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Civil Service Pensions (NI)

EMPLOYEE PENSION NOTICE

FROM: CIVIL SERVICE PENSIONS COMMUNICATIONS TEAM

DATE: 04 AUGUST 2026

TO: ALL STAFF

2025/26 ANNUAL BENEFIT STATEMENTS / REMEDIABLE SERVICE STATEMENTS

If you are not an active member of the main NICS Pension Schemes, or you have a Partnership pension account, please disregard this notice.

Civil Service Pensions provide an **Annual Benefit Statement (ABS)** each year to all active members. We are obligated to provide an ABS to all active members of the alpha pension scheme by 31 August each year. Under the 2015 Remedy we are **also** required to provide a **Remediable Service Statement (RSS)** to members of our scheme who were impacted by the 2015 Remedy. We are continuing to combine these exercises, meaning that an enhanced ABS, known as an RSS that will satisfy both requirements will be available online for most active members impacted by the 2015 Remedy by 31 August.

This notice gives you information on what is on your **Annual Benefit Statement** or **Remediable Service Statement**, how to access it, the launch of an enhanced eLearning package and how you can use it to have a Mid-Life MOT.

Your statement is an important document. It provides you with information which you can use to help plan for your retirement and for other pension choices you may wish to consider and use with our online calculators.

Further information on the 2015 Remedy including our ‘Am I Affected?’ tool is available on our dedicated webpage, which will help you to check if you are affected by the 2015 Remedy:

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

What type of Statement will I receive?

This depends on whether you are impacted by 2015 Remedy.

If you are not affected by the 2015 Remedy, you will receive a standard **Annual Benefit Statement (ABS)**.

If you are affected by the 2015 Remedy, your standard ABS will be enhanced to include additional information on your accrued pension benefits for both your Principal Civil Service Pension Scheme (NI) [**PCSPS(NI)**] (Classic, Classic Plus, Premium or Nuvos) and separately **alpha**, for any service within the seven year Remedy Period, from 1 April 2015 to 31 March 2022**.** This enhanced statement is referred to as a **Remediable Service Statement (RSS).**

What is an Annual Benefit Statement (ABS)?

Your Annual Benefit Statement gives you an **estimate of your pension benefits earned in the Northern Ireland Civil Service Pension Scheme(s)**. It is based on the information provided by your employer and gives you an indication of the benefits earned up to 31 March 2026.

If you are an active alpha member who was previously a member of the PCSPS(NI) but were not affected by the 2015 Remedy, you will have one statement which will include details of benefits accrued in both your **PCSPS(NI)** and **alpha** schemes.

If you joined on or after 1 April 2015, are an active member of alpha only and are not affected by the 2015 Remedy, you will receive one statement which will include details of benefits accrued in your **alpha** scheme.

What is a Remediable Service Statement (RSS)?

If you are impacted by the 2015 Remedy, we want to ensure that members like you are fully informed about the pension benefits you have accrued in both your PCSPS(NI) scheme and alpha scheme for the Remedy Period.

This means from 2024 onwards, your standard ABS is enhanced as a Remediable Service Statement to include two comparative statements of your accrued pension benefits for your current 'rolled back' **PCSPS(NI) scheme (Classic, Classic Plus, Premium or Nuvos)** position and the accrual of **alpha** pension benefits for any service within the Remedy Period.

It should be noted that if you previously had **tapered protection** and moved to alpha at a date after 1 April 2015 but before 1 February 2022, it is not possible to give you the option of retaining mixed benefits during the Remedy Period as these are based on discriminatory terms that have been found to be unlawful. You will receive all PCSPS(NI) or all alpha benefits in relation to any continuous service during the Remedy Period.

IMPORTANT NOTE

You do not need to make a choice at this time. You will be offered your choice at retirement or when you crystallise your benefits.

Some elements of your RSS will be subject to change as work continues to progress with the Remedy, such as EPA pension accrued and Scheme Pays debits.

How and when will my statement be available?

If you were an active member of alpha on 31 March 2026, your statement will be available online by 31 August 2026.

However, there are some groups of members who may not have access to their statement just yet. These statements will be made available as soon as possible. Affected members may include:

- members with a transferred-in service
- Prison Officers with reserved rights
- members with Added Pension
- members who partially retired within the Remedy Period
- members with a Pension Sharing Order debit
- members with a Scheme Pays debit

You will be able to access/download/print your statement via the **Pensions Online Portal.**

The NICS Pension Schemes Information Centre is an online portal which allows you to securely log on to view your pension details when they become available. You must register to access the portal, and this can be done by visiting the portal webpage and following the instructions:

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

If you need further assistance regarding **access to the portal**, please contact the helpdesk: csphop@finance-ni.gov.uk

Does my statement include any projection of benefits into the future?

Your statement does not provide a projection of your alpha accrued benefits as such projections could not be relied on for financial planning purposes. For example, it is not possible to predict future in service revaluation percentages therefore a projection would not be entirely accurate. A projection of your final salary benefits is not provided as, although your former final salary service will not change, we cannot accurately predict any future changes to your salary.

Is there any way I can find out what my benefits may be in the future?

The Government Actuary's Department (GAD) have developed a calculator for us, which will give you **an indication of the benefits you might receive** at a retirement date of your choice. The calculator enables you to choose your preferred retirement age and provides an estimate of pension benefits payable including lump sum or maximum lump sum options. The projector will also include the early retirement reduction if you insert a retirement date earlier than your scheme retirement date.

The Pension Projector Calculator can be found on the CSP(NI) website:

www.finance-ni.gov.uk/publications/pension-projector-calculator

If you are impacted by the 2015 Remedy, we also have a Remedy Benefits Illustrator that you can use. This tool is specifically designed to provide members who are affected by the Remedy with an overview of how different choices may impact their benefits at retirement. It allows you to make an approximate comparison based on your inputs and certain assumptions about what happens in the future. It does not allow for all circumstances. The Remedy Benefits Illustrator can be accessed at:

www.csni-mccloud-modeller.co.uk/

How does my statement help me plan for retirement?

We are also encouraging you to make use of our other online calculators. Your statement provides you with all the basic information you need to use the online calculators on the CSP(NI) website to assist with your pension choices. These calculators cover a range of topics including how you can vary your lump sum, early retirement, added pension and partial retirement for example. This means that you can use the online facility to help inform your future decisions. The calculators can be found at:

www.finance-ni.gov.uk/articles/nics-pension-schemes-member-calculators

Our calculators require you to input information so that the results can be generated, this information can be found on your statement. All calculators on the CSP(NI) website are designed to provide **indicative results only** and should therefore not be used for the purposes of financial planning. Civil Service pensions will not be responsible for the input of any incorrect information, or any financial decision based on the results generated.

Further guidance is available on our 'Thinking about retirement' booklet and the 'Partial retirement' webpage.

Where can I find out more?

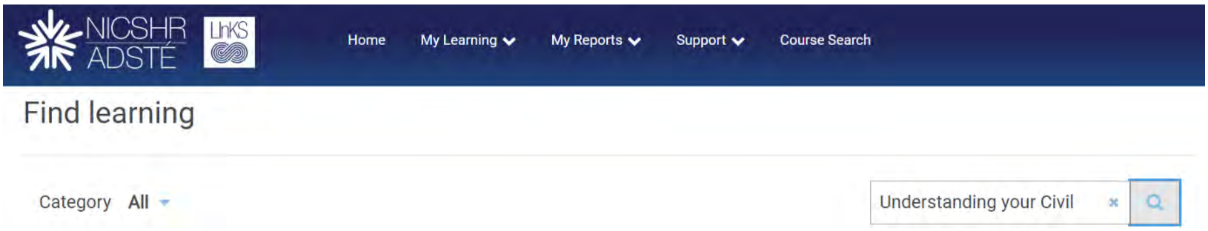
We are delighted to announce the launch of an enhanced eLearning package to help you understand your Civil Service Pensions Annual Benefit Statement.

The package is available through the LInKS Portal.

You can access the LInKS Portal via your desktop icon or alternatively by clicking the link below where you will be required to enter your log in details.

www.nical.gov.uk

Once logged in, select 'Course Search' and enter 'Understanding Your Civil Service Pensions Annual Benefit Statement' in the search bar, as shown below.



If you are unsure you should speak with your employer and check if they have registered with NICSHR Learning and Development, Department of Finance.

Is there other information which may be of interest to me? …The Mid-life Pensions MOT

The Government's Mid-life MOT is a free online service that helps you review and plan for your future. It provides information and tools on pensions, finances, work and wellbeing, including a State Pension forecast checker and other retirement planning resources. You may find it useful when reviewing your Annual Benefit Statement or Remediable Service Statement. Please note that Civil Service Pensions is not responsible for the content of this external website and cannot answer queries relating to the Mid-life MOT. You can access the service at:

www.yourpension.gov.uk/mid-life-mot/

What if I have questions/queries relating to my ABS or RSS?

Please refer to our Frequently Asked Questions on the CSP(NI) website in the first instance.

www.finance-ni.gov.uk/articles/annual-benefit-statements-faqs

CSP will deal with queries relating to the **pension** information provided, e.g. transferred-in service. Our aim is to respond to your queries within 20 working days of receipt, either providing a resolution or an update on current progress.

If we have provided an ABS and you think that you are affected by the Remedy and were expecting an RSS, please contact us to allow us to investigate accordingly. An example of this may be if you were previously a member of a Public Service Pension Scheme within the qualifying period. Please refer to the ‘Am I Affected?’ tool mentioned above.

Annual Benefit Statement and Remediable Service Statement queries for Civil Service Pensions will not be dealt with by telephone therefore they should be sent by email to: cspabsqueries@finance-ni.gov.uk. We urge you to submit any queries regarding your statement **by 30 November 2026** (or as soon as possible if your statement is provided after this date). Please include your National Insurance (NI) Number in your email correspondence to help us deal with your query more efficiently.

We will work directly with your employer, HRConnect and Departments to ensure that your queries are resolved. However, any discrepancies relating to salary details should be raised directly with your employer or HRConnect where applicable. Queries relating to data generated prior to the HRConnect go live date will be passed to NICSHR for action or passed to your employer if necessary.

Note the cspabsqueries@finance-ni.gov.uk inbox is for queries on the **content of the statement** only.

If you need further assistance regarding **access to the portal**, please contact the helpdesk by email: csphop@finance-ni.gov.uk. Please include your NI Number in your email correspondence to help us deal with your query more efficiently.

All **other general pension queries** should be directed to cspensions@finance-ni.gov.uk

Sending a query to the incorrect inbox may result in a delay in response.