

4.1

Your responsibilities when staff join

Identifying eligibility to join the CSP arrangements

4.1.1 As a general rule, the majority of your employees will be eligible to join the Civil Service pension (CSP) arrangements. This section tells you about:

- who is and isn't eligible to join
- the choices available to employees, according to their employment status, and
- the actions you need to take and your duty of care when staff join your organisation.

4.1.2 This section does not cover compulsory transfers of staff as there are different eligibility rules concerning pension provision. If you are thinking of undertaking a compulsory transfer exercise, you must get in touch with CSPD via the Employer Helpdesk in the first instance. Email: employerhelpdesk@cabinet-office.x.gsi.gov.uk. For further information on transfers please see section 12 of the EPG.

Who is eligible for a pension?

4.1.2 The CSP arrangements are open to all employees of the Civil Service and organisations listed in Schedule 1 of the Superannuation Act

1972, with the following exceptions:

- people engaged locally overseas
- inward secondees from a non-CSP employer
- people who belong to another registered pension scheme to which you (as employer) contribute
- people whose terms of employment exclude them from membership of the scheme; and
- for Civil Service employers: anyone whose appointment does not comply with the Civil Service Commissioners' Recruitment Code. See www.civilservicecommissioners.gov.uk/publications_and_forms/recruitment_code.aspx

Definition of 'employee'

4.1.4 By 'employees', we mean people engaged on a contract of service. You should obtain your own legal advice to determine whether or not an individual is an 'employee.'

4.1.5 Where someone is not an employee, for the avoidance of

doubt you should specify in their contract that they are not covered by the pension arrangements.

4.1.6 You should note that just because someone is treated as an employee for tax and national insurance purposes it does not necessarily mean that they are employed on a contract of service and therefore entitled to a Civil Service pension.

'New entrants' and 'rejoiners'

4.1.7 We use the term 'new entrant' to define someone who is starting work for a CSP employer for the first time and, depending on their 'employee status', is eligible for a Civil Service pension. Whether the employee works full or part-time is immaterial.

4.1.8 We use the term 'rejoiner' to define someone who has been a member of the CSP arrangements before. This includes individuals:

- joining your organisation (either with or without a preserved award for earlier service), or
- joining your organisation and who is receiving a Civil Service pension or has received some form of compensation from their previous CSP employer.

4.1.9 There is no minimum or maximum age for members joining the CSP arrangements. However, members must take their benefits before their 75th birthday.

4.1.10 New entrants have a choice of joining **nuvos** or opening a **partnership** pension account. (See Section 3 for details on the schemes available).

4.1.11 Rejoiners may have different choices. These will depend on the:

- length of break since they were last employed by a CSP employer,
- reason they left, and
- whether or not they are drawing their pension.

4.1.12 The general position is as follows. There are exceptions to new entrants and rejoiners but we will tell you about these later. (See table 1 and paragraph 4.1.53 onwards).

No more than 28 days' break between CSP employments

4.1.13 Rejoiners who have not drawn their pension or received compensation and who have had a break in CSP employment of 28 days or less will return to the scheme they were in with their previous CSP employer. Members who have received compensation on leaving, may on rejoining have their award cancelled. See further information on rejoiners in paragraph 4.1.53 onwards.

More than 28 days and under 5 years' break between CSP employments

4.1.14 Most rejoiners who return after a break of at least 28 days but within 5 years will be eligible to join either **nuvos** or **partnership**. However, those who resigned from their previous CSP employment or

came to an end of a fixed term appointment, having qualified for a **classic, classic plus or premium** pension, and who are not yet receiving their pension, will have a choice of **premium or partnership**. They will not be able to join **nuvos**.

Breaks between CSP employments of 5 years or more

4.1.15 This group of rejoiners have the option to join either **nuvos** or **partnership**. (In effect, you treat them as if they were new entrants).

4.1.16 Annex 4A gives a summary of the choice(s) of scheme(s) available for rejoiners. Because the choices for rejoiners are not straightforward, we have developed a 'Pensions Questionnaire and Rejoiner Calculator' which you must use to help you identify the correct choices. We tell you more about this in paragraph

4.1.18 onwards.

Exceptions to new entrants and rejoiners

4.1.17 The following table lists the groups of employees who are not regarded as being either new entrants or rejoiners for pension purposes.

Table 1 Exceptions to new entrants and rejoiners	
Staff on short term contracts (Casuals and FTAs) who are given further contracts of work (and have not had a break in employment)	As there has not been a break in employment, these staff are not regarded as either new entrants or rejoiners for pension purposes. For guidance, please see EPN 184 (Rev).
Members moving from one CSP employer to another without a break in service	An individual is not regarded as a new entrant or rejoiner if they move from one CSP employer to another CSP employer. These members will have already established their pension choice. They are not permitted to change their option purely as a result of moving from one CSP employer to another. The exporting employer must tell you about the member's pension details when they transfer the personnel details to you. It is your responsibility to ensure you have received this information. Annex 4B text C gives you a form of words to use in the letter of appointment. See Section 6.1 for how to deal with this type of staff move or 'transfer'.

Staff on loan from another CSP employer	Staff on loan will have already established their pension choice and are not permitted to change their option purely as a result of working for another CSP employer.
Staff returning from a career break	Staff returning from a career break will stay in the scheme that they were in before their break.
Pensioners immediately re-employed upon retirement	See guidance under 'Other things you need to know', paragraph 4.1.53 onwards.
Staff who previously worked for the Northern Ireland Civil Service or a 'by-analogy' organisation	<p>If you appoint someone from the Northern Ireland Civil Service or a 'by-analogy' organisation, they may be able to join the CSP scheme that mirrors their previous arrangement as long as they have not taken their pension and:</p> <ul style="list-style-type: none"> • they apply to transfer all their benefits from the by-analogy scheme, and • they have not had a break of more than 28 days in service between the two employments. Where there is a break of more than 28 days, you must treat the employee as a new entrant. <p>Where you appoint someone from the Northern Ireland Civil Service or a 'by-analogy' organisation and they are receiving a pension from that employment, they will only have the choice between nuvos and partnership.</p> <p>Note this arrangement applies only to multi employee by-analogy organisations and not to 'one man schemes' set up especially for individual post holders.</p> <p>A list of by-analogy schemes can be found on our website www.civilservice-pensions.gov.uk/facts_and_figures.aspx</p>
Staff returning from secondment	See Section 5.1 for information on the treatment of secondments.

Helping you decide pension choices for new entrants and rejoiners

You must use the Pension Questionnaire (Rev May 2008) and Rejoiner Calculator. It is an essential tool to help you deliver the correct choice of pension(s) to staff and, because of this, Cabinet Office is mandating its use by all employers who participate in the CSP arrangements.

There is also an 'online' version of the questionnaire on our website for you to put on to your own website if you wish to have this facility. You can email this version to the new entrant for completion on-line and return by email. It does not have the calculator attached. See www.civilservice-pensions.gov.uk

4.1.18 Although new entrants will only have a choice of joining either **nuvos** or **partnership**, the choices for rejoiners are not straightforward. We have therefore developed a 'Pensions Questionnaire and Rejoiner Calculator' which will help you identify the correct choices.

4.1.19 The questionnaire and calculator are in a single Excel workbook which can be found on our website in the 'Guidance for employers' section, under 'forms' and entitled 'Pensions

Questionnaire (Rev May 2008)'.
www.civilservice-pensions.gov.uk

We suggest that you download the workbook onto your personal computer so that you don't have to keep accessing the website.

4.1.20 If you do not have access to the web, please contact the Employer

Helpdesk employerhelpdesk@cabinet-office.x.gsi.gov.uk and we will send the questionnaire and calculator to you either by e-mail, on a floppy disc or CD, whichever suits.

4.1.21 When you access the workbook, it will open with the page on which you will input the information from the completed questionnaire the appointee would have returned to you. The 'Pensions Questionnaire (May 2008)' itself is on the second page and you can print this off when you need to issue one to an appointee.

4.1.22 Before issuing the questionnaire you should put your return address in the space provided to let the appointee know where to return the form. You can input this on the Excel worksheet before you print it off. (All other information on the questionnaire and calculator is locked).

4.1.23 You must send the questionnaire with the 'conditional offer' letter to the appointee and include the text we have provided in Annex 4B, letter text K. The text asks the appointee to complete and return the questionnaire to you without delay; you must give them sufficient time to complete it and enter an appropriate date for return in the letter.

4.1.24 The calculator will tell you:

- which pension choice(s) a rejoiner has
- which Starter Pack to order, and
- which 'Letter of Appointment' (LOA) text to use.

The calculator will also remind you about other actions (for example, abatement).

Actions once eligibility has been established

'Defaulting' people in to a pension scheme

4.1.25 In most cases, you will automatically 'default' new entrants and rejoiners into one of the Civil Service pension schemes even though they will not yet have decided which scheme to join. You will default all new entrants who are given contracts of 12 months or more into **nuvos**. The calculator will tell you which scheme to default each rejoiner into, according to their circumstances.

4.1.26 Even where you do default people, you must tell them about the pension choices they have and send them the appropriate LOA text and order them a Starter Pack, if appropriate. (The calculator will guide you on which text you use for rejoiners.)

4.1.27 You must give all new entrants and rejoiners 3 months from their start date to decide which scheme they wish to join. If they choose within the 3 months, you backdate their choice to their start date.

4.1.28 Where you have defaulted someone into **nuvos** and they choose **partnership** instead, as long as they have decided within 3 months of their start date, you must 'unscramble' contributions from the default scheme and put them into **partnership**. Section 4.2 tells you more about 'unscrambling.'

4.1.29 You do not default everyone. New entrants with contracts of less than 12 months will have to choose to join a pension scheme. They will have a choice of either **nuvos** or

partnership but, unlike other groups, you do not default them. If they do choose to join within 3 months, contributions must be backdated to their start date.

partnership rejoiners, rejoining within 28 days

4.1.30 Where a rejoiner was in **partnership** in their previous employment and joins your organisation within 28 days of leaving that employment, you must send them, at this stage, form CSP14. This form asks the rejoiner for their **partnership** pension account details and their authorisation so that you can contact their pension provider and re-open their account. We have provided a form of words for you to use in a covering letter, which you can find in Annex 4B, letter text J. (You will only need to do this if the rejoiner is coming from another CSP employer. If they worked for you before, you should already have these details.) The calculator will prompt you.

4.1.31 You can find a copy of form CSP14 on our website www.civilservice-pensions.gov.uk/publications.aspx

Letter of appointment (LOA) text

4.1.32 You should insert the appropriate text into your standard LOA to tell the appointee about their pension choices. We have provided standard texts in Annex 4B; these texts relate to each of the particular pension choice(s) each group of new entrants and rejoiners have. Where applicable, the text notifies those employees who have been defaulted into one of the pension schemes.

4.1.33 The calculator will tell you which letter text to use. You should send the LOA before the person starts work. If this is not possible, then you should include the appropriate text in the 'start letter' or similar communication that is sent to the appointee with details of their joining arrangements.

Starter Packs

4.1.34 It is a statutory requirement that new entrants and rejoiners receive scheme information within two months of their start date. Cabinet Office requires you, as employer, to ensure that new staff receive scheme information much earlier. Please see paragraph 4.1.39 onwards.

4.1.35 There are 3 Starter Packs, each designed for the different categories of new entrants and rejoiners. (The calculator will tell you which Starter Pack to order.)

'NE1' – for new entrants expected to work for 12 months or more and all rejoiners except those who only have a choice between **premium** and **partnership**

'NE2' – for new entrants whose appointment is expected to last less than 12 months

'RJP' (**premium**) – for rejoiners who are eligible to join (or rejoin) **premium**. These will generally be people who left **classic**, **classic plus** or **premium** on resignation with more than 2 years' service, having qualified for a pension and who return with a break of more than 28 days but within 5 years.

4.1.36 All packs contain:

- An introductory letter with a

personalised Pension *Choices* form attached. The letter tells all starters who are given pension choices that they have 3 months in which to decide which pension scheme they want to be in. The Pension *Choices* form also allows the new entrant/rejoiner to make a death benefit nomination

- A return pre-paid envelope which will allow the new entrant/rejoiner to return the Pension *Choices* form to the address indicated by the employer on the DRF2. We tell you about the DRF2 in paragraph 4.1.40.
- A set of three leaflets supplied by the **partnership** pension account providers which provide background information and contact details for new entrants/rejoiners interested in this arrangement
- A Trades Union promotional leaflet.

4.1.37 NE1 and NE2 Starter Packs also contain a 'Pension *Choices*: **nuvos** or **partnership**' booklet; the RJP (**premium**) Starter Pack contains a 'Pension *Choices*: **premium** or **partnership**' booklet.

Ordering Starter Packs

4.1.38 All pensions material including the Starter Pack is distributed by St Ives Direct who is our current print and distribution supplier.

4.1.39 When you issue the LOA (or earlier communication, as appropriate) you must, at the same time, ask St Ives Direct to issue a Starter Pack.

4.1.40 The preferred method of ordering from St Ives Direct is by email, using the DRF2 spreadsheet or

the Despatch Request Form (DRF2). Both the DRF2 spreadsheet and form are available on the CSPD Employer website www.civilservice-pensions.gov.uk/publications.aspx

You should download the form and spreadsheet and send them as an attachment to an email. St Ives Direct will then email you back with an immediate acknowledgement. Their email address is: cspdorders@stivesdirect.com

4.1.41 You may fax or post your orders only if you are unable to use email. The address for St Ives Direct is:

St Ives Crayford Ltd
St Ives Direct
Optima Park
Thames Road
Crayford
DA1 4QX

Fax: 0870 0131 694

4.1.42 Please note that St Ives will not acknowledge either faxed or posted orders.

4.1.43 It is your responsibility to make sure that each new entrant receives their Starter Pack within 1 week of issue of their LOA or start date, whichever is the earlier. Ideally you should ask new entrants at their induction if they have received their pension Starter Packs. This will prompt them to make their pension choice and will help you to identify anyone who has not received their pack.

4.1.44 Where a member has not received a pack, you should follow up the delivery with St Ives Direct. You should not refer the member to St Ives in any instance. It is your responsibility

to follow up delivery of the pack, and if the member has a query about the pension arrangements you should direct them to your APAC's helpline.

Dealing with PensionChoices forms

4.1.45 The new entrants and rejoiners complete and return the PensionChoices forms to either you or your APAC, depending on your Service Level Agreement. The following guidance is written with the view that the PensionChoices forms are returned to the employer.

4.1.46 The forms are colour coded to help you recognise the actions you need to take according to new entrant or rejoiner status. Table 2 tells you about the colour coding and the actions to take when you receive these forms.

Table 2 PensionChoices form	Actions to take
NE1 – green	<p>If the new entrant ticks that they want to stay in nuvos, pass the form to your APAC for action. You will have already defaulted the new entrant into nuvos so there will be no further action for you.</p> <p>If the new entrant chooses partnership tell payroll to:</p> <ul style="list-style-type: none"> • ‘unscramble’ nuvos contributions (see Section 4.2 for details on ‘unscrambling’) • change the ‘contracting-out’ status (see Section 3.5 and 4.2 for further details) • send the PensionChoices form to your APAC to tell them of the member’s choice so that they can check that PenServer has been correctly noted. <p>Note 1: You take these actions only if you have received the PensionChoices forms within 3 months of the appointee’s start date.</p>
NE2 – dark blue	<p>If the new entrant ticks nuvos, tell payroll to:</p> <ul style="list-style-type: none"> • put them in nuvos, • backdate entry to their start date (see note 2), and • start paying contributions (backdated to their start date) • Send form to your APAC <p>If the new entrant ticks partnership, follow instructions given in Section 4.2. and tell APAC so that they can note PenServer.</p> <p>Note 2: The new entrant must return their form within 3 months of their start date for you to backdate their choice.</p>
RJP (premium) – red	<p>You will have defaulted this group into premium. If the rejoiner ticks that they want to stay in premium, pass the form to your APAC.</p> <p>If the new entrant chooses partnership tell payroll</p>

	<p>to:</p> <ul style="list-style-type: none"> • ‘unscramble’ premium contributions (see Section 4.2 for details on ‘unscrambling’) • change the ‘contracting-out’ status (see Section 3.5 and 4.2 for further details) • tell the APAC of the member’s choice so that they can check that PenServer has been correctly noted. <p>Note1: You take these actions only if you have received the Pension<i>Choices</i> forms within 3 months of the appointee’s start date.</p>
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4.1.47 Where you have defaulted people into either **nuvos** or **premium**, they may not always return their Pension*Choices* form. You should encourage them to do so as it includes their death benefit nomination and other important information.

their choice as a request to ‘switch’ schemes. See Section 3 for information on switching. Your APAC may take this action forward for you, according to your agreement with them. (You must keep the Pension*Choices* form – see above.)

Receiving Pension*Choices* forms after the 3 month decision period

4.1.47 Where staff return their Pension*Choices* form after the 3 month decision period, you will need to take the following action according to whether or not you defaulted them into either **nuvos** or **premium**:

- if they were not defaulted, you must put the member into the scheme of their choice from the next available payday. (You must keep the Pension*Choices* form – see 1st bullet point above.)

- if they were defaulted automatically and wish to stay in that scheme, then there is no further action for you (although in all cases you must keep the Pension*Choices* form on the member’s personnel file for future reference, and send a copy to your APAC. Alternatively, according to your SLA, your APAC may keep the original on your behalf).

4.1.49 Where you receive a Pension*Choices* form after the 3 month decision period, you must first consider the reasons why there has been a delay in the return of the form. If the reason for the delay is not the member’s, you should consider backdating contributions (where appropriate) so that the member doesn’t lose out. You must get approval from CSPD before you take any action.

At-a-glance Employer Actions tables

- if they were defaulted but wish to join **partnership**, you must treat

4.1.50 Annex 4C gives a series of tables which show, at a glance, the

actions you need to take throughout the recruitment process.

Member opting not to join

4.1.51 A new entrant may indicate on their PensionChoices form that they do not wish to join any of the CSP arrangements. You should forward the PensionChoices form (if they come to you) to your APAC immediately. They will follow up the decision with the new entrant by letter to ensure that the new entrant is aware of what they are giving up and will ask them to confirm their decision. (This is because they are giving up benefits beyond just a retirement pension. These include potentially valuable ill-health and death benefits.)

4.1.52 If the member confirms that they do not wish to join, and providing that they have indicated this within their first 3 months, your APAC will tell you and you in turn must tell your payroll to:

- refund to the employee any **nuvos** or **premium** pension contributions they have paid, less income tax, and less the employee's Contribution Equivalent Premium (CEP) for that period.
- recover overpaid **nuvos** or **premium** scheme ASLCs from the Cabinet Office Civil Superannuation, and;
- calculate the employer's CEP and reinstate the employee into S2P from their first day by paying the employer's and employee's CEP to NICO.

Other things you need to know

Rejoiner matters

Abatement

4.1.53 Abatement will apply where a rejoiner:

- is receiving a Civil Service pension or has received a pension lump sum before the re-employment or
- is receiving an annual compensation payment (ACP) or
- has received a Compulsory Early Severance package that included a reserved rights pension 'top-up' payment (for this group only abatement will not apply to those who are employed on or after 30 July 2007).

The calculator will tell you if you have to do this. For details on how abatement works, please see Section 4.3.

Rejoiners who have an upper-tier ill health pension

4.1.54 If, exceptionally, you re-employ someone who has an upper-tier ill health pension, they are not eligible to rejoin the CSP arrangements. This is because an upper-tier ill health pension includes a service enhancement through to pension age. If you do re-employ someone in this position, you must ask your APAC to refer the case to Employer Helpdesk, Cabinet Office, Civil Service Pensions Division (CSPD) for immediate review of the ill health pension. (Email: employerhelpdesk@cabinet-office.x.gsi.gov.uk) If, after review, the upper-tier top-up is withdrawn, the person can then rejoin the pension arrangements. The rejoiner will then

be eligible to join either **nuvos** or **partnership**.

Quarantine periods

4.1.55 Where someone left:

- on early retirement
- on lower tier ill health terms, or
- with reserved rights under compulsory early severance, they may have had their period of pensionable service enhanced. On re-employment, you need to ensure they are prevented from paying pension contributions to build up any further pension until the period of enhancement (the “quarantine period”) has expired. You must tell any rejoiner in this position when their quarantine period will expire in their letter of appointment. The calculator will tell you the correct letter text to use. You must ask your APAC for the quarantine period end date. You must also tell your payroll the quarantine period end date, so that they know when to start deducting employee contributions and paying the full ASLC. (Please note, your APAC should send you a reminder when the “quarantine end date” is approaching.)

4.1.56 You will be responsible for paying a mini-ASLC of 0.8% of the rejoiner’s pensionable earnings during the quarantine period to cover them for death in service.

4.1.57 This approach will apply even where the enhancement is notional – for instance, for those in **premium** or **classic plus** who left on Flexible Early Retirement (FER) or Compulsory Early Retirement (CER) and for those in **classic** who chose Option B FER/CER or who had “reserved rights” severance terms.

Rejoiners who have had a break in

service of 28 days or less

4.1.58 Where people are re-employed within 28 days having left on compulsory or flexible early retirement, their award will be cancelled and they will have to repay any pension and/or compensation received. This is regardless of whether or not they have gone through an ‘open and fair’ competition. You must tell your APAC so that they can take the necessary action.

4.1.59 Where a rejoiner who received an enhancement as part of an early or ill health retirement package decides to join **partnership**, they can make contributions (through payroll) to their account from their start date. As with **nuvos**, you only pay a mini-ASLC of 0.8% during the enhancement (“quarantine”) period.

4.1.60 The Rejoiner Calculator will guide you.

Severance payments

4.1.61 Where people are re-employed within 28 days having left with a severance payment, they must repay the whole of their severance payment and rejoin their old scheme (unless they specifically opt out of the CSP arrangements altogether). This is regardless of whether or not they have gone through ‘open and fair’ competition. You must tell your APAC so that they can take the necessary action.

4.1.62 Provided their break in service is more than 28 days, members will not normally be required to repay their severance payment, unless you have re-employed them other than on the basis of fair and open competition. If that is the case, the member must

repay a severance amount proportionate to the remaining period of the severance.

4.1.63 You must tell your APAC that the member had received a severance payment and that you are re-employing the member other than on the basis of open and fair competition. The APAC will then take responsibility for calculating and collecting the severance repayment.

4.1.64 Where severance payments were made on the basis of “**reserved rights**” to pre-1987 terms, a different approach will apply. In these cases, the benefits include a notional service enhancement. These people will therefore be subject to a “quarantine period” as described above. Repayment will still be necessary if re-employed within 28 days (as per 4.1.60). If re-employed after 28 days repayment will not be necessary but quarantine (as per 4.1.55) will apply and salary is not abated.

Joining past service with new service

4.1.65 A rejoiner who has a preserved **classic**, **classic plus** or **premium** pension in the CSP arrangements will, in certain circumstances, be able to join this up with their new service:

- where the rejoiner has had a break of more than 28 days but less than 5 years and goes into **premium**, they will be able to link their two periods of service.
- where the rejoiner is not eligible to go into **premium** and joins **nuvos**, they may choose to link their preserved service. This option will not be available to those who left with an exit package. The

preserved service will be converted into final salary benefits similar to **premium** but with the service adjusted to reflect the later pension age in **nuvos**, and (if the preserved award was in **classic** or **classic plus**) differences in the benefits structure. When the member takes their **nuvos** pension benefits, the final salary element of their pension will be worked out on their final pensionable earnings at that time. Their new service will provide **nuvos** benefits built up each year – in other words, they will have a mix of final salary and **nuvos** benefits. Your APAC will handle any linking enquiries from rejoiners.

Pensioners re-employed immediately upon retirement

4.1.66 If a member retires from CSP employment on or after pension age, or leaves on actuarially reduced, lower tier ill health or approved early retirement before pension age, and you subsequently re-employ them after a break of 28 days, they will generally have the choice of **nuvos** or **partnership**.

4.1.67 These arrangements do not apply to those who are re-employed having left on upper tier ill health retirement.

4.1.68 In all cases where a pensioner is re-employed, their pension will be abated (reduced or suspended) if their pension plus new annual rate of salary exceeds their pensionable earnings immediately before retiring. See Section 4.3 for details of the action you need to take.

4.1.69 On final retirement, their pension will be calculated according to the relevant re-employment provisions in their pension scheme.

4.1.70 We have added “formal retirement” as a reason for leaving on the Rejoiner Calculator which was issued with EPN 172 (Rev). We have not included it on the Rejoiner Questionnaire given the very limited availability of formal retirement.

Please note that ‘partial retirement’ has been introduced from 1 March 2008. Partial retirement will replace the provisions for re-employment immediately after taking pension, (although formal retirement will continue to exist for “Pre-Fresh Start” Prison Officers). See EPN 204 for guidance.

Transferring pension benefits into the CSP arrangements

4.1.71 If you have a new entrant who wishes to transfer their benefits from a previous pension into the CSP arrangements, you should refer them to your APAC.

Processing **partnership** applications

4.1.72 Please see Section 4.2.