

## ICO Pension Arrangements

ICO staff are entitled to join the Civil Service Pension Scheme (CSPS)

The CSPS provides excellent benefits for members and having a civil service pension can be considered to be a significant benefit of working for the ICO.

Your Civil Service pension may be one of your most important sources of income when you retire. It is important that you regularly review your arrangements to ensure they continue to meet your requirements.

Under the umbrella of the CSPS there are five different pension schemes, as listed below.

- **classic** – a defined benefit scheme, now closed to new members
- **classic plus** – a defined benefit scheme, now closed to new members
- **nuvos** - a defined benefit scheme, open to new entrants from 30 July 2007
- **premium** – a defined benefit scheme, closed to new members from 30 July 2007
- **partnership** - a defined contribution arrangement with an employer contribution, open to most new entrants.

Which scheme you are a member of is determined by when you joined the ICO or if you were in CSPS prior to joining. Alternatively you may have chosen to join the Partnership scheme if you decided not to enter into one of the other four schemes.

### Further information

Further information is available on the civil service pension website at:

<http://www.civilservice-pensions.gov.uk/>

### Contacts

If you need to speak to someone about any of the CSPS schemes, in the first instance please contact a member of the HR team. Our pension administrators are Capita Hartshead. Depending on the query you may be required to contact the **Capita pension helpdesk on 01737366019**.