

## Pension Schemes

Successful job candidates will be asked to complete and return a Civil Service Pension Scheme Questionnaire. We shall then advise you of your pension options. In general, these are:

**1. Membership of the Nuvos, Civil Service Pension Scheme (CSPS)**

This is a defined benefit occupational pension scheme, operated on a career average basis, with a 3.5% member contribution rate. This scheme is contracted out of the State Second Pension, (previously SERPS), under the Pension Schemes Act 1993.

OR

**2. Membership of the Partnership Pension Scheme**

This is a stakeholder pension with an employer contribution based on your age. Employer contributions range from 3% if you are under 21 years old to 12.5% if you are 46 years or older. You do not have to contribute, but if you do, the Museum will match your contributions up to 3% of pensionable pay. This scheme is contracted in to the Second State Pension, (previously SERPS), under the Pension Schemes Act 1993.

If your post lasts for 12 months or more you will automatically join Nuvos, but may opt out or join the Partnership scheme instead.

If your post lasts for less than 12 months, you will not automatically join Nuvos. If you wish to join either of the schemes, you will have to choose to do so.

You can obtain further information about both pension schemes from the Civil Service Pensions website: [www.civilservice-pensions.gov.uk](http://www.civilservice-pensions.gov.uk)

**Previous membership of the Civil Service pension scheme or a by-analogy scheme**

Different eligibility criteria may apply if you have previously belonged to the Civil Service pension scheme or a by-analogy scheme. You will be advised of any options once you have completed and returned the Pensions Questionnaire.

**Transfers**

The CSPS is able to accept transfers from all UK pension schemes, public or private (on favourable terms from certain public sector bodies), subject to certain time limits and documentation being provided by your previous scheme.