

# What to expect...

## when you leave under an exit scheme.

This can be a Voluntary Exit, or a Voluntary or Compulsory Redundancy.

### This guide applies to:

- **Eligible employees:** You work either full or part time for an employer covered by the Northern Ireland Civil Service Compensation Scheme (NICSCS). You may be a member of the Northern Ireland Civil Service (NICS) pension schemes, partnership or have chosen to opt out of the pension.

<p><b>Your employer offers a NICSCS exit scheme.</b></p>	<p>Your employer offers a NICSCS exit scheme and you have applied to take part.</p> <p>They pass the details on to Civil Service Pensions (CSP) for quotations to be produced. CSP process the quotations, and pass them to your employer.</p> <p>If your application is accepted you will receive your quote from your employer. This will include some forms to complete if you want to accept the quote that has been supplied.</p> <p><b>Information:</b> The options you receive will depend on the type of exit scheme your employer has offered, the scheme you are a member of, how long you have been in the scheme and your age at your exit date.</p> <p>You can find additional information about the NICSCS terms, on the dedicated member pages on the Civil Service Pensions(NI) [CSP(NI)] website:</p> <p style="text-align: center;"><b><a href="http://www.finance-ni.gov.uk/civilservicepension-ni">www.finance-ni.gov.uk/civilservicepension-ni</a></b></p> <p><b>Please note:</b> If you have any queries on your service on your quote, you should contact your employer first.</p>
<p><b>By the deadline set by your employer.</b></p>	<p>If you want to go ahead, you need to return your completed forms to your employer who passes them on to CSP.</p> <p>Your employer will check to ensure all paperwork is received, and CSP may contact you to request further information or to check the options you have selected.</p> <p>If your forms are returned by the scheme deadline, your compensation should be paid within three weeks of your exit date. If your claim form is received later than this, it may result in a delay in making your compensation payment.</p> <p><b>Information:</b> Tax will be deducted from your compensation payment in accordance with the tax rules, which will be confirmed in the quotation you receive. Some or all of your compensation payment will be retained by CSP if you have decided to use it to buy out the reduction applied to your pension for taking it early, or if you have decided to purchase added pension.</p>

<p><b>Your exit date.</b></p>	<p>CSP will finalise your benefits and confirm them in writing.</p> <p><b><i>If you are over minimum pension age and have chosen to receive your pension immediately on a reduced basis:</i></b></p> <p>Your pension will be preserved.</p> <p>You will receive any lump sum compensation you are due shortly after your exit date.</p> <p>Your pension is held in the scheme until you choose to claim it.</p> <p><b><i>If you are over minimum pension age you can choose to receive your pension immediately on a reduced basis for early payment:</i></b></p> <p>Your pension will be paid immediately.</p> <p>You will receive the compensation payment and any lump sum you choose to take from the pension scheme after your exit date. If you are claiming your pension before your Normal Pension Age, your pension will be reduced for early payment.</p> <p>Your pension is paid by CSP and is due to start a month after your retirement date, paid monthly in arrears.</p> <p><b><i>If you are over minimum pension age and have chosen to receive your pension immediately but are using your compensation payment to buy out the reduction for early payment:</i></b></p> <p>Your pension will be paid immediately, if your compensation payment is sufficient to cover the full cost of the reduction, your compensation payment will be reduced by this amount and you will receive any remaining compensation as a lump sum.</p> <p>If your compensation payment is insufficient to cover the full cost of the reduction you (or your employer, at their discretion) have the option to make additional payments. A further what to expect guide regarding buying out your pension is available on the CSP(NI) website:</p> <p style="text-align: center;"><b><a href="http://www.finance-ni.gov.uk/civilservicepensions-ni">www.finance-ni.gov.uk/civilservicepensions-ni</a></b></p>
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**Please note:** These are guidelines only. Some cases may be more complex and will take longer to process. Visit our website for more information:

**[www.finance-ni.gov.uk/civilservicepensions-ni](http://www.finance-ni.gov.uk/civilservicepensions-ni)**