

Dear Pensioner

Important information about your pension: April 2009

This letter contains important information and news about your PCSPS(NI) pension, including sections on things you need to tell us about.

In this letter when we refer to classic this means the pension scheme that applied to everyone who left employment before 1 October 2002. Staff in post on 30 September 2002 could opt to stay in **classic** or transfer to the **premium** or **classic plus** schemes.

Your combined certificate of Pay and Income Tax for 2008/2009 (P60) and your pay advice (on the reverse side) are enclosed. **Please keep these important documents and this letter in a safe place.**

What to do if you have a question about your pension

If you have any questions about your pension or a change in your circumstances, please contact Civil Service Pensions (CSP) using any of the methods below:-

The number to call is **(028) 71319000**. CSP's fax number is: **(028) 71319234**.

CSP's address is: Civil Service Pensions
 Waterside House
 75 Duke Street
 Londonderry
 BT47 6FP

CSP's e-mail address for general enquiries is: **cspensions.cpg@dfpni.gov.uk**

You will soon be able to view your pension payslips and P60s, and make changes to some of your personal details online. We will notify you when this service becomes available.

Your pay advice and P60

Your pay advice shows your new annual rate of pension. The monthly rate will apply as long as your annual pension rate, tax liability or other deductions do not change. The tax deducted from your pension may vary slightly from payment to payment. This is due to variations in the tax tables.

You will find your P60 printed on the back of your pay advice. Your P60 tells you the amount of pension CSP paid you and the tax deducted in the year 2008/2009. The amount of pension before tax shown on your P60 will not normally be the same as your annual rate of pension for most of the tax year.

This may be because:

- the first payment made to you in the tax year included one or more day(s) before your pension was increased on or after 7 April 2008;
- your pension started during the tax year; or
- it was not paid in full for the whole tax year, for example your pension was abated because you were re-employed.

The Tax Office gives CSP the tax codes they use to work out the deduction from your pension. If you have any questions about your tax code or your tax liability you should write to Her Majesty's Revenue and Customs (HMRC), Belfast 1, Beaufort House, 31 Wellington Place, Belfast BT1 6BH.

The telephone number is 0845 302 1469. You will need to quote your National Insurance number and tax reference/PAYE reference. You can find these numbers on your pay advice and P60 along with your pension reference number.

2009 Pensions Increase

If you are over 55 or paid an ill health, widow's, widower's, civil partner's or child's pension it will have increased from 6 April 2009. The full increase is 5%. This is based on the rise in retail prices in the 12 months ending 30 September 2008. Your first pension payment after 6 April 2009 will include the increase for the period after that date. Future payments will be at your new annual rate.

The amount by which we increase your pension depends on when it began. If it began part way through the last year, you will not be eligible to receive the full 5% increase in April 2009; you will only be eligible for a proportion of the increase based on the period from your pension commencing to 6 April 2009. For example, if your pension commenced 1 September 2008, this will equate to a 2.91% increase. Your pension will not be increased if it started on or after 22 March 2009.

Guaranteed Minimum Pension (GMP)

As the PCSPS(NI) was contracted out of the State Earnings Related Pension Scheme you have a GMP if you were a scheme member between 6 April 1978 and 5 April 1997. This means the pension we pay you must equal or exceed your GMP. CSP increases the whole of your PCSPS(NI) pension, including the GMP element, until you are paid your State pension.

Who pays Pensions Increase on the GMP element of my pension?

Once your State pension becomes payable, increases to the GMP element of your PCSPS(NI) pension are paid as follows:

- for service up to 5 April 1988 the Government will pay pension increases to your GMP with your State pension.
- for service between 6 April 1988 and 5 April 1997 CSP will increase your pension up to 3%. In years when the increase exceeds 3% the Government will pay the balance with your State pension.

The effect of this is that the overall increase in your pension will be the same as if the full increase had been paid with your PCSPS(NI) pension. The GMP is paid as part of your PCSPS(NI) pension and not as a separate benefit. Your pay advice shows the increased annual rate of your pension. It includes a breakdown of how your pension was increased and the effect on your GMP.

Pensioners who live in certain countries are not entitled to increases to their State pension. If this applies to you we may continue to increase the whole of your PCSPS(NI) pension. We can only do this if we are notified by the Pension Service. We understand that the Pension Service need pensioners whose State pension is not increased due to where they live to contact them before they can notify us. If you would like more information contact the International Pension Centre, Tyneview Park, Newcastle upon Tyne, NE98 1BA, United Kingdom. Telephone: +44 191 218 7777, Fax: +44 191 218 7021, Textphone: +44 191 218 7280.

National Insurance Modification

If you were a classic member your pension may be reduced when you reach State pension age to take account of basic National Insurance pension. The rate of your basic pension, that is before any increases are applied, will be reduced by £1.70 for each year of your reckonable service before 1 April 1980. The reduced pension is then increased by the full increases since your pension came into payment.

Changes you need to tell CSP about

It is important that you tell CSP of the following changes in circumstance straight away:

- A change to your address, bank or building society details. (If CSP pay you more than one pension please quote the reference numbers of all the pensions to which the changes apply). If your bank or building society details have changed please have the old and new account details at hand.
- If you are thinking of taking up employment or have already been re-employed by an employer covered by the PCSPS(NI) pension arrangements.
- If CSP pay you a widow's, widower's or civil partner's pension and you re-marry, enter into a civil partnership or live with another person as man and wife or civil partners.

- If you register a civil partnership after your retirement (your civil partner may be entitled to a survivor pension)
- If you are being paid a child's pension you must tell CSP if the child is over 17 (18 for premium or classic plus) and leaves full time education or training.

Please tell your next of kin or other representative that they must tell CSP about your death without delay. Your pension ends on the date of your death and we will recover any pension overpayment. If your surviving spouse, civil partner or partner is entitled to a pension CSP will send them an application form.

Bereavement – How much will my dependants get after my death?

Lump sum death Benefits

If you die within 2 years (5 years if you are a member of classic plus or premium) of your pension being paid a lump sum may be paid. If a lump sum is payable CSP will pay it to whoever you nominated to receive it or to your personal representatives. **It is important, therefore, that you review your death benefit nomination during the first years of your retirement.**

Dependant's pensions

The amount of widow's or widower's pension we will pay depends on the contributions you paid, how long you paid them for, and the scheme (classic, classic plus, premium) you are a member of.

Please note that pension payments to your dependant's will not necessarily be one half of your own pension.

Re-marriage or new relationships

If we are paying you a widow's, widower's or civil partner's pension your entitlement may be affected if you re-marry, enter into a civil partnership or live with another person as man and wife or civil partners. In those circumstances:

- a pension paid under **classic** will normally stop. However, we may pay the pension again if your new relationship comes to an end or you encounter unforeseen events during the relationship that cause you severe financial difficulties.
- If your pension is paid under **classic plus**, that part of the pension based on the member's service before 1 October 2002 will stop. The part of your pension based on the member's service from 1 October 2002 continues for the rest of your life.

If your pension is paid under **premium** we will continue to pay your pension even if you enter into a new relationship.

Information

What to do if things go wrong

We treat complaints with urgency and do our utmost to put things right as quickly as possible. If you do have problems with the payment of your pension please write to CSP setting out your concerns. We will investigate your concerns and try to give you a reply as soon as possible.

Data Protection Act 1998 (the DPA)

CSP will at all times comply with the terms of the DPA. Your personal details will be used to pay your pension. Along with other organisations CSP takes part in the Audit Commission's National Fraud Initiative. We give the Audit Commission your pension details so they can compare them with the information held by other public bodies. This exercise identifies pensions still being paid after the pensioners' death. These data matching exercises meet the requirements of the DPA. Your personal details will not be shared with any other body for any other purposes nor will they be processed outside of the UK.

From time to time the Civil Service Benevolent Fund, the Civil Service Retirement Fellowship, the Civil Service Pensioners' Alliance and Civil Service Healthcare, ask us to send material to you on their behalf. If you do not wish to be sent this material please write to the Payroll Manager at Civil Service Pensions.

Other Useful addresses

<p>Civil Service Pensions Waterside House 75 Duke Street Londonderry BT47 6FP www.civilservicepensions-ni.gov.uk</p>	<p>Civil Service Pensioners' Alliance Harkin House 54 Wellington Park Belfast BT9 6DP Telephone: 028 91 275718 Email: NIBranch@cspa.co.uk www.cspa.co.uk</p>
<p>Civil Service Retirement Fellowship Suite 2, 80A Blackheath Road London, SE10 8DA Telephone: 020 8691 7411 Email: info:csrf.org.uk www.csrf.org.uk</p>	<p>Civil Service Benevolent Fund Fund House 5 Anne Boleyn's Walk, Cheam Sutton, SM3 8DY Telephone: Freephone 0800 056 2424 Email: info@csbf.org.uk</p>
<p>C S Healthcare Princess House, Horace Road, Kingston-upon-Thames KT1 2SL www.cshealthcare.co.uk</p>	<p>The Benenden Healthcare Society Limited Registered Office Holgate Park Drive York YO26 4GG Tel: 0845 0525 700 www.benenden.org.uk</p>
<p>Pension Tracing Service The Pensions Service Tyneview Park, Whitley Road, Newcastle upon Tyne NE98 1BA Telephone: 0845 6002 537</p>	