

# Leaving before pension age with 2 or more years' service

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What happens to my Civil Service pension?



# Contents

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<b>Introduction</b>	<b>3</b>
What happens to my pension?	4
If you decide to transfer your pension benefits	4
<b>If you decide to preserve your pension benefits</b>	<b>5</b>
How do I keep in touch with my preserved pension?	5
How do I claim my pension?	5
Do I have to wait until scheme pension age to get my pension?	6
Early payment because of ill health (classic scheme members only)	6
What about death benefits? (All scheme members)	6
Classic plus, nuvos and premium members only	7
The Civil Service Additional Voluntary Contribution Scheme (CSAVCS)	7
<b>Finding out more</b>	<b>8</b>
Disagreements and complaints procedures	8
<b>Technical terms</b>	<b>9</b>

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.civilservicepensionscheme.org.uk](http://www.civilservicepensionscheme.org.uk)



**Note:** This guide does not cover all aspects of this subject. Further details can be found in the schemes' rules but pensions legislation will override these provisions where there is any discrepancy.

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 us, and will write to you with details of your pension benefits. These benefits will be preserved (held for you) until retirement.

However, at any time before we start the administrative process of paying your pension benefits, you can explore the possibility of transferring them to a different pension scheme. There may be restrictions on the type of pension scheme to which you can transfer your benefits. For example, it is not allowable to transfer benefits under the Civil Service schemes to a personal pension or an occupational pension scheme that provides money purchase benefits (the exception is the Partnership pension account and CSAVCs).

## 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.

For information about pension scams please visit the Financial Conduct Authority website: [www.fca.org.uk/consumers/pension-scams](http://www.fca.org.uk/consumers/pension-scams)

# If you decide to preserve your pension benefits

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Your benefits will be held in the scheme until your retirement. If you take them before scheme pension age they may be reduced to reflect a longer period of payment.

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?

We 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 can be found on our website.

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



You must let us know if you move address so that we can keep in touch with you. You must also tell us 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 us around three months before you wish to take your pension and we 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 have your pension paid early on a reduced basis at any time after reaching the **minimum pension age**. You should note that your benefits will be reduced permanently by around 5% for each year before **scheme pension age**.

If you take early retirement, the reduction to your pension 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 **GMP age** (65 for males, 60 for females). 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.



**Note:** Re-employment and aggregation can both affect members' minimum retirement age – If you are considering this option you should contact us.

## 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 us, and we 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

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

[www.civilservicepensionscheme.org.uk](http://www.civilservicepensionscheme.org.uk)

## Disagreements and complaints procedures

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



# Technical terms

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**Guaranteed minimum pension** - Up to 5 April 1997, your Civil Service pension built up in this period must be equal to or more than the Additional State Pension.

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.

**Minimum pension age** - This is the earliest age that HM Revenue & Customs allow you to take pension benefits. For most members this will be age 55 (rising to age 57 from 6 April 2028). It is possible to retire before this age on ill health, or if you were in a CSPA scheme before 6 April 2006 and you meet certain conditions.

**State 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.

