

Text for letters of appointment

A. For new entrants who:

- have not previously worked for a CSP employer and whose appointment is expected to last more than 12 months

For rejoiners who:

- resigned with less than 2 years' service and return after a break of more than 28 days
- resigned from a pre-2007 scheme and return after 5 years or more
- resigned from **nuvos** with more than 2 years' service and returning after a break of more than 28 days
- left on severance or were dismissed for inefficiency or misconduct from their previous CSP employment and return after a break of more than 28 days
- are joining you from a by-analogy organisation, whose appointment is expected to last more than 12 months, and who:
 - left for any reason other than resignation, or
 - resigned and had a break of more than 28 days between employments

Pensions

As soon as you start your new job, you are eligible to join the Civil Service pension arrangements. We offer you a choice of two types of pension:

- **nuvos**. This is an occupational pension scheme that currently has a 3.5% member contribution rate. As your employer we meet the rest of the cost of the scheme.
- **partnership** pension account. This is a stakeholder pension with a contribution from ourselves. How much we pay is based on your age. We pay this regardless of whether you choose to contribute anything. You do not have to contribute but, if you do, we will also match your contributions up to 3% of your pensionable earnings. The contributions are in addition to the age-related contribution mentioned above.

You will find full information on your pension choices in the Starter Pack which our distributors will send you nearer your start date. To enable them to send you your Starter Pack, we will provide them with your name and home address. The distributors will not use this information for any other purpose. If you do not receive your pack before you start work please contact *[insert employer section or named contact]*

We will automatically enter you into **nuvos** on appointment unless we receive your PensionChoices form at or before your start date. We will deduct contributions from

your salary with effect from your start date. If you wish to open a **partnership** pension account and you make your choice within 3 months, we will backdate your choice to your start date. If we do not receive your form within 3 months, you will remain as a member of **nuvos**, unless you subsequently opt out.

You do not have to join the Civil Service pension arrangements. If you opt out, you will build up benefits in the State Second Pension Scheme (S2P) instead. But if you are considering opting out we strongly recommend that you read the Starter Pack before you make any decision.

Please contact our pensions administrators, who are [\[insert APAC details including Helpline number\]](#) if you have any questions about the pension arrangements or visit the Civil Service Pensions' website: www.civilservice-pensions.gov.uk. Please return your PensionChoices form and the **partnership** pension application form, if applicable, to [\[insert employer contact name/section\]](#)

B. For new entrants who:

- have not previously worked for a CSP employer and whose appointment is expected to last less than 12 months
- are joining you from a by-analogy organisation, whose appointment is expected to last less than 12 months, and who:
 - left for any reason other than resignation, or
 - resigned and had a break of more than 28 days between employments

Pensions

As soon as you start your new job, you are eligible to join the Civil Service pension arrangements. We offer two types of pension:

- **nuvos**. This is an occupational pension scheme that currently has a 3.5% member contribution rate. As your employer we meet the rest of the cost of the scheme.
- **partnership** pension account. This is a stakeholder pension with a contribution from ourselves. How much we pay is based on your age. We pay this regardless of whether you choose to contribute anything. You do not have to contribute but, if you do, we will also match your contributions up to 3% of your pensionable earnings. The contributions are in addition to the age-related contribution mentioned above.

You will find full information on these arrangements in the Starter Pack which our distributors will send you nearer your start date. To enable them to send you your Starter Pack, we will provide them with your name and home address. The distributors will not use this information for any other purpose. If you do not receive your pack before you start work please contact [\[insert employer section or named contact\]](#)

Inside the Starter Pack is a PensionChoices form. **You must complete the PensionChoices form if you want to join the pension arrangements.** If we

receive your PensionChoices form within 3 months of your start date we will backdate your membership of the pension scheme to your start date. Otherwise, we will take your start date from the next available pay date after receiving your form.

You do not have to join the Civil Service pension arrangements. If you don't join, you will build up benefits in the State Second Pension Scheme (S2P) instead. You may wish to join a personal pension scheme although we would not contribute towards that scheme. Before making a decision however, we strongly recommend that you read the Starter Pack booklet to find out what our pension arrangements offer.

Please note that, under **nuvos**, if you leave with less than 2 years' service you will not receive any benefits from our scheme. The Starter Pack tells you more about this.

Please contact our pensions administrators, who are *[insert APAC details including Helpline number]* if you have any questions about the pension arrangements or visit the Civil Service Pensions' website: www.civilservice-pensions.gov.uk.

Please return your PensionChoices form and the **partnership** pension application form, if applicable, to *[insert employer contact name/section]*

C. a) For rejoiners who were in **classic, classic plus, premium** or **nuvos** and who join your organisation after a break of no more than 28 days in CSP employment, **except** those who left under

- redundancy
- normal retirement or actuarially reduced retirement
- early (flexible or compulsory) retirement
- ill health retirement

b) For staff transferring from another CSP employer without a break in employment

[Use either paragraph (a) or (b) according to circumstances]

Pensions

(a) You will be covered by the Civil Service pension arrangements during this appointment. You will rejoin the pension scheme that you recently left.

(b) As you are transferring between employers who offer the Civil Service pension arrangements you will continue to be covered by those arrangements for the duration of this appointment. You will remain in your chosen pension scheme.

We will deduct contributions from your salary with effect from your start date.

If you have any questions about your pension, please see the Civil Service Pensions website, www.civilservice-pensions.gov.uk or contact our pensions administrators, who are *[insert APAC details including Helpline number]*.

- D) For rejoiners who left their previous CSP employment under
- redundancy
 - early (flexible or compulsory) retirement
- and are rejoining after a break in CSP employment of no more than 28 days

Pensions

You will be covered by the Civil Service pension arrangements during this appointment. You will rejoin the pension scheme that you recently left.

As you are returning within 28 days of leaving your previous employment, you must repay your compensation package in full. As well as repaying any cash compensation, you will also lose any enhancements to service.

We will deduct contributions from your salary with effect from your start date.

[If the rejoiner has taken their Civil Service pension, insert this paragraph:]

You also need to understand the effect of being re-employed as a pensioner. Under the Civil Service pension arrangements, you cannot receive more pay and pension combined on re-employment than the rate of salary you were receiving in your last employment. If you want to know more about how this works, contact your pension payroll provider, Capita Hartshead. You should be aware that “abatement” (as this is called) applies even if you do not rejoin the Civil Service pension arrangements.

If you have any questions about your pension, please see the Civil Service Pensions website, www.civilservice-pensions.gov.uk or contact our pension administrators, who are *[insert APAC details including Helpline number]*.

- E) For rejoiners who left and took their pension from their previous CSP employment under normal, actuarially reduced or approved early retirement (irrespective of the length of break in employment)

Pensions

As soon as you start your new job, you are eligible to rejoin the Civil Service pension arrangements. We offer two types of pension:

- **nuvos**. This is an occupational pension scheme that currently has a 3.5% member contribution rate. As your employer we meet the rest of the cost of the scheme.
- **partnership** pension account. This is a stakeholder pension with a contribution from ourselves. How much we pay is based on your age. We pay this regardless of whether you choose to contribute anything. You do not have to contribute but, if you do, we will also match your contributions up to 3% of your pensionable earnings. The contributions are in addition to the age-related contribution mentioned above.

You will find full information on these arrangements in the Starter Pack which our distributors will send you nearer your start date. To enable them to send you your Starter Pack, we will provide them with your name and home address. The distributors will not use this information for any other purpose. If you do not receive your pack before you start work please contact *[insert employer section or named contact]*

We will automatically enter you into **nuvos** on appointment unless we receive your PensionChoices form at or before your start date. We will deduct contributions from your salary with effect from your start date. If you wish to open a **partnership** pension account and you make your choice within 3 months, we will backdate your choice to your start date. If we do not receive your form within 3 months, you will remain as a member of **nuvos**, unless you subsequently opt out.

[Include this next paragraph only if the rejoiner has a classic, classic plus, premium or nuvos pension in payment. Do not include if they have a partnership pension]

You need to understand the effect of being re-employed as a pensioner. Under the Civil Service pension arrangements, you cannot receive more pay and pension combined on re-employment than the rate of salary you were receiving in your last employment. If you want to know more about how this works, contact your pension payroll providers, Capita Hartshead. You should be aware that “abatment” (as this is called) applies even if you do not rejoin the Civil Service pension arrangements.

[Continue here for all]

You do not have to join the Civil Service pension arrangements. You can opt out and build up benefits in the State Second Pension Scheme (S2P) instead. But if you are considering opting out we strongly recommend that you read the Starter Pack before you make any decision.

Please contact our pensions administrators, who are *[insert APAC details including Helpline number]* if you have any questions about the pension arrangements or visit the Civil Service Pensions’ website: www.civilservice-pensions.gov.uk.

Please return your PensionChoices form and the **partnership** pension application form, if applicable, to *[insert employer contact name/section]*

F) For rejoiners who retired from their previous CSP employment with an ill-health pension (other than premium upper-tier), irrespective of the length of break in employment

Pensions

As soon as you start your new job, you are eligible to rejoin the Civil Service pension arrangements. We offer two types of pension:

- **nuvos**. This is an occupational pension scheme that currently has a 3.5% member contribution rate. As your employer we meet the rest of the cost of the scheme.

- **partnership** pension account. This is a stakeholder pension with a contribution from ourselves. How much we pay is based on your age. We pay this regardless of whether you choose to contribute anything. You do not have to contribute but, if you do, we will also match your contributions up to 3% of your pensionable earnings. The contributions are in addition to the age-related contribution mentioned above.

You will find full information on these arrangements in the Starter Pack which our distributors will send you nearer your start date. To enable them to send you your Starter Pack, we will provide them with your name and home address. The distributors will not use this information for any other purpose. If you do not receive your pack before you start work please contact *[insert employer section or named contact]*

[YOU MUST USE EITHER OF THE FOLLOWING TWO PARAGRAPHS]

[Use this paragraph for rejoiners:

- *who did not receive an enhancement to their ill health pension or*
- *whose enhancement (quarantine) period has ended before their start date with you]*

We will automatically enter you into **nuvos** on appointment unless we receive your PensionChoices form at or before your start date. We will deduct contributions from your salary with effect from your start date. If you wish to open a **partnership** pension account and you make your choice within 3 months, we will backdate your choice to your start date. If we do not receive your form within 3 months, you will remain as a member of **nuvos**, unless you subsequently opt out.

*[Use this paragraph for rejoiners who received an ill health pension under **classic, classic plus, premium or nuvos** and an enhancement to pension was applied and the enhancement (quarantine) period has not yet ended]*

Please note that as your ill-health pension is based on enhanced (increased) service, you will not be able to build up basic benefits in **nuvos** until the period of enhancement has expired. In your case, the enhancement period ends on *[xxxxxxxx – enter date; APAC to provide]*. In the interim, you may join the scheme; you will be covered for death in service and you will be able to make contributions for top-up benefits but you will not build up benefits based on your pay. Similarly, if you opt to join **partnership**, we will not pay employer contributions until this enhancement period ends although you will be able to contribute if you wish. See the Starter Pack for further information.

*[Use this paragraph for all rejoiners who received an ill health pension under **classic, classic plus, premium or nuvos**. Do not include for rejoiners who have received a **partnership** ill health payment]*

You also need to understand the effect of being re-employed as a pensioner. Under the Civil Service pension arrangements, you cannot receive more pay and pension combined on re-employment than the rate of salary you were receiving in your last employment. If you want to know more about how this works, contact your pension payroll provider, Capita Hartshead. You should be aware that “abatement” (as this is called) applies even if you do not rejoin the Civil Service pension arrangements.

You do not have to join the Civil Service pension arrangements. You can opt out and build up benefits in the State Second Pension Scheme (S2P) instead. But if you are considering opting out we strongly recommend that you read the Starter Pack booklet before you make any decision.

Please contact our pensions administrators, who are [\[insert APAC details including Helpline number\]](#) if you have any questions about the pension arrangements or visit the Civil Service Pensions' website: www.civilservice-pensions.gov.uk.

Please return your PensionChoices form and the **partnership** pension application form, if applicable, to [\[insert employer contact name/section\]](#)

G) For rejoiners who left classic, classic plus or premium on resignation from their previous CSP employment with more than 2 years' service and return within 5 years

Pensions

As soon as you start your new job, you are eligible to rejoin the Civil Service pension arrangements. Your pension choices are:

- **premium.** This is a final salary pension scheme that currently has a 3.5% member contribution rate. As your employer we meet the rest of the cost of the scheme.
- **partnership** pension account. This is a stakeholder pension with a contribution from ourselves. How much we pay is based on your age. We pay this regardless of whether you choose to contribute anything. You do not have to contribute but, if you do, we will also match your contributions up to 3% of your pensionable earnings. The contributions are in addition to the age-related contribution mentioned above.

You will find full information on these arrangements in the Starter Pack which our distributors will send you nearer your start date. To enable them to send you your Starter Pack, we will provide them with your name and home address. The distributors will not use this information for any other purpose. If you do not receive your pack before you start work please contact [\[insert employer section or named contact\]](#)

We will automatically enter you into **premium** on appointment unless we receive your PensionChoices form at or before your start date. We will deduct contributions from your salary with effect from your start date. If you wish to open a **partnership** pension account and you make your choice within 3 months, we will backdate your choice to your start date. If we do not receive your form within 3 months, you will remain as a member of **premium**, unless you subsequently opt out.

You do not have to join the Civil Service pension arrangements. You can opt out and build up benefits in the State Second Pension Scheme (S2P) instead. But if you are considering opting out we strongly recommend that you read the Starter Pack before you make any decision.

Please contact our pensions administrators, who are [\[insert APAC details including Helpline number\]](#) if you have any questions about the pension arrangements or visit the Civil Service Pensions' website: www.civilservice-pensions.gov.uk.

Please return your PensionChoices form and the **partnership** pension application form, if applicable, to [\[insert employer contact name/section\]](#)

H) For rejoiners who left on flexible or compulsory early retirement or “reserved rights” severance and who rejoin after a break of more than 28 days

Pensions

As soon as you start your new job, you are eligible to rejoin the Civil Service pension arrangements. We offer two types of pension:

- **nuvos**. This is an occupational pension scheme that currently has a 3.5% member contribution rate. As your employer we meet the rest of the cost of the scheme.
- **partnership** pension account. This is a stakeholder pension with a contribution from ourselves. How much we pay is based on your age. We pay this regardless of whether you choose to contribute anything. You do not have to contribute but, if you do, we will also match your contributions up to 3% of your pensionable earnings. The contributions are in addition to the age-related contribution mentioned above.

You will find full information on these arrangements in the Starter Pack which our distributors will send you nearer your start date. To enable them to send you your Starter Pack, we will provide them with your name and home address. The distributors will not use this information for any other purpose. If you do not receive your pack before you start work please contact [\[insert employer section or named contact\]](#)

*[Use this paragraph for rejoiners: who did not receive an enhancement to their pension or whose enhancement period has ended before their start date with you, then continue to use text as marked from * or from ** for reserved rights people]*

We will automatically enter you into **nuvos** on appointment unless we receive your PensionChoices form at or before your start date. We will deduct contributions from your salary with effect from your start date. If you wish to open a **partnership** pension account and you make your choice within 3 months, we will backdate your choice to your start date. If we do not receive your form within 3 months, you will remain as a member of **nuvos**, unless you subsequently opt out.

*[Use this paragraph if enhancement to pension was applied and the enhancement period has not yet ended, then continue to use text as marked from * or from ** for reserved rights people]*

Please note that as your pension is based on enhanced (increased) service, you will not be able to build up basic benefits in **nuvos** until the period of enhancement has expired. In your case, the enhancement period ends on [\[xxxxxxxx – enter date; APAC to provide\]](#). In the interim, you may join the scheme; you will be covered for death in service and you will be able to make contributions for top-up benefits but you will not build up benefits based on your pay. Similarly, if you opt to join **partnership**, we will not pay employer contributions until this enhancement period ends although you will be able to contribute if you wish.

This same approach applies if a notional enhancement was included as part of your pension benefits.

See the Starter Pack for further information.

* You also need to understand the effect of being re-employed while receiving a pension or Annual Compensation Payment. Under the Civil Service pension arrangements, you cannot receive more pay and pension combined on re-employment than the rate of salary you were receiving in your last employment. If you want to know more about how this works, contact your pension payroll provider, Capita Hartshead. You should be aware that “abatment” (as this is called) applies even if you do not rejoin the Civil Service pension arrangements.

**You do not have to join the Civil Service pension arrangements. You can opt out and build up benefits in the State Second Pension Scheme (S2P) instead. But if you are considering opting out we strongly recommend that you read the Starter Pack before you make any decision.

Please contact our pension administrators, who are [\[insert APAC details including Helpline number\]](#) if you have any questions about the pension arrangements or visit the Civil Service Pensions’ website: www.civilservice-pensions.gov.uk. Please return your PensionChoices form and the **partnership** pension application form, if applicable, to [\[insert employer contact name/section\]](#)

l) For staff in classic, classic plus or premium, who:

- resigned from their employment with a ‘by-analogy’ employer with a break in service of no more than 28 days.

Pensions

As soon as you start your new job, you are eligible to join the Civil Service pension arrangements. Because you are coming from an employer operating by-analogy to the Civil Service pension arrangements, you will join the equivalent scheme to that which you were in before (and pay the same level of contributions). This is subject to your agreeing to transfer your service from your by-analogy scheme to the Civil Service equivalent scheme.

If you do not wish to transfer your service, then you have the following pension choices:

- **nuvos.** This is an occupational pension scheme that currently has a 3.5% member contribution rate. As your employer we meet the rest of the cost of the scheme.
- **partnership** pension account. This is a stakeholder pension with a contribution from ourselves. How much we pay is based on your age. We pay this regardless of whether you choose to contribute anything. You do not have to contribute but, if you do, we will also match your contributions up to 3% of your pensionable earnings. The contributions are in addition to the age-related contribution mentioned above.

We will automatically enter you into *[insert classic or premium, as appropriate]* and will deduct contributions with effect from your start date. Please note that, in order to remain in that scheme, you must contact our pensions administrator and ask for your service in your previous scheme to be transferred into the Civil Service pension arrangements. Our pensions administrators are *[insert APAC details including Helpline number]*.

If you do not wish to transfer your pension benefits, please let us know as soon as possible. We will then order you a Starter Pack which gives you full information on **nuvos** and **partnership**.

You do not have to join the Civil Service pension arrangements. You can opt out and build up benefits in the State Second Pension Scheme (S2P) instead.

Please contact our pensions administrators, who are *[insert APAC details including Helpline number]* if you have any questions about the pension arrangements or visit the Civil Service Pensions' website: www.civilservice-pensions.gov.uk.

J) Rejoiners who left partnership and who are returning to CSP employment within 28 days

Pensions

Thank you for returning the Rejoiner questionnaire.

[Use either paragraph (a) or (b) according to circumstances]

(a) You will be covered by the Civil Service pension arrangements during this appointment. You will rejoin the **partnership** pension account that you recently left.

(b) As you are transferring between employers who offer the Civil Service pension arrangements you will continue to be covered by those arrangements for the duration of this appointment. You will remain in **partnership**.

[If the rejoiner left with compensation, include this paragraph]

As you are returning within 28 days of leaving your previous employment, you must repay your compensation package in full. As well as repaying any cash compensation, you will also lose any rights to Annual Compensation Payments.

We will restart contributions to your **partnership** pension account regardless of whether or not you contribute to it.

So that we can do this, can you please complete the enclosed form CSP14 and return it to *[insert address or 'the address at the top of this letter, as appropriate]* as soon as possible.

A reply envelope is included for your convenience.

K) Text to include in your conditional letter to successful applicant

The Civil Service pension arrangements form an important part of the pay and reward package we offer our employees. If you join the pension arrangements we will contribute a significant amount of money to your pension.

We would like to offer you the opportunity to join the pension arrangements. In order to do so and to be able to send you the right information relating to your particular circumstances, can you please tell us about yourself on the enclosed Pensions Questionnaire?

Please return the questionnaire to *[insert employer address/the address at the top of this letter, whichever is applicable]* by / / *[insert date]* at the latest so that you can join from your start date.
administrator] as above.