



Ref: FOI2021/02137

Defence Business Services
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18 March 2021

Dear [REDACTED]

Thank you for your email of 24 February 2021 to the Ministry of Defence (MOD), requesting the following information:

“Under the Freedom of Information Act I would like ask the following questions with regard to the current and revised MOD pension calculator after the McCloud ruling on membership of legacy pension schemes for those who were in service from 31 March 2012.

- 1. When is it proposed that the MOD pension calculator will next be updated ?*
- 2. Will this include the ability to run a pension projection for those who choose to remain on their legacy scheme (AFPS 75 and AFPS 05) from 2015 to 2022?*
- 3. Will it also include the ability to run as currently the option of transfer to AFPS15 in 2015, so that a direct comparator of the 2 options can be made ?*
- 4. Will it allow for service leavers with leaving dates in the past to use the Calculator?*
- 5. If these options are not planned for the next update please could you advise whether they are planned to be included as options for future updates and if so in what timeframe.”*

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 that all the requested information is held.

To answer your first Question, I can confirm that the MOD pension calculator, which is provided to the Department by a contractor is continually updated to reflect legislative changes as and when they arise. In addition, there is an ongoing commitment to improve the functionality of the calculator for members. Enhancements to the current calculator are being progressed for delivery during 2021. When policy changes are made to Armed Forces pensions there is an inevitable delay with updating the MOD Pension Calculator because the changes have to be placed on contract and then delivered by the contractor.

In answer to Questions 2 and 3, the calculator will continue to provide pension benefit information for Active members who choose to remain on their legacy schemes. Going forward

this will include, for Active AFPS members, a Remedy functionality benefits comparator. This revised functionality is currently in development and delivery is anticipated later this year.

To answer your fourth Question, this functionality is not currently available and there are no plans to include it. However, an alternative means of assistance will be provided to members impacted by Remedy McCloud and not able to use the calculator.

In answer to your final Question, I can confirm that as part of wider Defence Transformation, a number of improvements are planned which include enhancements to the current calculator functionality. In the future all AFPS members will be provided with a self-service portal including a suite of personalised benefit calculation estimators. These estimators will be linked to a member's record to allow direct use of service, pay or current pension information to be factored into the benefit calculation.

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