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Office

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11 January 2019

**FREEDOM OF INFORMATION ACT 2000 REQUEST REF: 1348-18**

Thank you for your email of 10<sup>th</sup> December 2018 asking for information under the Freedom of Information Act (FOIA) 2000. You asked:

*Please could let me have information regarding FCO / FCO Services officers who on dismissal due to capability, subsequently start drawing on their pension funds? I am not after personal information on any officer but am looking to get a generic understanding of what is and is not possible pensionwise following dismissal.*

*If you can enumerate the number of FCO / FCO Services officers who did cash in on a lump sum or monthly income (or both) before age 60 years, with reference to the number of officers who were eligible to do so (supposing they were), this would be helpful.*

*If an officer is dismissed before pensionable age (60 years as of 2015); is it possible for an officer to start drawing on that pension fund, and if so, how is the process initiated? Can they draw on the pension as a monthly income or simply receive a one-off lump sum payment?*

*If they can obtain a lump sum payment, how does this affect their future monthly income? If any of this is even possible, I presume the officer receives several forecasts and permutations to best suit the officers needs and lifestyles?*

*By way of example, supposing an officer was aged 50 years old at the point of being dismissed, could start drawing on their fund, how is this knowledge released to the officer? Is it something that has to be officer led and done on their request? Seeing that many people are not that au fait with pensions and what they can and can't do with them, does the FCO or FCO Services initiate this process in any way or simply put the onus on the officer, with them being expected to understand what product it is they have signed up to, how it works and what they can do with it? I am specifically talking about the Civil Service Pension - Classic; the old style pension.*

*Further to this; are the dismissed officers advised as to whether or not they can buy Additional Voluntary Contributions (AVCs) with any compensation money they might receive?*

*Does the FCO or FCO Services actively encourage the drawing down of the Civil Service Pension - Classic or any other pensionable product, before pensionable age, or is the officer encouraged to speak to an Independent Financial Advisor before taking action?*

*If the FCO / FCOS do encourage an officer to start drawing down on their pension, what support and advice is given to the officer by the FCO / FCOS as to how it affects the officer's income over time by way of offering forecasts and permutations showing alternative options showing the effect of delaying drawing on the pension - assuming drawing on the pension is possible before retirement age.*

*I make the presumption that both the FCO and FCO Services pensions are fund managed in identical ways, with commonality at the Civil Services Pension (CSP) end. Naturally the way the FCO and FCO Services manage their dismissal procedures may be different and so affect the answers as to how dismissed officers' pension management is handled.*

*As things are prone to change over time, I would like to receive my answers as to the state of play during the calendar year of 2015.*

*If the different HR management protocols are sufficiently different between the FCO and FCO Services such as to warrant separate FOI requests; it may make sense to split this Freedom of Information request into two: one for the FCO and another for FCO Services. I am happy for the FCO to initiate this separation if it assists with clarity. Or if I am required to resubmit the FOI for this purpose, I am happy to do that also.*

I am writing to confirm that FCO Services and the FCO have now completed the search for the information which you requested. The consolidated response is below.

Q. Please could let me have information regarding FCO / FCO Services officers who on dismissal due to capability, subsequently start drawing on their pension funds? I am not after personal information on any officer but am looking to get a generic understanding of what is and is not possible pension wise following dismissal.

A. FCO/S do not hold this information.

Information regarding Civil Service pensions can be found on the Civil Service pensions' website at <https://www.civilservicepensionscheme.org.uk/> . MyCSP, as the administrator for the Civil Service Pension Scheme, can answer any questions you may have. They can also be contacted on 0300 123 666 or [contactcentre@mycsp.co.uk](mailto:contactcentre@mycsp.co.uk)

Q. If you can enumerate the number of FCO / FCO Services officers who did cash in on a lump sum or monthly income (or both) before age 60 years, with reference to the number of officers who were eligible to do so (supposing they were), this would be helpful.

A. FCO/S do not hold this information.

Q. If an officer is dismissed before pensionable age (60 years as of 2015); is it possible for an officer to start drawing on that pension fund, and if so, how is the process initiated? Can they draw on the pension as a monthly income or simply receive a one-off lump sum payment?

A. Yes. It is possible for an officer to apply to bring their pension into payment early. Each of the six Civil Service Pension schemes have varying age criteria for when pensions can normally be paid, or when they can be accessed for early payment, on an actuarial reduced basis.

There are six pension schemes covered by the Civil Service Pension arrangement. Each pension scheme has varying options available for receiving a lump sum and/or annual pension payments (paid on a monthly basis). Details for each pension scheme can be found on the Civil Service pension website at <https://www.civilservicepensionscheme.org.uk/members/publications/>

Q. If they can obtain a lump sum payment, how does this affect their future monthly income? If any of this is even possible, I presume the officer receives several forecasts and permutations to best suit the officers needs and lifestyles?

A. MyCSP send Annual Benefit Statements (ABS) to all active pension members. If you have been dismissed, then you become a deferred member and will not receive this statement.

When a request is made to MyCSP to bring a pension into payment, they issue a quote stating the value of the benefit due and options of how this may be taken (including any lump sum).

Options are available to increase or reduce the cash lump sum, but this affects the annual pension that is paid (i.e. increasing the lump sum will reduce the annual pension or vice versa). Details of the lump sum options available for each of the six pension schemes under the Civil Service pension arrangements can be found on the Civil Service pension website at <https://www.civilservicepensionscheme.org.uk/members/publications/>

Q. By way of example, supposing an officer was aged 50 years old at the point of being dismissed, could start drawing on their fund, how is this knowledge released to the officer? Is it something that has to be officer led and done on their request? Seeing that many people are not that au fait with pensions and what they can and can't do with them, does the FCO or FCO Services initiate this process in any way or simply put the onus on the officer, with them being expected to understand what product it is they have signed up to, how it works and what they can do with it? I am specifically talking about the Civil Service Pension - Classic; the old style pension.

A. The Classic scheme pension age is 60. You can apply to MyCSP to have your pension paid early on a reduced basis at any time after reaching age 50 (55 if you joined the Civil Service on or after 6 April 2006).

The FCO (on behalf of FCO and FCOS) notify MyCSP that an officer has left employment and provide final salary and other details to enable them to calculate pension benefits due (either immediately or in the future). As it is an individual's choice when they take their pension, the onus is on them to contact MyCSP if they wish to bring their pension into payment. MyCSP will provide a quote of the pension benefit payable including details of any lump sum, options available, and penalties applicable for taking the pension early.

Q. Further to this; are the dismissed officers advised as to whether or not they can buy Additional Voluntary Contributions (AVCs) with any compensation money they might receive?

A. It is not possible to buy any additional voluntary contribution if you are no longer employed in the Civil Service and not an active pension scheme member.

Q. Does the FCO or FCO Services actively encourage the drawing down of the Civil Service Pension - Classic or any other pensionable product, before pensionable age, or is the officer encouraged to speak to an Independent Financial Advisor before taking action?

A. It is an individual's choice when they bring their pension into payment. It is recommended that they seek independent financial advice on the choices they make regarding their pension.

Q. If the FCO / FCOS do encourage an officer to start drawing down on their pension, what support and advice is given to the officer by the FCO / FCOS as to how it affects the officer's income over time by way of offering forecasts and permutations showing alternative options showing the effect of delaying drawing on the pension - assuming drawing on the pension is possible before retirement age.

A. It is an individual's choice when they bring their pension into payment. MyCSP only send Annual Benefit Statements (ABS) to all active pension scheme members.

Pension Scheme booklets, for each of the six pension schemes available under the Civil Service pension arrangement, provide detail of options for early and delayed payment of any pension benefit.

Q. If you require clarification of this Freedom of Information (FOI) request, please feel free to email me.

I make the presumption that both the FCO and FCO Services pensions are fund managed in identical ways, with commonality at the Civil Services Pension (CSP) end. Naturally the way the FCO and FCO Services manage their dismissal procedures may be different and so affect the answers as to how dismissed officers' pension management is handled.

A. Staff employed by FCO and FCO services are both eligible to join the Civil Service Pension Scheme.

FCO Services dismissal procedures mirror those undertaken by FCO.

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If you would like a review of our decision, or if you wish to make a complaint, please write to the FOI and DPA Team, Foreign and Commonwealth Office, Room K4.04, King Charles Street, London, SW1A 2AH. E-mail: [foi-dpa.imd@fco.gov.uk](mailto:foi-dpa.imd@fco.gov.uk). You have 40 working days to do so from the date of this letter.

You can apply directly to the Information Commissioner. However, the Information Commissioner will not normally make a decision unless you have first exhausted the complaints procedure provided by the FCO. The Information Commissioner can be contacted at: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF.

Yours sincerely,

FOI Officer

FCO Services



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