



Civil Service Pensions

Orchard House
40 Foyle Street
Londonderry
BT48 6AT

Tel: 0300 077 0329

Email: cspensions@finance-ni.gov.uk

Web address:

www.finance-ni.gov.uk/civilservicepensions-ni

EMPLOYER PENSION NOTICE

EPN 06/2026

From: Civil Service Pensions

Date: 10 April 2026

To: All Employers

Re: Northern Ireland Civil Service Pension Scheme (NICSPS) Opt-outs

Purpose: The purpose of this EPN is to obtain, where possible, opt out information from employers for the 2024/25 and 2025/26 scheme years

Timing: Immediate

Action: Employers should:

- Note the contents of this notice
- Complete and return the Spreadsheet at Annex A to PensionsPolicyCSP@finance-ni.gov.uk by **10 May 2026**.

Background

1. As part of the statutory review of the Public Service Pensions Act (Northern Ireland) 2014, we are gathering information on recent opt-out activity across the NICSPS. This information has also been specifically requested by the Chairman of the Northern Ireland Civil Service Pension Board to determine whether the Cost of Living is having an impact on scheme membership.

2. All eligible employees of the Northern Ireland Civil Service and associated employers are automatically enrolled into the alpha pension scheme when they commence employment, however members retain the right to opt out if they choose.
3. When a member chooses to opt-out of the NICSPS, they must complete an [Opt-out form](#) and return to the employer. Within this form, they are asked to provide a reason they have chosen to opt out of the scheme. Reasons listed on the form include:
 - Contribution rates too high
 - Financial reasons
 - Personal reasons
 - Already have more than 2 years previous service with a preserved pension
 - Have HMRC fixed or enhanced protection and therefore I must opt out within one month in order to retain my fixed or enhanced protection
 - Joining Partnership
 - Have found a more suitable way of providing for my retirement
 - Other (please specify)

Action required

4. Please complete the spreadsheet at Annex A , providing the number of opt-outs in total for each tax year requested, broken down to the reason. Space has also been provided to provide alternative reasons specified.
5. Where reasons have not been recorded, please provide totals.
6. All returns should be sent to PensionsPolicyCSP@finance-ni.gov.uk no later than **8 May 2026**.
7. Note that Civil Service Pensions (CSP) can only make their determinations based on the information and evidence provided.

Civil Service Pensions point of contact

8. Please contact me by email at PensionsPolicyCSP@finance-ni.gov.uk with any questions about the content of this EPN.

Yours sincerely



Peter Philip
Civil Service Pensions

Opt-out return

You can access the return spreadsheet (Annex A) on the CSP(NI) website alongside this published Employer Pension Notice. (see screenshot below). It is advisable to save a version of the spreadsheet prior to inserting data.

Opt Outs 2024/25 and 2025/26

Employer:

Reason for Opt-out	Number of Opt outs	
	2024/25	2025/26
Contribution rates too high		
Financial reasons		
Personal reasons		
Already have more than 2 years previous service with a preserved pension		
Have HMRC fixed or enhanced protection		
Joining Partnership		
Have found a more suitable way of providing for my retirement		
Other (please breakdown below)		
Total	0	0

(if breakdown not available,complete totals only and tick this box)

Other reasons stated (please provide reasons and number affected)

(Screenshot for info purposes)

Notes/Action for Employers:

- i. Please provide numbers of opt outs, broken down into reason provided on opt out form, in each tax year (2024/25 and 2025/26).
- ii. Totals will automatically tally – however if reasons are not available, please provide totals only and tick the box to confirm.
- iii. Reasons provided under ‘Other’ should be provided if available.
- iv. Scheme tax years are defined as 1 April – 31 March.