

Ref: FOI2020/02945

25 March 2020

Mr

Thank you for your letter of 27 February 2020 to the Ministry of Defence (MOD), seeking information about transfers out of the Armed Forces Pension Schemes.

You requested the following information:

“1. In response to Armed Forces: Pensions: Written Question 175, Johnny Mercer indicated that between 2010 and 2015 some 4,600 members of the Armed Forces Pension Schemes transferred their pension benefits to non-defined benefit schemes, such as other private or occupational pension schemes. A link is included for your reference.

<https://www.parliament.uk/business/publications/written-questions-answers-statements/written-question/Commons/2019-10-14/175/>

2. The Forces Pension Society accepts that some former members of Armed Forces Pension Schemes may have reasonably transferred relatively small amounts out of their Defined Benefit Pension into non-Defined Benefits schemes. However it is also possible that former scheme members have transferred larger amounts out, and the concern is that such decisions might have not been well informed or advised. We seek to establish if a material issue exists, and if so on what scale.

3. The Freedom of Information request is for Veterans UK to show how what percentage of the 4600 personnel in question transferred out:

- a. Small pension pot equivalents of £20K or less.*
- b. Pension pot equivalents of £20K-£100K.*
- c. Pension pot equivalents of over £100K.*

4. If the information is not held in such categories, or if it takes too long to assemble it in this manner, then Veterans UK are requested to use their best judgement to express the data in a manner that best meets the concern expressed in paragraph 2.”

I am treating your correspondence as a request for information under the Freedom of Information Act 2000 (FOIA).

A search for the information has now been completed within the MOD and I can confirm all information in scope of your request is held. However, I have to advise you that we would not be able to answer your questions without exceeding the appropriate cost limit.

Section 12 of the FOI Act makes provision for public authorities to refuse requests for information where the cost of dealing with them would exceed the appropriate limit, which for Central Government is set at £600. This represents the estimated cost of one person spending 3.5 working days in determining whether the department holds the information, locating it, retrieving it and extracting it.

To enable the Parliamentary Question to be answered Statisticians were able to produce a report identifying 4,600 transfer cases; the report did not go as far as identifying the names or service numbers of the individuals involved. In view of this, in order to fully answer your questions, it would be necessary to interrogate over 17,770 records to determine which were moved to non-defined benefit schemes, and the amounts transferred. This would take approximately nine minutes per file, which would mean approximately 2,666 hours to extract the relevant information and then tabulate it into the figures required.

With regard to question 4, Section 1 of the FOIA gives an applicant the right to access recorded information held by public authorities at the time the request is made and does not require public authorities to answer questions, provide explanations or give opinions, unless this is recorded information held. Without an assessment of the 17,770 records, we have no information available on which to provide an estimate of the figures involved.

We have an obligation under section 16 of the FOIA to offer as much advice and assistance as is reasonably practicable and to suggest ways in which you can refine your request. However, due to the broad nature of your request, I am unable to suggest ways in which you can refine your request to bring it under the cost limit.

If you have any queries regarding the content of this letter, please contact this office in the first instance.

If you wish to complain about the handling of your request, or the content of this response, you can request an independent internal review by contacting the Information Rights Compliance team, Ground Floor, MOD Main Building, Whitehall, SW1A 2HB (e-mail CIO-FOI-IR@mod.gov.uk). Please note that any request for an internal review should be made within 40 working days of the date of this response.

If you remain dissatisfied following an internal review, you may raise your complaint directly to the Information Commissioner under the provisions of Section 50 of the Freedom of Information Act. Please note that the Information Commissioner will not normally investigate your case until the MOD internal review process has been completed. The Information Commissioner can be contacted at: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF. Further details of the role and powers of the Information Commissioner can be found on the Commissioner's website at <https://ico.org.uk/>.

Yours sincerely

Defence Business Services Secretariat