

Hi and welcome to civil-service-almost-live - this is your pension session. Really important that you are really informed about your pension benefits, what they mean and what you can do with them. Now we know that as part of your pay and reward package. Some people understand pensions, some people don't. Every year, we're normally on the road for about six weeks, and we're all over the country meeting lots of people, explaining to them about their benefits in detail, answering those thorny questions. But ultimately making sure that you're in control that you've got the information that you need to make the best decisions to understand what it is at the start of your career. As you go through your career, and what retirement means. We want to make sure you value, you understand your benefits, and importantly, you're planning for your retirement properly. So 'Brush up on your benefits' is all about how we can give you a whistle stop, 30 minutes, all the information that we think you need to make those decisions. Now importantly, one of the things I'll do today is talk about calls to action, what you need to do as a result of this session. So, first things first, go to the website. Where are we? Google 'Civil Service pensions' and we're there and you can find us easily. If you've not been to the website before, it's a really good mine of information. There's FAQ s on there, there's videos on there, there's lots of information that will mean that you are well informed enough to start making those decisions that you need to do. So we've only got 30 minutes, we'll go through a lot of the information. Now, either above or below, there'll be information and links to the Civil Service Pension Scheme website. Importantly, we want you to start making some decisions. So out of the 30 minutes, think of the shopping list once you brush up on your benefits of the things that you need to do. As we go through the 30 minutes, Andy and I will swap over, there'll be lots of information. And what we want you to do is make sure you take action. So without further ado, I'll hand over to Andy.

Thank you very much for that introduction, David. My name is Andrew Jones from Civil Service Pensions in Cabinet Office. I'm here to talk to you today about brushing up on your benefits. I want to talk to you more in detail about what benefits there are now, in our scheme and how good they actually are. Secondly, how we communicate with you on a regular basis. And finally, I want to touch on something that's going to affect pretty much every single member of our scheme, called them a McCloud judgement. First of all, let's have a look at what benefits we actually get. First things first, we get a guaranteed, inflation-proof pension. What that means is when you retire, you have an income, which increases each year in line with inflation. So we pay a contribution of anywhere between 4% and 8%. Then our main scheme, your employer, they pay anywhere between 26.6% and 30%. If you want to, you don't actually have to rely on solely having your main scheme benefits as your income when you retire. You have a choice of what we call 'boosting your pension'. And there are two ways you can do that. The first one being is 'added pension'. The way I always describe added pension, it's a little bit like Ronseal Quick Drying Wood Stain, it does exactly what it says on the tin. It buys you added pension in the scheme you are a member of. So if you're a member of Alpha, you can buy extra Alpha pension. If you're in Classic, you can buy extra Classic pension. There are two ways to actually do that. The first one being, and the most common, is using your salary, a deduction from your salary each month to pay for it. The second way you can buy a pension is through a lump sum from one lump sum payment each year. The other way you can go about boosting your pension is through a facility called Civil Service Additional Voluntary Contributions, or CSAVCs. This is where you can pay an extra contribution towards a private pension external to the Civil Service. And for that we use a company called Legal and General. What I would add to that is if you use or go down the CSAVC route, your

money is actually subject to market conditions because your money would be invested, where you decide for it to go to. One of the great things about our scheme as well is that in the event of your death your loved ones are looked after. A death benefit lump sum can be paid when you are in service. It can be paid when you've retired, and also if you've resigned from service as well. There is also a pension payable to your spouse or civil partner, or partner. Depending on what scheme you are a member of. There is also a pension payable to any eligible children you have in the event of your death as well. If you become too old to work, your pension can actually be brought into payment. So you're not worrying about your own financials dependent upon the severity of your illness or condition. This can often be enhanced. So how is that pension calculated? I'm going to show you an example of how the alpha pension scheme works. The reason for that is the vast majority of civil servants are currently a member of Alpha. Each year, we look at your earnings in between first of April and the 31st of March, that is then multiplied by 2.32%. You can see from the example on the screen that works out to be 510 pound a year. Now what happens is each year your pension is calculated and it builds up and builds up and builds up. As you can see from the graph on the screen, what we call those bricks out that we call them or refer to them as care bricks. So each year your pension is calculated, as I mentioned before it builds up. So what does it look like after 20 year period, if the person stays in the same job, all the way through the career never has a pay increase. As you can see from the chart, it will build and build and build each year. In 20 years time, their pension would be around about 10,000 to 10 and a half thousand pound. Next objects I want to talk to you about is how we communicate with you on a regular basis. We send out what two two statements each year to our membership. The main one is centred around about 500,000 people, which is the annual benefit statement. The second one is sent to a much smaller population, which is the pension savings statement. I'll explain why later.

Want to provide you the little bit of information about the annual benefits setting first, but I do have a question for you.

So what does your annual benefit statement actually provide? And what is it produced? On your benefit statements will be distributed or are being distributed from the end of June to the end of August. What this does is actually provide you with a snapshot of your benefits as at the 31st of March, they'll provide you with details of your own pension. Any automatic lump sum your information on your death lump sum, and details of your death beneficiary.

What I would always stress is check the information is held on there.

Because if you see an error earlier it is corrected, the easier it will be when you actually come to retire. The second statement I was telling you about was the pension savings statement. This is issued to a much smaller population, usually around eight to 9000 members. Those members are usually in our higher earnings bracket earning around about 100,000 pound in elder. However, people earning less than that could be caught up if they have a significant pay increase.

So why do you actually need to pay attention to your pension savings statement? The main reason being if you don't, you could get a tax charge

pension savings same in addition to people who are potentially going to breach their annual allowance, which is a tax threshold dictated by HM Revenue and Customs. So what should you do if you receive Well, first things first actually read the statement. Have a look on this seems website at the information sources that are available on there. If you speak to your employer, they can arrange for you a tax awareness session, which will help you to turn if you have a tax house to pay and secondly, how you can actually pay if you do have a tax charge to pay, the scheme can step in to support you. There is a facility called scheme pays, which uses your own pension to pay that tax charge. If that is something you want to do, please speak with a pension administrator

Thanks, Andy, that was really useful to know. So I mentioned the website before, the websites are really good jumping off point for lots of digital support that we can provide to you. One of those pieces that we launched last year is the pension portal. It's the one stop information that pertains to your details about your pension. So since last year, over 140,000 members have registered for the portal. And that means you've got your pension details, but your fingertips What can you see, you can see your annual benefit statement digitally, you don't need to think where is it paper version, you'll know where it is, you can check the details that we hold on file, you can also check the details of your death benefit nominee or nominees. And again, the important thing is being aware of who your nominees are, make sure they're up to date. And if you need to change them, Vishnu, you can do it online. So again, the pension portal really easy to log on to but a mine of information.

Now if you're not sure how to do it, there's a really good video on the website to show you how to Register lots of FA Q's as well to give you information to enable you to get on there. Once you're registered, then that's open to you. So are you going to use and register the portal, click the link, let us know what you think.

As Andy mentioned, its annual benefit statement season. So nearly half a million are going to be dropping on doormats over the summer. Really important that you read it, and on some information on there. Now always what we do is we put an insert into the annual benefit statement. And that's really just a bit of a reminder about things that are really topical, that we want to make sure that you're aware of. So this year is no different. There's an insert which on the one hand has take a dip into digital. Now you'll have heard me talk about the website. It's a really good jumping off point for lots of other digital services that we offer to you. So if you've not been there before, there's the pre populated model there. Is the portal of course, there's lots of information to do with videos or FAQ s, that again will help you to make better informed choices. So taking a dip into digital is really important. It could be one of those things on your shopping list after today. On the other side of the insert, we're talking about McLeod, or as we now like to call it, the 2015 remedy programme. Again, really important as members of the scheme that you know what it's all about. We give you bits of information on the Insert. There's a dedicated page on the website if you want to know more, and also Andy will be referring to it later on in today's session. So annual benefit statements, look out for the insert, make sure you read them. I mentioned before about the pension portal. And one of the other benefits of the pension portal is it's your gateway to the pre populated model. So the pre populated model does what it says on the tin. It basically enables you to model your benefits so you can get a window on the world and what your future could be based on what your benefits are. Now we launched the model in an old format in 2018. What you had to do then was clean the details yourself. A quarter of our queries came from individuals

keying in the wrong details. Now, the pre populated model does just that. Once you've registered for the portal, it recognises you. Therefore all your details are pulled forward, you don't need to do think what you need to then do is look at the information it presents. And that way you can start making some informed choices. So since launch, probably nearly 200,000 people have used the model. So the good thing is we know is a tool that really works. And again, it's one of those things in your arsenal that you can use to be better informed and make better choices. So again, if you've not done it before, register the portal from there go into the pre populated model and have a look around.

I mentioned before that its annual benefit statement season half a million are going to be dropping on doormats over the summer. Now I mentioned also that it's really important that you check your death benefit nomination details within the annual benefit statement, make sure the details are up to date. If they're not, you want to make sure you can change it. The good thing is this year for the first time, we have a new digital innovation. It's your death benefit nomination, online facility. So what that means is, you don't need to fill in a paper form. You don't need a wet signature. You don't need a witness, you can do it all online. So this year, once you register for the pension portal, you can then use the death benefit nomination online facility within the portal. Remember, I told you, you can check your pension details, and you can also check the death benefit nominee on nominees. Once you've done that if you want to make a change, you can do so. Remember, this is all about looking after your loved ones. It's making sure that the provisions are there for when you go. Abs will tell you what's there right now. If you need to change it couldn't be simpler this year. death benefit nomination online facility straight through from the pension portal. I mentioned before about the digital innovations that we've made. And another one that's coming along is the app, you can now get the civil service pension scheme website downloadable as an app to your phone. Remember, I talked before about being informed and having the right information. So you can make all those right choices based on your own circumstances. All the information that you need is now at your fingertips. It couldn't be here. So you can go to wherever you would normally go to download the app, and it's there on your phone. This is about us giving you access the information that you need wherever you want it whenever you want it. So are you going to download the app? Click the link and tell us what you think.

What you're experiencing today is punching power in a bit of a truncated format, but it's all the information that we provide to you to make better informed choices. Now, pension power as a product is something that we created a couple of years ago. And it's something that we deliver normally face to face. But clearly, in this time, we're doing it via webinar. And it's something which 50,000 people have enjoyed. It's an hour session, and we deliver it to you to give you a much better appreciation of what your pension benefits are. Remember, I talked about your pain reward at the start of this session, your pension is really important. So we want to make sure that you understand it, so you can make those informed choices. So pension power does stop. Now we've been delivering it for two years. We used to do it face to face. We're doing it now via webinar to lots of your colleagues out there. It's free to members. It's free to employees, but it's funded by the Cabinet Office. If you're interested in booking onto a pension power for you and your colleagues. It couldn't be easier. You can go to the training pages of my CSP website and book one of our sessions. We can do it live in your living room. So again, what Waiting for.

And now back over the next bit, I'm going to talk to you about his retirement. Now one of the most popular things or ways people retire in our scheme is a facility called partial retirement. What this does is actually ease you into retirement, you can still work and claim your pension at the same time.

To do that, you need to reduce your earnings by at least 20%.

But you do have to have it agreed with your line manager before you actually do it. We did have a case when partial time first came out, where people were just part time, didn't show up to work next day, and we got a lot of complaints. We don't want that to happen again. So how can that 20% be realised Most commonly, our members go part time. So instead of working five days a week, you might work for three, whichever fits into their work life balance.

Secondly, people can actually downgrade. So you could be a CEO and you might want to take less responsibility. So you will reduce your grade down so you have less responsibilities in your work, and also reducing your earnings by that relevant 20%. The one thing I'd like to raise you before anyone goes and part of the time is considered a bait. abatement is where you can earn more in your past retired earnings plus your passive at a pension by what you were earning previously, before you actually partially retired. It gets quite technical. So what would recommend you actually read the information that's held an ASCII website, one thing actually loves talking to people about is what do they want to do in real time. So it's things that you need to consider when you are coming to retire to fill your days. You have a lot of time, a lot of spare time to be doing what you want to do. Do you want to go on a basket weaving course in Bognor Regis? Do you want to go and learn to better? Do you want to look after your grandkids or things like that you have a lot of spare time to do it. So you what you need to do is actually think about what are you going to be doing when you retire?

Secondly, is thinking about how much lump sum you want.

Most of our schemes don't offer an automatic lump sum. But you can give up some of your pension to receive them. So how many think about do you want to take as much lump sum as you can to pay off your mortgage, go on holiday, buy a new car, things like that is something to consider If you want to retire early, one thing I would flag is that your pension can be can be reduced farther if it is brought into payment before your normal retirement age. One great option is that you can actually buy out that reduction so you don't see it. Again, there's more information on our schemes website, where you can find out how much that would cost. When I was talking about the annual benefits, earlier, I said you should check it each year. If you don't, that's fine. But always check your last one, at the very least to make sure that the information is held correctly. As soon as an A mistake can be seen. It can be corrected, so you're not waiting for your pension to come into payment. There are other support mechanisms there for you, which can be organised by your employer, if you wish to. This is what one of these is called the pre retirement course, which is held and run by my CSP. If you've not thought about retirement before. Again, it's something you should really consider attending to give you some idea of what you want to do and what your options are. So how long does the process actually take for a time? We usually say around about four months. Now, the reason for that if you're a bit like me, you've moved around different departments. You have a little bit of history in DDP a little bit of history in mld, a little bit of history in Cabinet Office. So it could be a need that the administrator could contact those different

employers to get some potential missing information on you. This is why it's important for you to check your annual benefits statement. Around about two months before you retire, you should receive a quotation pack from my CSP. This will detail how much pension you're going to get how much a lump sum you can get details of your spouse's pension or dependents pension and also within there will be what's called your personal details form. This form is extremely important. Without it, your pension cannot come into pain. The reason for that it contains the details of your bank account where you want your pension paid. Secondly, it actually asks what lump sum you want. So it details the benefits that you have chosen. Once you've returned that to my CSP, around about two to four weeks before your actual retirement, that is when you will get your finalisation letter, that means your pension is ready for payment. So the day after you retire, you're going to go check your bank account. If you've chosen a lump sum, it should be in there and your bank account should look extremely healthy. The last bit I'm going to talk to you about today is McLeod judgement, or as we're calling it, the 2015 remedy programme. Some of you will remember back in 2015, the vast majority of us moved into the alpha pension scheme. A small proportion of our membership rapidly offered protections so they didn't move into alpha or they would eventually move into alpha. At a later date, what the McLeod judgement determined was that those protections actually amounted age discrimination. Now, some of you may think, well, the McLeod judgement was only for the judges pension scheme. A few months later, HM Treasury in the government expanded out to all public sector schemes, who were part of 2015 changes. So be in the civil service. We offer those protections. So we need to work on the pension scheme to remove that age discrimination, who is affected pretty much everybody. Anyone who is in service on the 31st of March 2012, and still in service on the first of April 2015 will be caught up in this. That is whether you're still active in the civil service, you've retired, or resigned, or even dependence of those civil servants who have died will be caught up in this remedy action. But what more. The remedy a lot like the full picture is not yet known. However, what we understand is that members will be given the option for their affected service to be treated as either being in their pre 2015 scheme. So classic, classic plus premium or new boss or being treated on the alpha. The reason that members could still be treated as alpha is that a lot of members could be better off even those who were offered the protections. So every single person who falls into those brackets will be contacted and will be caught up in this remedy action. The thing we are very keen on is to get your feedback on how the remedy programme should go. Technical discussions have already taken place with trade unions and other interested parties to get a background information how that remedy will look. However, what we want to know is if it's right, is it right for you? Later in the year, there will be a public consultation where you can provide that feedback. Not only just from the civil service, but all affected public sector schemes, please keep your eye on the scheme website because as soon as the public consultation goes live, we'll be updating that to show how you can actually be involved. Thank you very much for listening to me. I'm going to pass you over to David, to wrap us up. But don't worry, you can hear and see me again, when we come on to your questions.

Thank you, Andy.

So we hope you enjoyed today's session, this was your opportunity to brush up on your benefits. That's what pension power is all about. Because you know, knowledge is power. So at the end of the day, we want to make sure though, that you take away some of the actions that you need to do to make sure you can make those more informed choices. Number one, goes to the website. If you haven't been to

the website already, please do. So it's your one stop shop for information. Next, have you registered for the pension portal. Remember, all your details are held there, including an online version of your annual benefit statements. Remember your death benefit nomination for the first time this year, you can update it online. So really important, check your abs, make sure it's right. If it's not, make sure you can change it. pre populated model I mentioned before, model your benefits, do the calculations to work out what your life in retirement could be like. And finally, if you haven't done so already, why not download the app. Remember, it's your pension details, right that the touch of a button at your fingertips on your phone. So remember what the session was all about. It was making sure that you are well informed and you have the power to make those decisions. That's what pension power is all about. So we know that you value and understand your benefits and can start making those right decisions to plan for your retirement, so we hope you've enjoyed it. Remember, pension power is available on a webinar near you live from your lounge. If you'd like to book us, you know what to do. Now it's over to you for the questions. So over to you.

Good afternoon, and welcome to 'Civil Service Pensions, Focus on your Pensions Benefits', live Q&A. I hope you found that useful. I'm Mick Mulligan, Head of Engagement for Civil Service Pensions in Cabinet Office and today I'm joined by Andy and David and hopefully we will be able to answer some of your questions. Now, as you can appreciate, we are limited to the nominal questions we will be able to answer because normally we run 23 of these sessions across all of the Civil Service Live events. So what we will do at the end of the session is we will record all of the questions. And we will be publishing those on the Civil Service Pension Scheme website. Together with answers and also links to pertinent questions. So hopefully, if you do not get an answer to your question today on this session, you will be able to go along with Civil Service Pensions Scheme website and get everything you need from them. Just a couple of quick updates before we go into to the Q&A. Since recording the video, as David mentioned, we've launched the death nomination option online on the online portal. And it's been running for about three weeks now. And we've had almost 3000 people complete the death nomination online. So that is encouraging, and I would suggest that more people need to do that for I think, given the early stages that it's good numbers and I think we want to continue to drive that. The same thing I want to touch on is to public consultation. We're expecting the public consultation to go live certainly prior to the parliament summer recess. So please again, keep your eyes open on this Civil Service Pensions scheme website. And we will be also issuing communications to your employer networks as we go forward. So, without any further ado, I will hand over to Andy, who will start asking the questions.

Hi, everybody. I thought here, you won't miss me for that much or that long. So that's a really good questions come through. So I'm going to start from the one of the most popular ones that I've seen coming through, which is about the landmark case, which has been successfully upheld in the Supreme Court, by firefighters and the judges in relation to the 2015 remedy programme, or as we previously referred to as McCloud. So this, as we say, will refer to two judgments, namely the McCloud which was the judges' scheme, and sergeant, which was the firefighters' scheme. And now what the judgement identified is, as I mentioned in the video, is that the transitional protections that were offered to some of our members actually mounted to unlawful discrimination. So what the government and Treasury decided was, it wasn't just those two schemes that would be affected, it'd be all public sector schemes, which the Civil Service is part of. So, technical discussions have already taken place with the unions to understand the best way forward, and how that discrimination will be removed, and people can be

treated fairly. So as Mick said, there's gonna be a public consultation this year, where further feedback will be gained to, like I say, determine that best way forward. So one of the questions we often get is who is actually affected and the broad stroke is is if you were in service on the 31st of March 2012, and were in service on the first of April 2015, then you're likely to be caught up in this whether you are still active, partially retired, retired, or, of course, we have to pick up people who have left resigned, retired things like that. The likely outcome will be is that members will be provided an option of how they want the affected service, or the affected service to be treated. And that would be either remaining in the 2015 scheme, ie alpha, or being put back into the pre 2015, so Classic, Classic-plus, Premium, or Nuvos. The reason it's not just a blanket approach, and putting everyone back in is again, as I mentioned on the video, is that a number of people are better off being in Alpha. And we want to make sure that members are given that choice of how they want their pension treated and with that, a lot of support will be given from us as the scheme manager and Cabinet Office and through different calculations, communications, things like that. Please, as we say, keep up to date on all the information as soon as we are aware of anything or any advances on the McCloud discussions. We do publish on the Civil Service Pension Scheme website of where there are dedicated and their pages covering the 2015 remedy programme.

Moving on, so we can try and get as many of the questions in as we possibly can.

I think this one is going to be for myself again, and it's quite a good subject and something I'm quite keen on, as myself, especially as a carer is someone who joined the Civil Service back in July 2019.

Wrong sorry, completely. wrong question. I just saw his scheme in 2019 opted for the enhanced pension, I am 54, at what age will I be able to receive the Civil Service pension?

Quite simply it all depends on which scheme you are a member of. First things first, you need at least two years, what we call 'qualifying service'. So you need to be employed for at least two years in the Civil Service to actually enable you to get a pension. And then the retirement age associated to when you actually take that pension depends on the scheme you are a member of. So for those members who were in Classic, Classic plus or Premium, can have a pension paid from age 60. The normal retirement age for those three schemes, under Nuvos it is age 65, whilst in the Alpha scheme that mirrors your state pension age, so anywhere at the moment between is it 65 and age 68. Like I say, it all depends on your own personal circumstance. On the flip, there is a slight difference, and something I'm personally quite keen on, is something called the minimum retirement age; so when can you actually retire? Now what this all depends on is when you actually joined the Civil Service. And so those who were in service before the 6th April 2006, have what's called a minimum retirement age of 50. So that element of your pension captured come into payment from age 50. Whereas those who came in after the 6th April 2006, they have a minimum pension age of 55.

And so what I would caveat that with, is if you do take your pension early, there is a reduction applied to your pension for each year it is taken early.

Next question will be...

Nope, sorry. Let me find it.

So the other question was surrounding an individual who had a period of unpaid absence in the Civil Service and how they could actually make that up. I've seen a couple of questions come through, around how people can go about boosting their pension to enable them to get either make up any missed contributions that they may have made or any missed pension through to how can they can get a better pension when they actually come to retire. So, again, in the video, we mentioned this, there's a couple of ways that you can do this. And that is through a thing called Added pension are referred to as the Ronseal quick dry wood stain. So that is where you increase your own Civil Service pension, and so if you're a member of Alpha, it boosts your Alpha pension, if you're a member of Classic still, it boosts your Classic pension, so on and so forth. There are two ways you can actually go about doing that. The first being is through periodical contributions, so deductions from your pay, which will increase over time, or if you have a cash lump sum lying around, you can use that to buy extra pension as well. Secondly, there's one, which we call CSAVCs are the full name for his Civil Service Additional Voluntary Contributions, which is a private pension external to the Civil Service. And with this, your money is invested in different markets where you actually want it to go. We use Legal and General as the sole provider. We used to have a number of providers but we the decision was made at about two years ago now to go down to the one too get a better return, for our membership. There's a lot of information again on this scheme website. And when we post these questions, all links will be provided to where you actually can find more information.

So, got one question that's come up, and I'm going to pose this to you, Mick, if that's all right.

"If I go part time from age 60, will I pay the full time pension amount?" I think this is basically saying about if someone goes part time from age 60, will the contributions be based on their full time pay? But secondly to that is how would their potential pay that is used to actually calculate that pension? How is that affected if an individual goes part time?

Thanks, Andy. So yeah, so this is this is quite a common question actually. So the contribution you make is based on a percentage of your salary. So and that's done in bands depending on what your salary is so, so the contribution rate was based on your actual salary. However, from a from a calculation perspective for Classic, Classic Plus, Premium, the calculation of your pension is actually based on full time salary, because those schemes are actually based on service, plus your salary. So you're already so accruing a reduced amount of service, so as a result of that your pension is actually based on the service x by your full time equivalent salary, not not the actual salary.

And is that enough and you if you need more?

I think that answered it perfectly. Thank you very much. So just to confirm, those individuals who are part time, differential pay that is used to calculate their final pay, the pay that is used to calculate their final pension would be based on their full time equivalent salary because their service is pro-rata-d. Thank you very much, Mick.

Next question, I'm going to raise to you David if that's all right.

So this is around the booklets that are available, or publications, as we call them on the website, is there any hard copies available of those booklets?

In a word, no. And the reason for that is because obviously, as soon as something's printed, it goes out of date. And that's one of the biggest challenges that we have. As things change regarding the scheme rules or whatever, we want to make sure that our members have the most up to date information. The reason that we always talk about going to the website, first of all, is that it's got the most up to date information on it. However, as a member, if you require something, for example, in large print format, or you need something in Braille then that can be accommodated. So for example, somebody might receive their annual benefit statements and need a copy of large print we can arrange that that's no problem, or people would need to do is contact the enquiry centre either by email or by phone. Currently, we're on the reduced service from phones due to COVID. But normally, people could just contact us and we'll arrange that. So, as I say, no to printed booklets, because they're out of date as soon as they're printed. But obviously everything is on the website. So I'd encourage people, first course, of course, should be the website.

Brilliant. Thank you very much, David. If anyone does fall in that bracket, again, on the website, there are the contact details for my CSP, either as there's a reduced service on the telephone at this moment in time, but email, things like that, all over it. Thank you very much, David. Thank you. Actually, I'm going to continue for the next question, if that's all right. And this is around the how much time a member should give the administrator and let's say let's say the employer as well, for when they actually want to come to retire. Okay, well again on the website as I will keep on proposing and there's something called the What to Expect guide and we created these a number of years ago now and they literally to use your phrase, 'it does what it says on the tin'. So the 'What to Expect Guide' will say to you how long it would normally take to go through the retirement process, now really thinking about retirement is one of those things that we want to make sure that people are doing, and that's why we do things like pension power. If you are thinking about retiring, first of all, there is a pre-retirement course that you can go on. It's been delivered by webinar at the moment. But the pre-retirement course it would also link you into things like the What to Expect Guide, we say normally around four months where you need to give notice that you would like to retire. And some people say 'Why does it take so long? Why's it four months?' And the way we normally explain this is that often now careers are like crazy paving rather than a career path. So I think you mentioned in the video on the way you talk about somebody may have service in DWP, HMRC, they may have taken a career break, they may have come back on part time to consolidate all that information takes time. We obviously want to make sure that when we do the crystallisation of benefits, which basically means when we work out how much it is that you're going to get, we need to make sure that your career history is complete. And it may mean, we have to go to a number of employers rather than just one, because you may have jumped around quite a bit in your career, and that's why we say four months. So for those who want to know more, if you visit the website and type in 'What to Expect Guides', there's a variety of them, or one of them specifically is about what to expect when you come to retire.

Brilliant. Thank you very much, David. That is good to know. Thank you.

So I'm conscious that we're approaching the time there's one question which a lot of people have been answered/answering asking, sorry, I'll get the right format, is around the what we are calling 'the cost cap' or the 'pension valuation'. This is about the number of contribution/ amount of contribution a member's been paying, and Mick, I'm hoping you could be answer this question for us.

Yeah, of course, And, so just very quickly because I am conscious we've got literally one minute, the government were going to take a valuation of the public service pensions scheme including assessing the cost of the schemes against the cost cap, which could have resulted in automatic changes in employee contributions or benefits. In January 2019, the government announced the pause for the cost cut mechanism because of the McCloud judgement. And so at the moment, we're in a bit of a hiatus and waiting to see what happens next. And with regards to the McCloud judgement, and we are waiting to see what will happen with regards to the cost-cap element of that. And we are hoping that later on in this year, we will get an update on the cost cap mechanism and find out what will happen next. So that's very briefly what's happening with the cost cap mechanism. And what will say is that we are very aware we're going to get caught off in a moment. Apologies that we couldn't get to all your questions. It's been really good that we've had lots and lots of questions. We will record them. We will clear all of the answers and publish them on the website with links to relevant information and videos. And so please do keep an eye on that. It will probably be towards the end of July/early August, we will put something up on the front of the website on the carousel to let people know it's there. And, and I think that will not only allow you to get precise answers to the questions, but then link through to, as I said, videos, and guidance and thank you very much for the time today. Appreciate it a little bit late in the day, and a lot of other things going on. But I do feel passionately that civil servants need to both value, understand and look into their pensions a bit more because it is one of those things that is boring, is scary, is one of those things that you keep putting off. But really, it's very important that you're looking at it and use it and do it. The video will be available on the Civil Service Live website, and I feel a bit like a poor presenter on the TV, but there you go. And, as I said, hope it's been useful, and the next thing we do something like this, we'll hopefully have a few more whizzy videos and some music because David is very keen on that. I'm very much on your tract; we need to get people's attention, and then we can give them information. So So that's all for me, I think. Thank you very much for your time. Have a great afternoon. Bye Bye

Bye, everyone.