



AFPS Quarterly Digest

2015 Remedy

The Remedy applies to those who were in pensionable service under the Armed Forces Pension Scheme (AFPS) on or before 31 March 2012 and on or after 1 April 2015, without a break in service of longer than five years.

The first part of the Remedy has happened and meant moving those who were serving and still in legacy pension schemes into AFPS 15 from 1 April 2022. The second part happens on 1 October 2023 and involves returning those who were moved into AFPS

15 back into their legacy scheme for the Remedy period. This is known as 'rollback'. To ensure no one is disadvantaged, members will be given a choice of which pension benefits to receive for pensionable service in the Remedy period.

For active and deferred members, their choice is made at the point at which pension benefits become payable, whether on discharge or at



deferred pension age. For members who are already receiving pension benefits, their choice will be offered as soon as possible after 1 October 2023 and no later than 1 April 2025.

In scope members will receive a Remediable Service Statement (RSS), which will provide the key information needed to make a choice. Members will typically be given 6-12 months from receipt of an RSS to make their decision, depending on their circumstances.

Serving members that are

leaving shortly after 1 October 2023, will be sent an RSS as soon after 1 September 2023 as practicable but no more than nine months before their last day in service. These members will have six months to make a choice and will be paid legacy benefits if they leave service before deciding. It may be necessary to correct benefits retrospectively.

A simplified guide will be published in September, to explain how it affects in-scope members, what information will be received, what action needs to be taken and when. Serving personnel can still request

a free forecast annually, but after roll back it will show benefits based on being in the legacy scheme for the Remedy period. The forecast will only show one set of benefits and so cannot be used to compare options.

An enhanced pensions calculator is now available to serving personnel. It shows a pension benefit forecast for any pensionable service in the Remedy period calculated in the legacy scheme as well as in AFPS 15. This allows users to see the differences and make a comparison. The figures produced by the calculator should not be used to make a choice, the RSS

is the document to provide the information necessary to decide, and no one will be asked to make a choice until an RSS has been received.

For more information on the 2015 Remedy, please visit the 2015 Remedy page on **Defence Connect Page**, **Defnet** and **GOV.UK**. For any general queries, please contact **people-afpension-mccloud@mod.gov.uk**. Please note, this should not be used to ask for financial advice, to request access to personal information or for pension forecasts as we are unable to provide that detail. A more detailed update has been published on **GOV.UK**.

Claiming Your Pension

Don't forget that if you are still serving, or if you are a Veteran, when you reach pension age you will need to apply for your pension for it to be paid.

If you are still serving, you should submit an **AFPS Form 1** bit.ly/46JpOqB on

JPA, or send to the address on the form.

If you are a Veteran and have not yet reached your pension age (even if you are receiving an Early Departure Payment), you should submit your claim for your preserved pension using the **AFPS Form 8**

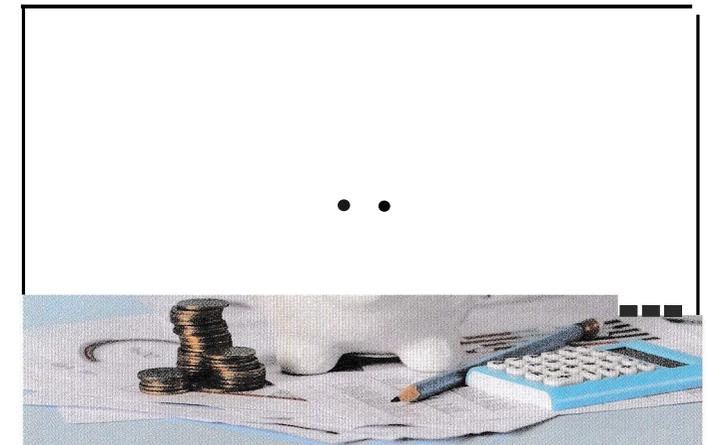
bit.ly/43rakVo around 3 months prior to reaching your pension age (age 60/65 in AFPS75, age 65 in AFPS05 and State Pension Age in AFPS15).

To protect against fraud and potential security issues, the AFPS Form 8 should be completed, witnessed and returned by post to Veterans UK, MP335, Kentigern House, 65 Brown Street, Glasgow, G2 5EX.

You can find AFPS Form 8 on **GOV.UK** - search for 'AFPS Form 8'.

If you need support completing your application, please contact your Unit HR Administration (if you are still serving) or JPAC Enquiry Centre on 0800 085 3600.

Once we have received your application, we will let you know we have it and details of your pension payments will follow.



HM Armed Forces Veteran Card

We receive quite a lot of enquiries about Veterans Cards through our feedback mechanism and while we appreciate you are eager to hear about advancements in this area, the Quarterly Digest is an Armed Forces Pension Schemes Newsletter and therefore its content should reflect this.

However, we can tell you that work is underway to develop the digital verification system required

to begin the second phase of the card rollout (to those who left the Armed Forces prior to December 2018).

The Office for Veterans' Affairs (OVA) has led this work through the prototype stage and it has now passed to MOD for development and roll-out.

The Government will begin issuing cards by the end of this year and will be engaging with veterans over the coming months



to participate in the Beta testing phase.

For future updates please visit **GOV.UK** where the latest news on progress will be shared.

Pension Awareness Week

To coincide with the annual Pension Awareness Day, the Ministry of Defence will again be running Pension Awareness Week from 11-15 September, to provide current serving members with clear and concise guidance on the various aspects of their Armed Forces Pension. The agenda for the week is now available to view on the Pension Awareness Week Defence Connect Page.



The event will feature the release of educational videos, new and updated fact sheets and live presentations hosted by the Forces Pension Society and the White Ensign Association. Ahead of the event, we will soon be inviting serving members to ask any pension related queries via our online forum which will guide the

content of FAQ's released daily throughout the week. Please go to Defence Connect and search 'MOD Pension Awareness Week 2023' for more information. Further announcements with more information will follow on Defnet, Twitter and wider social media, as well as via single Service representatives.

Please note that this event is mainly aimed at Service Personnel, but there will be material provided on the 2015 Remedy, which some Veterans may find helpful. If you would like to receive any 2015 Remedy related material, please email **people-afpension-mcccloud@mod.gov.uk** after the week has concluded.

Help and Support

For help and support with your pension award, contact the Enquiry Centre on **0800 085 3600** or **0044 141 224 3600** if calling from abroad (Mon - Fri 7am to 7pm).

If your circumstances or details change, please contact our paying agent, Equiniti, on **0345 121 2514** or **0044 2079 495022** if calling from abroad (Mon - Fri, 8am to 6pm) or email: **veteransukpensions@equiniti.com** to ensure your pension continues to be paid accurately and on time.

Please ensure you have your Service and National Insurance Numbers ready. You can find useful information on all the Schemes by visiting:

<https://www.gov.uk/guidance/pensions-and-compensation-for-veterans>

Tell us how we are doing

Please take a couple of minutes to complete our **feedback survey**

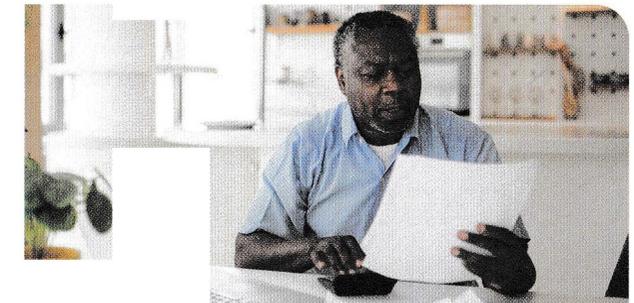


bit.ly/AFPSQDFeedback

Future Improvements to the BIS

The way serving Service Personnel receive their Benefits Information Statement (BIS) is changing.

We are currently working on making the BIS available online via JPA self-service and Defence Gateway. This will replace the outdated process of printing and mailing over 200,000 individual letters and contribute to MOD's mission to



digitalise and reduce its impact on the environment. Serving members will be able to access their BIS at any time over a 12-month period via JPA self-service within the My Money Pay series.

For those without access to JPA or Defence Gateway the

BIS, by exception, will be able to be requested through the JPAC Enquiry Centre.

We will update you on progress in future editions of the Quarterly Digest. A video guiding members through the BIS is also available on the **MOD Youtube**.