



Government Actuary's
Department

Civil Service Pension Scheme (Great Britain)

2024 Actuarial Valuation

Data

23 June 2026

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Navigating risk | Cutting through complexity

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Introduction

This Data report sets out details of the data used for the actuarial valuation of the Civil Service Pension Scheme (CSPS) (the Scheme) as at 31 March 2024. It was prepared by Fiona Dunsire FIA C.Act, Government Actuary and Samantha Watts FIA C.Act, and published on 23 June 2026.

The Minister for the Civil Service is responsible for ensuring appropriate data is provided in order to support the legislative requirement to carry out the valuation. The data summarised in this report was provided by the Scheme's administrator at the time, MyCSP.

We have checked the data provided to ensure it is fit for the purpose of carrying out the valuation. We have excluded records that were not usable due to missing data items or otherwise deemed to be unreliable. Where appropriate, we have adjusted the remaining data to compensate for exclusions and to correct any other issues identified during our checks. Further details of the exclusions and adjustments carried out are set out in this report.

The approach taken to adjusting the data can impact on the valuation results. After making the adjustments detailed in this report, we conclude that the data is fit for purpose for the valuation.

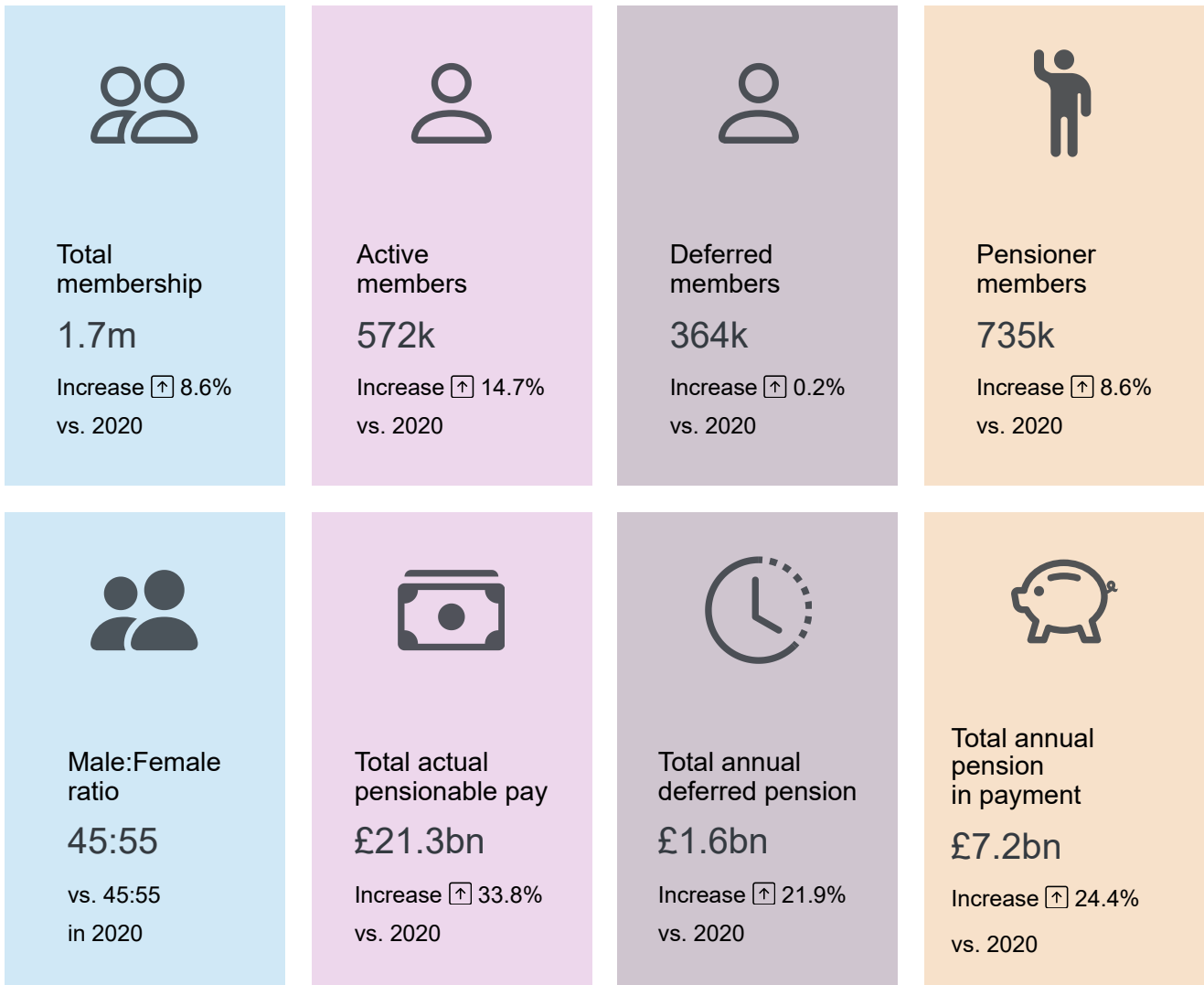
Important

This report is a subset of the valuation reporting provided for the Scheme. The other reports are Overview, Approach, Assumptions, Results and Climate risk. The full set of valuation reporting information can be found in the [Summary](#) report.

Data as at 31 March 2024

Summary statistics

An overview of the membership data as at 31 March 2024 is set out below. Further detail can be found in the [Detailed data breakdown](#) and [Summary tables](#). Note that changes in pay and pension amounts reflect both increases since the last valuation and member movements.



Notes in respect of summary statistics

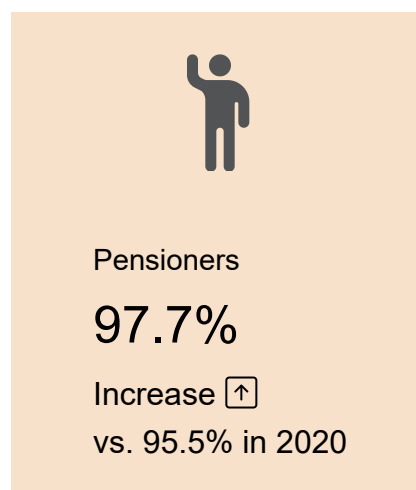
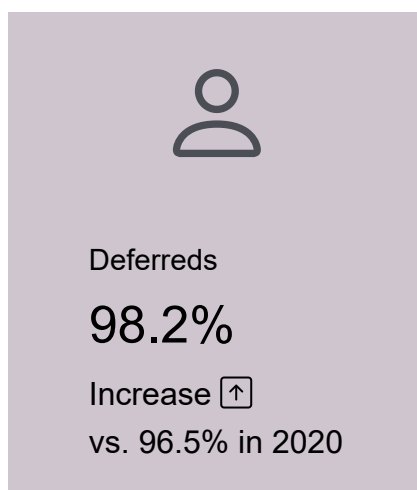
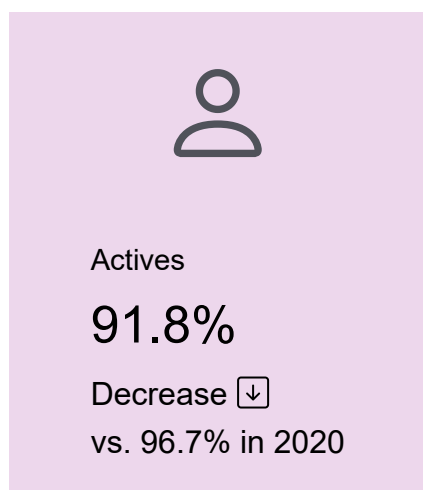
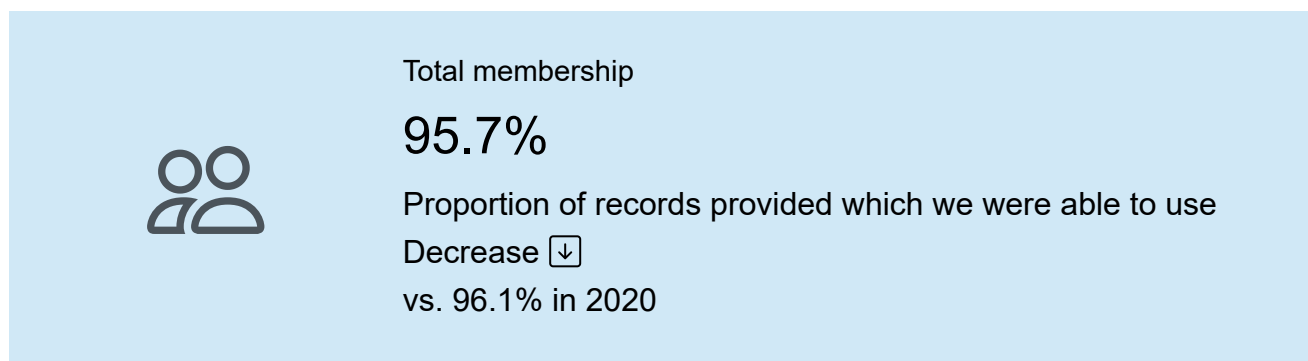
- i. Pension amounts include pension increases up to and including the April 2024 pension increase.
- ii. Pensioners include all members in receipt of a pension (including dependants).
- iii. Members may appear in more than one data set (e.g. partial retirements may be in both the active and pensioner data set). The total number of records may therefore include individual members more than once.

Usability and standard adjustments

Not all the data we receive is usable. We exclude those individual records that have missing or unreliable key data and [rate up](#) similar records to replace them, where appropriate.

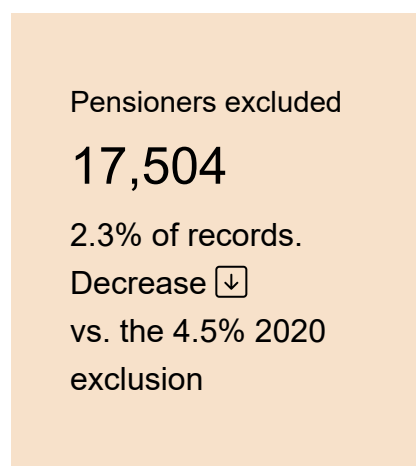
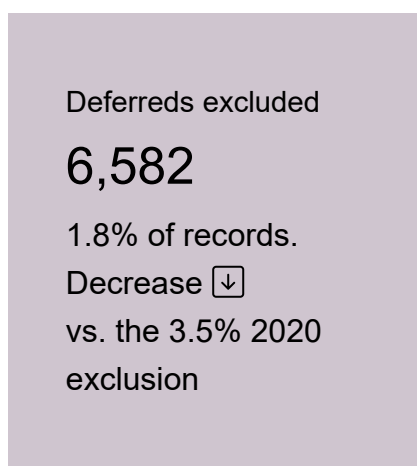
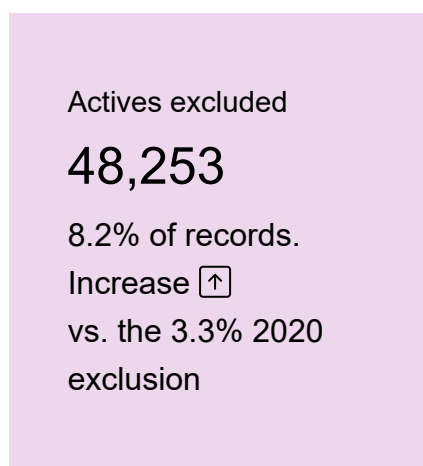
The percentage of valuation data as at 31 March 2024 that was able to be used without adjustment is shown below. This is based on the proportion of individual records which passed our reasonableness checks and were suitable for use.

The percentage decreased slightly in comparison to the data used for the 2020 valuation.



Overall 4.3% of total records were excluded, which is an increase compared with 3.9% excluded in 2020.

The figures below provide a breakdown of these records by membership category.



The following table summarises the most common reasons for excluded records at this valuation.

Number of records	Category of member	Reason for exclusion
37,678	Active	alpha pension missing, or outside of expected range (rate up applied).
12,682	Active	Exclusion of records flagged by administrator (no rate up applied).
12,238	Active	Reckonable service outside of range or missing (rate up applied).

Note that some members may fail more than one exclusion check and only one exclusion will apply in such cases. Consequently, the total number of members failing an exclusion criterion may exceed the total number of exclusions shown above.

Non-standard adjustments

In addition, we make adjustments to data provided to correct issues identified when processing the data. This is done in consultation with the Scheme administrator.

The non-standard adjustments we have made are detailed below.

Actives

- Alpha pension was not provided for approximately 6% of active records. The administrator confirmed that approximately 2% were not active members at the valuation date and should not have been included in the active data provided, so these were removed. Approximately 2% were identified as partial retirements (records retained in the data), and the final 2% were excluded and remaining records were rated up.
- Service data, which is used to calculate accrued pension, was missing for approximately 4% of active records. Where members were expected to have legacy service, we set service for partial retirements in line with the Scheme average for partial retirees. For those who remained in their legacy scheme beyond 2015 we assumed service continued until the legacy schemes closed to future accrual in 2022. Records relating to approximately 2% of the active membership were excluded and remaining records were rated up.
- Only full time equivalent (FTE) salary was provided. For members with part time service, pensionable salary was calculated based on FTE salary and part time service proportion.

Deferreds

- Only approximately 10% of records contained details of previous section (i.e. which legacy section the member belonged to, which is important for the expected timing of retirement and the level of dependant's pension payable on the member's death). For records that contained only alpha pension, the previous section was assigned as alpha. For the majority of the remaining records, previous section was populated using the 2020 valuation data. For the small proportion of records where this was not possible, previous section was set using other pension details.

Pensioners

- Scheme at retirement, which impacts on the amount of the dependant's pension payable on the member's death, was missing for approximately 30% of pensioners. If the record indicated that the member had both legacy and alpha service, we assumed that they were in alpha at retirement. For others, we populated this information from the 2020 valuation data where possible. Records relating to less than 1% of the pensioner membership were excluded and remaining records were rated up.
- Pensioner type (e.g. normal health, ill health, dependant) was missing for approximately 30% of records. We populated this information from the 2020 valuation data where possible. For the remainder (approximately 20%) we assumed that they were a normal health retirement if over 55, and ill-health retirement if under 55 at date of retirement.

Residual uncertainty

We are content that the checks and adjustments we have carried out are reasonable and that the data, after adjustments, is fit for purpose for the valuation. However, there remains a risk that our adjustments may not fully reflect the underlying data of the Scheme, or that the data provided does not accurately represent the Scheme and necessary adjustments have not been made.

Potential impact on valuation results

We estimate the potential impact of data uncertainty on the [employer contribution rate](#) and member outcomes (via the [cost control mechanism](#)) using actuarial judgement and based on the data adjustments we have made. Our estimates are set out below:

Employer contribution rate

Less than 0.5% of pensionable pay above or below the calculated employer contribution rate.

Member outcomes

No impact expected via the cost control mechanism.

Notes

- i. The actual impact of data uncertainty on the employer contribution rate will be captured together with other experience and changes in subsequent valuations.

Movements data

The table below summarises movements between member categories from 2020 to 2024.

	Actives (000s)	Deferreds (000s)	Pensioners (000s)
Number as at 31 March 2020	499	363	677
New members			
New entrants	257	-	-
New dependants	-	-	23
Movements between categories			
Leavers from active service	-115	58	-
Retirements	-59	-43	99
Cessations with no ongoing liability			
Member deaths	-2	-1	-82
Other exits	-17	-5	-2
Number expected as at 31 March 2024	562	372	715
Number as at 31 March 2024	572	364	735

We encountered some issues with the movements data which is used to inform the Scheme set assumptions.

Actives

Approximately 12% of active movement records were missing movement reason (e.g. leaver, retirement, death). We have updated the data using the 2020 and 2024 valuation data where possible. Where this was not possible, records were excluded from our analysis (<1% of active movements).

Pensioners

Pensioner movement type was missing from approximately 70% of records. We have updated the movement data using the 2020 and 2024 valuation data. Where this was not possible, records were excluded (<1% of pensioner movements).

Detailed data breakdown

Overall

Note

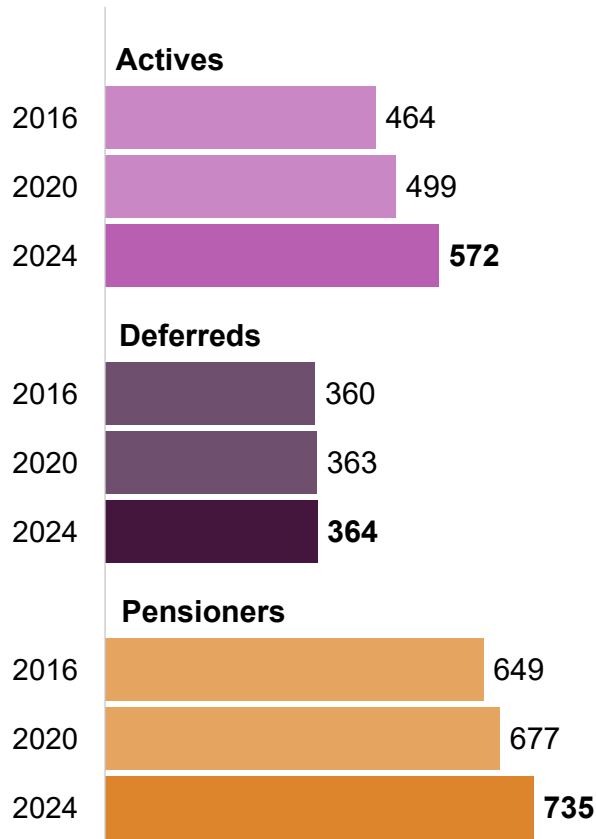
Membership data can be categorised further by scheme. Where applicable, members are assigned to the [legacy scheme](#) in which they already have accrued benefits, even if they have subsequently begun accruing benefits in the [reformed scheme](#).

Membership over time (000's)

Total membership breakdown

The following chart shows the change in membership numbers over the past three valuations.

Members can appear in more than one data set. For example, a partial retiree would have a record in both the active and pensioner data set. The figures in the diagram below are the number of records provided by the administrator. The total number of members may be lower than this.



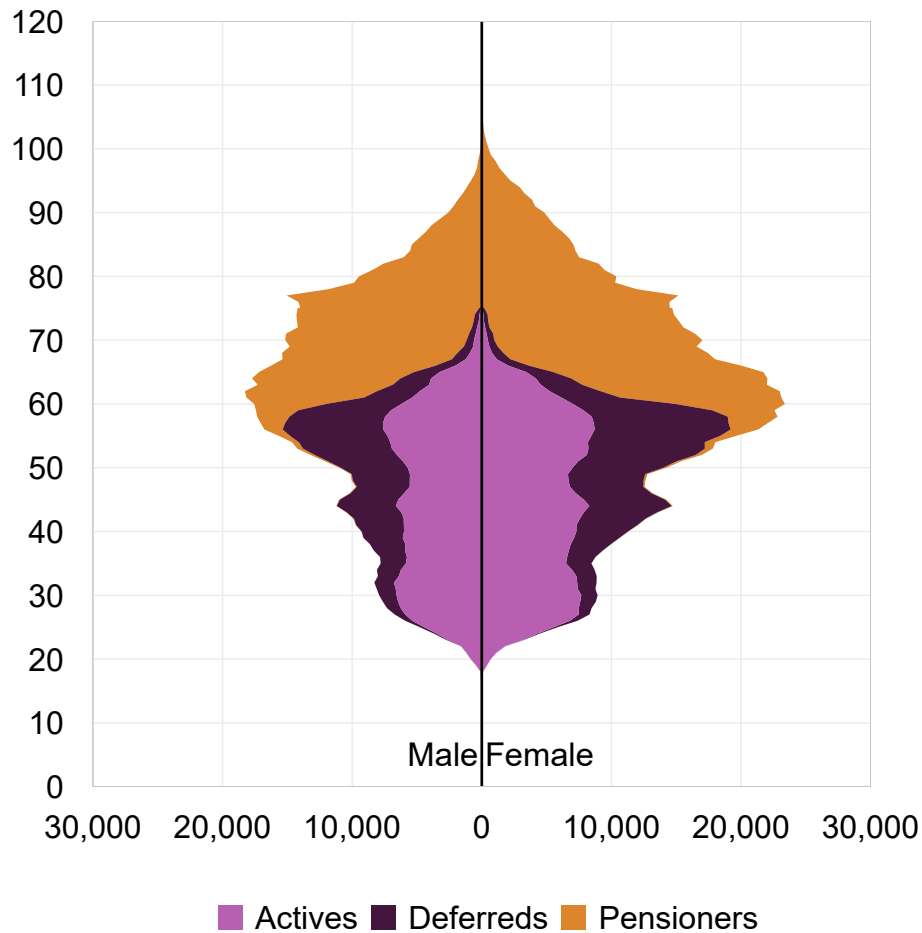
Notes

- i. Pensioners include all members in receipt of a pension (including dependants).

Membership distribution

The following chart illustrates the distribution of the membership by age, gender and membership category as at 31 March 2024.

Age



Notes

- i. Pensioners include all members in receipt of a pension (including dependants).

Overall, the number of males and females are similar at younger ages. There is a more pronounced skew towards females at older ages, reflecting historic workforce trends and higher life expectancy for females observed both in this scheme and the population as a whole.

Pensioner/dependant numbers begin increasing from around age 55 and peak between ages 60 and 65. This corresponds with declining numbers of active members and deferred members over this age range. Some deferred members have still not claimed their pensions, despite being over normal pension age.


Actives

Summary statistics



Active members

572k

Increase  14.7%
vs. 2020



Male:Female membership


46:54

vs. 47:53
in 2020



Total actual pensionable pay


£21.3bn

Increase  33.8%
vs. 2020



Average age
(weighted by actual pensionable pay)


44.3yrs

Decrease  0.7yrs
vs. 2020



Average actual pensionable pay


£37,151

Increase  16.6%
vs. 2020



Average annual alpha pension

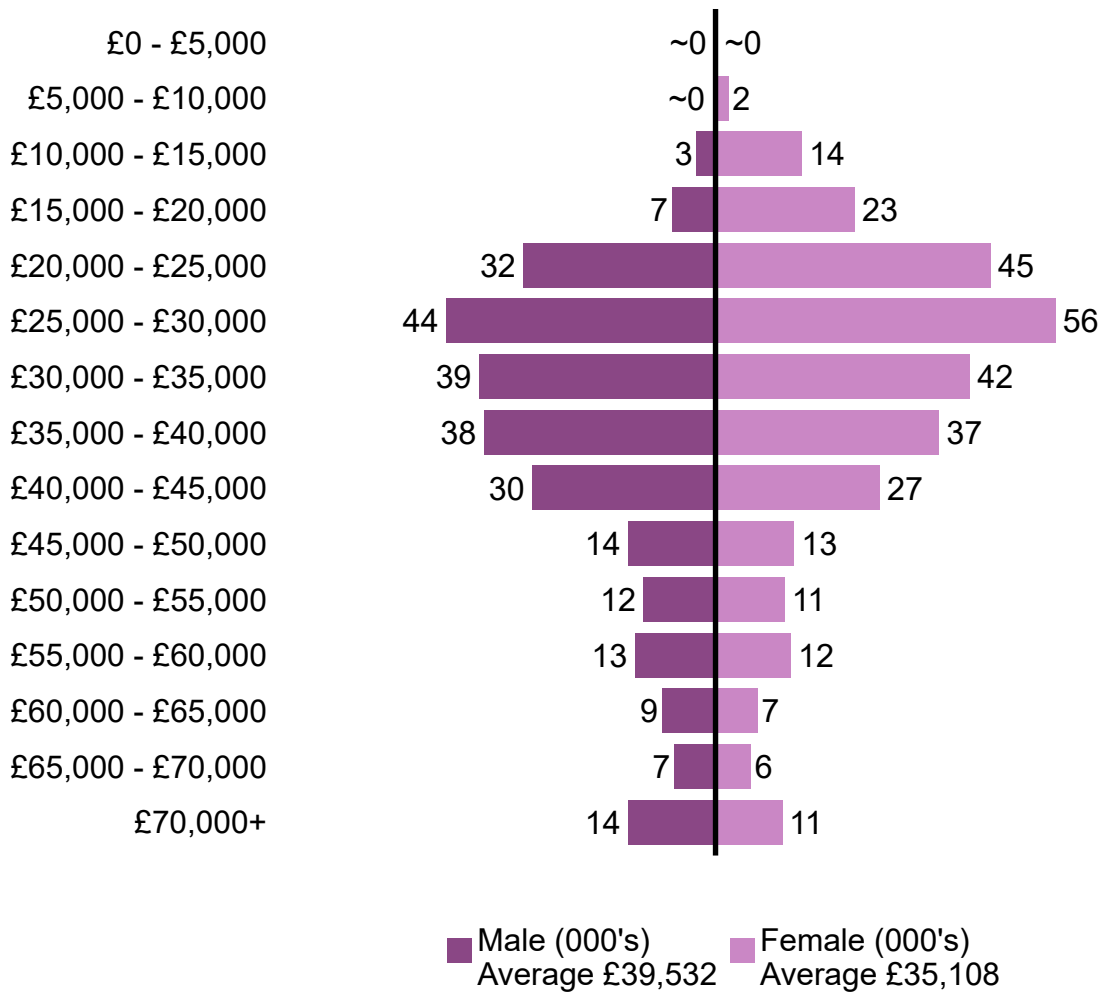
£3,176

Increase  15.0%
vs. 2020

Notes in respect of summary statistics

- i. Average annual alpha pension amount includes pension revaluations up to and including the April 2024 pension revaluation.
- ii. The 2024 figures allow for the rollback of the majority of McCloud eligible members into their legacy section.

Actual pensionable pay distribution



Notes

i. ~0 means the figure is too small to report after rounding.

Membership distribution

Age



There are more female than male actives at most ages.

The number of active members with legacy benefits has fallen since 2020. Over time, the number with any benefits in these sections will continue to fall as members retire and are replaced by members who have alpha benefits only. From 1 April 2022, all service has been in alpha.

Overall:

- There are more active members aged 25 - 40 than in 2020 and the average age has reduced as a result.
- At older ages, membership is similar to 2020 but has aged by 4 years, and we can see that some of those eligible to retire between 2020 and 2024 have done so.

Deferreds

Summary statistics



Deferred members

364k

Increase 0.2%
vs. 2020



Male:Female membership

44:56

vs. 43:57
in 2020



Total annual deferred pension

£1.6bn

Increase 21.9%
vs. 2020



Average age
(weighted by total deferred pension)

51.5yrs

Increase 0.6yrs
vs. 2020



Average annual deferred pension

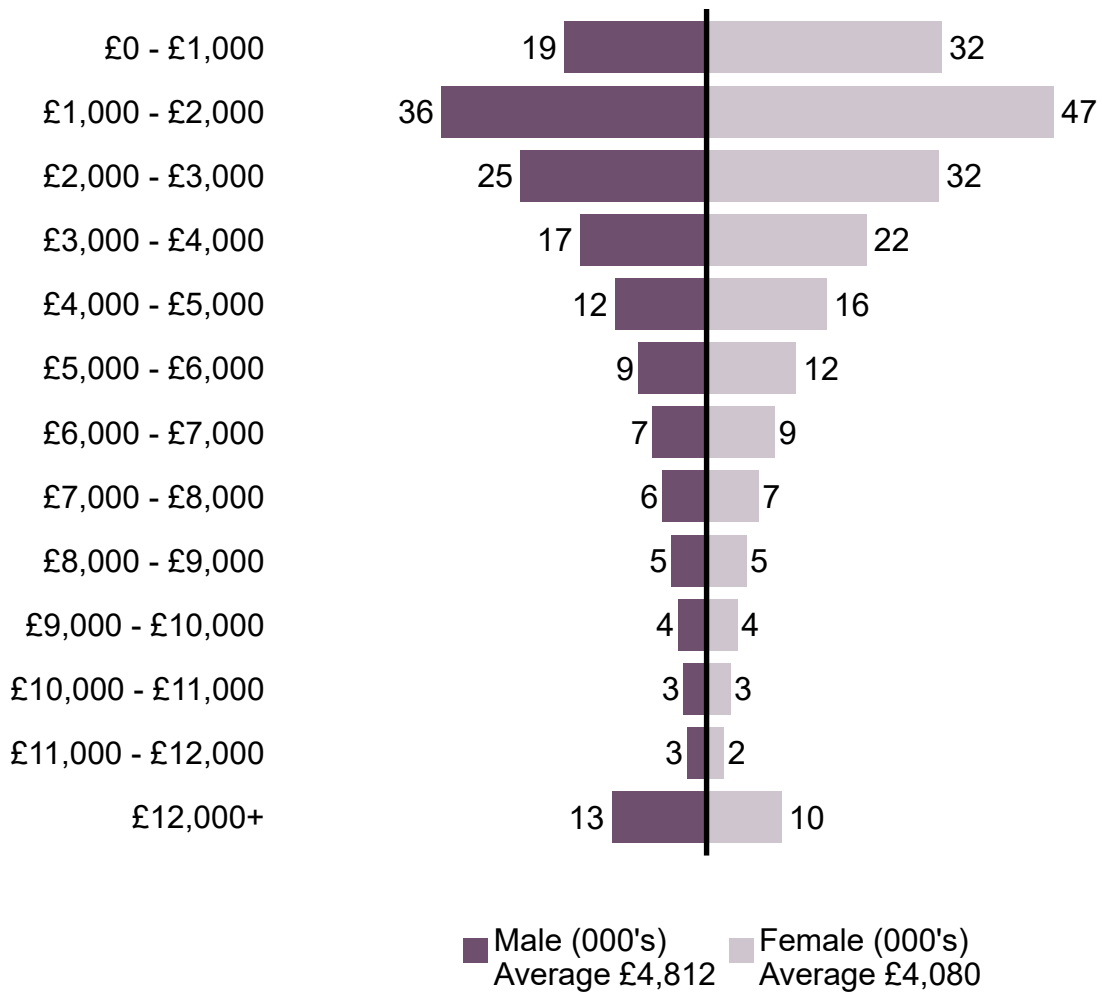
£4,403

Increase 21.7%
vs. 2020

Notes in respect of summary statistics

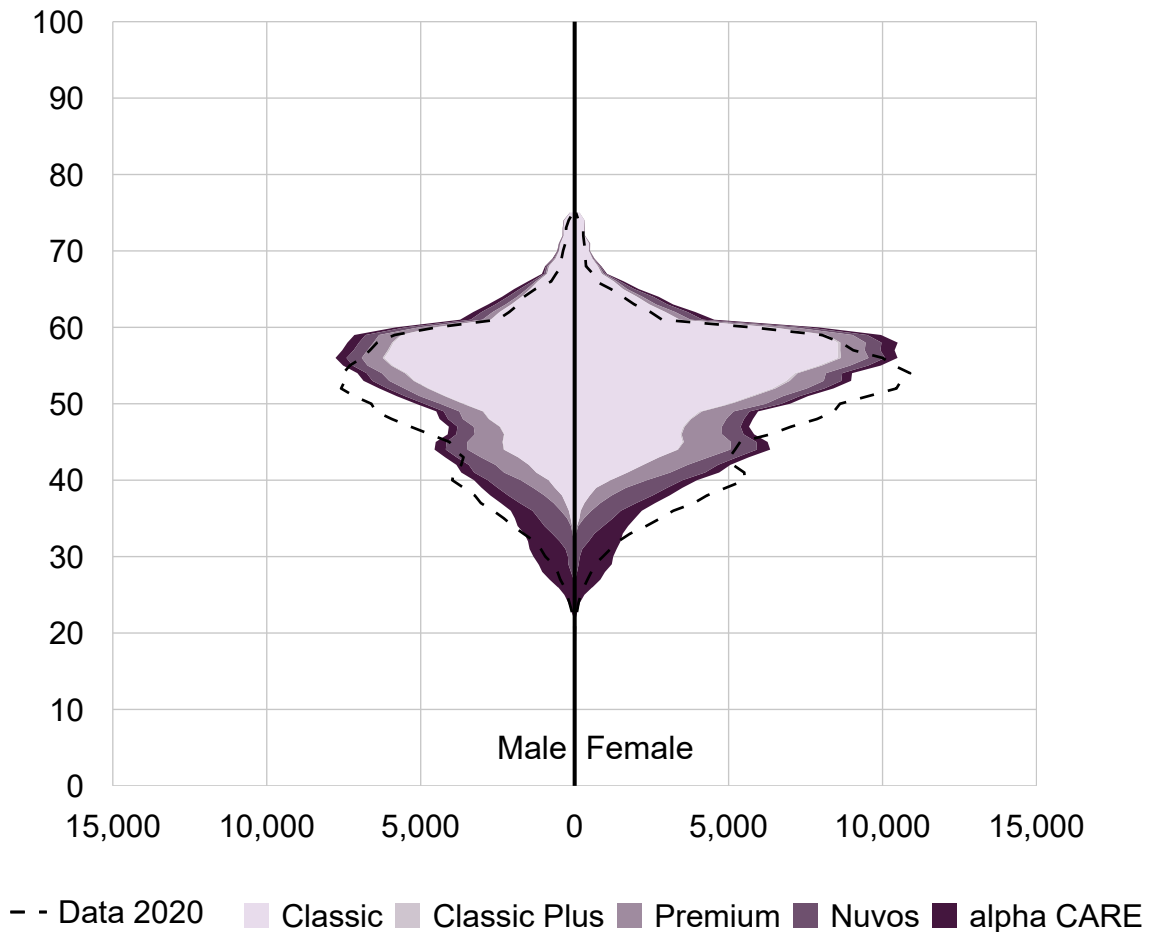
- i. Pension amounts include pension increases up to and including the April 2024 pension increase.
- ii. Average annual pension is based on pension at date of leaving across all schemes, increased to valuation date.
- iii. The 2024 figures allow for the rollback of the majority of McCloud eligible members into their legacy section.

Deferred pension distribution



Membership distribution

Age



There are more female than male deferreds at most ages, although the numbers are marginally more balanced than in 2020. The majority of deferred members are in the Classic section.

Some deferred members over normal pension age have not yet claimed their pension.

Overall:

- The distribution of deferred membership is similar to 2020, but the age profile is 4 years older. These will not all be the same members as in 2020, i.e. withdrawals from active service have broadly offset retirements from deferred status over the period.
- There is a large group approaching age 60, so we may see a spike in retirements over the next few years.

Pensioners

Summary statistics



Pensioner
(retired members)

635k

Increase \uparrow 11.1%
vs. 2020



Dependants

100k

Decrease \downarrow 5.1%
vs. 2020



Male:Female
membership

45:55

vs. 45:55
in 2020



Average age
(weighted by total annual
pension in payment)

73.0yrs

Increase \uparrow 0.9yrs
vs. 2020



Total annual pension in
payment

£7.2bn

Increase \uparrow 24.4%
vs. 2020



Average annual
pension in payment

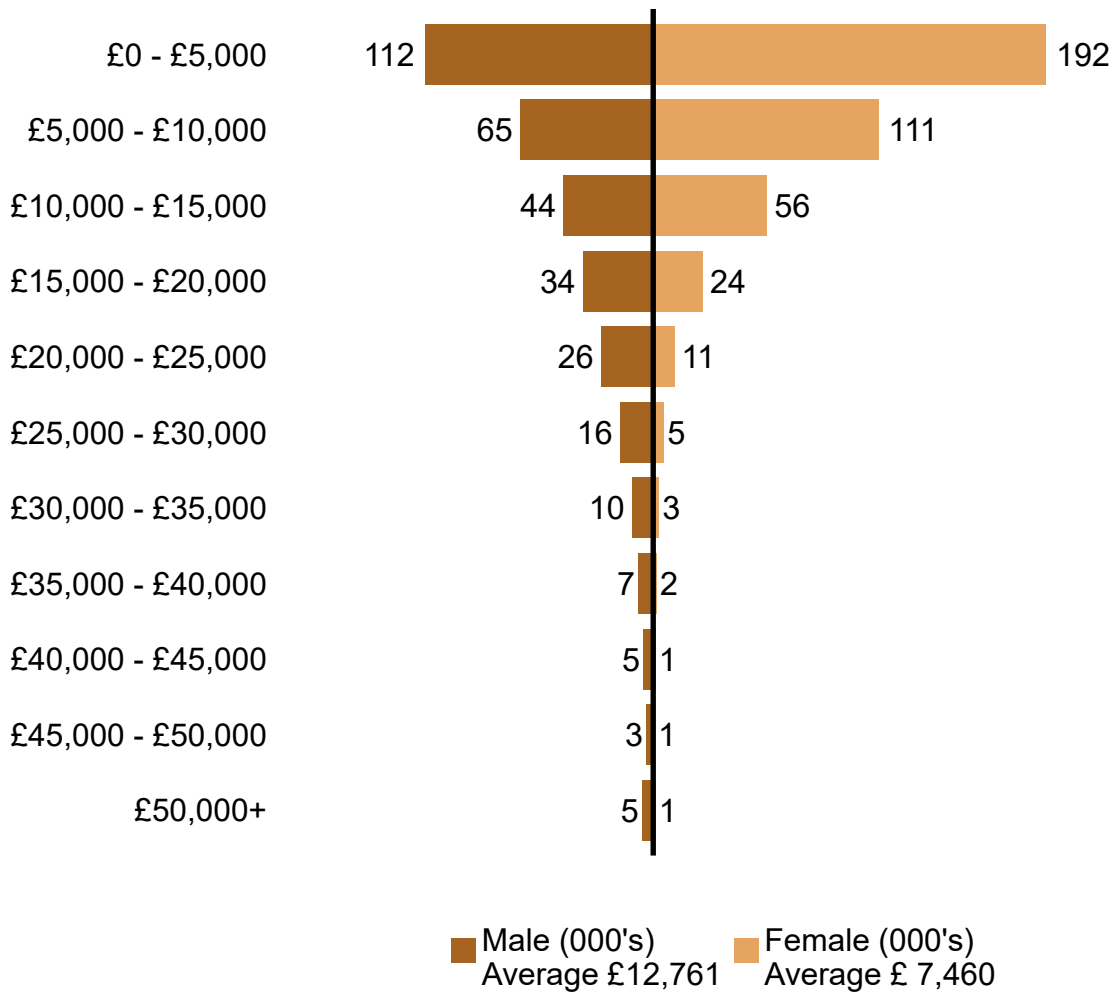
£9,827

Increase \uparrow 14.6%
vs. 2020

Notes in respect of summary statistics

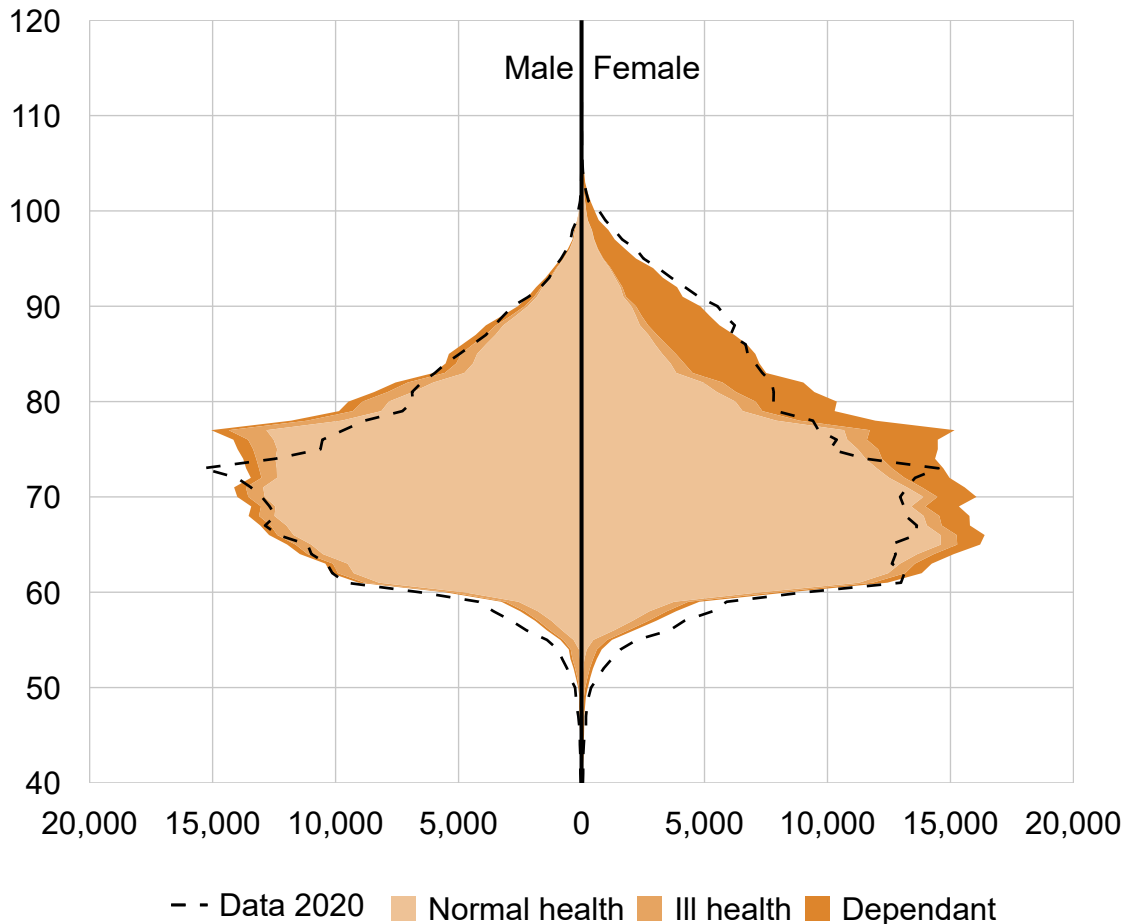
- i. Pension amounts include pension increases up to and including the April 2024 pension increase.
- ii. Pension increases are generally expected to reflect inflation over the period.
- iii. The 2024 statistics above do not allow for the McCloud remedy choice available to McCloud eligible members.

Pensioner data pension distribution



Membership distribution

Age



Notes

i. This chart does not show members aged below 40 years.

The summary statistics and data shown in the pension distribution chart above include children's pensions, however note that the membership distribution chart does not show any members below age 40 who are in receipt of a pension.

There are more female than male pensioners at most ages. The majority of pensioners are those who retired in normal health (shown by the lightest shade) and there are a small number that retired in ill health.

The dependant population is predominantly female.

Overall:

- The age profile is similar to 2020.
- Pensioner numbers have increased by approximately 11%, which is reflective of the number of members who were approaching age 60 in 2020.

Summary tables

Please note that totals may not sum due to rounding.

Active data by section

Number of members (000's)

Section	2024			2020		
	Males	Females	Total	Males	Females	Total
Classic	54	73	128	76	100	176
Classic Plus	3	3	6	3	4	7
Premium	32	38	70	39	44	83
Nuvos	33	36	69	39	40	79
alpha	142	158	300	77	79	155
All sections	264	308	572	233	266	499

Average age (years)

Section	2024			2020		
	Males	Females	Total	Males	Females	Total
Classic	54.9	54.5	54.7	52.7	52.0	52.3
Classic Plus	55.2	54.2	54.7	52.9	51.6	52.2
Premium	49.7	49.1	49.4	48.1	46.9	47.5
Nuvos	45.0	44.0	44.5	42.5	40.9	41.7
alpha	39.0	37.6	38.3	37.3	35.7	36.6
All sections	44.8	43.9	44.3	45.6	44.5	45.1

Notes

- i. Weighted by actual pensionable pay

Total full-time equivalent pay (£m pa)

Section	2024			2020		
	Males	Females	Total	Males	Females	Total
Classic	2,364	2,781	5,145	2,858	3,183	6,041
Classic Plus	124	138	262	131	133	264
Premium	1,413	1,532	2,945	1,455	1,485	2,940
Nuvos	1,492	1,528	3,020	1,446	1,422	2,868
alpha	5,352	5,729	11,081	2,403	2,373	4,776
All sections	10,745	11,708	22,453	8,293	8,596	16,889

Total actual pensionable pay (£m pa)

Section	2024			2020		
	Males	Females	Total	Males	Females	Total
Classic	2,219	2,437	4,656	2,731	2,796	5,526
Classic Plus	118	125	243	129	123	252
Premium	1,375	1,376	2,751	1,420	1,325	2,745
Nuvos	1,465	1,406	2,871	1,421	1,314	2,735
alpha	5,276	5,472	10,748	2,373	2,268	4,642
All sections	10,453	10,815	21,268	8,074	7,826	15,900

Average full-time equivalent pay (£ pa)

Section	2024			2020		
	Males	Females	Total	Males	Females	Total
Classic	43,391	37,939	40,263	37,479	31,988	34,370
Classic Plus	46,434	42,888	44,493	41,609	37,036	39,171
Premium	44,294	40,438	42,201	37,693	33,638	35,529
Nuvos	45,190	42,984	44,046	37,496	35,388	36,421
alpha	37,595	36,236	36,880	31,387	30,205	30,788
All sections	40,634	38,006	39,220	35,572	32,317	33,837

Average actual pensionable pay (£ pa)

Section	2024			2020		
	Males	Females	Total	Males	Females	Total
Classic	40,734	33,237	36,433	35,811	28,096	31,443
Classic Plus	44,351	38,882	41,357	41,055	34,064	37,328
Premium	43,101	36,312	39,416	36,786	30,015	33,174
Nuvos	44,377	39,541	41,870	36,842	32,701	34,729
alpha	37,058	34,614	35,772	30,997	28,870	29,920
All sections	39,532	35,108	37,151	34,633	29,420	31,855

Average reckonable service (years)

Section	2024			2020		
	Males	Females	Total	Males	Females	Total
Classic	24.4	21.5	22.7	21.5	18.6	19.9
Classic Plus	25.4	22.9	24.0	23.3	20.6	21.8
Premium	17.2	15.3	16.2	12.5	10.9	11.6
Nuvos	–	–	–	–	–	–
alpha	–	–	–	–	–	–
All sections	21.9	19.5	20.5	18.6	16.3	17.3

Notes

i. Unweighted (shown for final salary sections only)

Total alpha pension (£m)

Section	2024			2020		
	Males	Females	Total	Males	Females	Total
Classic	132	145	277	201	212	413
Classic Plus	7	7	14	10	10	20
Premium	84	84	168	122	116	238
Nuvos	186	172	358	141	131	272
alpha	503	498	1,001	121	110	231
All sections	911	907	1,818	595	579	1,174

Notes

- i. 2024 average annual alpha pension amount includes pension revaluations up to and including the April 2024 pension revaluation.
- ii. 2020 average annual alpha pension amount includes pension revaluations up to and including the April 2020 pension revaluation.
- iii. The 2024 figures allow for the rollback of the majority of McCloud eligible members into their legacy section.
- iv. The total Nuvos CARE pension is £494m pa.

Deferred data by section

Number of members (000's)

Section	2024			2020		
	Males	Females	Total	Males	Females	Total
Classic	95	128	224	107	146	253
Classic Plus	1	1	2	1	2	3
Premium	21	28	49	26	33	59
Nuvos	23	24	47	22	24	46
alpha	21	21	42	2	1	3
All sections	161	203	364	157	206	363

Average age (years)

Section	2024			2020		
	Males	Females	Total	Males	Females	Total
Classic	54.9	54.4	54.6	53.2	52.6	52.9
Classic Plus	54.8	54.4	54.5	53.4	52.3	52.8
Premium	50.0	49.5	49.8	47.9	47.4	47.6
Nuvos	46.3	46.3	46.3	45.0	44.8	44.9
alpha	40.9	40.6	40.7	37.3	35.4	36.4
All sections	51.5	51.5	51.5	51.0	50.8	50.9

Notes

- i. Weighted by total deferred pension

Total annual deferred pension (£m)

Section	2024			2020		
	Males	Females	Total	Males	Females	Total
Classic	444	505	949	411	471	882
Classic Plus	9	13	22	10	13	23
Premium	136	144	280	124	128	251
Nuvos	117	105	222	80	72	152
alpha	68	62	129	3	2	5
All sections	773	829	1,602	627	686	1,313

Notes

- i. 2024 pension amounts include pension increases up to and including the April 2024 pension increase.
- ii. 2020 pension amounts include pension increases up to and including the April 2020 pension increase.

Average annual deferred pension (£)

Section	2024			2020		
	Males	Females	Total	Males	Females	Total
Classic	4,650	3,934	4,239	3,841	3,231	3,489
Classic Plus	11,824	9,333	10,226	9,418	7,069	7,910
Premium	6,450	5,186	5,730	4,853	3,859	4,292
Nuvos	5,149	4,323	4,721	3,640	3,044	3,331
alpha	3,267	2,897	3,080	1,759	1,530	1,649
All sections	4,812	4,080	4,403	3,993	3,332	3,618

Notes

- i. Average annual pension is based on pension at date of leaving across all schemes, increased to valuation date.
- ii. The 2024 figures allow for the rollback of the majority of McCloud eligible members into their legacy section.

Pensioner data by type

Number of members (000's)

Section	2024			2020		
	Males	Females	Total	Males	Females	Total
Normal health	285	298	583	271	261	532
Ill health	27	25	52	21	19	40
Dependant	16	84	100	15	90	105
All sections	328	407	735	307	369	677

Notes

- i. Dependant figures include children's pensions

Average age (years)

Section	2024			2020		
	Males	Females	Total	Males	Females	Total
Normal health	73.4	70.8	72.4	72.7	70.2	71.8
Ill health	72.9	69.8	71.7	67.3	65.2	66.5
Dependant	72.3	80.6	79.9	63.8	79.7	78.5
All sections	73.3	72.4	73.0	72.2	71.8	72.1

Notes

- i. Weighted by total pension in payment
- ii. The average age of ill health members has increased significantly. This is partly due to some members retiring in ill health between age 40 and 50 having larger than average pensions at retirement. In addition, pensioner type was missing from the 2024 data set for some members. Where data was missing, we have assumed that all retirements under age 55 were in ill health. In 2020, we assumed that retirements under age 50 were in ill health. This may have led to a small number of members being categorised as ill health in 2024 and normal health in 2020 which would impact the statistics above. As the mortality assumption is the same for both normal and ill health retirements, this will not have an impact on the calculations.

Total annual pension in payment (£m)

Section	2024			2020		
	Males	Females	Total	Males	Females	Total
Normal health	3,771	2,278	6,050	3,229	1,702	4,932
Ill health	368	220	587	228	139	367
Dependant	48	536	584	38	469	506
All sections	4,187	3,034	7,221	3,495	2,310	5,805

Notes

- i. 2024 pension amounts include pension increases up to and including the April 2024 pension increase.
- ii. 2020 pension amounts include pension increases up to and including the April 2020 pension increase.

Average annual pension in payment (£)

Section	2024			2020		
	Males	Females	Total	Males	Females	Total
Normal health	13,239	7,642	10,377	11,916	6,526	9,273
Ill health	13,625	8,781	11,296	10,814	7,391	9,199
Dependant	2,929	6,417	5,849	2,454	5,214	4,812
All sections	12,761	7,460	9,827	11,369	6,251	8,575

Notes

- i. The 2024 statistics above do not allow for the McCloud remedy choice available to McCloud eligible members.

Compliance and limitations

The [Overview](#) report should be referred to and contains compliance and limitation information covering this and other component parts of the valuation reports.

Directions

This report has been prepared to meet the following reporting requirements set out in the [Directions](#):

Reporting Direction	Description	Relevant Directions (where applicable)
23(1)(a)	Information regarding scheme membership	
23(1)(b)	Average age of scheme members on effective date	