

16 September 2024

Pensions Awareness Week

Pensions Awareness Week runs from 16-20 September and aims to empower members of the Civil Service Pension Scheme to understand their pension. Scheme members are encouraged to sign up for the online pensions portal to check their pension position.

Find out how to become a portal user - [Guide to Registering for the Pension Portal](#)

PCS is actively defending the Civil Service Scheme and it features prominently in our national campaign. PCS fully supports auto-enrolment and civil servants rarely opt-out. In some pension schemes there has been an increase in opt-outs due to the cost of living crisis, but there is a real detriment involved in opting out. Short-term savings are minimal, with many members paying only 4.6% of their salary, and pension contributions attract tax relief.

Over time your pension builds up a significant value. It includes other benefits including death benefits and survivor benefits. We always advise taking independent financial advice before changing your pension arrangements. Even for young members, though your retirement might seem a long way off, it's vital that you understand how your pension helps contribute to your financial planning.

PCS has also been active in defending the State Pension this week. Speaking at the TUC, General Secretary Fran Heathcote criticised the government's decision to cut the winter fuel allowance, calling it an unjust political choice. PCS is campaigning along with other unions and the National Pensioners Convention to ensure winter payments continue. A lobby of Parliament will take place on Monday 7 October.