

## This factsheet provides an update to members currently with Transitional Protection.

With changes being introduced to Public Service Pensions as a result of the age discrimination identified by the McCloud Judgment, there is a lot of information being circulated about what those changes mean. Messages can spread quickly and sometimes can be misinterpreted. There is some confusion surrounding the McCloud Remedy for those in the fully protected group, those who remain in the Principal Civil Service Pension Scheme (Northern Ireland) [PCSPS(NI)] i.e. Classic, Classic Plus, Premium and Nuvos, and who will move to alpha from 1 April 2022. We have addressed some common misconceptions below to help resolve some of those uncertainties and reassure you what the changes mean.

### 1. Pension already built up in the PCSPS(NI) will NOT be lost.

**Fiction:** "I need to retire before April 2022 otherwise I'll lose my PCSPS(NI) pension"

**Facts:**

- Scheme members will not lose any pensions they have already earned in the PCSPS(NI). This can still be claimed after 1 April 2022 in line with the existing rules for these schemes
- Pension benefits from the PCSPS(NI) will continue to be linked to the member's final salary
- From 1 April 2022, members will build up a full pension in the alpha scheme. This means that their full pension pot at retirement is likely to be made up of a combination of PCSPS(NI) & alpha scheme benefits

**Fiction:** "If I don't retire before 1 April 2022, I'll have to wait until state pension age to claim my Civil Service pension"

**Fact:**

- From 1 April 2022, pension benefits from the PCSPS(NI) can be accessed at the same time as they can now

### 2. All members WILL be in the alpha scheme from 1 April 2022.

**Fiction:** "I've got protection, so I won't have to move to the alpha Scheme"

**Facts:**

- All PCSPS(NI) Sections will close on 31 March 2022
- All active scheme members will therefore be in the alpha scheme from 1 April 2022, including those that previously had full or tapered protection
- Members will be automatically moved to the alpha scheme on 1 April 2022 and do not have to do anything to ensure continuous pension scheme membership

**Fiction:** "The alpha scheme is worse than the PCSPS(NI)"

**Facts:**

- The alpha scheme and the PCSPS(NI) are all very generous
- Depending on individual circumstances, many members will benefit from moving to the alpha scheme
- Members will not lose any pension already built up in the PCSPS(NI)

### 3. You do NOT need to make any decisions now.

**Fiction:** "I'm being moved to the alpha scheme so I need to make a decision now about my pension for the Remedy Period"

**Facts:**

- Those affected by the McCloud remedy will be asked to make a choice about some of their pension benefits
- Scheme members do not need to do anything until they come to retire
- Members planning to retire **before 1 October 2023** should make decisions based on current rules. Once the required legislation is in place, these individuals will be contacted by Civil Service Pensions and offered their choice of pension benefits retrospectively. Any resulting changes to pension payments will be backdated to the date of retirement
- Those retiring **after 1 October 2023** will be asked to make the choice as part of their retirement process