

# Civil Service Additional Voluntary contribution Scheme (CSAVCS)

June 2025





# Welcome to your AVC

**Wherever you are on your savings journey, we want to make sure you have access to the tools and information you need to help you create your future.**

The Civil Service Additional Voluntary Contribution Scheme (CSAVCS) is a savings plan that's designed to help you build up an additional **pension pot** which you can use to take an income and lump sums from the **minimum pension age\***, or the date you plan to access your pension savings.

Throughout this booklet, when we refer to 'the Plan' we are referring to the Civil Service Additional Voluntary Contribution Scheme (CSAVCS).

This guide explains how it works and how to make the most of it. Where we've had to use a term that you might not be familiar with, we've highlighted it in **blue** the first time the term is mentioned on a page. You'll find a definition of each of these terms on pages 23 and 24 of this guide.

\* Some **members** have the right to take income and lump sums from age 50. For details of who to contact regarding this, please go to Contact Information on page 22.





# What your AVC pension can do for you



## Contributions

Only you make contributions to the Plan; [your employer](#) will not contribute.



## Tax relief

The government helps out too in the form of [tax relief](#). You can find out more about how this works for you under 'contributions' on page 6.



## Access to your money

You can access the money you've built up from the [minimum pension age](#), (50 if you have the right to take benefits earlier) or at a later date that you choose. You'll get some of it tax-free as well.



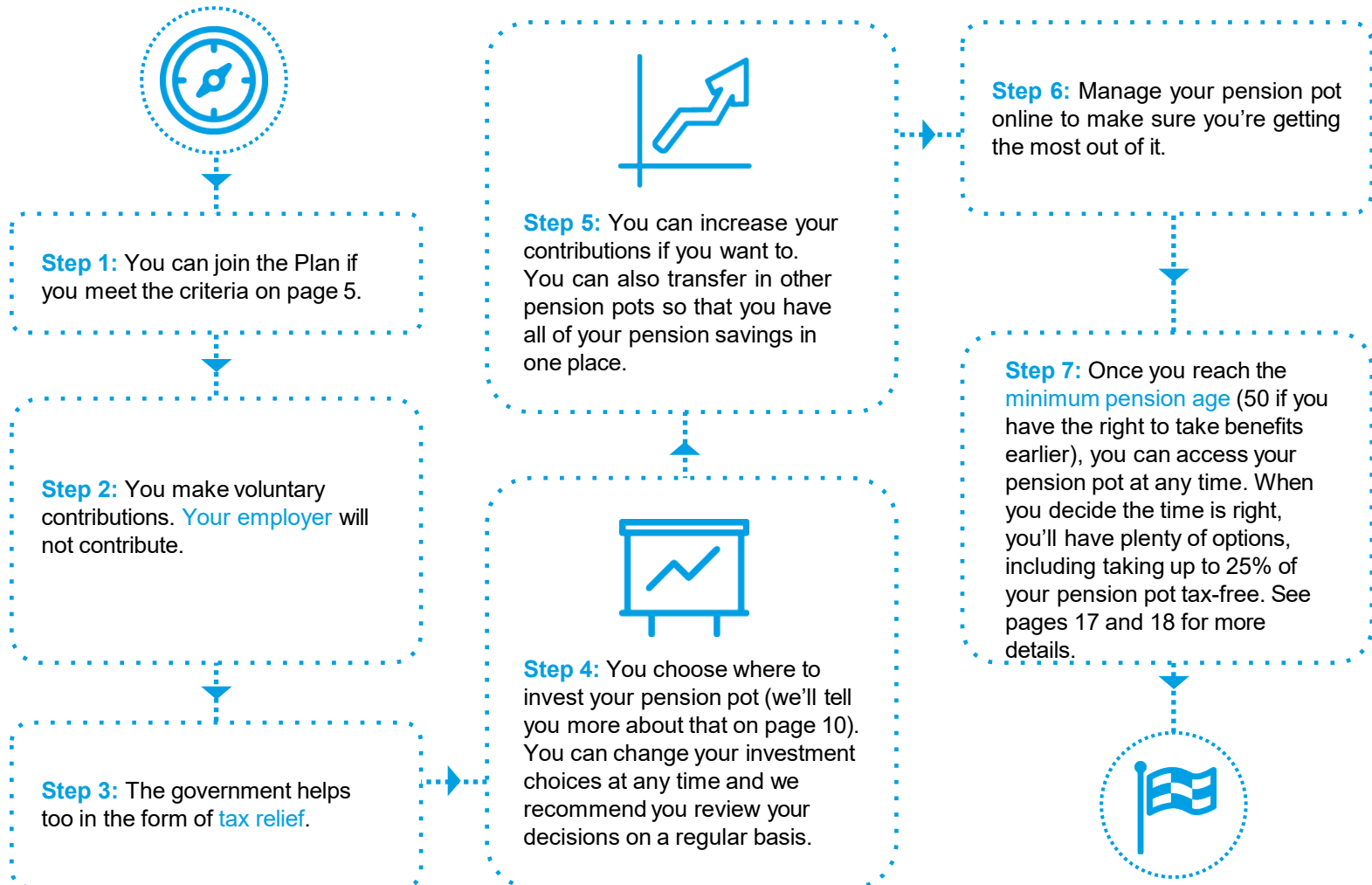
## A portable pension

You can take it with you if you change employment. You may also be able to transfer in any pension savings you have from other jobs. Find out more about transferring here: [Transfers](#)





# How your pension pot works





# Joining the Plan

You can join the Plan if you're aged over 16 and are you are currently an active **member** of one of the following schemes:

- Classic**
- Classic plus**
- Nuvos**
- Premium**
- Alpha**

If you wish to join the Plan you can do so by completing a 'Joiner Form', which is available from your Plan website.

Your Plan website address is: [civilservicepensionscheme.org.uk](http://civilservicepensionscheme.org.uk)

Your application form needs to reach **your employer** at least one month before the deductions are due to be made.

## **Important Note**

If you change employer, you will be joined to the CSAVC with your new employer. This will mean a new policy is created and this will be invested in the default fund. If you wish to change your investment fund choice, please go to your online account and update your details. If you wish to combine both policies, please contact Legal & General on 0345 076 0276.



# Contributions explained

## What is pensionable pay?

This means all earnings which could count towards your pension. They can include non-cash items, for example, uniforms or accommodation.

## How will your contributions be collected?

Your pension contributions will be taken from your pay before tax and paid to Legal & General through [your employer's](#) payroll. This means that you will benefit from full [tax relief](#) up front on your contributions.

### Quick tip

The more you pay into your pension pot and the longer you pay, the more you're likely to have when you come to take your money. Although, you'll need to remember that the amount you'll have isn't guaranteed and that the value of your pension savings can go down as well as up.

We understand that your pension savings are unlikely to be your only financial commitment, but you should regularly review how much you are paying to make sure that you are staying on track for the retirement you want.

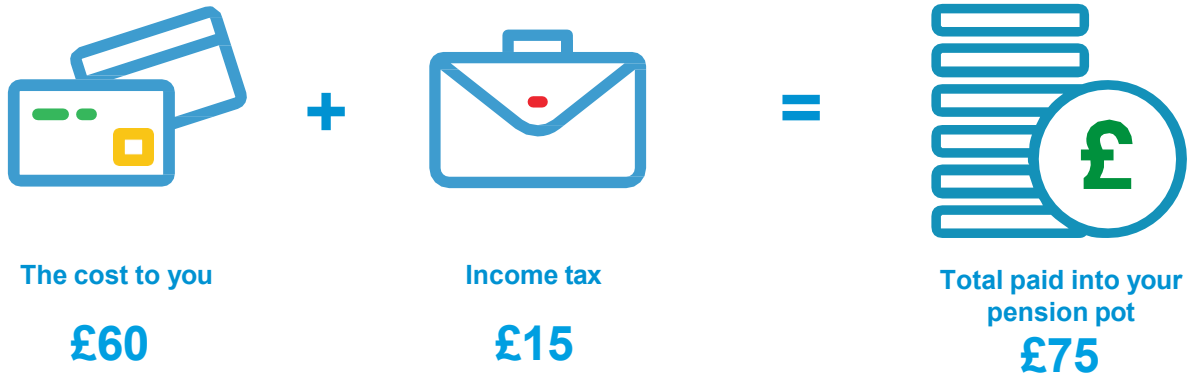




# Example

In this example, you contribute 3% of your pensionable pay.

Based on earnings of £30,000 a year, the monthly contribution to your pension would be:



For a full breakdown of how this example has been calculated, please refer to page 25.



# Changing your contributions

You can change the amount you pay into your pension at any time; however, your application form needs to reach [your employer](#) at least one month before the deductions are due to be made.

You'll need to tell your employer and they'll make the adjustments from the next available pay date.

## **Contributing occasional lump sums**

You can make additional contributions into the Plan through payroll.

You can also make additional one-off contributions direct to Legal & General, providing you are paying regular contributions to the Civil Service AVC and are therefore an "active" [member](#).

If you'd like to make additional payments at any time, just contact either your employer or Legal & General (depending how you wish to contribute) at the address shown on page 22.





# If you decide you don't want to be in the Plan

You can stop contributing to the Plan at any time.

If you leave the Plan, your money must stay invested until you are at least at the [minimum pension age](#) (50 if you have the right to take benefits earlier). You don't have to stay with us; you may be able to transfer your [pension savings](#) to another pension provider.





# Investing your pension savings

When you join the Plan, your savings will be invested in the **Legal & General Target Dated Fund**.

The fund has been chosen by the Trustees as it aims to provide investment growth over the long term and is judged to be suitable for most [members](#).

If you would like to make your own investment decisions, you can find more information about the choices available on your Plan website.

There is now more flexibility than ever before when you come to take your money, so it's important to review your investment choice regularly to make sure it matches your retirement goals.

We'll write to you several months before your retirement date with more information about the options you have.

## Changing where your pension savings are invested

You can change where your pension savings are invested at any time.

- Online: go to the Plan website, and log into **your online account**. You can see the different funds and change the way your pension savings are invested
- By phone: you can call Legal & General direct on **0345 076 0276**. Call charges will vary and calls may be recorded and monitored.

### Quick Tip

If you are thinking about switching funds, you may wish to talk to an independent financial adviser to make sure the funds you invest in are right for you and your future plans.



# Charges

There are two charges we apply to your [pension pot](#). To keep it running smoothly and manage the funds you're invested in.

- **Annual management charge (AMC):** covers the cost of running your pension plan as agreed with [your employer](#). This is calculated daily and deducted once a month by selling units in your pension savings.
- **Fund management charge (FMC):** covers the cost of managing the fund or funds you're invested in. This charge is included in the unit price. Unit prices are calculated daily and the charge is reflected in the value of your pension savings.

You'll only see the AMC deductions on your annual statements. The FMC is included in the price of units in your chosen fund(s).

Here's an example of what the total charge could look like:

If your pension pot is worth £10,000 throughout the year, and you're invested in the Legal & General Target Dated Fund, you'll pay the following charges:

AMC	0.12%	£12
FMC	0.15%	£15
Total for the year	0.27%	£27





# Keeping track of your savings

You can check the value of your [pension savings](#) and review your fund(s) at any time by going to the Plan website and logging into **your online account**.

Each year we'll create a statement for you. Your statement will be available in **your online account**, and we'll let you know when it's available to view.

The statement will set out:

- the current value of your pension savings
- the fund(s) it is invested in
- a projection of the benefits at your expected retirement age
- the transfer value if you were to move your pension savings to another pension plan
- total contributions paid into the Plan for you during the previous 12 months.

Your Plan website address is: [legalandgeneral.com/csp](http://legalandgeneral.com/csp)





# When can I take my pension savings?

You can access your [pension savings](#) at any time from age from the [minimum pension age](#) (50 if you have the right to take benefits earlier) regardless of whether or not you've:

- stopped working, or
- you have decided to access any other pensions savings you may have.

You'll need to think carefully about when is the right time so you can make sure your pension pot is big enough to last.

Unless you tell us something different, we'll assume you're going to take your benefits at 67. If you're over 67 when you join the Plan, we'll assume you're going to take your benefits at 75.

You can change your retirement age at any time. It's important that you choose an age that realistically reflects when you expect to take your benefits, for two reasons:

1. We'll use your retirement age to estimate the value of your pension pot, so when we send you our yearly forecasts, they'll be more realistic.
2. If you decide to invest in a 'lifestyle strategy', it will automatically adjust your investment depending on how far away you are from your chosen retirement age. If this isn't the age you actually want to access your pension savings, the investment strategy will be less effective.

The most important consideration as you approach retirement is that your investments are right for you and reflect how you want to take your money when the time comes.

Four months before you reach retirement, we'll send you a pack setting out all of the options available to you.

You can always change your retirement age as your future plans become clearer. You can do this by logging into **your online account** and sending us a secure email.

## Remember

Your annual statement will show estimates of your projected benefits at retirement so you can see if you're on track and make changes if you need to.

## Helpful hint

You can check the value of your pension pot in your online account at [legalandgeneral.com/mya](https://legalandgeneral.com/mya).



# Your options when the time is right



## Take your whole pension pot in one go

You can take the whole amount in one go. Up to a quarter can usually be taken tax-free – the rest will be taxed as income. If you're considering this option, you may need to plan how you will provide an income for the rest of your lifetime.



## Take your pension pot as a number of lump sums

You can leave your money in your **pension pot** and take lump sums from it as and when you wish until your money runs out. You can decide how much to take out and when. Any money left in your pension pot remains invested, which may give your pension pot a chance to grow but it could go down in value too.

You can usually take up to a quarter of your pension savings as a tax free lump sum and any further lump sums or income will be subject to income tax.



## Get a flexible retirement income

You can leave your money in your pension pot and take a regular income from it. Any money left in your pension pot remains invested, which may give your pension pot a chance to grow but it could go down in value too.

Up to a quarter of your pension pot can usually be taken tax-free first, and then any other withdrawals will be taxed.

### Important

Active members should wait for their final contribution to be received before claiming their pension or leave a minimum of £100 uncrystallised in their policy to allow for future contributions to continue to be received.



# Your options when the time is right



## Get a guaranteed income

You can use your [pension pot](#) to buy a lifelong, regular income - also known as an [annuity](#) - to provide you with a guarantee that the money will last as long as you live or for a fixed term. You can also choose a guaranteed income that increases with inflation and/or continues to provide an income for a [dependant](#).

Up to a quarter of your pension pot can usually be taken tax-free and any other income you take from it will be taxed.

If you choose this option you can't change your mind later.



## You can choose a combination of one or more options

You can also choose to take your pension using a combination of one or more of these options. If you have more than one pot, you can use the different options for each pot.



## Your state pension

Your benefits from the Plan will be payable in addition to any State Pension you will be entitled to.

### Important

Whichever option(s) you choose, you can usually take up to 25% of your pension pot as a tax-free lump sum.

If you do this, the value of the lump sum will be checked against your [lump sum allowance](#). This is the maximum amount of money you can take as tax free lump sums from all the pensions you have (not just your employer's plan).

While you can still take out money over this allowance, you will need to pay income tax on it.

You can find out more about tax rates and allowances in the Tax Year Rates and Allowances Sheet on your Plan website.

Active members should wait for their final contribution to be received before claiming their pension or leave a minimum of £100 uncrystallised in their policy to allow for future contributions to continue to be received.



# If things don't go to plan

## If you can't work due to illness or injury

If you become seriously ill or incapacitated and unable to carry out your normal occupation, you may be able to take your pension benefits before the [minimum pension age](#) (50 if you have the right to take benefits earlier).

You will need to provide written evidence from a registered medical practitioner which confirms you're unable to perform your role because of physical or mental impairment.

In cases of limited life expectancy, which is defined as less than one year, it may be possible to have your entire [pension pot](#) paid out as a cash lump sum.

The payment of your pension savings under these circumstances would currently be made tax-free, as long as it didn't exceed your [lump sum](#) and [lump sum and death benefit allowances](#), and you were under 75 when it was paid out. No other benefits would be payable to you or your [dependants](#) from the Plan.

## If you die before taking your benefits

When you join the pension Plan, you will be invited to nominate the person you'd wish to receive the benefits you have built up in the Plan in the event of your death.

You can choose as many beneficiaries as you like and we'd recommend you review your choices on a regular basis.

The 'Nomination of [Beneficiary](#)' form can be found on your Plan website and should be completed and returned to us as soon as possible.

### Important

The Trustees aren't bound by your choice of beneficiary but they will use your completed form as a guide.



# If things don't go to plan

For instance, if you die with **dependants** under 18 at the time of your death, the Trustees may pay the benefits into a trust fund which your dependants can only access when they turn 18.

Similarly, the Trustees may choose to use all or part of your **pension pot** to secure a guaranteed income for your dependants. This decision would be made if the Trustees felt a regular income was more appropriate for your dependants than a one-off lump sum.

## **Divorce or dissolution**

If you're involved in a divorce or the dissolution of a registered civil partnership, your pension pot will be taken into account by the courts when deciding upon any settlement.





# Leaving the Plan

If you decide you want to leave the Plan or stop paying in, there are a number of options available to you.

## Your Options

<b>Option 1</b>	<b>Leave your pension savings in the Plan</b> Leave your <a href="#">pension pot</a> invested with us until you choose to take your money (which can be at any time from the <a href="#">minimum pension age</a> , or 50 if you have the right to take benefits earlier). You can continue to choose which funds to invest your pension pot in but you can't make any more contributions into it. If you choose this option, Options 2 and 3 below will continue to be available to you in future.
<b>Option 2</b>	<b>Transfer your pension pot</b> Transfer the value of your pension pot to another pension plan. You can do this any time before you access your pension savings. Full transfers out are only allowed for deferred members, active members can only request a partial transfer out and should leave a minimum of £100 in their policy.
<b>Option 3</b>	<b>Access your pension pot</b> If you are the minimum pension age (50 if you have the right to take benefits earlier) or over, you'll be able to access your pension savings if you so wish. See pages 14 and 15 in this guide for the options open to you. Active members should leave a minimum of £100 in their policy to allow for future contributions to continue to be received.

If you want to leave the Plan or stop paying in, contact your HR department.

### Important note

If you leave [your employer](#) or the Plan, your contributions will stop (both regular and one off contributions). This could have a significant impact on the value of your benefits when you come to retire so you should think very carefully before leaving the Plan. If you change employer, you will be marked as a leaver from your existing CSAVC with your previous employer. A new policy will be created with your new employer and this will be invested in the default fund. If you wish to change your investment fund choice, please go to Manage Your Account and update your details. If you wish to combine both policies, please contact Legal & General on 0345 076 0276.



# Important information

## The Trustees

The Plan is part of the Legal & General Mastertrust (the Scheme). The Mastertrust is a Defined Contribution (or money purchase) pension scheme which different employers can join. It is overseen by a board of Trustees who are legally bound to look after your money and put your best interests first.

The current Trustees are:

- Legal & General Trustees Limited;
- The Law Debenture Pension Trust Corporation plc;
- Vidett Trustee Services Limited; and
- Independent Trustee Services Limited

If you'd like more information on how the Mastertrust works you can visit the Mastertrust website:

[legalandgeneral.com/workplacebenefits/mastertrust](https://legalandgeneral.com/workplacebenefits/mastertrust)

The Trustees appoint Legal & General Assurance Society Limited to administer the Scheme on their behalf.

Your employer has joined the Mastertrust by deed of participation.

The Pension Scheme Tax Reference (PSTR) is 00773690RXL .

## Scheme documents

The following documents are available on request. For details of who to contact, please go to Contact Information on page 22.

- The Trustees' Annual Report which contains general information about the Scheme
- The Trust Deed and Rules
- Deed of Participation
- Statement of Investment Principles which describes the Trustees' investment strategy

## Scheme changes

Your employer may, with the consent of the Trustees, amend the terms of the Scheme at any time if they wish, in accordance with what's known as their 'Deed of Participation'.

The Scheme Rules may change in future – you'll be notified of any changes that may affect you.

Your employer plans to continue the Scheme indefinitely. However, it's always possible that things will change in the future that lead to the Scheme being discontinued.

The Trustees also have the power to wind up the Scheme which would mean your employer could no longer participate in it. These decisions aren't taken lightly and should it ever happen, you will be notified well in advance with details of all your options.



# Important information

## Changing your personal details

Make sure your personal details are up-to-date so you always receive your annual statement and other important communications.

You can make your changes in your online account or by contacting us directly using the contact details on page 22.

Remember to keep your nominated [beneficiary](#) up-to-date too.

## Questions and complaints

If after reading this booklet you have any questions or comments, please refer to page 22 for ways to get in touch.

If we're unable to resolve your queries, or if there's something you don't agree with, there's a formal dispute procedure you can follow. The helpline can give you all the details. Formal complaints must be made in writing.

## The Financial Services

### Compensation Scheme (FSCS)

The FSCS is designed to pay customers compensation if they lose money because a firm is unable to pay them what they owe for any reason.

In the event of a failure of the Investments held in the Legal and General WorkSave Mastertrust, the Trustees may, on your behalf, be entitled to claim compensation. The maximum compensation available from the FSCS is 100%, without limit, of a valid claim for any loss incurred.

You can find out more about the FSCS on its website at [fscs.org.uk](https://www.fscs.org.uk) or by calling 0800 678 1100.

### Legal note

This booklet is intended as a summary of the terms and conditions of the Scheme. If the information in the Scheme Rules and this booklet ever conflict with each other, the Rules will be overriding. You can contact Legal & General for a copy of the Rules if you'd like to see them.

The information in this guide is based on the Trustees' and Legal & General's understanding of current legislation, and HMRC practice. These can change without notice but the Trustees will let you know as soon as they can if a change is made that significantly impacts you.



# Important information

## Data protection

Legal & General and the Trustees may use the personal information that you or [your employer](#) has provided to us for (amongst other things):

- dealing with your enquiries and requests for products and/or services from Legal & General,
- administering your plan and processing any claims, and/or
- carrying out market research, statistical analysis and customer profiling.

Our privacy policies set out more detailed information on how we use your personal information (including, our processing activities, the lawful basis for our processing, how we transfer and share your information and/or any information prescribed by data protection law). A copy of the Legal & General privacy policy is available at [legalandgeneral.com/privacy-policy](https://legalandgeneral.com/privacy-policy) or otherwise upon request; the Trustees have their own privacy policy and that is available at [legalandgeneral.com/workplacebenefits/mastertrust/news-events](https://legalandgeneral.com/workplacebenefits/mastertrust/news-events). Any changes to these privacy policies will be posted on the respective websites from time to time.

If you make a claim, we and Legal & General may share your information (including personal information) with other insurance companies to prevent fraudulent claims. Your details will also be checked with fraud prevention agencies and if fraud is detected we will share the relevant details with fraud prevention agencies. Law enforcement agencies may also access and use this information. Legal & General and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit-related accounts or facilities or otherwise,
- managing credit and credit-related accounts or facilities,
- recovering debt,
- checking details on proposals and claims for all types of insurance, and/or
- checking details of job applicants and employees.

If you would like to receive details of the relevant fraud prevention agencies, then please write to us at: Legal & General Group Financial Crime, Workplace DC Pensions, PO Box 1560, Peterborough, PE1 9AP.





# Contact information

## Plan administrator contacts:

### Legal & General

Workplace DC Pensions  
PO Box 1560  
Peterborough  
PE1 9AP

**Tel: 0345 076 0276**

### Opening times:

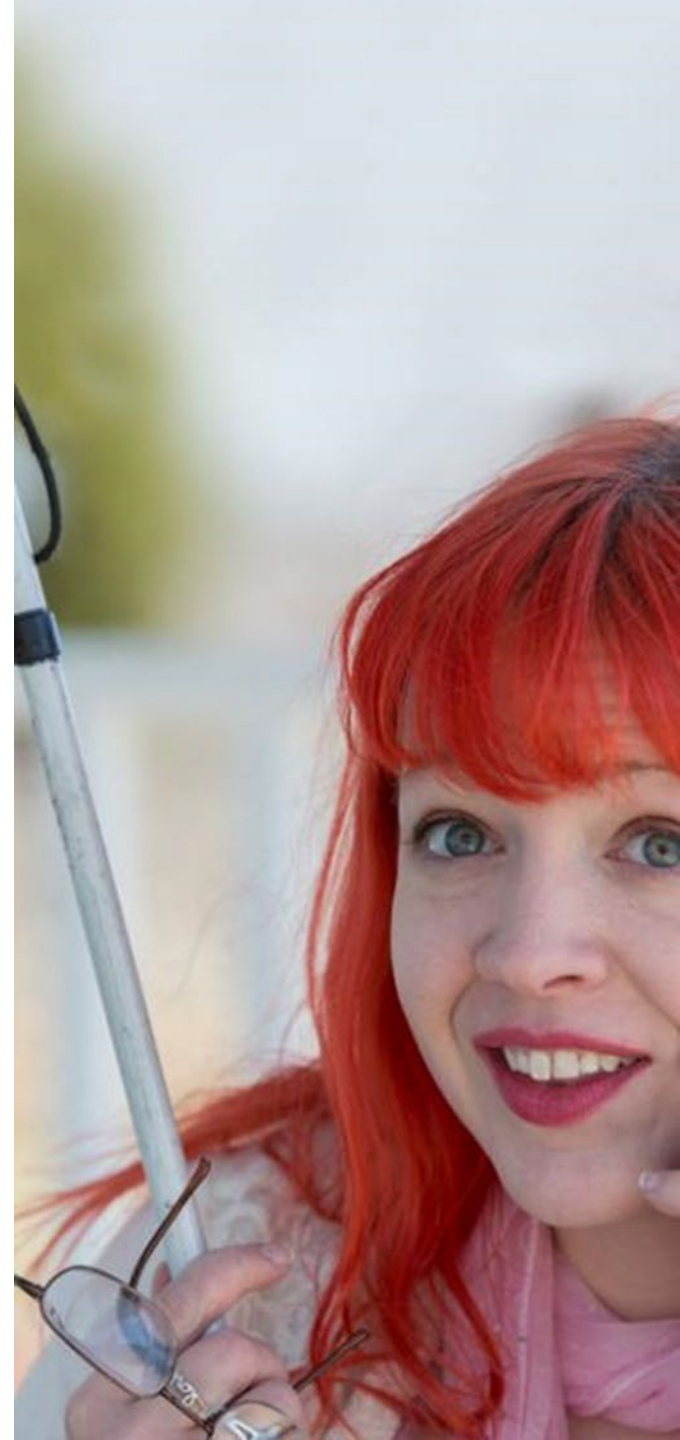
Monday to Friday 8.30am – 7.00pm

Call charges will vary and the calls may be monitored or recorded.

**Email:** [employerdedicatedteam@landg.com](mailto:employerdedicatedteam@landg.com)

## Employer contacts:

**Please contact your usual pensions contact at your employer**





# What do the blue terms mean

## **Annuity**

An insurance policy that uses the value of your pension savings to provide you with an income, which can be payable for the rest of your life, depending on the type of annuity you buy. The amount you receive will depend on a number of things including the value of your pension savings, your age, your health and the annuity rates available when you purchase one.

## **Beneficiary**

The person(s) you wish to benefit from your pension savings, should you die.

## **Dependant**

Your spouse, registered civil partner or any other person who in the opinion of the Trustees is financially dependent upon you.

## **Lump Sum Allowance (LSA)**

When you access your pension, you can usually take up to 25% of it as a tax-free lump sum.

Your 'Lump Sum Allowance' is the maximum amount of money you can take as tax free lump sums from all the pensions you have. While you can still take out money over this allowance, you will need to pay income tax on it.

The Lump Sum Allowance is £268,275. It will be higher if you have any protected tax-free lump sums, or a protected lifetime allowance.

## **Lump Sum and Death Benefit Allowance (LSDBA)**

Your 'Lump Sum and Death Benefit Allowance' (LSDBA) is the total amount of tax-free money you can take across all the pensions you have as a:

- tax-free lump sum,
- tax-free serious ill health lump sum, paid out before you turn 75, or
- tax-free lump sum death benefit, paid out if you pass away before you turn 75.

The LSDBA is £1,073,100. It will be higher if you have any protected tax-free lump sums, or a protected lifetime allowance. Income tax will need to be paid on any funds paid above the LSDBA, by whoever receives the payment.



# What do the blue terms mean

## **Member**

An employee, or ex-employee, who is entitled to benefits in the Plan.

## **Minimum pension age**

This is the earliest that you can commence taking your pension savings. Currently this is age 55 rising to age 57 from April 2028. You may be entitled to take benefits from age 50, you can find out if this applies to you by contacting us directly using the Contact Information on page 22.

## **Pension savings/pension pot**

The value of all your contributions plus any investment growth, less charges.

## **Tax relief**

Some of your money that would have gone to the Government as tax goes into your pension savings instead.

## **Your employer**

An employer eligible to take part in the Civil Service Pension Scheme.



# Example explained

On page 7 we provided a summary example based on pensionable pay. The below shows how your contribution is calculated.

In this example you contribute 3% of your pensionable pay. Based on a basic rate\* taxpayer earning £30,000 a year, here's how to work it out:

## 1. What you pay:

Your contribution rate	3%
Your contribution amount	£900
Your monthly contribution	£75

## 2. The impact of tax relief at source. Each month:

Your contribution	£75
Tax relief at the basic rate (20%)	£15
The net cost to you	£60
<b>Your pension pot receives</b>	<b>£75</b>

\* Basic rate [tax relief](#) is 20% in the 2025/26 tax year.