



Department of

Finance

An Roinn

Airgeadais

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Northern Ireland Civil Service Pension Scheme: Consultation on Scheme Yield / Member Contributions

A consultation produced by Department of Finance

This consultation begins on 13 January 2025
This consultation ends on 7 April 2025

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Any enquiries regarding this publication should be sent to us at:

PLCconsultations@finance-ni.gov.uk

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About this consultation

To: This consultation is aimed at all Northern Ireland Civil Service (NICS) pension scheme members.

Duration: From 13 January 2025 to 7 April 2025

Enquiries (including requests for the paper in an alternative format) to:

Email (preferred): PLCconsultations@finance-ni.gov.uk

OR write to:

CSP Scheme Yield / Member Contributions Consultation
CSP Policy, Legislation & Communications Branch
Department of Finance
Orchard House
40 Foyle Street
Derry/Londonderry
BT48 6AT

How to respond:

The primary method for responses is online via NI Direct Citizen Space. Please use the green response button at the bottom of the consultation webpage or click on the button below for access to the Citizen Space consultation response document.

[Respond Online](#) 

OR Email (if preferred) to PLCconsultations@finance-ni.gov.uk

OR write to:

CSP Scheme Yield/Member Contributions Consultation
CSP Policy, Legislation & Communications Branch
Department of Finance
Orchard House
40 Foyle Street
Derry/Londonderry
BT48 6AT

Response paper:

A response to this consultation exercise is due to be published by 30 June 2025 at <https://www.finance-ni.gov.uk/consultations/northern-ireland-civil-service-pension-scheme-consultation-scheme-yield-member-contributions>.

Summary

- 1.1.** This Consultation sets out the Department of Finance’s (DoF’s) approach to meeting the required employee contribution scheme yield. The required employee contribution scheme yield for the Northern Ireland Civil Service Pension Scheme (NICSPS) is 5.6% of pensionable earnings per annum. In recent years the actual yield achieved has been below this requirement at 5.4% of pensionable earnings per annum. This shortfall is not sustainable and needs to be addressed.
- 1.2.** A number of UK public service schemes are currently under yield. All public sector schemes are required to take the appropriate measures to ensure that their required yield is collected over the 2020 scheme valuation implementation period which runs from 1 April 2024 to 31 March 2027.
- 1.3.** In order to address the scheme yield shortfall, adjustments are required to the employee contribution rates to achieve the required 5.6%. The proposed adjustments to employee contribution rates will be set in legislation through amendments to The Public Service (Civil Servants and Others) Pensions Regulations (Northern Ireland) 2014, which are the alpha pension scheme regulations.
- 1.4.** The provisions of Section 22 of the Public Service Pensions Act (Northern Ireland) 2014 (the Act) require that the Department carry out formal consultation with the persons (or representatives of the persons) who appear to the Department to be likely to be affected by regulations if they were made. Therefore, in line with requirements, this document sets out several options upon which the Department is now formally consulting.
- 1.5.** In line with section 22(2)(b) of the Act, the Department will also prepare and lay a report before the Northern Ireland Assembly.
- 1.6.** The draft “Public Service (Civil Servants and Others) Pensions (Amendment) Regulations (Northern Ireland) 2025”, for the proposed adjustments to employee contribution rates, are attached at **Annex A**. An equality screening exercise has been completed and is published separately alongside this consultation document.
- 1.7.** This consultation opens on 13 January 2025 and will close at 5pm on 7 April 2025. The Department plans to implement the changes to have effect from 1 July 2025.
- 1.8.** Only responses in scope of this consultation can be considered.

Consultation response

The Department of Finance will publish their response to this consultation by 30 June 2025 on the Civil Service Pensions website at <https://www.finance-ni.gov.uk/consultations/northern-ireland-civil-service-pension-scheme-consultation-scheme-yield-member-contributions>. The report will summarise the responses and set out the proposed next steps, taking into account the responses received.

Consultation principles

This consultation is being conducted in line with the Equality Commission's guidelines on consultations for public authorities that can be found at <https://www.equalityni.org/Employers-Service-Providers/Public-Authorities/Section75/Section-75/Consultation>

Confidentiality and data protection

The information you send us may need to be passed to colleagues within the Department of Finance or Civil Service Pensions and may be published in a summary of responses received and referred to in the published consultation report. Where individuals submit responses, we may publish their responses, but we will not publicly identify them. We will endeavour to remove any information that may lead to individuals being identified. Responses submitted by organisations or representatives of organisations may be published in full. All information contained in a response, including personal information, may be subject to publication or disclosure if requested under the Freedom of Information Act 2000.

By providing personal information for the purposes of the consultation exercise, it is understood that you consent to its disclosure and publication. If this is not the case, you should limit any personal information provided or remove it completely. If you want the information in your response to the consultation to be kept confidential, you should explain why as part of your response, although we cannot guarantee to do this.

Retention

Published information will generally be retained indefinitely on the basis that the information is of historic value. This would include, for example, personal data about representatives of organisations.

For more information about how the Department of Finance treats your personal data, please see the Privacy Notice at <https://www.finance-ni.gov.uk/publications/civil-service-pensions-ni-privacy-notice>.

Background

alpha pension scheme

- 2.1.** The Northern Ireland Civil Service Pension Scheme, known as “alpha”, is a statutory pension scheme, providing pension benefits for civil servants and other persons as determined by the Department under section 25(5) of the Public Service Pensions Act (Northern Ireland) 2014, including those in offices or employments listed in Schedule 1 to the Superannuation Act 1972. The alpha pension scheme is a defined benefit career average revalued earnings (CARE) scheme which means members build up a pension based on a percentage of their earnings each year. The alpha pension active members build up is also adjusted in line with prices every year so that it keeps its value against inflation.

Member contributions and the scheme yield

- 2.2.** The NI Civil Service Scheme is contributory, meaning members and their employers are required to pay towards the cost of benefits they build up in the scheme. An actuarial valuation is conducted every 4 years to ensure the level of contributions made by members and employers meet the cost of their pension rights as they accrue them.
- 2.3.** Civil Service Pension Scheme members are required collectively to contribute 5.6% of their pensionable earnings per annum across the whole scheme membership. This is known as the ‘scheme yield’. Whilst the yield is a fixed percentage the 5.6% requirement is shared out across the workforce by charging a sliding scale of rates to members according to their pensionable earnings. The aggregate amount collected across members needs to add up to 5.6%. This approach is known as ‘tiered contributions’ and is the method adopted across most public service pension schemes in the UK.
- 2.4.** Tiering enables the Northern Ireland Civil Service Scheme to reduce financial barriers and encourages all staff to participate in the pension scheme and provide for their retirement. Tiering also allows the scheme to recognise, through higher contribution rates, the beneficial effect of income tax relief on contributions and the additional value that higher earners tend to achieve from pension benefits built up under the ‘final salary’ accrual method that is a feature of the older legacy scheme, Tiering also helps to deliver the following priorities that underpin the current approach to member contributions:
- Include protections for the lower paid
 - Minimise the risk of opt-outs from the scheme across the whole membership
 - Ensure that the scheme remains sustainable and a valuable part of the reward package and affordable to all members.

2.5. The current employee (member) contribution salary bands and rates are as follows:

Annualised Rate of Pensionable Earnings (Salary Bands)	% Contribution Rates for All Members
£0 - £26,302.49	4.6%
£26,302.50 - £59,849.99	5.45%
£59,850.00 - £160,964.99	7.35%
£160,965.00 and above	8.05%

2.6. Following the 2020 actuarial valuation, schemes are required to correct any under yield position. Although Public Service Pensions in Northern Ireland are devolved, in general the policy adopted reflects central government policy and funding arrangements. The Treasury requires a commitment from schemes to achieve the scheme yield and therefore, adjustments are required to address the shortfall.

2.7. In 2023, the Department commissioned the Government Actuary’s Department (GAD) to provide an analysis and measures that could be taken to rectify the shortfall in employee contributions. However, due to the wider financial uncertainties at that time, any increases to employee contribution rates, that were due to be implemented from 1 April 2024, were paused. The Department re-engaged GAD early in 2024 to provide an updated position. The Department also commissioned the NICS Scheme Advisory Board (SAB) to consider options and provide advice to the Department with a view to enacting the increases from 1 July 2025.

2.8. Moving to a single 5.6% contribution rate across all salaries was considered but this proposal was dismissed due to the disproportionate effect this would have on those who are lowest paid, while those in the higher salary ranges would see a reduction in their contribution rate. Other initial key options considered were:

- A fixed increase to the contribution rates which apply to each salary band; and / or
- Divide salary band 2 into two bands, with the upper end paying a higher rate.

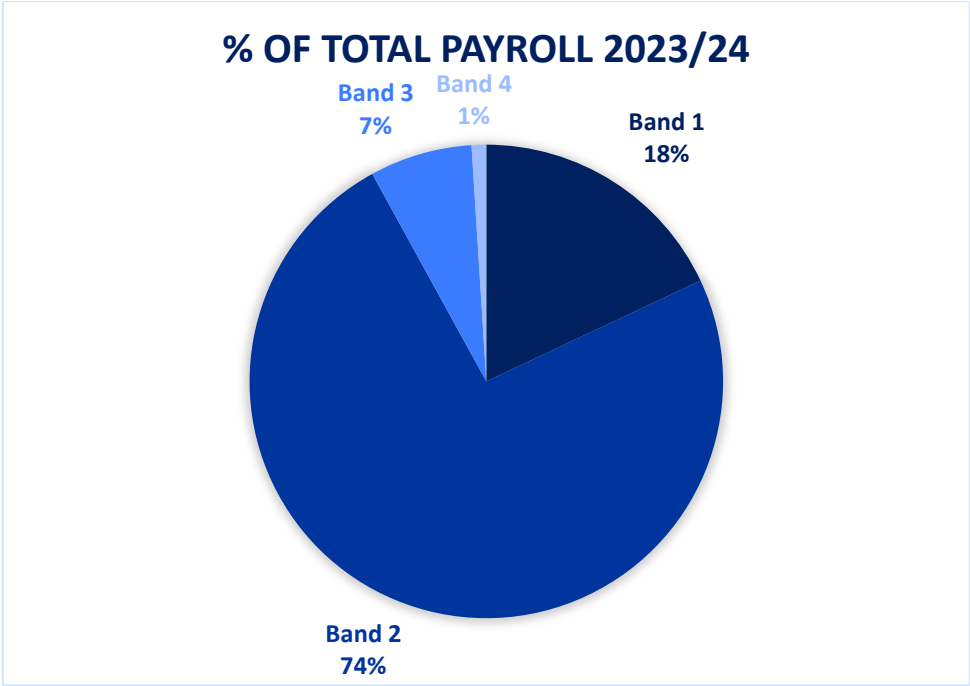
2.9. The Department, in conjunction with SAB, considered that the fairer of these options was an increase to the percentage contribution rates which are applied to each band. However, as the Department remains committed to protecting the lowest paid employees as far as possible, it directed that GAD take this into account in their analysis and deliberations.

2.10. As the required scheme yield of 5.6% is the collective percentage of employee contribution rates, the only measure to address any shortfall is to apply an increase in rate to one or more of the bandings or change the structure to move a select group into a higher band and rate. The Department has carefully considered various options and considers a smaller increase to the percentage rate for each salary band to be the fairest solution.

2.11. The Department has set out three options for consideration in this consultation document. Based on its analysis and in conjunction with GAD and SAB advice, the Department considers “Alternative 1” to be the most appropriate to meet the target scheme yield, whilst having minimal impact across the range of member grades, and the lower paid grades in particular. This consultation will enable members and stakeholders to give their opinions on whether they agree with this option.

Analysis

- 3.1. The Department has been engaging the Government Actuary Department (GAD) from 2023 onwards to analyse and model options for meeting the scheme yield over the period 1 April 2024 to 31 March 2027 (the implementation period of the 2020 Valuation).
- 3.2. The options for consultation incorporate the most recent analysis provided by GAD.
- 3.3. In order to project the employee contribution yield and find the most appropriate solution, GAD used the following spread of pay in each contribution band as at 2023/24, which is based on the 2023/24 pay band information provided by the Department. The spread of salary bands is a key factor in the level of employee contributions that may be achieved.



Alternative Contribution Rates

- 3.4. The table below provides some alternative contribution rates that could be applied from 1 July 2025 to achieve the required scheme yield of 5.6%. The majority of scheme payroll falls in Bands 1 and 2 so the rates in these bands are the most influential on the projected yield. The figures in red show the change compared to the current contribution rates, which are also included in the table below.

Band	Current Contribution Rates % Pay	Alternative 1 % Pay	Alternative 2 % Pay	Alternative 3 % Pay
Band 1	4.6%	4.65% (+0.05%)	4.65% (+0.05%)	4.65% (+0.05%)
Band 2	5.45%	5.65% (+0.20%)	5.66% (+0.21%)	5.68% (+0.23%)
Band 3	7.35%	7.55% (+0.20%)	7.59% (+0.24%)	7.60% (+0.25%)
Band 4	8.05%	8.25% (+0.20%)	8.30% (+0.25%)	8.30% (+0.25%)
Projected 2025-2027 yield p.a. (revised rates from 1 July 2025)	N/A	5.6% (5.57% to 2 decimal places)	5.6% (5.58% to 2 decimal places)	5.6% (5.60% to 2 decimal places)

Illustrative Impacts

3.5. The following tables set out the impact of a contribution rate change on the contributions that a member will pay under each of the alternative contribution rates. These are based on 2023/2024 salaries at the top of the pay scale under various grades. The final three columns in each of the tables provide an indication of the impact of tax relief and therefore the ultimate impact on members' take home pay. Please note that these figures are illustrative only and will depend on the member's circumstances and actual rate of tax.

3.6. Alternative 1

Grade	Top of Pay Scale Annual Salary	Current rate (% pay)	Rate under Alternative 1 (% pay)	Annual Difference in Contribution	Monthly Difference in Contribution	Assumed Marginal Rate of Tax	Annual Reduction in take home pay	Monthly Reduction in take home pay
AA	£23,177	4.60%	4.65%	£11.59	£0.97	20.00%	£9.27	£0.77
AO	£25,732	4.60%	4.65%	£12.87	£1.07	20.00%	£10.29	£0.86
EO11	£28,483	5.45%	5.65%	£56.97	£4.75	20.00%	£45.57	£3.80
EO1	£31,352	5.45%	5.65%	£62.70	£5.23	20.00%	£50.16	£4.18
SO	£35,712	5.45%	5.65%	£71.42	£5.95	20.00%	£57.14	£4.76
DP	£45,351	5.45%	5.65%	£90.70	£7.56	20.00%	£72.56	£6.05
G7	£59,049	5.45%	5.65%	£118.10	£9.84	40.00%	£70.86 ⁽¹⁾	£5.90 ⁽¹⁾
G6	£71,353	7.35%	7.55%	£142.71	£11.89	40.00%	£85.62	£7.14
G5	£88,908	7.35%	7.55%	£177.82	£14.82	40.00%	£106.69	£8.89
G3	£113,524	7.35%	7.55%	£227.05	£18.92	40.00%	£136.23	£11.35
Perm Sec	£149,539	7.35%	7.55%	£299.08	£24.92	45.00%	£164.49	£13.71

⁽¹⁾ Grade 7 figures are lower than the DP figures due to tax relief as Grade 7 pay a higher rate of tax at 40% than DP at 20%.

3.7. Alternative 2

Grade	Top of Pay Scale Annual Salary	Current rate (% pay)	Rate under Alternative 2 (% pay)	Annual Difference in Contribution	Monthly Difference in Contribution	Assumed Marginal Rate of Tax	Annual Reduction in take home pay	Monthly Reduction in take home pay
AA	£23,177	4.60%	4.65%	£11.59	£0.97	20.00%	£9.27	£0.77
AO	£25,732	4.60%	4.65%	£12.87	£1.07	20.00%	£10.29	£0.86
EO11	£28,483	5.45%	5.66%	£59.81	£4.98	20.00%	£47.85	£3.99
EO1	£31,352	5.45%	5.66%	£65.84	£5.49	20.00%	£52.67	£4.39
SO	£35,712	5.45%	5.66%	£75.00	£6.25	20.00%	£60.00	£5.00
DP	£45,351	5.45%	5.66%	£95.24	£7.94	20.00%	£76.19	£6.35
G7	£59,049	5.45%	5.66%	£124.00	£10.33	40.00%	£74.40 ⁽¹⁾	£6.20 ⁽¹⁾
G6	£71,353	7.35%	7.59%	£171.25	£14.27	40.00%	£102.75	£8.56
G5	£88,908	7.35%	7.59%	£213.38	£17.78	40.00%	£128.03	£10.67
G3	£113,524	7.35%	7.59%	£272.46	£22.70	40.00%	£163.47	£13.62
Perm Sec	£149,539	7.35%	7.59%	£358.89	£29.91	45.00%	£197.39	£16.45

3.8. Alternative 3

Grade	Top of Pay Scale Annual Salary	Current rate (% pay)	Rate under Alternative 3 (% pay)	Annual Difference in Contribution	Monthly Difference in Contribution	Assumed Marginal Rate of Tax	Annual Reduction in take home pay	Monthly Reduction in take home pay
AA	£23,177	4.60%	4.65%	£11.59	£0.97	20.00%	£9.27	£0.77
AO	£25,732	4.60%	4.65%	£12.87	£1.07	20.00%	£10.29	£0.86
EO11	£28,483	5.45%	5.68%	£65.51	£5.46	20.00%	£52.41	£4.37
EO1	£31,352	5.45%	5.68%	£72.11	£6.01	20.00%	£57.69	£4.81
SO	£35,712	5.45%	5.68%	£82.14	£6.84	20.00%	£65.71	£5.48
DP	£45,351	5.45%	5.68%	£104.31	£8.69	20.00%	£83.45	£6.95
G7	£59,049	5.45%	5.68%	£135.81	£11.32	40.00%	£81.49 ⁽¹⁾	£6.79 ⁽¹⁾
G6	£71,353	7.35%	7.60%	£178.38	£14.87	40.00%	£107.03	£8.92
G5	£88,908	7.35%	7.60%	£222.27	£18.52	40.00%	£133.36	£11.11
G3	£113,524	7.35%	7.60%	£283.81	£23.65	40.00%	£170.29	£14.19
Perm Sec	£149,539	7.35%	7.60%	£373.85	£31.15	45.00%	£205.62	£17.13

⁽¹⁾ Grade 7 figures are lower than the DP figures due to tax relief as Grade 7 pay a higher rate of tax at 40% than DP at 20%.

3.9. Overview of Impacts – Alternative 1, Alternative 2 and Alternative 3.

Grade	Annual Reduction in take home pay			Monthly Reduction in take home pay		
	Alternative 1	Alternative 2	Alternative 3	Alternative 1	Alternative 2	Alternative 3
AA	£9.27	£9.27	£9.27	£0.77	£0.77	£0.77
AO	£10.29	£10.29	£10.29	£0.86	£0.86	£0.86
EO11	£45.57	£47.85	£52.41	£3.80	£3.99	£4.37
EO1	£50.16	£52.67	£57.69	£4.18	£4.39	£4.81
SO	£57.14	£60.00	£65.71	£4.76	£5.00	£5.48
DP	£72.56	£76.19	£83.45	£6.05	£6.35	£6.95
G7	£70.86 ⁽¹⁾	£74.40 ⁽¹⁾	£81.49 ⁽¹⁾	£5.90 ⁽¹⁾	£6.20 ⁽¹⁾	£6.79 ⁽¹⁾
G6	£85.62	£102.75	£107.03	£7.14	£8.56	£8.92
G5	£106.69	£128.03	£133.36	£8.89	£10.67	£11.11
G3	£136.23	£163.47	£170.29	£11.35	£13.62	£14.19
Perm Sec	£164.49	£197.39	£205.62	£13.71	£16.45	£17.13

⁽¹⁾ Grade 7 figures are lower than the DP figures due to tax relief as Grade 7 pay a higher rate of tax at 40% than DP at 20%.

Conclusion and Recommendation

- 4.1. After taking into consideration all the information provided above and the impact on members of the Northern Ireland Civil Service Pension Scheme the Department's preferred approach is Alternative 1. It is the Department's view that Alternative 1 will meet the scheme yield for employee contributions while having the least impact across the range of member grades.
- 4.2. The impacts shown above demonstrate that Alternatives 2 & 3, although they would meet the yield, would come at a higher cost to members. Therefore, the Department proposes Alternative 1 as the preferred solution to address the shortfall in the employee contributions scheme yield.
- 4.3. A legislative amendment is required to enact these adjustments. A Statutory Rule has been drafted and is attached at **Annex A**.
- 4.4. The Department has engaged the NICS Scheme Advisory Board in its deliberations.

Summary and next steps

- 4.5. The Department is seeking your views on the options set out in this consultation document and has posed the questions listed below.
- 4.6. There is a requirement to meet the scheme yield, therefore the focus of this consultation is to seek views on the proposed approach to achieve this.
- 4.7. Following this consultation period, the Department will consider the responses received and publish its response to the consultation and next steps.
- 4.8. The Department will lay a report in the Northern Ireland Assembly and make and lay the necessary amending Statutory Rule.
- 4.9. Any changes that are made as a result of this consultation will come into effect from 1 July 2025 and Civil Service Pensions (NI) will issue an Employer and Employee Pension Notice to update employers and scheme members.

Questions for consultation:

The Department would welcome responses to any or all of the following questions and would prefer that responses are submitted on-line through Citizen Space. Details can be found in the next section, 'Contact details and how to respond'.

Question 1: Do you agree that Alternative 1 is the most appropriate option and if not, why not?

Question 2 If you do not agree with Alternative 1, which option would you select and why?

Question 3: Do you have any concerns that the options could result in individual groups being disproportionately affected? Any comments should be made after reading the accompanying Section 75 policy screening document.

Question 4: Do you have any comments on the draft amending regulations?

When you submit your response, please help us better analyse your feedback by confirming which group you fall into from the list below:

Respondent Categories
Organisations:
Trade Union
Retired Members Group
Employer
Political Party
NICS Scheme Advisory Board
NICS Pension Board
Diversity and Inclusion Network
Other (please specify)
Individuals:
Active member of the NICS Pension Scheme (please specify your current grade)
Opted-out member of the NICS Pension Scheme
Former member of the NICS Pension Scheme
Member of another public service pension scheme
Other (please specify)

Thank you for participating in this consultation exercise.

Contact details and how to respond

For information about how we treat your personal data when you respond to our consultation, please see the **Privacy Notice** at <https://www.finance-ni.gov.uk/publications/civil-service-pensions-ni-privacy-notice>.

Please submit your response by 7 April 2025. Our preferred method of response is by using the green response button at the bottom of the consultation webpage or click on the button below for access to the Citizen Space consultation response document.

[Respond Online](#) 

Alternatively, email PLCconsultations@finance-ni.gov.uk or write to:

Scheme Yield / Member Contributions Consultation
CSP Policy, Legislation & Communications Branch
Department of Finance
Orchard House
40 Foyle Street
Derry/Londonderry
BT48 6AT

Screening

The Department conducted a Section 75 policy screening assessment, a Data Protection screening assessment and a Rural Needs Impact Assessment for the options outlined above. These assessments are published on the Civil Service Pensions Website alongside this consultation paper.

Complaints or comments

If you have any complaints or comments about the consultation process you should contact CSP Policy, Legislation & Communications Branch at the above address.

Alternative formats

The Department will consider requests to produce this document in other languages or in alternative formats – Braille, audio, large print or as a PDF document. If you require the document in these or other formats, please contact CSP using the details above, or telephone 0300 077 0329.

Confidentiality

If you want the information that you provide to be treated as confidential, please explain to us why you regard the information you have provided as confidential. We will take full account of your explanation, but we cannot give an assurance that confidentiality can be maintained in all circumstances. An automatic confidentiality disclaimer generated by your IT system will not, of itself, be regarded as binding on the Department of Finance. You should be aware that the Department of Finance may publish a synopsis of responses to the consultation.

Annex A: Draft The Public Service (Civil Servants and Others) Pensions (Amendment) Regulations (Northern Ireland) 2025

STATUTORY RULES OF NORTHERN IRELAND

2025 No. 0000

PUBLIC SERVICE PENSIONS

The Public Service (Civil Servants and Others) Pensions (Amendment) Regulations (Northern Ireland) 2025

Made - - - - *XX XXX 2025*
Coming into operation - *1st July 2025*

The Department of Finance makes these Regulations in exercise of the powers conferred by sections 1(1) and (2)(a), 2(1), 3(1), (2), (3), 22(1), paragraph 1 of Schedule 2 and Schedule 3 to the Public Service Pensions (Northern Ireland) Act 2014⁽²⁾.

In accordance with section 22(2), (3) of the 2014 Act, the Department of Finance has consulted the representatives of such persons as appear to the Department likely to be affected by these Regulations and laid a report before the Assembly.

Citation and commencement

—(1) These Regulations may be cited as the Public Service (Civil Servants and Others) Pensions (Amendment) Regulations (Northern Ireland) 2025.

These Regulations shall come into operation on 1st July 2025.

Amendments to the Public Service (Civil Servants and Others) Pensions Regulations (Northern Ireland) 2014

The Public Service (Civil Servants and Others) Pensions Regulations (Northern Ireland) 2014⁽³⁾ are amended as follows.

Amendment of regulation 134

In regulation 134 (Rate of member contributions)—

for paragraph (4), substitute—

“(4) In this regulation—

⁽²⁾ 2014 c.2 (N.I.)

⁽³⁾ S.R. 2014/290, as amended by S.R. 2015/181, S.R. 2019/60, S.R. 2022/67, S.R. 2022/126 and S.I. 2023/1267.

- (a) for the purpose of calculating the rate of member contributions, pensionable earnings are determined in relation to each pay period and are the sum of;
 - (i) the member’s basic amount of pensionable salary; and
 - (ii) the member’s permanent pensionable allowances; and
 - (iii) the member’s fluctuating pensionable earnings;
 - (b) the member contributions rate is the relevant percentage rate set out in the table in this regulation, which applies to a member’s annualised rate of pensionable earnings calculated in relation to each payment of a member’s pensionable earnings;
 - (c) for the purpose of this regulation, the total pensionable earnings in relation to a payment excludes any arrears or retrospective element when determining the member’s annualised rate of pensionable earnings;
 - (d) the Department must, having considered the advice of the scheme actuary, determine and publish the annualised rate of pensionable earnings bands in the table set out in this regulation in respect of each subsequent scheme year;
 - (e) the Department must make amending regulations to change the contribution percentage rates in the table set out in this regulation in respect of any subsequent scheme year.”;
- after regulation 134(8) for the table headed “Scheme Year 1st April 2019 to 31st March 2020” substitute—

“For scheme year that commenced on 1st April 2025, for the period of that scheme year from 1 July 2025 up to and including the 31 March 2026 and each full scheme year subsequently

<i>Annualised rate of pensionable earnings</i>	<i>Member contributions rate effective from 1st July 2025</i>
Up to but not including £xx,xxx.xx	4.xx%
£xx,xxx.xx to but not including £xx,xxx.xx	5.xx%
£xx,xxx.xx to but not including £xxx,xxx.xx	7.xx%
£xxx,xxx.xx and above	8.xx%”

Sealed with the Official Seal of the Department of Finance on 10th June 2025.

(L.S.)

A senior officer of the
Department of Finance

EXPLANATORY NOTE

(This note is not part of the Regulations)

These Regulations amend The Public Service (Civil Servants and Others) Pensions Regulations (Northern Ireland) 2014 (the 2014 Regulations) (S.R. 2014/290). The 2014 Regulations established a scheme for the payment of pensions and other benefits to civil servants and other eligible persons (“the alpha scheme”).

The Northern Ireland Civil Service Pension benefit structure requires 5.6% of pensionable earnings to be contributed by members collectively (scheme yield). These Amendment Regulations address the shortfall in the scheme yield by adjusting the employee contribution percentage rates with effect from 1st July 2025.

Regulation 3(b) sets the member contribution rates payable from 1st July 2025.

The Regulations come into operation on 1st July 2025.

An impact assessment has not been produced for this statutory rule as no impact on the costs of business or the voluntary sector is foreseen.