

Civil Service Pensions (NI)

Dear Member,

Important information about your pension: April 2026

This newsletter contains important information and news about your Northern Ireland Civil Service (NICS) pension, including sections on things you may need to tell us about.

Your combined Certificate of Pay and Income Tax for 2025/2026 (P60) with April 2026 pay advice (on the reverse side) is enclosed.

**You should keep this important document
and this newsletter in a safe place**

Pension Payments from April 2026

The increase to public service pensions is the responsibility of HM Treasury. Your pension is reviewed each year in line with the cost of living.

Increases in public service pensions are applied from April and are determined by the Consumer Price Index figure for the preceding September. Therefore, as the Consumer Price Index in September 2025 was 3.8% your NICS pension will be increased accordingly from 6 April 2026.

However, if you retired part way through the year you will only receive part of the full increase. If your pension began after 21 March 2026, or you are under 55 years of age, you may not be eligible for an increase.

Public service pensions, which began before 7 April 2025, will be increased by 3.8% with effect from 6 April 2026. Pensions, which began on or after 7 April 2025, will be increased as detailed overleaf.

PENSION BEGINNING DATE	PERCENTAGE INCREASE
6th April 2025 to 21st April 2025	3.80%
22nd April 2025 to 21st May 2025	3.48%
22nd May 2025 to 21st June 2025	3.17%
22nd June 2025 to 21st July 2025	2.85%
22nd July 2025 to 21st August 2025	2.53%
22nd August 2025 to 21st September 2025	2.22%
22nd September 2025 to 21st October 2025	1.99%
22nd October 2025 to 21st November 2025	1.58%
22nd November 2025 to 21st December 2025	1.27%
22nd December 2025 to 21st January 2026	0.95%
22nd January 2026 to 21st February 2026	0.63%
22nd February 2026 to 21st March 2026	0.32%

Dates on which your Civil Service Pension will be in your Bank or Building Society:

30 April 2026	31 July 2026	30 October 2026	29 January 2027
29 May 2026	28 August 2026	30 November 2026	26 February 2027
30 June 2026	30 September 2026	21 December 2026	31 March 2027

Your April Pay Advice Slip and P60 Certificate 2025/2026

Your April Pay Advice Slip shows your annual rate of pension for 2026/2027 with effect from 6 April 2026. Your pension payment is subject to tax governed by HM Revenue & Customs (HMRC) rules. The tax deducted from your pension may vary slightly from payment to payment. This is due to variations in the HMRC tax tables.

You will find your P60 printed on the reverse of your April Pay Advice Slip. Your P60 tells you the amount of pension Civil Service Pensions (CSP) have paid you and the tax deducted in the year 2025/2026. The amount of pension before tax shown on your P60 may not be the same as your annual rate of pension for most of the tax year.

This may be because:

- your pension started during the tax year; or
- it was not paid in full for the whole tax year, for example your pension was abated (reduced) because you were re-employed.

Pension Documentation

A reminder that CSP currently issue pensioners with a printed Pay Advice Slip at **least twice per year**. One is received with your P60 in April (as above), and one is received in May to reflect any annual pension increase that has been applied. You will also receive a printed Pay Advice Slip if the amount of the pension payment varies by **more than £1** which may be due to a change in circumstances such as a change in tax code.

Please note that these are important documents, so it is essential that you retain these safely for your own record purposes. These documents can also be viewed online on the **Northern Ireland Civil Service Pension Portal** (see below). Please note that any requested duplicate paper copies of these documents will only be re-issued in exceptional circumstances.

View your Pay Advice Slip Online – Register now!

Your monthly Pay Advice Slip can be viewed on the **Northern Ireland Civil Service Pension Portal** which can be accessed via our website:

www.finance-ni.gov.uk/articles/civil-service-pensions-online-portal

Our online service allows you to check your pension details and ensure they are up to date. You can change your address, view your Pay Advice Slips/P60s and send a message to Civil Service Pensions about your benefits. You will also find useful guides to assist in registering and logging on to this service at the web address above.

Your Tax Code

HMRC inform us how much tax to take from your pension via your tax code. **It is very important that you are aware that CSP is unable to change your tax code unless specifically instructed to do so by HMRC.** If you have any questions about your tax code or your tax liability you should contact HMRC:



Telephone: **0300 200 3300**; Outside UK: **0044 135 535 9022**



Pay As You Earn (PAYE) and Self-Assessment,
HM Revenue and Customs,
BX9 1AS,
United Kingdom.

You will need to quote your National Insurance number, PAYE Tax reference number **925/81000** and your pension reference number which can be found on your Pay Advice Slip or P60.

Lump Sum Allowance and Lump Sum and Death Benefit Allowance – Replacing Lifetime Allowance (LTA) (for re-employed pensioners only)

The LTA was the maximum value of pension an individual could take from all pension benefits before they were charged additional tax (the LTA charge). The value of benefits would have been assessed at the time that your pension was taken and did not include State Pension or Dependant's Pension. Previously, if any of your NICS pension benefits started after 5 April 2006, the total value of your benefits would have been shown as a percentage of LTA on your P60.

The LTA was abolished in April 2024 and replaced with two new allowances: the Lump Sum Allowance (LSA) and the Lump Sum and Death Benefit Allowance (LSDBA). Your P60 will continue to show the percentage of LTA in the same format as before but if you require your LSA or LSDBA figure for tax-reporting purposes, you can contact us directly and we will provide this information.

You can find further information on allowance limits at:

www.gov.uk/guidance/find-out-the-rules-around-individual-lump-sum-allowances

Further details are provided on the CSP(NI) website:

www.finance-ni.gov.uk/articles/pensions-and-tax

Update on the 2015 Remedy (McCloud) for Pensioners - including Partial Retirees

The 2015 Remedy applies to members affected by the age discrimination introduced by the 2015 public service pension scheme reforms. This is sometimes known as the McCloud Judgment because their case was one of the first to conclude.

If you are unsure if you are affected, you should use our popular 'Am I Affected?' tool to check if you are likely to be affected by the 2015 Remedy. You can find this tool on our dedicated 2015 Remedy (McCloud) webpage at:

www.finance-ni.gov.uk/articles/mccloud-judgment-and-2015-remedy

Second Phase of 2015 Remedy (McCloud) – Distribution of Immediate Choice Remediable Service Statements

Immediate Choice Remediable Service Statements (RSS) continue to be sent to affected members who retired before 1 October 2023, including those who partially retired, and are affected by the 2015 Remedy. There are approximately 10,000 Immediate Choice RSS packs to issue. This process involves complex calculations to provide members with individually tailored statements. Due to the complexity of the calculations and some prolonged work to finalise policy elements of the remedy, not all Immediate Choice packs were issued by 31 March 2025. The legislation for the 2015 Remedy provides discretion which allows the Scheme Manager to extend beyond this date. The Scheme Manager has invoked this discretion and has extended the timeline for issuing Immediate Choice RSS packs to 31 March 2027. The Pensions Regulator has been notified of this extension. It can be noted that other Public Service Pension Schemes are also in a similar position.

As of the end of February 2026 75% of the RSS have been issued to affected members. These statements allow affected pensioners to choose between having their service during the Remedy Period (1 April 2015 – 31 March 2022) treated as either Legacy PCSPS(NI) (Classic, Classic Plus, Premium, Nuvos) or as reformed scheme benefits (alpha).

Our priority remains to provide affected members with all the accurate information they need to make a choice. For those affected, we understand you will be keen to receive your Immediate Choice RSS and any payment due as a result of your choice, and we are working extremely hard to deliver these to all affected members as soon as we can. Work has commenced on processing returned Remedy Choice forms and the completion of necessary pension adjustments. A team of 6 staff are currently allocated to this work. As of the end of February 2026 of the 4,171 member choices returned or confirmed to date, 26% (1,266) have been processed. Members will continue to receive their existing pension pending any required adjustment, and interest will be added for any arrears due at the date of payment.

We would appreciate your co-operation and patience at this time. You can keep up to date with progress by visiting our website where we provide monthly updates on the progress.

Where can I find out more?

You can keep up to date with progress as we implement the second phase of the 2015 Remedy by visiting:

www.finance-ni.gov.uk/articles/second-phase-2015-remedy-mccloud-immediate-choice-remediable-service-statements

Further information is also available on our dedicated 2015 Remedy (McCloud) webpage on Civil Service Pensions (NI) website, including FAQs which will be regularly updated: www.finance-ni.gov.uk/articles/mccloud-judgment-and-2015-remedy

Meanwhile, if you are affected by the 2015 Remedy and need any further information, please do not hesitate to get in contact by email:

cspmcloud@finance-ni.gov.uk

Revisions of Pension Awards

All pensions are usually subject to revision at some point after the member has left and their pension has been put into payment. CSP receive electronic data from employers retrospectively and this is standard practice which captures any post-retirement updates which could have an impact on pension calculations. An example of this would be the late agreement and subsequent notification of a pay award. In addition, members who leave with alpha benefits are subject to a small increase known as Retirement Index Adjustment (RIA). The calculation of this requires the following year's annual Pensions Increase rate which is not normally confirmed until at least January/February of the following year. CSP will write to members and provide revised pension figures on completion of a revision exercise.

Please note, if applicable, a revision of a pension award must be completed before an Immediate Choice RSS option pack can be provided to those pensioners affected by the 2015 Remedy.

Revisions of pension awards are ongoing under normal business as usual. CSP endeavour to process these as quickly as possible, however, due to the volumes and actions needed to prioritise members affected by 2015 Remedy, we appreciate your co-operation and patience as we work through ongoing revision exercises.

Guaranteed Minimum Pension (GMP)

Prior to 6 April 2016 the NICS pension schemes were contracted out of the State Second Pension (S2P), which was previously known as State Earnings Related Pension Scheme (SERPS). If you have **reckonable service** before 6 April 1997, you will have built up rights to a **GMP** which must be paid as part of your NICS pension scheme pension. We will pay you a pension which is guaranteed to be at least as much as the GMP pension you have built up.

National Insurance Modification

If you were a **Classic** member your pension may have been reduced when you reached State Pension age to take account of basic National Insurance pension. The rate of your basic pension, that is before any increases are applied, will have been reduced by £1.70 for each year of your reckonable service before 1 April 1980. The reduced pension is then increased by the full increases since your pension came into payment.

National Fraud Initiative (NFI)

Along with other organisations CSP takes part in the NFI. Pension records are checked against other national databases to ensure that our records of continuing pension entitlement are accurate. These data matching exercises meet the requirements of Data Protection law.

Any wrongly paid pensions must be recovered. Where fraud is suspected, live cases are referred to the police. CSP pursue prosecutions in such cases. The NFI programme covers UK residents. If you live outside the UK you will be required to complete a periodic statement to confirm continuing entitlement to your pension.

Notification of Death

Please advise your next of kin or other representative that they must notify CSP about your death without delay. Your pension ends on the date of your death and CSP will recover any pension overpayment. If your surviving spouse, civil partner or partner is entitled to a pension CSP will send them an application form.

Bereavement – How much will my dependants get after my death?

Lump sum death benefits

A lump sum may be paid if you die within 5 years of your pension being paid. If a lump sum is payable, CSP will pay it to whoever you nominated to receive it or to your personal representatives. **It is important, therefore, that you review your death benefit nomination during the first years of your retirement.**

Dependants' pensions

The amount of widow's/widower's, civil partner's or nominated partner's pension CSP will pay depends on the contributions you paid, how long you paid them for and the pension arrangement that you are a member of. **Please note that pension payments to your dependants will not necessarily be one half of your own pension.**

Changes you need to tell CSP about

It is important that you tell CSP the following changes in your circumstances straight away:

- A change to your address, bank or building society details. (If CSP pay you more than one pension please quote the reference numbers of all the pensions to which the changes apply.) If your bank or building society details have changed, please give details of the old and new account details.
- If you are thinking of taking up employment or have already been re-employed by an employer covered by the NICS pension schemes.
- If you are being paid a child's pension you must tell CSP if the child is over 17 (18 for **Premium, Classic Plus, Nuvos or alpha**) and they leave full time education or training.

What to do if you have a question about your pension

If you have any questions about your pension or a change in your personal circumstances, please contact CSP using any of the methods below:



0300 077 0329



cspensions@finance-ni.gov.uk



Department of Finance
Civil Service Pensions
Orchard House
40 Foyle Street
Londonderry
BT48 6AT

You should have your CSP reference number and National Insurance number to hand when you make a call as you will have to confirm your identity before your enquiry can be answered.

Complaints and Comments about Service

CSP aims to provide a high quality and efficient service. However, there may be times when problems do arise, and you do not receive the standard of service you expect. We will react positively to complaints and use the information from them to continue to improve the standard of our service in the future. If you do have a complaint about the level of service, we are fully committed to carrying out a full investigation and resolving the problem where we can. We will give you a full explanation following our investigation.

Most complaints can be dealt with informally and quickly with the person with whom you have been in contact. Further information on the complaints process can be found on the CSP(NI) website: www.finance-ni.gov.uk/articles/civil-service-pensioner-complaints-and-appeals-procedures

Message on behalf of the Civil Service Pensioners' Alliance (CSPA)

CSPA is an independent non-political active campaigning group for pensioners from Civil Service and related pension schemes. CSPA is recognised by Government Departments and Agencies as speaking for Civil Service pensioners. CSPA are looking for your support. Individual membership and application forms are available on the website. For further information visit: www.cspa-ni.co.uk

Message on behalf of the Civil Service Retirement Fellowship (CSRF)

The CSRF is a charity dedicated to ensuring all retired civil servants, partners & dependants are provided with social activities, volunteering, friendship, advice and lots more. They have a very friendly and vibrant network of groups throughout Northern Ireland who are always pleased to welcome new faces. For further information visit: www.csrf.org.uk

Message on behalf of the NICS Sports Association (NICSSA)

Retain your NICSSA membership when you retire from NICS for a monthly membership fee. Benefits include: offers & discounts throughout Northern Ireland, discounted rates on: NICSSA Events, Insurance, Motoring, Financial & Legal Services, Travel, access to tickets for Emerald Park, Grand Opera House and Omniplex Cinemas and eligibility to join 100 plus clubs from bowls to rambling etc.

For further information Tel: (028) 9052 0404 or visit website: www.nicssa.co.uk

Pension Deductions

Please ensure that you also keep any organisations that you make deductions to from your CSP Pension updated on any changes to your address in case they need to contact you.

Useful contacts

Address and contact details for useful third parties can be found on our website:

www.finance-ni.gov.uk/articles/general-information-pensioners