

PCSPS(NI)Principal Civil Service Pension
Scheme (Northern Ireland)

Pension Choices

Welcome to your Northern Ireland Civil Service (NICS) pension starter pack. This pack tells you about your options under the Principal Civil Service Pension Scheme (Northern Ireland) [PCSPS(NI)] arrangements.

Don't worry if you know nothing about pensions. The information in this pack is designed to help you choose by answering your questions and give you details of where you can go for more information.

The pack contains:

- A Pension Choices form attached to this letter;
- Information booklet; '**nuvos** or **partnership**';
- A set of leaflets from partnership pension account providers;
- A declaration form for a partner's pension.
- A pre-paid envelope

If any of these items are missing, please contact your Personnel Department.

What choices do I have?

You have a choice between two pensions - **nuvos** or **partnership**. Both these provide a valuable range of benefits during your time in the NICS and afterwards. Each is suitable for different circumstances, including for example, the length of time you think you will spend in the NICS. The booklet compares the costs and benefits for both so that you can choose one that suits you best.

Why should I think about a pension now?

Your pension is a valuable part of your pay and reward package. On top of the pay that you receive your employer will pay a contribution towards your pension. But you need to decide what is best for you and your family.

When should I make my choice?

You must complete and return your Pension Choices form to apply for membership. If you apply to join within 3 months of starting, your membership will be backdated to your start date. If you apply after that, you will join in the month following receipt of your application.

What will it cost me?

If you choose **nuvos** - you will pay 3.5% of pensionable earnings. Your contributions actually cost you less than 3.5% of your pay because of tax relief. The booklet explains more on this. Remember also that your employer is making a contribution to your pension. If you choose **partnership** - you don't have to pay anything if you don't want to, but your employer will make contributions anyway to build up a 'pension pot' for you. If you choose to put money in as well, your employer will pay extra to match your contributions up to an additional 3% of your pensionable earnings.

Please see over...




What if I don't want a NICS pension?

You don't have to join.

But you and your family will be missing out on a range of valuable benefits so please read the enclosed booklet and consider carefully before making this choice. We strongly recommend that you think very carefully before making a decision to opt out. You will still have to pay National Insurance contributions and you will be missing out on your employer paying into your 'pension pot'.

Where can I get further information?

www.civilservicepensions-ni.gov.uk

If you are thinking about **partnership** the pension providers operate helplines. The enclosed pension provider leaflets contain contact details.

What do I need to do now?

1. Read the enclosed booklet. Remember you need to return your Pension*Choices* form within three months.
2. Telephone the partnership providers for their information packs if you're thinking about partnership.
3. Think carefully about the choices open to you. Gather any further information and consult an Independent Financial Adviser if you feel this would be helpful. (You may have to pay for any advice you receive).
4. Complete the Pension*Choices* form attached to this letter. For guidance on completing the form see the booklet for more information.
5. Complete the partnership application form if you are choosing this option.
6. Please return the Pension*Choices* form and the partnership application form, if applicable, to us at the address overleaf.

NOTE: If you have completed a Declaration Form for a partner's pension please return this with the Pension*Choices* form.

What happens next?

Your employer will commence deductions as per your instructions and if you have chosen partnership, your chosen provider will send you an acknowledgement.

Further information

If you have any queries about the pension arrangements please contact us on 028 7131 9000.

Please fill in **both sides** of this form in **black ink** and in **CAPITAL LETTERS**

Section 1: Details about you

Your full name:*

Date of birth:*

 / /

Marital status:*

Your Department:*

National Insurance Number:*

Your full office address:*

Your daytime telephone number:*

Your e-mail address:

* This information is necessary in order to complete your application.

▶ **Go to Section 2**

Section 2: Your pension choice (choose **one** option only)

Option 1. I would like to join **nuvos**.

▶ **Go to (a) below**

(a) I authorise my employer to make deductions from my pay.

(b) Please contact me about the possibility of transferring my pension from another employment. I understand that all transfers have a 12 month time limit (if you have lost your previous pension details - see the booklet for guidance).

(c) I enclose my completed Partner Declaration form.

(d) I would like information on increasing my pension benefits.

▶ **Go to Section 4**

Option 2. I would like a **partnership** account.

▶ **Go to Section 3**

Section 3: Your **partnership pension account** provider

My choice of pension provider is (tick **one** provider only):

Scottish Widows

Standard Life

TUC

I would like to make contributions at the rate of % of my pensionable earnings.

I enclose a completed application form for my chosen provider

▶ **Go to Section 6**

Return to Civil Service Pensions at:

**Civil Service Pensions
Waterside House
75 Duke Street
DERRY / LONDONDERRY
BT47 6FP**

Section 4: Benefit statements

We will send you a benefit statement each year which will include information about your PCSPS(NI) pension benefits. If you want to know about your State pension benefits please contact Department for Social Development. Visit their website for further information;

www.dsdni.gov.uk

If you choose a partnership pension account your provider will send you a statement.

▶ **Go to Section 5**

Section 5: Your PCSPS(NI) pension scheme history

Have you belonged to the PCSPS(NI) before? **YES** - Complete this section **NO** - go to section 6.

Period of service		Employer	What happened to your pension benefits? (see list below)
From	To		
/ /	/ /		
/ /	/ /		

A: No pension benefits. **B:** Preserved pension for payment at age 60. **C:** Pension transferred out. **D:** Pension now in payment. **E:** Took early retirement. **F:** Other (Give details).

I am interested in linking my preserved pension (tick if applicable)

▶ **Go to Section 6**

FOLD HERE

Section 6: Nomination for death benefit

I would like the person or people named below to receive any lump sum benefit payable under the Principal Civil Service Pension Scheme (Northern Ireland) [PCSPS(NI)] rules when I die.

People or person I want to name* , and relationship: (see note 1).	Their address:	D.O.B.	Proportion (fraction) (see note 2)
		/ /	
		/ /	
		/ /	

Full name of witness: (not someone you have named) Witness's home address:

Witness's signature: Date:

NOTES: 1. You do not have to give the person's relationship to you, but it can help us to deal sensitively with matters after you die. 2. If you do not give a proportion we will divide the death benefit equally between the people you have named.

▶ **Go to Section 7**

Section 7: Your authorisation - you must sign and date this form

Signed: Date:

* Please use a separate sheet if more nominations required.