



DE&S Pension Choices - Alpha or partnership: an overview

For employees new to the Civil Service, **DE&S offers a choice of pension arrangements:** alpha or partnership. The below table summarises some of the key benefits of each scheme:

	alpha	partnership												
Type of pension scheme	Defined benefit	Defined contribution												
What is the regular employer contribution?	<p>26.6%</p> <p>Please note that this is the average employer contribution made to the Civil Service Pension Scheme. Actual employer contributions depend on your salary banding.</p>	<p>Age related, as per the below table:</p> <table border="1"> <thead> <tr> <th>Age</th> <th>ER %*</th> </tr> </thead> <tbody> <tr> <td>Under 31</td> <td>8</td> </tr> <tr> <td>31 to 35</td> <td>9</td> </tr> <tr> <td>36 to 40</td> <td>11</td> </tr> <tr> <td>41 to 46</td> <td>13.5</td> </tr> <tr> <td>46 and over</td> <td>14.75</td> </tr> </tbody> </table>	Age	ER %*	Under 31	8	31 to 35	9	36 to 40	11	41 to 46	13.5	46 and over	14.75
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How much will I pay?	Between 4.6% and 8.05% depending on earnings	You do not need to pay anything. However, any contributions that you do make will be matched up to 3%. This is in addition to the regular employer contribution.												
How long must I be in the scheme to retain all pension scheme benefits?	2 years**	1 month												
What are the benefits for my family?	<p>2 x salary death in service</p> <p>In addition, if you die with at least one year's service, alpha provides:</p> <ul style="list-style-type: none"> - A pension for your spouse, civil partner or nominated partner - A pension for any dependent children 	<p>3 x salary death in service</p> <p>In addition, the value of your 'pension pot' will be paid to a named person on your pension application form.</p>												

*ER = employer contribution

**If you leave before 2 years of scheme membership, you will receive a refund of the contributions that you have made to the scheme

Please note that if you have previously worked for an employer who offered the CSP arrangements, or another public service pension, there may be other options available to you.



Timescales - next steps

Day 1

You will be entered into the alpha section of the Civil Service Pension Scheme.

**Within
6 weeks**

You will receive a pension pack from the administrators of the Civil Service Pension Scheme, MyCSP.

**Within
3 months**

If you wish to opt to change from alpha and join the defined contribution partnership pension account with effect from your start date, you will need to have completed and returned the relevant forms contained within your pension pack.

**Within
12 months**

If you wish to investigate transferring a previous pension into the alpha section of the Civil Service Pension Scheme, you will need to have completed and returned the relevant paperwork within your pension pack .

You can find further information relating to alpha, partnership and all historical sections of the Civil Service Pension Scheme on the CSP website: www.civilservicepensionscheme.org.uk