

## Welcome to Pension News!

As the year draws to a close, I'm pleased to bring you the Autumn edition of **Pension News**, designed to keep those in receipt of their Civil Service pension updated on key developments.

Our teams are busy working on the impact of the McCloud judgment for pension scheme members and we've included a specific article for those who applied for Ill Health Retirement between 1 April 2015 and 30 June 2017.

Additionally, there's an item about benefits which may be payable to loved ones/dependants when a Civil Service Pension Scheme member passes away. The information is crucial for helping families to understand and access the benefits they may be eligible for during a difficult time.

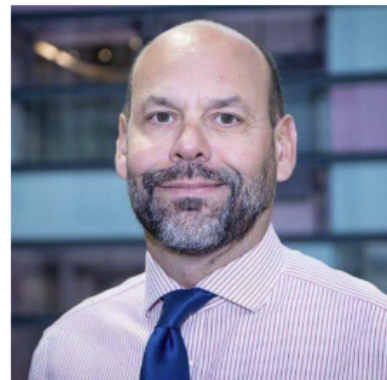
In 2025, the Civil Service Retirement Fellowship will be celebrating their 60 years of service. Please read the article and if you're interested in getting involved, please visit <https://csrf.org.uk>

There's lots of other useful information too, from avoiding scams and staying safe online to keeping well over the winter.

We've also included a short survey to understand member attitudes towards online services and we'd be grateful if you could let us know your thoughts by answering a few questions. It will only take a few minutes, plus you could win £100 in Love2shop vouchers. The closing date is 31 January 2025.

Thank you for reading and I wish you well.

**Simon Claydon**  
**Director of Civil Service Pay, Policy & Pensions**



# The 2015 Remedy (McCloud) and Ill Health Retirement

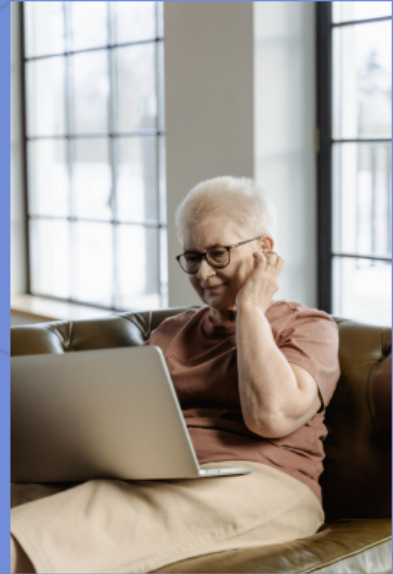
## What is Ill Health Retirement?

Ill Health Retirement (IHR) is when a member retires because ill health prevents them from being able to work.

When someone applies for IHR, a medical assessment is required to ensure they meet the criteria for IHR under the scheme rules in force at the time of application.

**The following information is for members affected by the 2015 Remedy who applied for IHR between 1 April 2015 and 30 June 2017 and were refused following a medical assessment by the Scheme Medical Advisor (Health Assured)**

In response to the McCloud judgment, we will shortly begin reassessing these members who had applications for IHR refused. This is to determine whether those who applied for IHR under their old pension scheme, would have qualified for ill health benefits under the alternative pension scheme.



**Action:** If you are affected by the 2015 Remedy and were refused IHR after a medical assessment by the Scheme Medical Advisor (Health Assured) between 1 April 2015 and 30 June 2017, please use our 'Remedy Ill Health Retirement tool' below, to determine if you have the option to request a reassessment.

**Please note:** We can only determine whether you are eligible for a reassessment if you contact us to make a request, members who do not submit a request will not be reassessed.

## Death Benefits – Information for those you leave behind

Your Civil Service Pension provides crucial protection for your loved ones after your death. Understanding the available death benefits can help ensure your family is supported when they need it most.

### Lump Sum Death Benefit

If you pass away while in service, a Lump Sum Death Benefit will be paid to your nominated beneficiary (or to your estate if no nomination has been made).

#### How much is the lump sum?

The lump sum amount is worked out in two ways; and the higher of these two amounts is paid.

- › Between two and three times your final pay (depending on your specific circumstances and the terms of your pension scheme), less any lump sum already paid from the Civil Service Pension arrangements.
- › Five times the pension you have built up, less any pension payments already made from the Civil Service Pension arrangements.



# Supplementary Lump Sum Death Benefit

We may pay a supplementary lump sum death benefit to your dependents if you die within five years of retiring.

- > **Amount:** The amount paid depends on how long you were receiving your pension. It is calculated as the difference (if any) between five times your annual pension at the date of your death and the total pension and lump sum payments you have already received.

This supplementary lump sum is usually paid if the following criteria are met:

## If a member dies in retirement [▲](#)

If a member dies in retirement, their death benefit nominee (or their estate if they haven't made a nomination) may be due this supplementary benefit. We would usually pay a death benefit lump sum if the following criteria were met.

Scheme	Criteria
classic	Pension received for less than 2 years*.
classic plus / premium / nuvos / alpha	Pension received for less than 5 years.

*\*Classic members typically receive a lump sum at retirement equal to three years' worth of pension, so if their regular pension has been in payment for over two years they have effectively received five years of pension.*

## A deferred member dies without taking benefits [▲](#)

When a deferred member dies over their normal pension age without taking their benefits, their death benefit nominee or estate may be due a supplementary death benefit lump sum if the following criteria are met.

Scheme	Criteria
classic	Death within 2 years after 60th birthday or last day of service (whichever is later).
classic plus / premium	Death within 5 years after 60th birthday or last day of service (whichever is later).
nuvos / alpha	Death within 5 years after 65th birthday or last day of service (whichever is later).

Please note: any pension lump sum or pension payments due from you normal pension age (or last day of service, if later) to your date of death that were not paid will be payable to your estate.

## What you need to do...

To ensure that your dependants are looked after, make sure you:

1. complete the Partner Details form;
2. make sure your death benefit nomination is up to date; and
3. talk to your loved ones about the following:

- > [The death benefits they may be entitled to receive](#)
- > [How to tell us if a member dies](#)
- > [How to claim death benefits](#)

Having these details organised will make it easier for your dependants to access any benefits when the time comes.

Death benefit nomination -

<https://www.civilservicepensionscheme.org.uk/your-pension/managing-your-pension/death-benefit-nomination/>

Tell us someone has died -

<https://www.civilservicepensionscheme.org.uk/your-pension/personal-life/tell-us-someone-has-died/>

Partner Details form -

<https://www.civilservicepensionscheme.org.uk/knowledge-centre/tools-and-calculators/members-forms/>



## Pension for Dependants

Your spouse, civil partner, or eligible children may also be entitled to a pension after your death. The amount of pension will depend on which pension scheme you were when you retired. Children's pensions are available for those under 18, or up to 23 if they remain in full-time education.

You can find more information in the relevant pension scheme guide -

<https://www.civilservicepensionscheme.org.uk/knowledge-centre/pension-schemes>



## Celebrating 60 Years of the Civil Service Retirement Fellowship

2025 marks an extraordinary milestone for the Civil Service Retirement Fellowship (CSRF), as they celebrate 60 years of service to retired civil servants across the UK.

Now, they're reaching out to you - the very people who have helped build this legacy - to join them in strengthening and growing this invaluable network for the future.

Read more - <https://www.civilservicepensionscheme.org.uk/knowledge-centre/newsletters/pensioner-newsletter/celebrating-60-years>



# Ten Top Tips to Stop the Scammers

Financial scams targeting pensioners are unfortunately on the rise. To protect you and your pension, we've compiled these ten tips from Age UK to help safeguard your financial future.

Hide all 

1

## Be cautious of unsolicited offers:

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If you're contacted unexpectedly about your pension or other financial matters, be cautious. Genuine organisations won't cold-call you with investment offers or pension reviews.

2

## Check for FCA registration:

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Always verify that any financial advisor or company you deal with is registered with the Financial Conduct Authority, usually called the FCA (<https://www.fca.org.uk>).

3

## Don't rush decisions:

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Scammers may try to pressure you into making quick decisions. Take your time to consider any offer and seek independent advice before committing.

4

## Avoid free pension reviews:

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Be wary of offers for free pension reviews, as these are often used to draw you into a scam.

5

## Be sceptical of high returns:

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If an investment seems too good to be true, it probably is. Scammers often promise unrealistically high returns.

6

## Keep your personal details secure:

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Never give out personal or pension information over the phone, email, or online unless you are sure of who you are dealing with.

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## Stay informed:

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Keep up to date on the latest scams targeting pensioners. Age UK provides helpful resources to stay informed about new types of fraud. You can visit them at <https://www.ageuk.org.uk>

8

## Use strong online security:

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If you manage your pension online, ensure your account has a strong password and, if available, two-factor authentication.



9

**Seek independent advice:**

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Before transferring your pension or making big financial decisions, consult with an independent financial advisor who is registered with the FCA.

10

**Report suspicious activity:**

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If you think you've been targeted by a scam, report it to Action Fraud (<https://www.actionfraud.police.uk>) and the FCA.

For more tips on how to avoid pension scams, visit <https://www.ageuk.org.uk/information-advice/money-legal/pensions/pension-scams>.

## Winter Wellbeing

As the days get shorter and the weather gets colder, it's important to focus on maintaining your health and wellbeing during the winter months. Here are some tips to help you stay warm, active, and connected as winter sets in.



### Stay warm and safe indoors

Keep your home warm by ensuring your heating is set to the right temperature. The NHS recommends a minimum of 18°C (64°F) for living rooms and bedrooms to prevent cold-related health problems.

If you're struggling with energy costs, check whether you're eligible for schemes like the Winter Fuel Payment or the Warm Home Discount.



### Eat well and stay hydrated

Maintaining a healthy, balanced diet is essential during the colder months. Warm meals and drinks not only keep your energy up but also help to keep you warm from the inside.

Make sure you're staying hydrated too, as it can be easy to forget to drink enough water when it's cold.



### Stay active indoors

When the weather outside isn't inviting, look for ways to stay active indoors. Simple exercises like stretching, light yoga, or even walking around the house can improve circulation and help maintain your mobility.



### Stay connected

You can feel more isolated during the winter months. Stay connected with family and friends through phone calls, video chats, or by joining community groups.

If you need additional support, consider reaching out to local charities or your GP.



### Prepare for cold snaps

Keep an eye on weather forecasts, and if a cold snap is expected, make sure you have everything you need, from blankets and warm clothing to essential medications.

It's also worth checking in with neighbours, especially those who may be more vulnerable.

## The Civil Service Pensions Podcast

Season 3 of our podcast launched earlier this year. If you'd like to know what two retirees from the scheme are doing, listen to episode 1 featuring Gillian and episode 3 featuring Patrick.

There are also more case studies in Seasons 1 and 2, plus lots of minisodes for a quick easy listen.

<https://www.civilservicepensionscheme.org.uk/podcast>



## Civil Service Pensions Podcast



## Your Frequently Asked Questions

### How do I manage my Civil Service Pension?

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To manage your Civil Service Pension, you can log into the Pension Portal at <https://members.civilservicepensionscheme.org.uk> on the Civil Service Pension Scheme website. Members in receipt of a pension can use the Pension Portal to:

- > view and amend personal contact, address details and Death Benefit Nominations
- > view payslips and P60s

If you are still working for the Civil Service or have left the Civil Service and have an unclaimed pension you can use the portal to see how much pension and lump sum you might receive at retirement, as well as view and amend personal contact, address details and Death Benefit Nomination.

### What is the Civil Service Pension lump sum?

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When you retire, you have the option to exchange part of your annual pension for a tax-free lump sum. The amount you can receive is calculated based on the scheme rules, typically giving you £12 of lump sum for every £1 of pension you give up. The maximum lump sum is usually 25% of the total value of your pension benefits.

### When will I receive my Civil Service Pension?

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You will receive your first pension payment one month after your retirement date, provided all necessary forms are submitted at least one month before you retire. Payments are made monthly, in arrears. If forms are submitted late, there may be a delay.

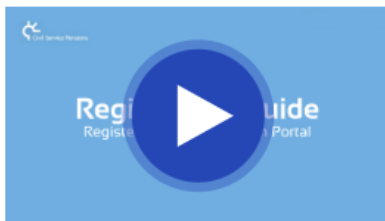
### What is the 2015 Remedy (McCloud) and how does it affect my pension?

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The 2015 Remedy, also known as the McCloud judgment, addresses age discrimination in the 2015 public service pension reforms. Affected members will be given a choice at retirement between their pre-2015 pension scheme benefits and the reformed alpha scheme benefits for the period from 1 April 2015 to 31 March 2022. This ensures fair treatment for all members.

<https://www.civilservicepensionscheme.org.uk/remedy>

## Get instant access to your pension online



The Pension Portal is a convenient and quick way to manage your pension. Inside your secure Pension Portal account, you can view and print copies of your P60 and payslips, look up the yearly Pensions Increase and update your personal details.

Registering for your account is easy, just follow our step by step guide or watch the video

<https://www.civilservicepensionscheme.org.uk/register>