

Leaving before pension age with 2 or more years' service

This leaflet 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.civilservicepensions-ni.gov.uk or contact us.

The leaflet 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 leaflet 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 employing department or HR Connect will tell us, we 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 PCSPS(NI) 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 PCSPS(NI) 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 to 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**.

We will tell our pension payroll 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?

If you would like an update on the current value of your preserved pension benefits, you should contact us.

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 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 NICS 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 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 Northern Ireland Civil Service Additional Voluntary Contribution Scheme (NICSAVCS)

Your chosen NICSAVCS 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 PCSPS(NI) arrangements. You can access or download these from our website at:

www.civilservicepensions-ni.gov.uk

Whether or not you are still working for the NICS you can contact us, our contact details are;

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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 us 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 us for details.

Technical terms

Guaranteed minimum pension

Up to 5 April 1997, your PCSPS(NI) 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.

Scheme pension age

This is the earliest age that you can take your PCSPS(NI) 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.

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