching age 50 (55 if you joined the Civil Service on or after 6 April 2006). You should note that your benefits will be reduced permanently by around 5% for each year before **scheme pension age**.

This reduction does not end when you reach **scheme pension age**.

The amount of pension, after reduction, must be enough to cover the amount of any **guaranteed minimum pension** we have to pay you at **State pension age**. This requirement may limit how early you can draw your pension.

Early payment because of ill health (**classic scheme members only**)

If you have preserved benefits in **classic** they can be paid early if you suffer from poor health and you would have been eligible for ill health retirement. In this case, your pension benefits will be paid without any reduction.

What about death benefits? (**All scheme members**)

We may pay a lump sum death benefit to your nominee(s) and pension(s) to your dependants, depending on the circumstances. Your next of kin/personal representative should contact the **pension payroll provider** who will guide them through the process of claiming.

classic plus, nuvos and premium members only

If you are in a committed relationship with someone who is not your spouse or civil partner they may be entitled to a pension. You must have nominated them by signing a joint declaration of your relationship. The booklet 'Pensions for partners' tells you more about this and includes a declaration form for you both to sign.

The Civil Service Additional Voluntary Contribution Scheme (CSAVCS)

Your chosen CSAVCS provider will write to you separately about what happens to these contributions.



Finding out more

We have a range of publications covering different aspects of the Civil Service pension schemes. You can access or download these from our website at:

www.civilservice.gov.uk/pensions.

While you are still working for your employer, you can contact your **pensions administrator**. Once you have left, you can contact the **pension payroll provider**.

Disagreements and complaints procedures

If you have a complaint about your pension which you have been unable to sort out with your **pensions administrator**, you can ask them for a written decision under the Internal Dispute resolution (IDR) procedures. If after receiving their decision, you still feel that you have a valid complaint, you can appeal to the Cabinet Office. Ask your **pensions administrator** for details.



Technical terms

Guaranteed minimum pension

Up to 5 April 1997, your Civil Service pension had to be equal to or more than the State Earnings Related Pension Scheme.

This is known as your guaranteed minimum pension (GMP). After your death, we must pay an amount that is at least equivalent to a widow's, widower's or surviving civil partner's GMP at the time your State pension would have been payable.

Pension payroll provider

Capita Hartshead is currently the **pension payroll provider** under contract to the Cabinet Office to pay Civil Service pensions and other benefits. They hold the pension records of all pensioners and people who have preserved pension benefits. Their contact details are:

Capita Hartshead,
Mowden Hall,
Darlington,
Co. Durham,
DL3 9GT

Phone: 08701 699 700

Website: csp.capitahartshead.co.uk

Email: cspenquiries@capita.co.uk

Pensions administrator

This is the organisation that holds your pension records and administers your pension on your employer's behalf, including working out and arranging pension payments. You can find out who that is by asking your employer or by visiting the Civil Service Pensions website and clicking on the 'Pensions helplines' link.

Scheme pension age

This is the earliest age that you can take your Civil Service pension without it being reduced for early payment. In general, the scheme pension age for **classic**, **classic plus** and **premium** members is currently age 60 and, for **nuvos** members, it is 65.

State pension age

The age at which you can receive your State pension. It is currently 65 for men and 60 for women. For women, it will increase to 65 over the years 2010 to 2020.