

Information for members of the Research Councils Pension Scheme

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RCPS Reform Update

What Do I Need To Know

This is an update for all members about the future of the RCPS and the administration changes expected to be implemented by April 2018.

Pension scheme reform plans have continued to develop over the last few months. Our news item published on 6 Oct gives more background to the changes.

If you need to reference it please use this link: <http://jsspensions.nerc.ac.uk/docs/rcps-reform-update-6-oct-2016.pdf>.

Many members have been asking us whether tapered enrolment (also referred to as tapering) will apply.

Cabinet Office has said it does and formal confirmation of this should be with JSS very soon. Tapered enrolment would apply to those active members that were in the RCPS on 1 April 2012 and were between 10 and 13.5 years from their normal pension age.

The normal scheme pension age in Classic, Classic Plus and Premium is 60 and 65 for all Nuvos members.

If a member qualifies for tapered enrolment it means they will move in to the new Alpha scheme on or after the RCPS transfers to the Civil Service pension arrangements. For some 'tapered' members they may not be enrolled to Alpha until as late as 2022.

The Civil Service Pensions website holds the tapered enrolment tables which show when 'tapered' members will join Alpha: <http://www.civilservicepensionscheme.org.uk/members/the-new-pension-scheme-alpha/how-will-this-affect-me/active-members/dates-that-you-will-move-to-the-new-scheme/>.

The Civil Service Pensions website refers to an 'option' for tapered members to choose to move in to the new scheme (Alpha) from day one, which was 1 April 2015. This was the date that the Civil Service introduced their scheme reforms.

The legislative requirement to qualify for the 'option' was that tapered members had to have been active in the **Principal Civil Service Pension Scheme** (PCSPS) before 31 October 2014. Therefore the 'option' does not apply to RCPS members because they were not in the PCSPS.

If you are someone that is eligible to be enrolled in to the Alpha scheme please visit the JSS reform page where we illustrate how the Alpha pension is accrued: <http://jsspensions.nerc.ac.uk/reform/alpha.asp>.

All members will move to the **Civil Service pension arrangements**.

- ‘Tapered’ members move to the current scheme section (Classic, Classic Plus, Premium or Nuvos) in the PCSPS until they reach their tapered enrolment date when they will move in to the Alpha scheme. If their tapered enrolment date has already passed when they move to the CSPA then they will be enrolled in Alpha on the transfer date.
- Active members who had less than 10 years to their scheme pension age as at 1 April 2012 are fully protected and will not be enrolled into the new Alpha scheme. They will still move in to the Civil Service pension arrangements when the administration moves to MyCSP.
- Members that do not qualify for tapered enrolment or are fully protected will be enrolled into Alpha on the date the RCPS transfers in to the CSPA.

If, by the time the RCPS transfers a member has already left employment and has a preserved (deferred award) or are in receipt of a pension they will not be enrolled in to the Alpha pension scheme. They will still move in to the Civil Service pension arrangements when the administration moves to MyCSP.

These changes mean that JSS will no longer administer pensions; ultimately ceasing to exist as a department. The transfer of the RCPS is still expected to happen in April 2018. This change in administration includes any pensions paid by JSS, not just those within the RCPS. Administration of the Civil Service pension arrangements is carried out by MyCSP, under contract to the Cabinet Office.

Some members may have heard about legal cases concerning the Judiciary pension scheme and Firefighters pension scheme about changes made to those schemes in 2015. These legal cases and their current rulings have affected some pension schemes that were due to transfer in to the Civil Service pension arrangements by postponing their transfer. It is not clear how or if these cases will affect the RCPS’ transfer which is expected to take place in April 2018. If it does then an update will be published as soon as we know.

JSS will continue to share news and information with scheme members and employers via the JSS website as well as continuing to visit organisations to share updates and discuss changes with members and employers.

We also have a dedicated email address for reform enquiries. Please see the links below (in this news item footer) including a link to our Contact Page.

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