

PENSION CHOICES

ALPHA OR PARTNERSHIP: AN OVERVIEW

For employees who are 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?	28.97%	Age related, as per the table below: <table><tr><th>Age</th><th>Employer contribution (%)</th></tr><tr><td>Under 31</td><td>8</td></tr><tr><td>31 – 35</td><td>9</td></tr><tr><td>36 – 40</td><td>11</td></tr><tr><td>41 – 46</td><td>13.5</td></tr><tr><td>46 and over</td><td>14.75</td></tr></table>	Age	Employer contribution (%)	Under 31	8	31 – 35	9	36 – 40	11	41 – 46	13.5	46 and over	14.75
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Under 31	8													
31 – 35	9													
36 – 40	11													
41 – 46	13.5													
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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 salary?	2 x salary death in service In addition, if you die with at least one year's service, Alpha provides: <ul style="list-style-type: none">• A pension for your spouse, civil partner or nominated partner• Any dependent children	3 x salary death in service In addition, the value of your 'pension pot' will be paid to the named person on your pension application form.												

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

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

Timescales – Next steps

- ▶ **Prior to joining DE&S** - You will receive a pension pack from the administrators of the Civil Service Pension Scheme, MyCSP
- ▶ **Day 1** – You will be entered into the Alpha section of the Civil Service Pension Scheme
- ▶ **Within 1 month** – If you wish to join the 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

Find out more at www.civilservicepensionscheme.org.uk