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What the union did for me and my pension

New editorial board member Louise Greenall writes about her personal experience at an online webinar.

This article is a shout out for a recent PCS-run course.

On 17 May 2024 I attended a Retirement Webinar which was organised by PCS. Having joined the civil service in 1988 at the tender age of 22, my pension is becoming of increasing interest to me. The course is designed for those with less than three years to go before retiring and I found it very interesting and learned a lot.

There was an expert on hand to answer any queries about the Civil Service Pension Scheme, and he really did know his stuff, including advice on the McCloud ruling and all the different schemes that were available prior to 2015. One man on the call didn't realise that he could retire before his state pension; as a result of the course, he put his papers in later that day.

We also learned that anyone who was in the civil service prior to 2015 should check their Annual Benefit Statement for this year as it will probably have changed due to money paid in since 2015 being rolled back into the old scheme.

PCS had also enlisted the services of a financial advisor and a solicitor, and they were on hand to talk about investments, and how to set up wills and wills in trust and even how to place your home into a trust. This was of particular interest to me as I have yet to make a will and would obviously like to protect any assets I have left after the round-the-world tour I am planning once I retire.

On a serious note, if you see this course being advertised, I highly recommend you jump at the chance. There are many other courses like this on the [PCS Academy](#).