



By Tony McMullan

13 May 2026

Civil service pensions: You don't have to look too far to find a better-run scheme

When it comes to running civil service pension schemes, in-house staff have an ethos that private sector providers cannot match



Stormont, Belfast, home to the Northern Ireland Civil Service. Photo: Roger Bradley/ALamy

Civil Service World readers will by now have been horrified by the ongoing difficulties which many prospective civil service pensioners have experienced in obtaining pension quotes critical to them determining their date of retirement, getting lump sums on time and even receiving their pension on the due dates.

We are also all aware of the stress and anxiety that this has caused many civil servants who, after lifetimes of dedicated service, had been looking forward to maybe having a dream holiday post-retirement, only to see their hopes destroyed by the utter shambles of the current pension administration organised by the huge private sector provider Capita.

Capita seems to blame the previous scheme administrators MyCSP who they won the contract from. For us, as civil servants and taxpayers, it really doesn't matter which private sector provider is to blame. There were numerous complaints when MyCSP were the administrators, and also of Capita when they had the administration before they lost the contract to MyCSP. Both as civil servants who expect to get their pensions correctly paid on time and like all taxpayers, we should expect the government to hold the private sector providers accountable when huge amounts of public money are awarded for contracts.

There are examples of good pension scheme administrators around the world but you don't have to look too far to find an excellently-run scheme – provided efficiently and effectively by in-house civil servants. Where might that be, I hear you say? Northern Ireland.

Northern Ireland is unique in many ways: its music, food, culture, scenery and politics. It is also unique in its civil service pension administration, as there are two separate civil service pension schemes in Northern Ireland, one run by Capita for UK civil servants and the other by civil servants in the Department of Finance for officials in the Northern Ireland Civil Service. Northern Ireland is the only part of the UK to have two civil service pension schemes running, and that has led to the situation where civil servants who may live in the same street are in different schemes.

The Northern Ireland CS Pension Scheme currently has 34,195 pensioners – who have retired from all the devolved departments such as community, agriculture, economy, finance etc.

It is run by Department of Finance civil servants based in Northern Ireland's second city Derry/Londonderry and has a Civil Service Pension Board made up of an independent chair and members from the devolved departments and trade unions.

Officials provide the full range of pension administration, online portals, digital newsletters, annual benefit statements and pensions saving statements. They also provide pension information sessions and run a civil service pension complaints and appeals procedure which allows for an internal dispute resolution procedure.

Whilst it is true that the Northern Ireland scheme is smaller than the UK-wide scheme, that only requires the proper staffing levels. None of the problems caused by Capita's delivery or non-delivery of pension administration, nor the many issues which plagued MyCSP, have been replicated by the civil servants administering the NI scheme. We have no one waiting on a pension quote for months on end, no member fails to receive their lump sum on time and no one fails to receive their pension on the due date. Nor does the NI Scheme have to rely on the taxpayer providing a permanent secretary and hundreds of extra civil servants to do the job they were contracted to do in the first place.

Of course from time to time there are individual queries, overpayments of pensions, etc. But overwhelmingly the Northern Ireland Civil Service Pension Scheme is a jewel in the crown of how to run and administer a scheme properly, efficiently and with no loss of public money.

The question is why should the two pension scheme administrations produce such contrasting results?

My view is that the civil servants who administer the NI scheme are instilled with the civil/public service ethos. They recognise the need to ensure that the taxpayer's money is spent properly and efficiently. Their managers know that the scheme must be provided with the correct level of staff at various grade levels to ensure that all pensions and lump sums are calculated correctly and paid on time. Managers also know that their staff need to be fully trained and developed to provide a first class service. All Northern Ireland civil servants owe their allegiance to public service, not the profit motive.

That's not just wishful thinking on my part. The hard evidence is staring anyone in the face. The NICS Pension Scheme runs smoothly – members get their quotes on time and receive their lump sums and pensions on time. Contrast that to the shambles provided by Capita. The Treasury might want to take note.

Tony McMullan is honorary secretary of the Civil Service Pensioners Alliance's Northern Ireland Branch