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## EMPLOYER PENSION NOTICE

**EPN**      **14/2022**

**From:**      **Civil Service Pensions Policy, Legislation and Communications**

**Date:**      **05 May 2022**

**To:**      **All Employers**

**RE:**      **NORTHERN IRELAND CIVIL SERVICE (NICS) PENSION SCHEMES -  
LIFETIME ALLOWANCE OF £1,073,100 FOR TAX YEAR 2022-2023**

**Purpose:** The purpose of this EPN is to inform employers that there is no increase to the Lifetime Allowance (LTA) for tax year 2022-2023.

**Timing:** Immediate

**Action:** Employers should:

- note the information in this EPN and Employee Pension Notice (copy attached at **Annexe A**) relating to LTA;
- note that Civil Service Pensions (CSP) will arrange for staff covered by the ITAssist and ITAssist Confidential Service Desk to receive the Employee Pension Notice at **Annex A** and that the notice will be added to the Employee Services portal and the CSP(NI) website [www.finance-ni.gov.uk/civilservicepensions-ni](http://www.finance-ni.gov.uk/civilservicepensions-ni) ; and,
- ensure that employees not covered by HRConnect, ITAssist or ITAssist Confidential Service Desk receive a copy of the Employee Notice.

## Background

1. The Lifetime Allowance (LTA) is the maximum amount of tax-free pension savings an individual can have over their lifetime. Pension savings are subject to HMRC limits and the Lifetime Allowance is currently £1,073,100.

## Lifetime Allowance - no increase in rate

2. The Westminster Government has announced that the Lifetime Allowance for tax year 2021-22 will be frozen at **£1,073,100** and will remain at this level until April 2026. Previously an increase would have been applied in line with the Consumer Price Index.

## Employee Pension Notice

3. Civil Service Pensions has prepared an Employee Pension Notice to update staff that there is no change in the LTA for 2022-23 and advise of protection for members who may breach the LTA (copy attached at **Annex A**).
4. Employers are asked to note the content of the Employee Pension Notice, cascade to staff where appropriate (as per action points above) and retain for their records.

## Point of contact

5. Any queries regarding the content of this EPN should be sent to Peter McGowan at [Peter.McGowan@finance-ni.gov.uk](mailto:Peter.McGowan@finance-ni.gov.uk)

Yours sincerely

Peter Philip  
**Civil Service Pensions Policy, Legislation and Communications**



## EMPLOYEE PENSION NOTICE

**FROM: CIVIL SERVICE PENSIONS POLICY, LEGISLATION AND COMMUNICATIONS**

**DATE: 05 MAY 2022**

**TO: ALL STAFF**

**NORTHERN IRELAND CIVIL SERVICE (NICS) PENSION SCHEMES - LIFETIME ALLOWANCE FOR TAX YEAR 2022-23 WILL REMAIN AT £1,073,100**

### Background

The Lifetime Allowance (LTA) is the maximum amount of tax-free pension savings you can have over your lifetime. Pension savings are subject to HMRC limits and the Lifetime Allowance is currently £1,073,100.

### Lifetime Allowance – no increase in rate

The Westminster Government previously announced that the Lifetime Allowance for tax year 2021-22 was frozen at **£1,073,100** and would remain at this level until April 2026. Previously an increase would have been applied in line with the Consumer Price Index.

To calculate the value of your pension for Lifetime Allowance purposes, multiply the annual payment by 20, and add any lump sum payable. This will mean potential tax bills for some people retiring with a pension of £53,655 or more (premium, nuvos or alpha) or £46,657 (plus lump sum) for members of classic.

### Protection for members who may breach the LTA

There are two types of LTA protection available to you, which could reduce or remove the amount of tax charge payable on your pension benefits at retirement. Protection can give you a personalised LTA, or protect rights at a higher level than the standard LTA. The two types of protection are:

- Fixed Protection 2016 (FP2016); and
- Individual Protection 2016 (IP2016).

You must determine if you are eligible to apply for LTA protection. You can do this by visiting [www.gov.uk/guidance/pension-schemes-protect-your-lifetime-allowance](http://www.gov.uk/guidance/pension-schemes-protect-your-lifetime-allowance).

Further information is also provided within EPN 29/2015. <https://www.finance-ni.gov.uk/publications/epn-292015-ab-14-august-2015-nics-pension-arrangements-lifetime-allowance-transitional>

If you apply for protection, you will need to know the value of your Civil Service pension benefits as at **5 April 2016**. You can request this by contacting the Civil Service Pensions [cspensions@finance-ni.gov.uk](mailto:cspensions@finance-ni.gov.uk)

Please note you **must** direct your individual pension tax queries to either HMRC or a registered financial adviser. Civil Service Pensions cannot respond to your individual tax queries.

You can find more information about LTA on the GOV.UK website <https://www.gov.uk/tax-on-your-private-pension/lifetime-allowance>

### **Civil Service Pensions Contact Details**

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