

Return Address

Section 4: Benefit statements

We will send you a benefit statement each year which will include information about your state pension entitlement unless you do not want it. We will get this information from another part of Government.

Tick this box if you do **not** want us to get this information about your state pension.

If you choose a **partnership** pension account your provider will send you a statement.

➔ [Go to Section 5](#)

Section 5: Your Civil Service pension scheme history

Have you belonged to the Civil Service pension scheme before? **YES** – Fill in this section **NO** – Go to Section 6

Employer	What happened to your pension benefits? (See list below)
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

A: No pension benefits **B:** Preserved pension for payment at age 60 **C:** Pension transferred out
D: Pension now in payment **E:** Took early retirement **F:** Other (Give details)

I am interested in linking my preserved pension ➔ [Go to Section 6](#)

Section 6: Nomination for death benefit

I would like the person or people named below to receive any lump sum benefit payable under the Civil Service pension scheme rules when I die.

Person or people I want to name, and relationship (see note 1)	Their address	Proportion (see note 2) (percentage or fraction)
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Full name of witness (not someone you have named)	Witness's home address
<input type="text"/>	<input type="text"/>
Witness's signature	Date
<input type="text"/>	<input type="text"/>

Notes: 1. You do **not** have to give us the person's relationship to you, but it can help us to deal sensitively with matters after you die. **2.** If you do not give a proportion we will divide the death benefit equally between the people you have named. ➔ [Go to Section 7](#)

Section 7: Your authorisation – you must sign and date this form

Signed Date

Pension Choices

Welcome to your Civil Service pensions starter pack. This pack tells you about your options under the Civil Service pension arrangements.

The pack contains:

- A PensionChoices form attached to this letter
- A pre-paid envelope to return your PensionChoices form
- 'PensionChoices: **nuvos** or **partnership**?' "The booklet"
- A set of leaflets from **partnership** pension account providers
- A Partner Declaration form for a partner's pension.

If any of these items are missing, please contact your employer.

What choices do I have?

You have a choice between two pensions – **nuvos** or **partnership**. Both of these provide a valuable range of benefits during your time in the Civil Service and afterwards. Each is suitable for different circumstances, including, for example, the length of time you think you will spend in the Civil Service. The booklet compares the benefits for both so that you can choose the one that suits you best.

Why should I think about a pension now?

Your pension is a valuable part of your pay and reward package. On top of the pay that you receive your employer will pay a contribution towards your pension. But you need to decide what is best for you and your family.

Why do I have to make a choice now?

You will automatically join **nuvos** from your first day of service but if you wish to open a **partnership** pension account instead you have three months in which to make your choice. If you choose **partnership** within this period you can have your choice backdated to your first day of service. The booklet explains more on this. You should still complete and return the PensionChoices form if you decide to stay in **nuvos** or if you make your choice late. The form contains important information that we need to make sure you and your family receive the full range of available benefits.

What will it cost me?

If you choose **nuvos** you will pay 3.5% of pensionable earnings. Your contributions actually cost you less than 3.5% of your pay because of tax relief. The booklet explains more on this. Remember also that your employer is making a contribution to your pension. If you choose **partnership** you don't have to pay anything if you don't want to, but your employer will make contributions anyway to build up a 'pension pot' for you. If you choose to put money in as well, your employer will pay extra to match your contributions up to an additional 3% of your pensionable earnings.

Please see over...

Please complete this form and return it within 3 months even if you wish to stay in **nuvos** - see the booklet for more information. **Fill in both sides of this form in black ink and in CAPITAL LETTERS**

Section 1: Details about you – please correct any errors and add any missing details

Your full name	Date of birth	Marital status
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>
Your Dept/Employer	National Insurance number	
<input type="text"/>	<input type="text"/>	
Your full office address	Your daytime phone number	
<input type="text"/>	<input type="text"/>	
<input type="text"/>	Your email address	
<input type="text"/>	<input type="text"/>	

➔ Go to Section 2

Section 2: Your pension choice

1. I would like to remain in **nuvos**

a) Please contact me about the possibility of transferring in my pension from another employment. I understand that all transfers have a 12 month time limit (if you have lost your previous pension details - see the booklet for guidance)

b) I enclose my completed Partner Declaration form

c) I would like information on increasing my pension benefits

➔ Go to Section 4 overleaf

2. I would like a **partnership** pension account ➔ Go to Section 3

3. I do not want a Civil Service pension ➔ Go to Section 7 overleaf

Section 3: Your partnership pension account choice

My choice of pension provider is (tick **one** box only)

Scottish Widows Standard Life TUC/Prudential

I would like to make contributions at the rate of% of my pensionable earnings.
I understand that if I choose partnership within 3 months of joining, my contributions to **nuvos** can be re-paid or transferred to my partnership pension account. See the booklet for more information.

Please make sure you fill in the application form from your chosen pension provider and enclose it with this PensionChoices form in the pre-paid envelope.

➔ Go to Section 6 overleaf

What if I don't want a Civil Service pension?

You can opt out of the scheme if you want to – the PensionChoices form allows you to do this. **But you and your family may be missing out on a range of valuable benefits so please read the enclosed booklet and consider carefully before making this choice. We strongly advise you to think very carefully before making a decision to opt out. You may still have to pay National Insurance contributions and you will be missing out on your employer paying money into your 'pension pot'.**

Where can I get further information?

There is a lot of information available on our website www.civilservice-pensions.gov.uk. Your employer's Authorised Pension Administration Centre (APAC), (see below), will also be able to help. And if you are thinking about **partnership**, the pension providers operate helplines. The enclosed pension provider leaflets contain contact details.

What do I need to do now?

1. Read the enclosed booklet. Remember you should return your PensionChoices form within three months.
2. Ring the **partnership** providers for information packs if you are thinking about **partnership**.
3. Think carefully about the choices open to you. Gather any further information and consult an Independent Financial Advisor if you feel this would be helpful.
4. Complete the PensionChoices form attached to this letter even if you wish to stay in **nuvos**. See the booklet for guidance on completing the form.
5. Complete the **partnership** provider application form if you are choosing this option.
6. Place the PensionChoices form and the **partnership** application form, if applicable, in the pre-paid envelope. **Make sure the return address can be seen in the envelope window.**

Post it!

Note: If you have completed a Partner Declaration Form for a partner's pension please return this with the PensionChoices form.

What happens next?

You will receive an acknowledgement from your APAC. If you select **partnership**, then you will receive an acknowledgement from your chosen pension provider.

Further information

If you have any queries about the pension arrangements please contact your APAC who is