



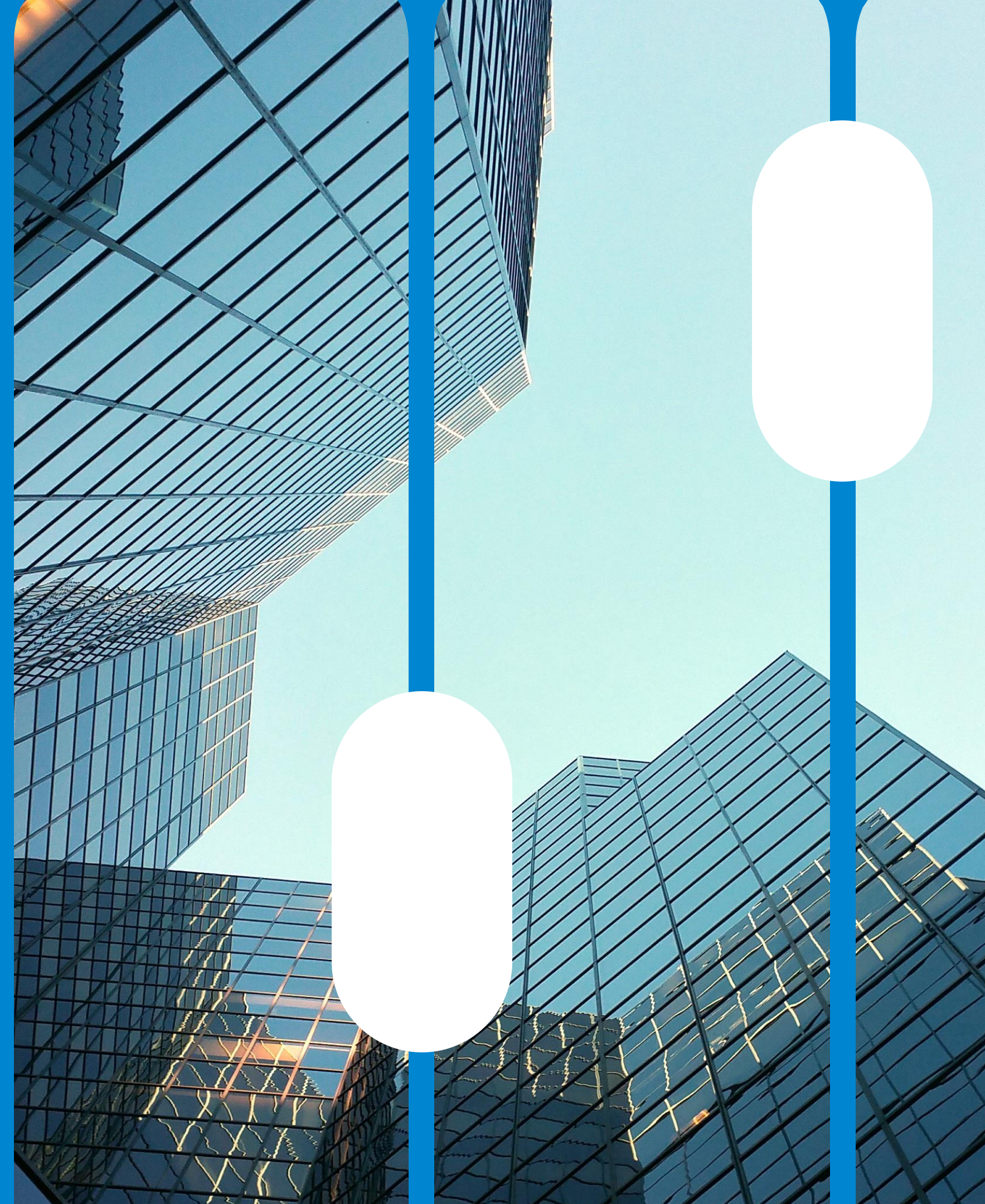
**UK Research
and Innovation**

UKRI 2026 RCPS Reform

Webinar 1 – Information Session

Date: 20th January 2026

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Reward Director, Health HR UK Ltd





Background to the pension reform

Since before UKRI was established there has been a legislative requirement to reform the Research Council's Pension Scheme (RCPS), which many scheme members will already know about. We can now confirm that as part of that reform the RCPS will close and transfer to the Civil Service Pension Scheme (CSPS).

The RCPS has long operated by-analogy to the Principal Civil Service Pension Scheme (PCSPS), meaning it mirrored the rules and structure of the PCSPS without being formally integrated. Both schemes are unfunded defined benefit arrangements, relying on employer and employee contributions to fund current pensions rather than investment returns.

Reform of the PCSPS started in 2015 and was fully completed in 2022 with all active scheme members being moved to the new section of the scheme, called Alpha. This change was part of wider reforms to the main public service pension schemes.

HM Treasury Ministers recently confirmed that reform should be achieved by closing the RCPS and transferring it into the Civil Service Pension Scheme (CSPS) arrangements, with active members enrolled in the Alpha pension scheme.

The transfer is planned for October 2026.

What does this mean for you?

Scheme administration will move to the CSPA in October 2026.

Active members in the scheme at the transfer date will have their existing RCPS pension rights preserved, and pension benefits accrued up until 30 September 2026 will be protected.

The transition will not affect your pension entitlements to date, including any transfers in, any Added Pension or Added Years you have purchased. Active RCPS members will be enrolled in the CSPA (Alpha scheme). Employers will also communicate directly with their employees about these changes.

Pensions in payment will also be moved to the CSPA, as will management of preserved pensions (people that have left an RCPS employer but not yet reached pension age). We will write to these members separately to tell them about the changes.



Current Pension Scheme Overview

Classic (circa 17% of active members per RCPS scheme across all employers)

- Closed to new members in October 2002; so only will contain joiners to RCPS from before that date
- Pension age 60
- Final Salary Scheme – based on salary & pensionable pay at retirement
- Has automatic lump sum
- Accrual is 1/80th of final pay per year

Premium (circa 16% of active members per RCPS scheme across all employers)

- Opened in October 2002 and closed in July 2007. Only members joining the RCPS between those dates
- Pension Age 60
- Final Salary scheme – based on salary & pensionable pay at retirement
- No automatic lump sum – option to commute annual pension into lump sum
- Accrual is 1/60th of final pay per year

Classic Plus (circa 2% of active members per RCPS scheme across all employers)

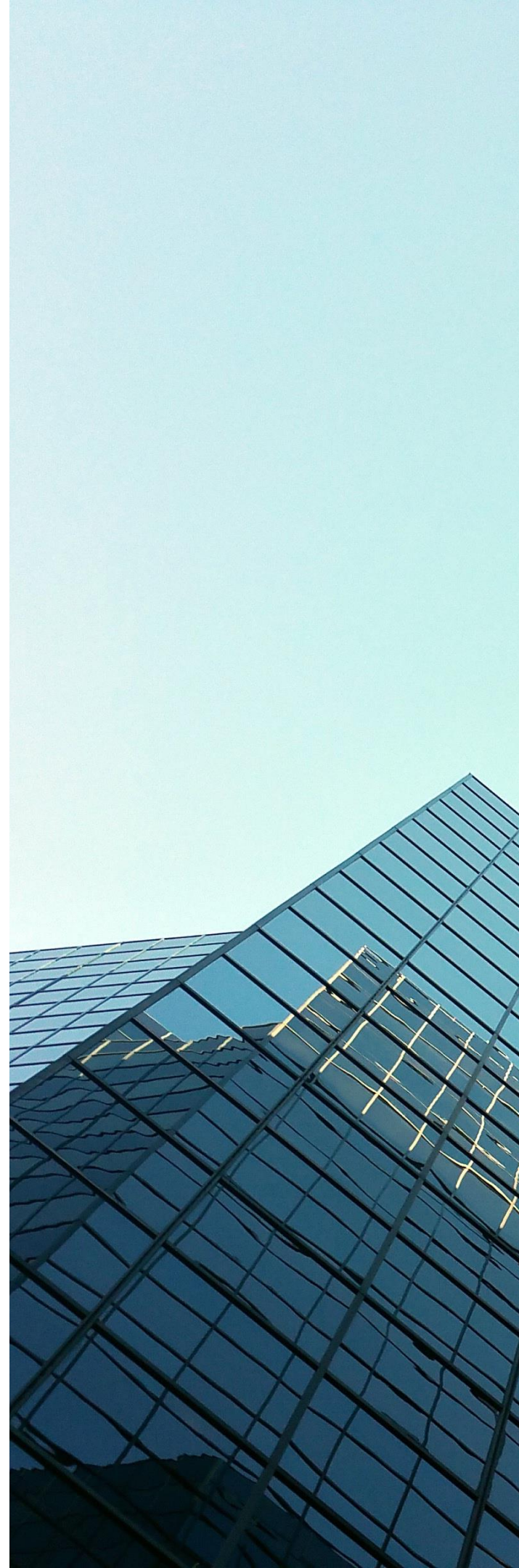
- Was only available to members in Classic when Premium was set up – so only will contain joiners to RCPS before October 2002
- Pension Age 60
- Final Salary Scheme – based on salary & pensionable pay at retirement
- Has automatic lump sum for those pre-October 2002 joiners (Classic members)
- Accrual is hybrid depending on join date; either 1/80th or 1/60th.
- Hybrid scheme calculated as per classic up until October 2002 and then Premium thereafter

Nuvos (circa 64% of active members per RCPS scheme across all employers)

- Introduced in 2007.
- New starters from 2007 were automatically enrolled into Nuvos, with an option to instead choose the Partnership Pension Account (DC scheme)
- Career Average Earnings Scheme [CARE], not final salary. Accrual rate is 2.3% of earnings.
- No lump sum – option to commute annual pension into lump sum.
- Pension Age 65
- Closer to the Alpha scheme in terms of benefits, but still with differences.

The remaining 1% of active members are in the partnership scheme

What is the Alpha Scheme?



Alpha Scheme Overview

Alpha is a CARE (Career Average Earnings) scheme introduced on 1 April 2015.

It is a **defined benefit (DB)** scheme; meaning there is a set calculation of your pension benefits upon retirement and is not subject to fluctuation – unlike a defined contribution (DC) scheme.

- Your current scheme is also likely a DB scheme but will depend on your individual scheme for the specific details.

The pension administrator will calculate an average of your pensionable pay annually.

The pension age of Alpha is linked to your own personal State Pension Age. This information can be found on the Gov.UK website ([Check your State Pension age - GOV.UK](#))

- Your current scheme is **not** linked to the State Pension Age.

The accrual rate is 2.32%; or (1/43rd). You can calculate your pensionable benefits for a particular year by multiplying your pensionable earnings by this amount (i.e. £50,000 x 2.32% = benefits).

- Your current accrual rate will depend on the scheme you are in.
- Under classic – accrual 80th
- Classic plus– 80th for benefits prior to 1 October 2002, 60th for service afterwards.
- Premium–60th
- The lower the accrual rate the quicker your pension benefits accrue. Therefore, as Alpha is 1/43rd your benefits accrue quicker in Alpha than the other schemes referenced.

Final salary v CARE scheme

Final salary schemes are based on service and pensionable pay and the benefits are calculated just prior to retirement. The exact calculation of benefits differ between the Classic, Classic Plus and Premium based on the calculations associated with each scheme.

If, for example if you are in the Classic scheme your benefits are based on the best 12 month's pensionable earnings in the 3 years prior to retirement.

Jim has 30 years in the Classic scheme and the relevant pensionable pay is £45,000. Therefore, the calculation of his pension benefits is;

$$\frac{£45,000 \times 30}{80} = £16,875 \text{ – Annual pension}$$

$$\text{Tax Free Lump Sum} = \text{Annual pension} \times 3 = £16,875 \times 3 = £50,625$$

A CARE (Career Average Revalued Earnings) pension scheme calculates a percentage of your pensionable benefits on an annual basis. You will receive the cumulative total of the yearly calculations (plus CPI uplift) upon retirement. It is based on pensionable earnings in any given year but not pensionable service which is different to final salary arrangements.

Sample CARE scheme (Alpha) calculation

Using the example of Jim again his pensionable earnings in the first year are £45,000 and Alpha has an accrual rate of 2.32%. In this example we will use a fictional CPI percentage figure of 3% throughout.

In the **first year** the calculation is $45,000 \times 2.32\% = £1,044$

CPI uplift : $£1,044 + 3\% = £31.32$

Add CPI figure to pension benefits - $£1,044 + £31.32 = \mathbf{£1,075.32}$

The following year his pensionable earnings for the year are £48,000

The calculation for the **second year** is $£48,000 \times 2.32\% = £1,113.60$

Add this to the revalued total: $£1,075.32 + £1,113.60 = £2,188.92$

CPI uplift $£2,188.92 + 3\% = £65.67$

Add CPI to accrued pension: $£2,188.92 + £65.67 = \mathbf{£2,254.59}$

These calculations will continue while being an active member of Alpha payable at retirement

Comparison with the Current Scheme – Current (up to March 2026) Contribution Rates

SALARY BAND	RCPS EMPLOYEE CONTRIBUTION (ALL SCHEMES)	RCPS EMPLOYER CONTRIBUTION (ALL SCHEMES)	ALPHA EMPLOYEE CONTRIBUTION	ALPHA EMPLOYER CONTRIBUTION
Up to £34,799	4.60%	26.0%	4.60%	28.97%
£34,800 – £56,000	5.45%	26.0%	5.45%	28.97%
£56,001 – £150,000	7.35%	26.0%	7.35%	28.97%
Over £150,001	8.05%	26.0%	8.05%	28.97%

Comparison with the Current Scheme – April 2026 Contribution Rates

It is important to note also that during the course of the transfer in 2026, contribution rates will further change in April as they are reviewed yearly and tied to bandings only. They will be the same in both RCPS and Alpha – but for posterity please see these below:

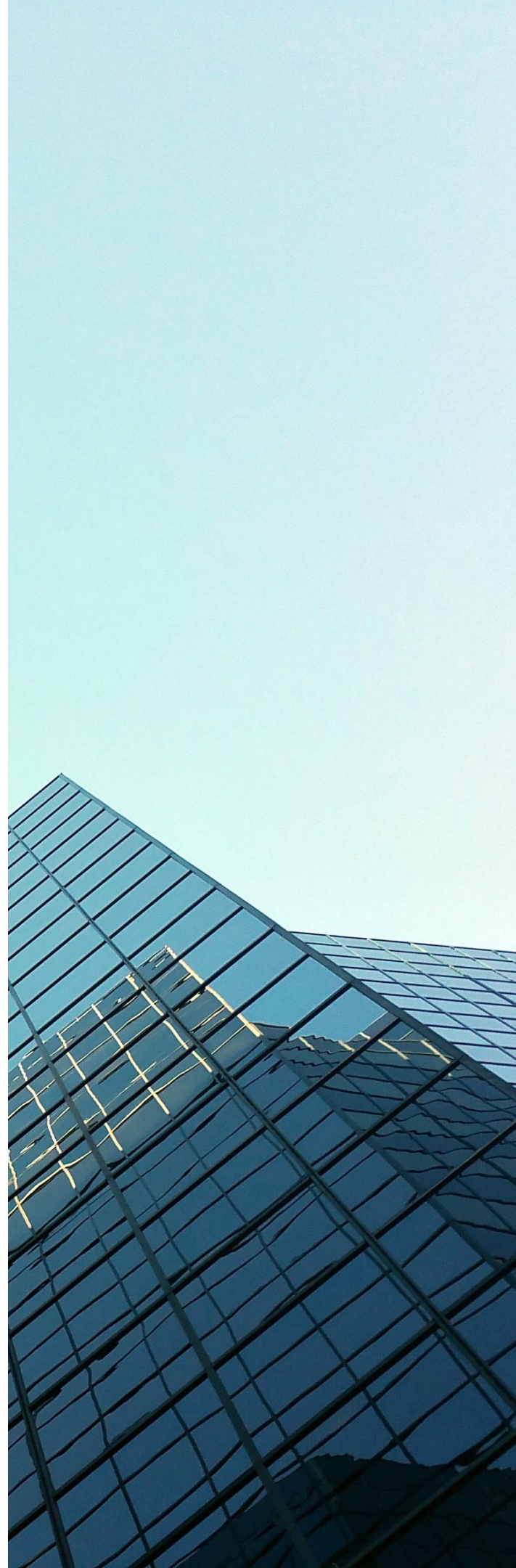
SALARY BAND	RCPS EMPLOYEE CONTRIBUTION (ALL SCHEMES)	RCPS EMPLOYER CONTRIBUTION (ALL SCHEMES)	ALPHA EMPLOYEE CONTRIBUTION	ALPHA EMPLOYER CONTRIBUTION
Up to £36,199	4.60%	26.0%	4.60%	28.97%
£36,200 – £56,000	5.45%	26.0%	5.45%	28.97%
£56,001 – £150,000	7.35%	26.0%	7.35%	28.97%
Over £150,001	8.05%	26.0%	8.05%	28.97%

Comparison with the Current Scheme – Other Aspects

PENSION AREA	RCPS SCHEMES	ALPHA SCHEME
Basis of Pension	Classic/Plus/Premium: Final salary DB Nuvos: Career average revalued earnings (CARE) DB	Career average revalued earnings (CARE) DB
Accrual basis	Classic/Plus/Premium: either 1/80 th or 1/60 th of final salary per year, plus lump sum dependent on scheme. Nuvos: 2.3% of pensionable earnings	1/43 rd of average salary per year, plus inflation, with no automatic lump sum. Or 2.32% of pensionable earnings
Usual Pension Age	Classic/Plus/Premium: 60 Nuvos: 65	State Pension Age (likely to be 68 for most members)
Pension Benefit Limits	In Classic, Classic Plus and Premium the maximum Service you can accrue is 40 years at age 60 and then an additional 5 years to 65.	As it is not based on service there is no limit to the benefits you can accrue

Comparison with the Current Scheme – Death Benefits

SCHEME	LUMP SUM ON DEATH IN SERVICE	SPOUSE/CIVIL PARTNER PENSION	CHILDREN'S PENSION	ELIGIBILITY CONDITIONS	DEATH AFTER RETIREMENT
Classic	2x pensionable pay	Based on service and pensionable pay	Yes (conditions apply)	Active member; scheme closed to new entrants since 2002. Need to make nomination for Partner's pension, but not spouses.	Lump sum equal to balance of 5 years' pension if death occurs within 5 years of retirement
Classic Plus	3x pensionable pay	Based on service and pensionable pay	Yes (conditions apply)	Active member; nomination required	Same 5-year guarantee applies
Premium	3x pensionable pay	Based on service and pensionable pay	Yes (conditions apply)	Active member; nomination required	5-year guarantee on pension payments
Nuvos	2x pensionable pay	Usually 37.5% of member's pension	Yes (conditions apply)	Active member; nomination required	5-year guarantee applies
Alpha	2x pensionable pay	Usually 37.5% of pension member including enhancement	Yes (conditions apply)	Active member; nomination required	5-year guarantee applies



Member Decisions upon Transfer

Upon transferring to the Alpha pension scheme, members will have some decisions to make.

Members will no longer be able to contribute to the RCPS, so will have a choice of a range of options as detailed in the coming section.

Decisions upon transfer

What will happen by default

Members will have their already-accrued benefits within the RCPS, this will be moved over to the equivalent PCSPS which can be paid out upon retirement. These **will remain protected** 'as is' – and will be managed by CSPS administrators, but under their legacy RCPS rules. No further benefits will accrue in these schemes – with the exception of any final salary link (as this will be calculated on day of retirement).

Decision 1:

Depending on individual circumstances, some members can transfer their non-RCPS benefits to the CSPS Alpha scheme. This must be done within 12 months of joining the Alpha scheme. Members can discuss this with pension administrators.

Decision 2:

Members can opt out of Alpha, post enrollment and join the 'partnership scheme'. This is a DC scheme, which means you will know the contributions paid in – but as it's invested in a fund of your choice your benefits payable upon retirement will depend on how the fund is performing.

You can make a 0% contribution to the scheme, but your employer will make an age-related contribution. If you were to make an employee contribution your employer would make it up to a limit of 3%. The partnership scheme is administered by Legal and General.

Decision 3:

Members can also decide to no longer be a member of a pension scheme and can opt-out entirely. Members should however note the benefits they would lose if they decide to do this – including losing their final salary link to preserved benefits.

Increasing your Benefits

Upon transferring to the **CSPS Alpha Scheme**, Members can increase their benefits. Here are the options available:

Added Pension

Added Pension is a method by which members can purchase additional pension for retirement.

Members can only make an application to purchase Added Pension in the Alpha scheme. In 2024/2025, the maximum added pension a member could purchase is £9,200. Added Pension can only be purchased via a lump sum method once per year.

Members can opt to make additional monthly contributions, this must be applied for through the pension administrator.

Added Pension will be open to everyone when they join the Alpha scheme, but members won't be able to start new added pension contracts for legacy RCPS benefits. People starting new AP monthly payment contracts from Apr 2026 will be able to continue them for the whole scheme year (until Mar 2027). After then members can buy AP in Alpha only.

Additional Voluntary Contributions

This is a method where members, by choice, can increase their benefits, and is administered by Legal and General. This is a DC scheme whereby members can choose their own contribution rate, but it is invested in a fund and benefits will depend on market performance.

Links are available to the various forms and resources required for these options in the Annexes

Buying an Earlier Pension Age in Alpha

Effective Pension Age

If you opt to, you can pay for an EPA portion of your Alpha by extra contributions on top of regular pension contributions.

You don't pay contributions to your standard Alpha pot and your EPA pot at the same time. An EPA is set up as a separate payment arrangement.

This portion of your pension can be taken without reduction one, two or three years before your Alpha normal pension age – but not before age 65.

You can only buy one EPA portion at a time, but over the course of your scheme membership, you can change which option you are buying.

If your State Pension Age **changes**, so will your normal pension and EPA age. For example, if your state pension age is 67 and you're buying an EPA for two years to retire at 65 – then if the state pension age and Alpha regular pension age is moved to 68, your EPA will also move one year to 66.

Links are available to the various forms and resources required for these options in the Annexes



Types of Retirement

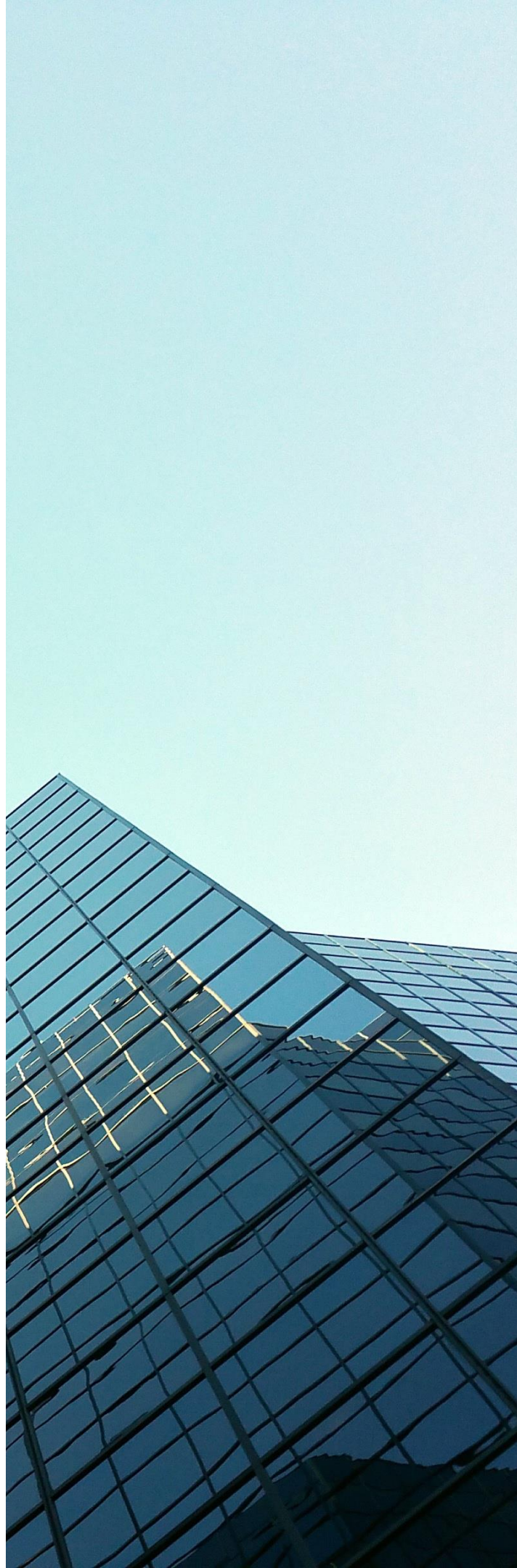
There are numerous forms of retirement available in Alpha, such as:

- **Partial Retirement***
- **Ill Health Retirement**
- **Age Retirement**
- **Actuarially Reduced Retirement**

These types of retirement differ greatly and have a number of technical caveats to them. A future session may follow to go into these in further detail subject to request.

Detail is also available as per the guides within the annexes.

*Note – abatement may occur in various types of retirement, where an individual is taking some or all of their pension benefits but are still in employment or re-employed.



Age of Retirement

Age of retirement is of course important to everyone, and the Alpha scheme does bring some changes to this depending on your individual circumstances.

Members can apply for full retirement benefits from the following ages dependent on their scheme:

- **Classic, Classic Plus, Premium:** Age 60
- **Nuvos:** Age 65
- **Alpha:** State pension age – so between 66 – 68 depending on your date of birth.

If you are part of the RCPS schemes above, you will transfer to Alpha in October 2026.

Once your benefits are transferred to Alpha, you will be considered to be part of two schemes – your previous scheme and Alpha. That means from the transfer date you will accrue new pension benefits in Alpha whilst your pension benefits within your previous scheme remain in place.

Retirement benefit age – partial or full – will depend on the make-up of your pension funds.

Age Retirement – Example

Let's take an example.:

You are in the RCPS Classic Scheme and have contributed to this pension scheme in the past. From October 2026, you will now start contributing to the Alpha scheme. You would have pension benefits in two schemes at once. Your RCPS Classic accrued pension pot will remain as it is, protected, and with no further accrual.

The CSPS Classic scheme has a pension age of 60. If you wish to claim your Classic pension benefits, you would still be able to do this at 60, though only if you partially or fully retire.

At this point, your options with your Alpha scheme would be:

- Preserve your Alpha pension benefits until the Alpha pension age; or
- Claim your Alpha benefits at 60 at the same time as your Classic benefits
 - This would mean however that your Alpha benefits are actuarially reduced because it would've been paid earlier than pension age; it is usually estimated that pension benefits are reduced by 5% for each year you claim your benefits before the scheme pension age.

Pension Taxation

The transfer of your pension scheme to Alpha **may** impact your Annual Allowance (AA) – which is the point in Pensions benefit growth where tax charges apply.

This typically only applies when your yearly pension growth is £60,000.

Alpha, however, does tend to have a higher level of pension growth per year than previous schemes – meaning if you are up against this limit currently, you may be over it when your pension grows under Alpha. Especially as your annual allowance takes into account the total between all your pension accounts. These are detailed in a Pensions Saving Statement (PSS).

You will usually receive a PSS when you earn a salary over £100,000, have exceeded your AA and have requested one.

Many aspects affect your AA and guidance for these can be found in the annexes.



Frequently asked questions

There are many FAQs already available on the JSS website, these are frequently being updated; [found here](#).

I'm planning on retiring 1 year after the transfer, will my alpha benefits be refunded as I won't have hit 2 years' service in the scheme?

Qualifying service from RCPS will be carried forward to Alpha, which means your service accrual does not re-start on joining Alpha. Also if someone is then in Alpha for under 2 years they'll still be eligible for a pension providing their combined RCPS + Alpha service meets the 2 year minimum. Also someone in RCPS Classic with 43 years service to Sep 2026 and then retires 6 months after joining Alpha, will still be entitled to an Alpha pension as their combined service exceeds 2 years.

Do I have a choice about being enrolled in Alpha?

No. All active scheme members will be enrolled in the Alpha scheme. You can choose to switch to the Civil Service Partnership Scheme (managed by Legal and General) or opt out.

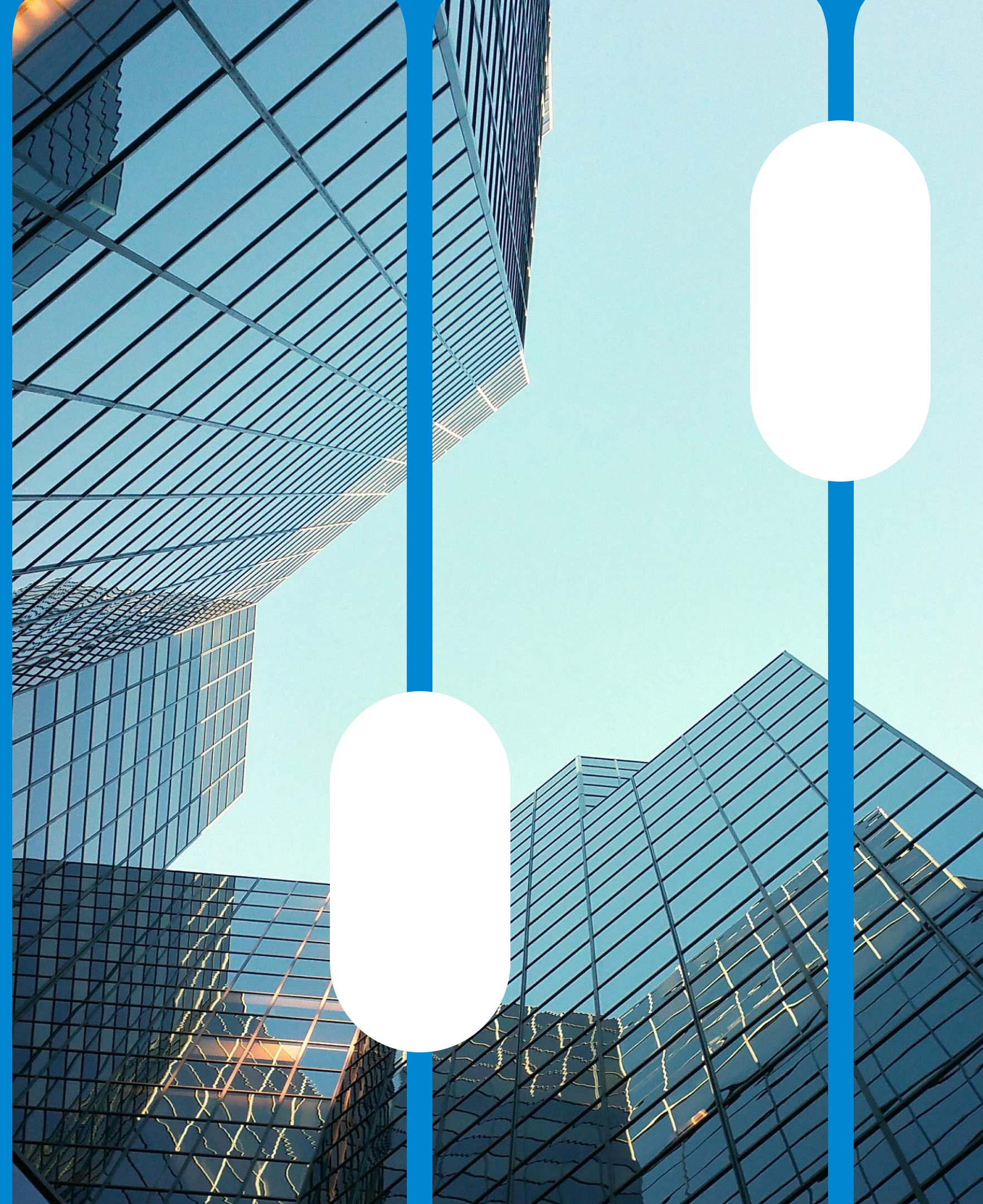
Where can I find the Alpha scheme guide for more information?

You can find more detailed information [here](#)

Q&A

Thank you.

If you have any further questions, please email:
reform@jss.ukri.org



Annexes

Pension Age:

- [Check your State Pension age - GOV.UK](#)

Options Available:

- Transfer into CSPA Forms: [Civil Service Additional Voluntary Contribution Scheme – application form](#)
- The Partnership Scheme: [Civil Service Additional Voluntary Contribution Scheme – Partnership pension account application form](#)
- Opting Out Information : [Civil Service Additional Voluntary Contribution Scheme – Opting Out of the Civil Service Pension Arrangements](#)
- Switching to Partnership from Alpha or vice-versa: [Civil Service Additional Voluntary Contribution Scheme – Pension switching form](#)

Increasing your Benefits

- Added Pension and EPA calculator: [Added pension](#)
- Additional Voluntary Contributions: [Civil Service Additional Voluntary Contribution Scheme](#)

Effective Pensions Age

- Yearly Pensions Increase information: [Yearly pension increase](#)
- EPA Calculator: [Pension Calculators](#)

Types of Retirement:

- Guide to Partial Retirement: [Early Retirement](#)
- Abatement Guidance: [Abatement](#)
- Ill Health Retirement Guidance: [Ill Health Retirement](#)

Annual Allowance Taxation:

- Annual Allowance Guidance: [Annual Allowance](#)
- Annual Allowance Calculator: [Check if you have unused annual allowances on your pension savings - GOV.UK](#)

The Alpha Scheme guide: [Alpha scheme guide](#)

