

## The Civil Service Pension Scheme: Employer Insights

**Rob:** Today we're doing something a little bit different. We're talking to civil service employers who play a vital role in supporting members and the scheme. We have three representatives with us today for a special roundtable episode.

I'll be talking to them about their views of the scheme as a whole, how it fits into the wider reward package within the civil service, and what role the Civil Service Pension plays in attraction and retention for their department. So, let's meet our guests. Can we start by introducing ourselves? Each of you introducing yourselves and your roles. So, Louise, we're going to start with you.

**Louise:** Hi Rob, Lara and Andy. Nice to see you all again. So, my name is Louise Ibbetson and I work for Department for Work and Pensions. I work in HR, in HR supply management team. And one of my biggest responsibilities is engagement. I do the majority of pension related comms for DWP and with DWP being one of the biggest departments, this means covering comms up to like 90,000 people. Big thank you for having me today.

**Rob:** Okay, let's come to you next, Lara.

**Lara:** So, I'm Lara Muñiz Fernández. I'm one of the people in the Pensions Policy team at Ministry of Justice.

So, we do a little bit of everything. We do comms, we do engagement, with complex work and dispute resolution and things like that. A little bit of everything at the MOJ.

**Lara:** We've got a wide population as well. We've got HMPPS. We've got quite a lot of ALBs and agencies. So, MOJ, as a whole, is quite challenging and a big employer.

**Rob:** Thank you. It's good to have you here. Last, but not least, Andy.

**Andrew:** Andy Jones, Cabinet Office. I am the Engagement Manager for the Civil Service and the Royal Mail Pension Scheme. I try and maximize the engagement with the scheme for our members, but also from an employer perspective to ensure that they are supported in the delivery of their role in the scheme administration and are taking forward things for us, from a scheme perspective.

**Rob:** Okay, well, it's great to have you all here. Thank you so much for joining us. So, I'm going to come to you first, Andy. So, what role do employers have when it comes to the Civil Service Pension scheme?

**Andrew:** The employers is one of the most integral roles within scheme administration, just purely from a data perspective. It's where the source of the data comes from, they provide all the data that is used to calculate an individual's pension through to the scheme administrator to enable them to do their job. They pay all the money to fund the scheme

They act as points of call if there are ever any issues or queries as well. You know, the employer's role is wide and varied. And personally, I couldn't do my job without the employers. The amount of work that they do to promote the scheme, it is one of, if not the best benefit of being in the civil service, in my opinion.

And the work that they do to get that out there to enable hardworking civil servants to get the best out of their pension scheme is amazing. From an attraction and retention piece, we do talk about how we can get the best out of the pension scheme for [00:04:00] people to retain the skills, but also get those people into the civil service.

**Rob:** Great, thanks. So, Lara, drawing on your own personal experience, what do you think makes the Civil Service such an attractive place to work?

**Lara:** I think there are several reasons for me. One of them being flexibility. MOJ, and I think Civil Service in general, is good at working flexibly. They offer a wide range of work patterns.

Not every type of flexible working will be suitable for every role, but the starting position should be to consider what may be possible. And then, for me, as a working mum, it's a great advantage because I can manage my caring responsibilities more easily.

Then the second would be other employment conditions like annual leave, work life balance, wellbeing support are good across the Civil Service.

The pension is one of the best in the country, if not the best. And then, also, being in the Civil Service, it provides you a good scope for moving into different departments if you want to, so cross-government opportunities are always there.

**Rob:** I guess that's something that we see a lot, isn't it?

**Andrew:** I just want to pick up on that point.

You know, the Civil Service, people don't think about how big it actually is.

You've got DWP, who are 90-odd thousand individuals, all the way through to scientists at DSTL working on different things, through to dolphin handlers working in the MOD. The job spectrum that is out there and the career spectrum that is out there for civil servants is brilliant. It's so varied and if you wanted to, you can work in pensions. It's amazing.

**Louise:** For me personally, I think one of the benefits is just the Civil Service Pension scheme. It is one of the best. Having something in place, if you can't work anymore, or if you decide you want to reduce your hours and, you know, take some of your pension, you've got them options.

**Andrew:** You know, the Civil Service is an amazing employer and it's something that people who are employed in the Civil Service are extremely proud of doing. I'm personally very proud of being a civil servant.

**Rob:** I can see everyone nodding as well as you, as you say that, which is really nice to see.

And I suppose, because of that, because the Civil Service is everywhere and it is amongst everything that we, sort of, see, do, even every pavement that we walk on, you know, has been, has been put there by people in service, you know, of the country. I guess because of the breadth and the scope of the amount of roles that are available in the Civil Service.

I wonder if that is one of the reasons why people tend to stay in the Civil Service for so long, because there just is so much scope of things for them to be able to do.

**Andrew:** Yeah, definitely. You know, it's a great, interesting place to work and when you get to go to things like we had Civil Service Live, uh, meeting people in different roles is eye opening.

Some of the most interesting people I've ever met. I mean, I remember meeting a guy, he told me he was an engineer on Concorde and helped develop Concorde engine, things like that.

I would never have met that person outside of work, unless it was just a random conversation. And we were actually talking about pensions and tax, which is a really weird conversation to have with someone who is essentially one of the groundbreaking pioneers in aerodynamics and aviation.

**Rob:** Well, and you know, it's the pension that brings us all together, isn't it? So, why do you think then, Louise, that the pension is so good? What do you think makes it so good?

**Louise:** I would say three things. I think the Civil Service Pension scheme has higher employer contributions than what a private sector would offer. It includes great benefits and one in particular is the death benefit.

Secondly, there are a number of options available, one of them being taking partial retirement. It's a great way to start adjusting your full-time working to reduce the hours and prepare for your full-time retirement. And thirdly, the civil service pension scheme is a great saving scheme for your future earnings. And I always say, you need to think about what your salary is when you retire.

**Lara:** Yeah, I agree with that. I remember my manager when I started to work in the Civil Service and he was by then like 30 years into his career in the Civil Service and he used to remind me all the time, no matter what happens to the UK economy, recession, inflation, whatever, the Civil Service Pension is protected and that gives a grade of security, right?

There is no investment uncertainty that you might find with the other schemes in the private sector. You see the figures every time you see your Annual Benefit Statement. You see the figures in front of you, how it's calculated and then it's slowly growing.

For me, the pension is one of the things that is retaining me in the Civil Service. I find really difficult to go out there and, uh, find another challenges and things, um, or the roles or the things that you might want to do, but I value so much my civil service pension that I will find that really difficult to give up.

It's something that I care about and I think ahead. I'm thinking I want to have that money when I'm retired. I'm going to have that flexibility of partial retirement as well. I'm going to have the possibility of like, you know, drawing one pension, not the other one. If you are a dual member, you might be able to, retire earlier in one of the pensions and so on. So, definitely.

**Rob:** So, I mean, obviously all of us sitting around this table, we work in, pensions. We don't need convincing about the value of a pension, in particular, the value of the civil service pension. But Louise and Lara, you must speak to people regularly who don't have that benefit and who are potentially focused on their career and not focused on what's going to happen after their career

How do you deal with, you know, conversations with those people who perhaps don't understand the value of the pension? What would you say in, in that sort of situation?

**Lara:** It's never too early to start learning about those things. And I think in every group conversation, no matter whether it's going to be in a work setting or in a private setting with friends and family, I always am the one, the big defender of like pensions, pensions.

You know, you have to think ahead and start planning for the future.

**Andrew:** One of the things I always say, it's never too early, it's never too late. Whilst we often think about the younger generation, not thinking about retirement. I have noticed the younger generation are very interested in pensions.

Maybe it's a sign of the times over the last couple of years. People are more interested in, well, when I no longer-work, what's going to support me in giving me the lifestyle that I want? Things like that.

**Rob:** Okay. So, we've talked about, kind of, what makes the pension good. We've talked about how we share that passion with people. What are some of the big, kind of, misconceptions that you've heard from people about the scheme, and how have you dealt with those?

Maybe we start with you, Lara.

**Lara:** Yeah, two of the most frequent ones are, one, that the member contributions and the employer contributions go to your individual pot, and I think there is not always that full understanding that the Civil Service Pensions are based on a formula or accrual rate, in the case of alpha.

The pension is paid for life, so I don't think the maths would add up if you are having the employer contributions and the employee contributions going into your individual pot. It was once explained to me, and this is a very simplified way of putting it, so members can understand, that current contributions they go into a central pot and this pays for current pensioners, in the same way that future contributions and future members will pay for your retirement when you get to retirement.

Obviously, there is, as well, some Treasury help in there, potentially, if there is a shortfall, but anyway, it's in a simple terms. So, if I have the opportunity to speak to members. I always clarify that because I think everybody automatically thinks this is like a private pension that works based on investment, and I don't think they always understand that there is a fixed formula or accrual rate.

That is one of them. The second one, this one is particularly amongst the younger generations, they tend to say, "I will opt out of the scheme because I rather have that money

in my pocket because I need to pay the rent, I need to pay the bills, and I can't afford having that pension as well”.

What they do not realise is the advantage of the tax relief. So, if you pay £80 employee contributions, and if you were to opt out, you are not getting the tax relief advantage. That means you're not going to get £80 in your pocket. You will have that, but it's going to be taxed probably at the basic rate, 20%.

So, you are missing on that. So, what you have to consider before you are opting out of the pension is affordability and the advantage of the tax relief. But also, financial planning, you know, it's never too early to start, to start saving towards the pension.

The earlier you start, the healthier your pot is going to be. Also, in the Civil Service, there is no excuse. You've got a cheaper alternative as well. So, if you can't afford being in the main scheme where the contributions are fixed, you've got the partnership and the partnership offers you that flexibility.

You don't have to pay towards partnership if you don't want to. But if you don't, your employer still has to pay the age-related contribution. So, that is a pension for free, effectively. It might not build up at the rate that you want it, but you are still getting a pension for free. So, this is the message I tend to send.

And in the old times I used to do new starters, inductions, and I used to tell the new generations, “before you opt out, think carefully, because the £80 are not necessarily going directly into your pocket”.

**Rob:** Does that resonate with you, Louise?

**Louise:** I think I would say, any myths or misconceptions that private sector pensions are better or more valuable than alpha is not true. I think the biggest misconception is that some people think alpha is not a good pension scheme when in fact it is.

**Louise:** People don't fully understand how to calculate the benefits. This is why we in DWP promote the one-hour free Pension Power to everyone, as much as we can. On a positive, I think the majority of people in DWP are in the Civil Service Pension scheme.

So, what does that tell you?

**Andrew:** What I try to do from a Scheme Manager perspective is look across the whole piece. Now from a Civil Service Pension scheme perspective, there's only about, I think it was last month, it was at 0.8% of the population. It's about 4,800 people are opted out of the scheme. From a pensions purpose perspective, my personal opinion, there's probably about 4,600 people who should not be opted out. There are a small, very small proportion of people who, from a tax perspective, it makes sense for them to be opted out of the scheme.

**Rob:** These are high earners.

**Andrew:** These are high earners, or individuals who've saved up that much pension, it could have a detrimental impact on them if they save towards more pension.

Lara touched on a really good point. It's about the partnership pension scheme, which is, or can be, non-contributory. It's optional if a person wants to do it. If an individual does decide to opt out of the scheme, what we try to do and the employers shout this out as well, as much as they can, without providing financial advice is go, "Do you know that the partnership scheme is there? Do you know that it's non-contributory? Why are you opting out? You can't afford to... have you thought about partnership? It's non-contributory, it's not as generous as the main scheme, but it's still free money, so it can be a starting block whilst you are getting yourself, potentially, into a better position,

You can have, in essence, a break from the main scheme. You can switch to partnership if you are needing that - is it 4.6-8.05% contribution that we pay? You can have that money go into your account instead, albeit without attracting the tax relief, uh, and build up a separate pot outside.

And then when you're in a more financially stable position, potentially, or you want to, you can switch back into the main scheme and continue to accrue an alpha pension. It's a misunderstanding that "I have to be in this scheme to still save for a pension".

**Rob:** The other thing, for me, is hearing from some of the members who have retired which we've got on previous podcasts and we'll have on this podcast as well. You've only got to listen to them and listen to what they're doing in retirement and the lifestyle that they're able to have to really understand how important it is to have something there for you when it comes time not to work.

Because, you know, we're conditioned to spend our time thinking about our career and what's going to be next. And not actually about what's going to happen when you don't work anymore. And you want those years to be like a holiday, don't you? I suppose the other thing I just want to pick up on is something that both Lara, you and Louise, kind of, mentioned is around, you know, people's understanding of how a pension works.

And we, again, we've talked about that in, you know, quite a number of our previous episodes. It's, it's fundamentally more difficult to understand how the Civil Service Pension scheme works because it's not a pot that money gets put into it. You see people start to, kind of, glaze over when you explain the difference to them.

**Lara:** Yes. When you touch on pensions, I think even, even I don't know your experience, but I could be with a wider HR um, community around me. And when you touch on pensions, everybody is beginning to panic, or you get the odd email from other people in the HR department telling, "I've got something to ask you because an employee has asked me this, and I have no idea".

And I think it could be quite intimidating, that you have to be an expert. But again, like Andy said before, there are so many resources out there that there is no excuse, really. Start with the basics. You don't need to become an expert in pensions. You can inform yourself, read the benefit statement.

[00:17:04] You've got a benefit statement once a year.-At that point, have a look at it, check the details in there, try to understand it. If you see anything, it's not that you have to be with the calculator.

You need to just inform yourself. Try to understand it. And if you've got any questions, you can talk to the administrator. It's only when you are about to retire when you become like really anxious about knowing everything to do with your pension and that is five minutes before you've retired, whereas you've got all these, your whole working life to become familiar with it.

So just do it when the benefit statement comes across and then dedicate a little bit of time and then you can move on and keep monitoring during the year to see how much it's growing.

**Rob:** Wise words indeed. So, Louise, what's the biggest challenge facing employees and pension scheme members right now?

**Louise:** I would definitely say Remedy because people don't know the amount of money involved when it comes to the money calculation between the seven years and whether to keep it in the legacy years or not. And also people are wanting to know now what those seven years mean.

We've just been talking about the younger generation.

Touching on that again, a lot of the younger generation are thinking they're just far too young and they've got miles off before they retire.

The other thing is those who are thinking about partial or retirement. They're just not sure how to calculate their money before they consider submitting an application. One of the other challenges, I would say is when they're thinking or completing retirement applications, members and line managers are not reading the pension guidance, which then leads to delays after submitting the applications.

And this is because they've either not given four months' notice and submitted the application, or they've not completed or followed the process properly, or they haven't sent the correct paperwork. Um, I would say that is quite a big one.

**Louise:** And believe it or not, a lot of members don't plan for retirement. And when it comes to retirement, it's too late. For me personally, I used to be one of them people saying, Oh, retirement is years off. I don't need to think about it just yet, but I joined my team back in 2015 and it really made me think, and I'm going to say it again, what is my salary when I retire?

And I've really educated, you know, to think about the future, think about what it is I want to do. Think about what I want to do when I retire. And also, it all boils down to, just good planning, and good financial status.

**Lara:** It's funny, because you reminded me of this story when I joined the Civil Service years ago,

I opted out. I can't believe I did that. But it was different circumstances.-I came to the UK and I didn't know I was going to stay in the UK for such a long time, so initially, I opted out and then a few months later, I realised, hang on a minute, I have to go back in. And it was only a few months and I felt so guilty about it that I remember buying added pension by lump sum

because I thought I've got, I think, six/seven months that I miss out on the pension. I need to make up for that to, to satisfy myself that at least I got best benefit I could possibly gain from day one. So, I did the top up, via lump sum of that, and then I carry on in the pension. So, I'm a good example of somebody that made a mistake at the very beginning, but then rectify soon afterwards, thinking, "Hang on a minute, you know, you need to be in the pension". But you were talking about McCloud and Remedy, Louise, and it is a complex one, and it's challenging, I think, for members.

We cascade loads of information, there are loads of resources in there. I think it's still difficult for members to grasp the essentials and particularly, if you're a dual member, as well, because you're going to have different retirement age in different schemes. So, it's not straightforward for the members.

And I think you still need to familiarise with the basics and the Deferred Choice Underpin when it comes to retirement, you will have a choice to make. There are online tools they are called calculators. If you've got any questions, you can refer to the people in HR.

You can go to the pension administrator and raise all those queries.

I did have a query last week, actually, in which somebody said, "I've got £10k accruing in this pension and £8k in this pension. I read your communications, and I have to make a choice. Does it mean that I choose the 10 as opposed to...", and it's like, no, no, no, no, no. You need to understand about the remedy period, and the choice is for the remedy period only. Whatever you accrue prior to that, it remains safe. Whatever you accrue after the remedy period, when everybody is in the same scheme, in alpha, there is no discrimination anymore.

It's protected. But those seven years is when you have to make your choice. So, it's a little bit shocking that members are asking those questions because maybe the communications are not reaching or maybe we need to modify a little bit the way we are sending the message.

**Rob:** It's very multi-layered, isn't it, the remedy? And there's a lot of room for confusion. And, you know, ultimately there's nothing you need to do now. You will get a piece of paper when it's the right time, when you're retiring, and you will then be able to make your choice about those seven years.

There is, as you say, a lot of information, a lot of resources, kind of, out there about it. One thing I am interested in is, we've talked about these, sort of, challenges from a member perspective. How does that sort of translate into challenges for you, as employers?

**Louise:** Well as I said before, managers and line managers who don't read the guidance or submit applications with missing information causes delays.

This has a massive impact on the member, it could potentially damage people's confidence in the Civil Service Pension scheme.

It could make people nervous to the run up of the retirement but given how many retirement applications are processed within the department across government, you're talking 99.9% of them go through smoothly.



**Lara:** Yeah. We do have difficulties at the MOJ with this. It's a pain point for us, um, because members might decide that they retired at short notice, they don't realise.

So, we put in place more guides, we put in place more flowcharts that, that explain the process step by step. The message is that you need to give notice. We cascade information to HR colleagues as well.

So it goes, that information, to line managers and we ended up, as well, implementing with our payroll provider, what we call a Retirement Hub. So, that follows up on retirement applications and pushes the process forward. So, if it gets stuck between data queries between the scheme administrator and the employer, if you've got an external payroll provider or internal payroll, it doesn't matter, but it could be back and forth asking questions about data.

So, it keeps pushing the process forward, and also keeps the members a little bit more informed. So, I don't think the members necessarily realise the amount of work that happens, the behind the scenes when you decide to retire, that there are validation checks, that there are data checks and all this, they can't really think, "Oh, I'll retire next month", and you just need to press the button on the computer and it'll give you the retirement quote. It's not as straightforward as that.

**Louise:** I know in DWP we created some quick guides. So, we've got like a partial retirement quick guide and we've got retirement quick guide.

That's on top of all of the internal guidance and the civil service guidance. You know, the information's there. People just need to read it.

**Rob:** I mean, that's part of the problem with pensions. It's such a complicated topic that people feel intimidated to, kind of, go and read all of that information.

**Andrew:** People get nervous. If we want to get deep into the psychology of it, it's one of the last major decisions you've potentially got to make. You know, you've been working for 30, 40 years. You've been making decisions day in, day out. And then, you've got to make one more and that's "Do I retire?". And then, here's all this information.

It's probably one of the most stressful things. You know, people say, "Oh, the most stressful decision in your life is, do you get married? Do you move house?" Things like that. And people forget about, well, one of the biggest decisions you've got to make is "When do I retire?" You know, and then it's, "well, how do I fund my retirement?"

You know, it's, it's all that stuff that goes on. So, people put the blinkers on and go, "This is when I want to retire", and then forget about, for want of a better phrase, due process, you know. From a timing perspective, how long things take, it can take a long time to administer a pension.

You know, the scheme administrator asks for about four months, ~~but~~ people who have been working in a career in the civil service, may have moved, various different departments, things can go, slightly curve ball on the data, which needs to be rectified.

That's why it's so important to look on your Annual Benefit Statement each year, uh, to get things rectified as early as possible.

**Rob:** It's good to hear you, kind of, you know, recognising the kind of human element of this as well, because there is a lot of process. There's a lot of data. There's a lot of moving parts to a retirement, but there's also a person who is going through quite a massive transformation in their life from, basically, having their whole life centred around work to just suddenly not anymore.

And there's a whole load of emotions that are kind of wrapped up in that

**Andrew:** And that is something I'm personally, I'm very passionate about. There is a member who is going to go through this process. How easy can we make it for that person?

Because at the end of the day, it is, as I've just mentioned, one of the biggest decisions an individual has to make.

**Rob:** Ok, so we've talked a lot about retirement there. Let's go back to the very beginning.

**Rob:** Andy, how often do you hear new joiners talking about the pension as being one of the things that's made them want to join the civil service?

**Andrew:** I tell you what, it never used to be a thing, people never thought about the pension as a recruitment tool. However, over the last few years, it's become more prevalent. People are aware of it. And they're going, "I know we have a really good pension, and how can I get more from it? What can I do to understand it more? I know it's a defined benefit scheme. What does that mean? What's the difference between a defined benefit scheme and defined contribution schemes?"

How much does my employer put in?" And it's been really good to see the younger generation especially, being interested in the pension scheme and the older generation who are joining the scheme being really interested in the pensions as well.

It's good to see that change, because like I say, it never used to be a thing. It was like, "Oh, I've got a pension. Fantastic". If that's what you want to do, fine. And you'll get a good pension at the end of it. But, you know, people understanding that, yes, you've got a good pension. When you join, if you understand what you can do now, immediately, when you join, can have massive positive impacts upon you when that wonderful day comes and goes, "I'm no longer going to work, I'm going to retire."

**Louise:** I'm not directly involved in recruitment. But it is having a really good impact as it highlights the pension as a benefit for joining the department. It's just taken for granted that this is a good pension scheme, but I don't think it's talked about enough that it is actually a benefit.

**Lara:** I think it's slowly moving into that, that yes, that is part of the full package. We are getting there, I think really slowly, but we are getting there. When it comes to new starters, I totally get your point, Andy, and people being a little bit more switch on, I think they are.

Because one of the things, years ago, that somebody told me, is like, well, you can go and open an ISA, you've got all the options as to added pension and you know, ways of boosting pension. I think new starters begin to know a little bit more.

**Andrew:** From a Scheme Manager perspective, we work with, pay and reward teams.

We work with shared services. And one of the things that we have been tasked is how can we utilise the pensions as a recruitment tool? What can we do? So, I'm working with yourselves and MyCSP to develop different tools, capabilities, communications to try and promote the pension scheme.

So, it's not just been a natural thing that has occurred. We have worked on doing that. So, simple things like getting the contributions that an employer pays into pension on the job adverts through to an insert in every single job application pack that is issued out just from a basic pension scheme perspective, all the way through to, I think you mentioned it, Louise, before about pension power.

When a person first joins, we got MyCSP [to] develop a pension awareness session, dedicated to new joiners about the things that they need to do as soon as they come in. And we will continue to roll out different things to enable us to attract the best people in the country.

**Rob:** Let's not forget in the mix of all of those things, the award-winning Civil Service Pensions podcast, as well. Louise, did you want to come in on that as well?

**Louise:** It all depends on each individual because not many people have that sort of money to be able to want to do that.

**Lara:** That's true.

You know, and don't a lot of people don't have that luxury. But obviously, being in the pension scheme is the first step, you know, and anything you do over and beyond that is great, but it all depends on your financial status.

**Rob:** Ok, I've got one final question for all of you. What would you say to a new joiner or a recent rejoiner in your department who wants to know more about their pension but doesn't know where to start. Louise?

**Louise:** Well, I would encourage any new joiner to join the Civil Service Pension scheme, that is an absolute must. I would definitely say they must attend the new joiner pension power. I know personally, in DWP, we have one of the highest attendees at these events and the feedback is really positive. The other thing is there's the Civil Service Pension scheme website, which is a great way to find out more information.

The website's very clear. It's very user-friendly. You can find bite-sized pension videos. There's replays from previous pension events and they're all there available to watch.

Again, I would encourage anyone to register on the Pension Portal. In DWP, we have over 60,000 members registered on the portal.

But I know that members are using the pension modeller. And this is all pre-populated when they're logged into the Pension Portal. Members are checking the Annual Benefit Statements to make sure they're accurate. But also as well, members are checking their Death Benefit Nomination. It's important that that's in place.

And speaking of Annual Benefit Statements, we in DWP encourage all members to check their information, because it's your responsibility to make sure that information is accurate and it's your responsibility to do something about it if something's not right.

**Lara:** And you're totally right. This is one of the battles, isn't it? I think there is this assumption that because you are on an occupational pension and it's being offered by your employer, your employer is responsible for it. And if there is an error, they come to you. And it's like, well, you have to go to the administrator. You have to raise it with the administrator. And I always, like, push back with that in terms of, it's your pension.

You're going to take it with you. There is a level of member responsibility in there, which is why this is taking me back to the Annual Benefit Statement. Check the details, check it at that point when they are being issued if it's correct and raise any concerns. Same way as to if you are transferring, and you are going to another government department, the transition is not necessarily that smooth sometimes.

So, check the first payslip when you are moving, because you should be on the pension from day one by default, and also, if you've got extra pension, it should be set up as well. So, check the first and the second payslip to ensure that it's being set up. And once you've done those checks, then you can forget about it because it will continue to be deducted and it will run smoothly in the background, if you want.

But I think you still, as a member, need to take that element of responsibility and check that things are correct.

**Louise:** We've talked about the Death Benefit Nomination, and I know that's been covered in other, podcasts as well. But my understanding is there are quite a lot of members across government, not just in DWP, that haven't got a Death Benefit Nomination.

And it is really important to make sure you've got your death benefit nomination in place, but what you need to think about is, has your circumstances changed? Have you recently been divorced? Have the person who you had nominated passed away? You know, it's important that this is kept up to date and the only way to do that is to make sure you register on the portal and you can update your Death Benefit Nomination on the portal.

**Andrew:** Just from a practicality point of view, for what I would recommend to people as a new joiner perspective, if you've worked elsewhere is consider like transferring in. You don't have to do it. What I would always recommend people to do is to don't take it off the table just see what it's like if you can always say no, I don't want to do it.

**Rob:** And you have to do that within 12 months?

**Andrew:** Yep, completely right. So that is purely for new joiners. You mentioned before, death benefit nomination so important.

Things do happen and you know, you want it to make sure that your loved one's processes that they have to go through are as easy as possible.

If people are wanting to start thinking about planning for their retirement, review your Annual Benefit Statement. There's a retirement living standards to understand and picture what your retirement is going to look like, what is it you want to do? How are you going to plan for the activities and how are you going to cost those activities out? And those approaching retirement, you know, if you've not done it before, and this is the first time you're thinking about your pension, is-have a look at it, make sure nothing's missing, especially a few years before retirement.

If you can get all of your records up to date, when you go through the process of retirement, it is going to be seamless. And that's what everybody wants because when they do retire, you know, making that decision, you want it to be as stress free as possible, so you're making the right decisions.

**Rob:** What an education that has been. Thank you all so much for joining us today. It's been really interesting to hear from the employers, from your perspective about all things, civil service pension. So, thank you all.

**Louise:** Thank you very much. Thank you.

**Rob:** To find out more about anything we've talked about today or to tell us what you'd like us to cover in a future episode, head to [civilservicepensionscheme.org.uk/podcast](https://civilservicepensionscheme.org.uk/podcast). You can also find links to information, transcripts and accessible versions of this podcast in the episode description.

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