



Ministry
of Defence

Remediable Service Statement (RSS) User Guide

Deferred Choice – Benefits Payable on Discharge

AFPS 75/AFPS 05/AFPS 15

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Ministry
of Defence

Remediable Service Statement (RSS) User Guide

Part One – Contents of the RSS

Part 1 - Important Information

- This guide is designed to assist you in understanding your Remediable Service Statement (RSS). The RSS allows you to compare your pension benefits and make a choice. If you are unsure about certain aspects of your pension scheme(s) or the 2015 Pension Remedy then booklets are available on the Armed Forces Pension Scheme website at <https://www.gov.uk/guidance/pensions-and-compensation-for-veterans> which provide further detail.
- The RSS is tailored to you so the information it contains is only relevant to your circumstances. As such each person's RSS will have different information, therefore you cannot make a direct comparison between your RSS and someone else's.
- The information in this guide is for Regulars still serving who will make a deferred remedy choice on leaving the service. A guide for those who have left the service with benefits in payment and have an immediate choice and those with a mixture of regular and reserve service will be published separately.
- The guide is divided into separate parts based on your relevant legacy scheme/s. Everyone should read Parts 1, 5 and 6. Part 2 is for those leaving with an immediate AFPS 75 pension, Part 3 is for those leaving with an EDP under the 05 scheme and Part 4 is for those leaving with an immediate AFPS 05 pension.
- While this guide is tailored to an election RSS, that is the RSS provided within 9 months of your end of service date, much of the information in this guide can also assist in understanding the annual, information only, RSS.

YOU MUST TAKE ACTION ON THIS DOCUMENT AND RETAIN A COPY FOR YOUR RECORDS

 Ministry of Defence

Armed Forces Pension Scheme
Mail Point 430
Kantigern House
65 Brown Street
Glasgow
G2 8EX

Date: 12 November 2023

Dear

Contact us:
Your reference:
Our reference:

2015 Pensions Remedy - Your Choice of Armed Forces Pension Benefits

Important - Action Required
Review your options and make a decision

This letter is important. Please read it carefully, take the required action and keep for future reference.

You are eligible for the 2015 Pension Remedy which rectifies the discrimination identified by the Court of Appeal in 2018. More details on the background are available and can be found by searching 'Armed Forces 2015 remedy' on Gov.uk.

As you are due to leave service on 22 January 2024 you have a choice of which pension benefits to receive for any pensionable service you completed between 1 April 2015 - 31 March 2022 (the remedy period).

You can choose to receive Legacy Scheme benefits or choose to receive AFPS15 benefits for your service in the remedy period. Please read the enclosed Remediable Service Statement (RSS) which details your options in full to help you make your choice.

Actions !

Please tell us your choice by completing your remedy election which can be found at the beginning of your Pension Benefit Claim Form (Pension Form 1).

You must complete and return the form, indicating your election choice within 6 months from the date of this letter.


Contact us:
Civilian: 0300 005 3000
briar: 0300 005 3000
Address:
AFPS
Mail Point 430
Kantigern House
65 Brown Street
Glasgow
G2 8EX


Further information:

SCAN ME


Enclosure:
RSS
Frequently Asked Questions

02/23 AFP50001

Part 1 - Important Information continued

- For those individuals where additional calculations are required, such as divorce, pension transfers or where scheme pays has been used to pay an Annual Allowance tax charge, additional detail will be shown in the RSS. This guide will be updated in due course to include detail on these aspects.
- When your benefits are due to be paid you will be required to make an election by the end of your election period. This will be identified in your RSS. If you do not make an election, you will remain on the default legacy benefits as shown in the RSS. Note you are only required to make an election when benefits are due to be paid.
- In your election RSS you will find values for benefits that are payable immediately on leaving the service and payable in the future i.e. at State Pension Age (SPA). These figures assumes you will serve to your current expected final date in service. All future values are based on today's money. Values shown in the annual, information only RSS, will be based on the date of issue.
- All the values in this guide are illustrative only, they are provided to help you navigate through the RSS, they are not representative or designed to steer your decision in any direction. **Your decision must be based on the amounts shown in your personalised RSS.**
- **Make sure you assess all your options; what is payable today, what is payable in the future, and what your dependant benefits are worth.**

Part 1 - The Covering Letter

The letter which accompanies your RSS is an important document and you should read it in full.

YOU MUST TAKE ACTION ON THIS DOCUMENT AND RETAIN A COPY FOR YOUR RECORDS



Ministry of Defence

Armed Forces Pension Scheme
Mail Point 380
Kentigern House
65 Brown Street
Glasgow
G2 8EX

Date: 03 November 2023

Contact us:
Your reference:
Our reference:

Dear

2015 Pensions Remedy - Your Choice of Armed Forces Pension Benefits

Important – Action Required
Review your options and make a decision

This letter is important. Please read it carefully, take the required action and keep for future reference.

You are eligible for the 2015 Pension Remedy which rectifies the discrimination identified by the Court of Appeal in 2018. More details on the background are available and can be found by searching "Armed Forces 2015 remedy" on Gov.uk.

As you are due to leave service on 1 November 2023 you have a choice of which pension benefits to receive for any pensionable service you completed between 1 April 2015 – 31 March 2022 (the remedy period).

You can choose to receive Legacy Scheme benefits or choose to receive AFPS15 benefits for your service in the remedy period. Please read the enclosed Remediable Service Statement (RSS) which details your options in full to help you make your choice.

Actions !

Please tell us your choice by completing your remedy election which can be found at the beginning of your Pension Benefit Claim Form (Pension Form 1).

You must complete and return the form, indicating your election choice within 6 months from the date of this letter.

Contact us:
Civilian: 0800 085 3600
Email: DPS-IPAC@afps.gov.mod.uk
Address:
AFPS
Mail Point 380
Kentigern House
65 Brown Street
Glasgow
G2 8EX

Further information:

SCAN ME

Enclosures:
RSS
Frequently Asked Questions

Important – Action Required Review your options and make a decision.

This section explains your eligibility for the 2015 Pension Remedy, outlines your final service date/pension payment date and the period to which your choice relates.

Actions!

This section explains how to make your remedy choice and when you need to make it.

If you are leaving service within 6 months and are making a remedy election, please refer to the FAQs for further information.

As you are currently serving, your Pension Form 1 can be accessed using the link on your JPA account. If you do not have access to JPA you should complete Pension Form 1 on Gov.uk by searching "Veterans UK forms" and return the hard copy Pension Form 1.

We need your Remedy Election Form at least 3 months before we pay your benefits, but you can make your choice anytime in the next 6 months and may revisit your choice up to 1 month before we start payments. **Your choice becomes final 1 month before pension benefits are paid.**

Please share the RSS with your advisor if you take independent financial advice.

If you do nothing

If you fail to make a choice in time, or at all, the default position will be to pay you legacy scheme pension benefits for the remedy period; if this happens it is final and cannot be reversed (see Frequently Asked Questions (FAQ)).

Please DO NOT take this to mean that legacy benefits are more or less beneficial to you but refer to the enclosed RSS which outlines your remedy choices in full.

Please respond by completing your Pension Form 1 to indicate your choice and return it to us within 6 months of the date of this letter.

Further Information

The FAQs provide some additional information.

Please notify us at your earliest convenience, quoting your reference number shown at the beginning of this letter if you think that the information included in this letter is incorrect or if you have questions about its content.

Yours sincerely

Rob Rowntree
Armed Forces Pension Scheme

If you do nothing

This section explains what happens if you fail to respond to the letter.

Further Information

This section draws your attention to the frequently asked questions that are included with the statement and what to do if you have any queries.

Part 1 - The Overview

Included with your letter is an Overview.

Important: This is not your RSS. You should not decide your option based on the information in this overview alone.

The overview only provides a snapshot of what is payable immediately on leaving the service and again at State Pension Age under each option.

The totals shown are achieved by adding up any pension and/or Early Departure Payments benefits that are due on leaving the service and again at State Pension Age. The overview does not include details of any commutation options or account for any changes in value between these events.

The amounts shown in the overview are broken down in the RSS, and as such, you should review them in detail before making your decision.

Overview

IMPORTANT!

This overview does not contain the full details you need to make your choice. The full detail, which you must read and understand, is in the Remediable Service Statement

This is an overview of benefits that are due to be paid on discharge and benefits which you are entitled to from State Pension Age (SPA). This does not represent all your pension benefit payment points from now until SPA.

Please note that the pension benefit information below includes any early departure payments if applicable. Actual values will differ depending on when you make your choice and will be affected by; decisions regarding commutation, future payments, pension revisions and pension increases or any other revision to your benefits prior to making your choice.

Please refer to the FAQ titled "What is meant by "Legacy" and "AFPS15" benefits?" for further information on what benefits are included.

The figures provided in the boxes below are a comparative summary of your benefits. They show what you would be entitled to if you opted for legacy pension benefits or AFPS 15 pension benefits. Further detail is in the RSS which you must read in full before making your choice.

Legacy Pension Benefits

Pension at Discharge	Lump Sum at Discharge	Revised Pension from SPA
£17,889.91	£58,064.88	£19,185.40

AFPS 15 Pension Benefits

Pension at Discharge	Lump Sum at Discharge	Revised Pension from SPA
£15,603.73	£59,967.83	£22,719.89

Part 1 - The RSS

The RSS has two sections:

- 'Legacy Pension Benefits' outlines the benefits payable if you opt for legacy pension benefits for the remedy period.
- 'AFPS 15 Benefits' outlines the benefits payable if you opt for AFPS 15 style benefits for the remedy period.

Each section is broken down into a series of tables each with their own heading providing the values for that particular benefit under each option.

When assessing your options and making comparisons, ensure you are comparing corresponding tables in the Legacy and AFPS 15 sections.

The remedy period only applies to pensionable service between 1 April 2015 and 31 March 2022. All service from 1 April 2022 is only in the AFPS 15 scheme.

Your RSS, however, shows the total pension benefits you would receive under each option.

It is recommended you have a calculator or something to write notes/values down. Sources of further information are available at the end of this guide, and you may also wish to seek advice from an independent source.

Important: Take the time to review the RSS, you have plenty of time to assess your options, you will only get one choice and it is final.

Remediable Service Statement

Legacy Pension Benefits

Pension paid on discharge	Amount	Comments
Service Pension (AFPS75)	£17,198.93	Value without resettlement commutation
EDP Income (AFPS15)	£892.98	Paid monthly in arrears on discharge

Please note resettlement commutation is only available if you are under age 55.

Lump Sum on discharge	Amount	Comments
Terminal Grant (AFPS75)	£51,590.80	Paid immediately on discharge
EDP Lump Sum (AFPS15)	£4,474.06	Paid immediately on discharge

Pension paid at SPA	Amount	Comments
Deferred Pension (AFPS15)	£1,988.47	Paid monthly in arrears at SPA

AFPS15 - Commutation

Reduced AFPS15 pension as a result of commutation	£1,278.30	Paid monthly in arrears at SPA if commutation option taken
Optional Lump Sum – Maximum commutation	£8,522.01	Paid at SPA if commutation option taken

Resettlement Commutation

Resettlement Commutation Lump Sum	£22,060.49	Paid immediately on discharge if commutation option taken
Reduced AFPS75 Pension	£15,102.06	Paid monthly in arrears on discharge if commutation option taken

Your pension will be restored to the original value from age 55.

Early Departure Payment (EDP) 15 – Inverse Commutation

EDP 15 Income due to commutation	£921.16	Paid immediately on discharge. Please be aware, if you choose to inversely commute your EDP 15 income you agree to give up your full AFPS15 EDP Lump Sum
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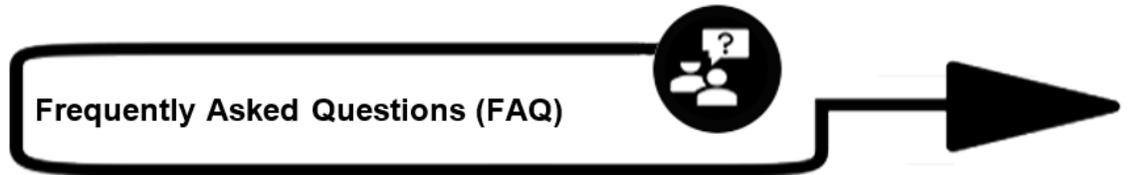
Total Annual Income	Amount	Comments
Payable on discharge	£17,889.91	This is your: AFPS75 and AFPS15 EDP benefits
Payable from SPA	£19,185.40	This is your: AFPS75 and AFPS15 pension benefits

This does not include any commutation options you may make as part of your choice.

Part 1 - The FAQs

The final section of the RSS contains a series of FAQs that provide additional information you may find helpful.

If you do have further questions, use the contact information in the RSS or the resources identified at Part 7 to assist you.



These questions are designed to inform you of certain aspects of remedy related to the detail in this statement, not all of them will apply to your particular circumstances.

What is a Remediable Service Statement (RSS)?

The RSS is your personal statement showing you a comparison of pension benefits payable from each pension scheme and any implications of choosing one over the other. It is intended to help you make your election.

How do I make an election?

You must confirm your Remedy Election at the beginning of your Pension Benefit Claim Form (Pension Form 1). If you have access to JPA you can complete Pension Form 1 digitally.

If you do not have access to JPA you should complete on Gov.uk by searching “Veterans UK forms” and return a hard copy Pension form 1.

Hard copy forms should be returned to:
Armed Forces Pension Scheme
Mail Point 480
Kentigern House
65 Brown Street
Glasgow
G2 8EX



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Part Two - The RSS – AFPS 75/AFPS 15

Part 2 - The RSS AFPS 75/EDP15: Pension/EDP on discharge

Legacy		
Pension Paid on Discharge	Amount	Comments
Service Pension (AFPS 75)	£17,196.93	Value without Resettlement Commutation
EDP Income (AFPS15)	£692.98	Paid monthly in arrears on discharge

AFPS 15		
Pension Paid on Discharge	Amount	Comments
Service Pension AFPS 75	£11,797.16	Value without Resettlement Commutation
EDP Income (AFPS15)	£4,576.14	Paid monthly in arrears on discharge

What is Shown:

The first table shows the amount of income received when benefits are due for payment. This is broken down between the pension payable from AFPS 75 and EDP.

These tables are titled “Pension Paid on Discharge”. This example shows an immediate pension payable under AFPS 75 and an Early Departure Payment (EDP) payable under the AFPS 15 scheme.

Points to Note:

Adding the figures together provides the total income immediately payable on leaving the services.

Further Knowledge

To find out more detail about when the different schemes pay out and what you can expect from each scheme, you should read the scheme explained booklets.

Part 2 - The RSS AFPS 75/EDP 15: Automatic Lump Sums

Legacy		
Lump Sum on Discharge	Amount	Comments
Terminal Grant (AFPS75)	£51,590.80	Paid immediately on discharge
EDP Lump Sum (AFPS15)	£4,474.06	Paid immediately on discharge

AFPS 15		
Lump Sum on Discharge	Amount	Comments
Terminal Grant (AFPS75)	£35,391.49	Paid immediately on discharge
EDP Lump Sum (AFPS15)	£24,576.14	Paid immediately on discharge

What is Shown:

The second table shows the lump sums payable on leaving the service.

These tables are titled “Lump Sum on Discharge”. This example shows the automatic lump sum payable under AFPS 75 and EDP 15.

Points to Note:

You can add the amounts in this table together to assess the total lump sum payable on leaving the services.

Part 2 - The RSS AFPS 75/15: Pension at State Pension Age

Legacy		
Pension Paid at SPA	Amount	Comments
Deferred Pension (AFPS 15)	£1,988.47	Paid monthly in arrears at SPA

AFPS 15		
Pension Paid at SPA	Amount	Comments
Deferred Pension (AFPS 15)	£10,922.73	Paid monthly in arrears at SPA

What is Shown:

The third table shows the amount of AFPS 15 pension payable at State Pension Age (SPA). This amount is without any reductions which may apply if commutation is taken (see [Page 14](#)).

These tables are titled “Pension paid at SPA”.

Points to Note:

When claiming the AFPS 15 pension at SPA you will not make another remedy choice because the choice you make now will determine how future benefits are calculated.

To assess potential total income from the AFPS at SPA, add the relevant amounts from the data in this table in your RSS to the AFPS 75 pension amount provided in the first table ([Page 11](#)). Note, the figures you are provided with will be in today’s money.

For example:

	Legacy	AFPS 15
AFPS 75	£17,196.93	£11,797.16
AFPS 15	£1,988.47	£10,922.73
Total:	£19,185.40	£22,719.89

You should consider your total pension package, i.e. what is payable to you on leaving the service and what is available in the future when weighing up your options.

Part 2 - The RSS AFPS 75/15: AFPS 15 Commutation

Commutation means trading between pension and lump sum to generate or increase the value of one by reducing the value of the other. How this works varies depending on the scheme.

Legacy		
AFPS 15 Commutation		
Reduced AFPS 15 Pension as a result of commutation	£1,278.30	Paid monthly in arrears at SPA if commutation option taken
Optional Lump Sum – Maximum Commutation	£8,522.01	Paid at SPA if commutation option taken

AFPS 15		
AFPS 15 Commutation		
Reduced AFPS 15 Pension as a result of commutation	£7,021.76	Paid monthly in arrears at SPA if commutation option taken
Optional Lump Sum – Maximum Commutation	£46,811.70	Paid at SPA if commutation option taken

What is Shown:

AFPS 15 commutation shows the maximum commutation option available under the AFPS 15 scheme. The box, “Reduced AFPS 15 Pension as a result of commutation” is the amount the AFPS 15 pension will reduce to if you choose maximum commutation. This is a lifetime reduction. The amount, “Optional Lump Sum – Maximum Commutation” is the tax free lump sum that could be generated by commuting.

Points to Note:

AFPS 15 does not provide an automatic lump sum, but one can be generated through commutation. Unless claiming an immediate AFPS 15 pension, you do not need to decide whether you wish to commute your AFPS 15 pension until you claim it, but the amounts available to commute are determined by your election. Note the figures you are provided with will be in today’s money.

To assess the potential total income and lump sum from the AFPS at SPA if you commute your AFPS 15 pension add the relevant amounts from this table in your RSS to the AFPS 75 pension amount provided in the first table ([Page 11](#)); for example

	Legacy	AFPS 15
AFPS 75	£17,196.93	£11,797.16
AFPS 15	£1,278.30	£7,021.76
Total Income:	£18,475.23	£18,818.92
Lump Sum	£8,522.01	£46,811.70

Part 2 - The RSS AFPS 75/15: Resettlement Commutation

Legacy		
Resettlement Commutation		
Resettlement Commutation Lump Sum	£22,060.49	Paid immediately on Discharge if commutation option taken
Reduced AFPS 75 Pension	£15,102.46	Paid monthly in arrears if commutation option taken

AFPS 15		
Resettlement Commutation		
Resettlement Commutation Lump Sum	£15,102.75	Paid immediately on Discharge if commutation option taken
Reduced AFPS 75 Pension	£10,363.01	Paid monthly in arrears if commutation option taken

What is Shown:

“Resettlement Commutation” shows the options available under both choices. The “Resettlement Commutation Lump Sum” is an amount that can be generated, which is payable on leaving the service, in exchange for temporarily reducing the AFPS 75 pension. The amount, “Reduced AFPS 75 Pension” is the reduced amount of pension payable until reaching age 55.

Points to Note:

You must declare your intent to take resettlement commutation on your Pension Form 1 prior to leaving the service. To have this option you must be under age 55.

If you take this option, the lump sums you can generate under each option, will be shown in this table. These values can be added to the lump sums shown at table 2 in your RSS ([Page 12](#)). This would equal the total lump sum payable on leaving.

You would also need to assess the reduced income value on leaving. To do this, add the reduced AFPS 75 pension amount from this table in your RSS, to the EDP 15 amount to assess the income payable on leaving the service.

Your AFPS 75 pension is restored to its original value at age 55.

Part 2 - The RSS EDP 15: Inverse Commutation

Legacy		
Early Departure Payment	(EDP) 15 – Inverse	Commutation
EDP 15 Income due to commutation	£921.16	Paid immediately on discharge. Please be aware, if you choose to inversely commute your EDP 15 income you agree to give up your full AFPS15 EDP Lump Sum

AFPS 15		
Early Departure Payment	(EDP) 15 – Inverse	Commutation
Increased EDP Income	£5,059.95	Paid immediately on discharge. Please be aware, if you choose to inversely commute your EDP 15 income you agree to give up your full AFPS15 EDP Lump Sum

What is Shown:

“Early Departure Payment EDP (15) Inverse Commutation” will show the amount the EDP 15 income can be increased to. The amount shown is the **total** revised EDP 15 Income, **not** an additional amount.

Points to Note:

Inverse commutation means converting all the EDP 15 lump sum to income.

You must declare your intent to inversely commute your EDP 15 lump sum on your Pension Form 1 prior to leaving the service.

If you take this option, the EDP 15 lump sum would no longer be payable.

Taking this option would not affect your ability to commute your AFPS 15 pension when you claim it.

Adding the amount in this table to the AFPS 75 pension will provide a total income payable on leaving the service. On discharge you would only get the AFPS 75 lump sum.

Further Knowledge

To find out more detail about what commutation options are available to you within each scheme please refer to the relevant scheme explained booklets.

Part 2 - The RSS AFPS 75/15: Total Annual Income

Legacy		
Total Annual Income	Amount	Comments
Payable on Discharge	£17,8891.91	This is your: AFPS75 and AFPS15 EDP Benefits
Payable from SPA	£19,185.40	This is your: AFPS75 and AFPS15 Pension Benefits

AFPS 15		
Total Annual Income	Amount	Comments
Payable on Discharge	£15,603.73	This is your: AFPS75 and AFPS15 EDP Benefits
Payable from SPA	£22,719.89	This is your: AFPS75 and AFPS15 Pension Benefits

What is Shown:

“Total Annual Income” outlines the amount payable on both leaving the service and at SPA, if no commutation options are taken.

- The first amount, “Payable on Discharge” is the combined total of the AFPS 75 Pension and EDP 15 income.
- The second amount, “Payable from SPA” is the combined figure of the AFPS 75 Pension and AFPS 15 Pension.

Points to Note:

If you decide to take a commutation option, the values provided in this summary would change.

In assessing your options, you need to consider your requirements both on leaving the service and what you may wish to do in the future.

In this example, income payable on discharge is higher under legacy option, and income payable at SPA is higher under AFPS 15 option (this may be different in your circumstances).

Please make sure you have taken the time to review and compare all the information and all the pension income, lump sum and commutation options open to you and compared them against each other.

Part 2 - The RSS AFPS 75/EDP 15: Total Lump Sums Payable

Legacy		
Total Lump Sums Payable	Amount	Comments
Lump Sum at Discharge	£56,064.86	AFPS 75 Lump Sum and AFPS 15 EDP Lump Sums

AFPS 15		
Total Lump Sums Payable	Amount	Comments
Lump Sum at Discharge	£59,967.63	AFPS 75 Lump Sum and AFPS 15 EDP Lump Sums

What is Shown:

“Total Lump Sums Payable” identifies the automatic lump sums that are payable and when they are payable, without taking any commutation options.

Points to Note:

If you decided to inversely commute the EDP 15 income, or take AFPS 75 Resettlement Commutation, then the values provided to you in this section would change.

Part 2 - The RSS AFPS 75: Lifetime Allowance (LTA)

Legacy	
LTA limit for financial year	£1,073,100.00
Value of your benefit against LTA	£395,529.40
% of LTA used	36.85%

AFPS 15	
LTA limit for financial year	£1,073,100.00
Value of your benefit against LTA	£271,334.69
% of LTA used	25.28%

What is Shown:

The table opposite shows you the total value of your pension (sometimes called 'pension pot') compared to the Lifetime Allowance (LTA).

Points to Note:

The totals provided to you at this section will reflect the cumulative totals under each option for any immediately payable pension (not EDP). They also do not include any protections you may have in place.

It should be noted that pensions are only tested against an LTA limit when they become payable.

The FAQ section of the RSS contains further details on the LTA and information can also be found in the MOD Pension Tax Booklet

https://assets.publishing.service.gov.uk/media/64ac0931e1aab2000c03ac62/20230707_Pensions_Tax_Booklet_2022-2023.pdf

Part 2 - The RSS AFPS 75/15: Dependant Benefits

Legacy		
Dependant Benefits		
Adult Dependant Pension	£9,841.26	Paid in the event of your death
Child Dependant Pension (per child)	£4,672.07	Paid in the event of your death

AFPS 15		
Dependant Benefits		
Adult Dependant Pension	£12,725.29	Paid in the event of your death
Child Dependant Pension (per child)	£4,997.30	Paid in the event of your death

What is Shown:

The Dependant Benefits table shows what could be payable to your dependants under each option, if you should die. The figures in your RSS will show examples for a surviving spouse and two children. It is not possible to tailor this section as potential beneficiaries of any service pension are not known until a claim is made.

Points to Note:

There are detailed FAQs in the RSS on death benefit information and further details are available in the scheme explained booklets. When you make a remedy choice and those benefits have come into payment it is final, so whichever option you choose will be how dependant benefits are calculated should you die.

You may wish to factor this into your decision-making process, noting that there are differences in the schemes as to what benefits are paid out. It may also be a good time to make sure any nomination/details held by DBS are up to date.

These figures do not include any lump sums that may also be payable.



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Remediable Service Statement (RSS) User Guide

Part Three - The RSS – EDP 05/EDP 15

Part 3 - The RSS EDP05/EDP15: EDP on discharge

Legacy		
Pension Paid on Discharge	Amount	Comments
EDP Income (AFPS05)	£6,320.45	Paid Monthly in arrears on discharge
EDP Income (AFPS15)	£535.45	Paid monthly in arrears on discharge

AFPS 15		
Pension Paid on Discharge	Amount	Comments
EDP Income (AFPS05)	£4,162.27	Paid Monthly in arrears on Discharge
EDP Income (AFPS15)	£2,564.65	Paid monthly in arrears on discharge

What is Shown:

The first table shows the amount of income received when benefits are due for payment. This is broken down between the EDPs payable from both AFPS 05 and AFPS 15.

These tables are titled “Pension Paid on Discharge”. This example shows the value of the EDP from both schemes under each option.

Points to Note:

Adding the figures together provides the total income immediately payable on leaving the services. These figures are based on no commutation option being taken.

Further Knowledge

To find out more detail about how the EDP works, including future changes in value at age 55 you should read the relevant scheme explained booklets.

Part 3 - The RSS EDP05/15: Automatic Lump Sums

Legacy		
Lump Sum on Discharge	Amount	Comments
EDP Lump Sum (AFPS05)	£37,382.69	Paid immediately on discharge
EDP Lump Sum (AFPS15)	£3,543.44	Paid immediately on discharge

AFPS 15		
Lump Sum on Discharge	Amount	Comments
EDP Lump Sum (AFPS05)	£24,973.62	Paid immediately on discharge
EDP Lump Sum (AFPS15)	£16,971.98	Paid immediately on discharge

What is Shown:

The second table shows the EDP lump sums payable on leaving the service. These tables are titled “Lump Sum on Discharge”. This example shows the automatic lump sum payable under EDP 05 and EDP 15.

Points to Note:

You can add the amounts in this section together to assess the total lump sum payable on leaving the service. These figures are without any commutation option being taken.

Part 3 - The RSS AFPS 05: Pension at Age 65

Legacy		
Pension Paid at age 65	Amount	Comments
Deferred Pension (AFPS 05)	£12,460.90	Paid monthly in arrears at age 65

AFPS 15		
Pension Paid at 65	Amount	Comments
Deferred Pension (AFPS 15)	£8,324.54	Paid monthly in arrears at age 65

What is Shown:

The third table shows the amount of the deferred AFPS 05 pension payable at age 65. The tables are titled "Pension paid at 65".

Points to Note:

When claiming this pension, you will not make another remedy choice because the choice you make now determines how future benefits are calculated.

To assess potential total income from the AFPS at age 65 add the relevant amounts from the data in this table in your RSS with the EDP 15 amount from the first table ([Page 22](#)). Note the figures you are provided are in today's money

For example,

	Legacy	AFPS 15
AFPS 05	£12,460.90	£8,324.54
EDP 15	£535.45	£2,564.65
Total:	£12,996.35	£10,889.19

You should consider your total pension package, i.e., what is payable to you on leaving the service and what is available in the future, when weighing up your options.

Part 3 - The RSS AFPS 05: Lump Sum at Age 65

Legacy		
Lump Sum at age 65	Amount	Comments
Deferred Lump Sum (AFPS 05)	£37,382.69	Paid at age 65

AFPS 15		
Lump Sum at age 65	Amount	Comments
Deferred Lump Sum (AFPS 05)	£24,973.62	Paid at age 65

What is Shown:

The next table shows the automatic lump sum payable at age 65 from the AFPS 05 deferred pension.

These tables are titled “Lump Sum at age 65”.

Points to Note:

The Lump Sum’s value is calculated from the deferred pension and is payable when the deferred pension is claimed. As with the deferred pension, you will not make another remedy choice about this in the future.

The AFPS 05 lump sum can be inversely commuted, that means surrendering its value in exchange for increasing your AFPS 05 pension income. This is not shown on the RSS, but if you wish to see what additional income this could generate contact the JPAC.

Part 3 - The RSS AFPS 05/15: Pension at State Pension Age

Legacy		
Pension Paid at SPA	Amount	Comments
Deferred Pension (AFPS 15)	£1,988.47	Paid monthly in arrears at SPA

AFPS 15		
Pension Paid at SPA	Amount	Comments
Deferred Pension (AFPS 15)	£10,922.73	Paid monthly in arrears at SPA

What is Shown:

This table shows the amount of AFPS 15 pension payable at State Pension Age (SPA). This amount is without any reductions which would apply if commutation is taken ([see Page 27](#)).

These tables are titled “Pension paid at SPA”.

Points to Note:

As with the AFPS 05 pension, when claiming this pension, you will not make another remedy choice because the choice you make now will determine how your future benefits are calculated.

To assess the potential total income payable from the AFPS at SPA add the relevant amounts from the data in this table in your RSS with the AFPS 05 pension payable at age 65 ([Page 24](#))

For example:

	Legacy	AFPS 15
AFPS 05	£12,460.90	£8,324.54
AFPS 15	£1,988.47	£10,922.73
Total:	£14,449.37	£19,247.27

You should consider your total pension package, i.e., what is payable to you on leaving the service and what is available in the future when weighing up your options.

Part 3 - The RSS AFPS 05/15: AFPS 15 Commutation

Commutation means trading between pension and lump sum to generate or increase the value of one by reducing the value of the other. How this works varies depending on the scheme.

Legacy		
AFPS 15 Commutation		
Reduced AFPS 15 Pension as a result of commutation	£1,012.41	Paid monthly in arrears at SPA if commutation option taken
Optional Lump Sum – Maximum Commutation	£6,749.40	Paid at SPA if commutation option taken

AFPS 15		
AFPS 15 Commutation		
Reduced AFPS 15 Pension as a result of commutation	£4,849.14	Paid monthly in arrears at SPA if commutation option taken
Optional Lump Sum – Maximum Commutation	£32,327.57	Paid at SPA if commutation option taken

What is Shown:

AFPS 15 commutation shows the maximum commutation option available under the AFPS 15 scheme. The box, “Reduced AFPS 15 Pension as a result of commutation” is the amount the AFPS 15 pension will reduce to if commuting. This is a lifetime reduction. The amount, “Optional Lump Sum – Maximum Commutation” is the tax free lump sum that could be generated by commuting.

Points to Note:

AFPS 15 does not provide an automatic lump sum, but one can be generated through commutation. Unless claiming an immediate AFPS 15 pension, you do not need to decide whether you wish to commute your AFPS 15 pension until you claim it, but the amounts available through commutation are determined by your election. Note the figures you are provided with will be in today’s money.

To assess the potential total income and lump sum from the AFPS at SPA if you commute your AFPS 15 pension add the relevant amounts from this table in your RSS with the AFPS 05 pension amount provided at age 65 ([Page 24](#)); for example

	Legacy	AFPS 15
AFPS 05	£12,460.90	£8,324.54
AFPS 15	£1,012.41	£4,849.14
Total:	£13,473.31	£13,173.68
Plus Lump Sum	£6,749.40	£32,327.57

Part 3 - The RSS EDP 15: Inverse Commutation

Legacy		
Early Departure Payment	(EDP) 15 – Inverse	Commutation
EDP 15 Income due to commutation	£727.86	Paid immediately on discharge. Please be aware, if you choose to inversely commute your EDP 15 income you agree to give up your full AFPS15 EDP Lump Sum

AFPS 15		
Early Departure Payment	(EDP) 15 – Inverse	Commutation
Increased EDP Income	£3,486.23	Paid immediately on discharge. Please be aware, if you choose to inversely commute your EDP 15 income you agree to give up your full AFPS15 EDP Lump Sum

“Early Departure Payment EDP (15) Inverse Commutation” will show the amount the EDP 15 income can be increased to. The amount shown is the **total** revised EDP 15 Income, **not** an additional amount.

Points to Note:

Inverse commutation means converting all the EDP 15 lump sum to income.

You must declare your intent to inversely commute your EDP 15 lump sum on your Pension Form 1 prior to leaving the service.

If you take this option, the EDP 15 lump sum would no longer be payable.

Taking this option would not affect your ability to commute your AFPS 15 pension when you claim it.

Adding the amount in this table to the EDP 05 income will provide a total income payable on leaving the service. On discharge you would only get the EDP 05 lump sum.

Further Knowledge

To find out more detail about what commutation options are available to you within each scheme please refer to the relevant scheme explained booklets.

Part 3 - The RSS AFPS 05/15: Total Annual Income

Legacy		
Total Annual Income	Amount	Comments
Payable on Discharge	£6,765.90	This is your: AFPS05 and AFPS15 EDP Benefits
Payable from age 55	£9,881.12	This is your: AFPS05 and AFPS15 EDP Benefits
Payable from age 65	£12,996.35	This is your: AFPS05 Pension and AFPS15 EDP Benefit
Payable from SPA	£14,035.76	This is your: AFPS05 and AFPS15 Pension Benefits

AFPS 15		
Total Annual Income	Amount	Comments
Payable on Discharge	£6,726.92	This is your: AFPS05 and AFPS15 EDP Benefits
Payable from age 55	£8,808.05	This is your: AFPS05 and AFPS15 EDP Benefits
Payable from age 65	£10,889.19	This is your: AFPS05 Pension and AFPS15 EDP Benefit
Payable from SPA	£15,867.64	This is your: AFPS05 and AFPS15 Pension Benefits

What is Shown:

“Total Annual Income” shows what is payable at various stages, if no commutation options are taken. The first amount, “Payable on Discharge” will be the combined total of EDP benefits. The second amount, “Payable from 55” will reflect the percentage increase (not inflationary) of the AFPS 05 EDP. The third amount, “Payable from age 65”, will show the combined total of the AFPS 05 pension and the AFPS 15 EDP, and the final amount will represent the total amount when both pensions are in payment.

Points to Note:

If you decide to take a commutation option, the values provided in your summary would change.

In assessing your options, you need to consider your requirements both on leaving the service and what you may wish to do in the future.

In this example, income payable on discharge and up to SPA is higher under legacy option, and income payable at SPA is higher under AFPS 15 option (this may be different in your circumstances).

Please make sure you have taken the time to review and compare all the information and all the pension income, lump sum and commutation options open to you.

Part 3 - The RSS AFPS 05/15: Total Lump Sums Payable

Legacy		
Total Lump Sums Payable	Amount	Comments
Lump Sum at Discharge	£40,926.13	AFPS 05 and AFPS 15 EDP Lump Sums
Lump Sum at age 65	£37,382.69	AFPS 05 Deferred Lump Sum

AFPS 15		
Total Lump Sums Payable	Amount	Comments
Lump Sum at Discharge	£41,945.60	AFPS 05 and AFPS 15 EDP Lump Sums
Lump Sum at age 65	£24,973.62	AFPS 05 Deferred Lump Sum

What is Shown:

“Total Lump Sums Payable” identifies the automatic lump sums that are payable under AFPS 05 and AFPS 15. The first amount is the combined totals of the EDP 05 and EDP 15 lump sums payable at discharge. The second amount is the automatic lump sum payable with the AFPS 05 deferred pension at age 65.

Points to Note:

If you decided to inversely commute either your AFPS 05 lump sum or your EDP 15 lump sum, then the values shown in this section would change.

Part 3 - The RSS AFPS 05: Lifetime Allowance (LTA)

Legacy	
LTA limit for financial year	£1,073,100.00
Value of your benefit against LTA	N/A
% of LTA used	N/A

AFPS 15	
LTA limit for financial year	£1,073,100.00
Value of your benefit against LTA	N/A
% of LTA used	N/A

What is Shown:

The table opposite shows the total value of the pension benefit (sometimes called 'pension pot') compared to the Lifetime Allowance (LTA).

Points to Note:

The totals provided at this section reflect the cumulative totals under each option for any immediately payable pension. In this instance, as only EDP was payable on leaving the service, a pension has not become payable. Pensions are only tested against an LTA limit when they become payable.

The FAQ section of the RSS contains further details on the LTA and information can also be found in the MOD Pension Tax Booklet https://assets.publishing.service.gov.uk/media/64ac0931e1aab2000c03ac62/202307_07_Pensions_Tax_Booklet_2022-2023.pdf

Part 3 - The RSS AFPS 05/15: Dependant Benefits

Legacy		
Dependant Benefits		
Adult Dependant Pension	£8,722.35	Paid in the event of your death
Child Dependant Pension (per child)	£2,631.70	Paid in the event of your death

AFPS 15		
Dependant Benefits		
Adult Dependant Pension	£9,917.27	Paid in the event of your death
Child Dependant Pension (per child)	£2,975.18	Paid in the event of your death

What is Shown:

The Dependant Benefits table shows what could be payable to your dependants under each option, if you should die. The figures in your RSS will show examples for a surviving spouse and two children. It is not possible to tailor this section as potential beneficiaries of any service pension are not known until a claim is made.

Points to Note:

There are detailed FAQs in the RSS on death benefit information and further details are available in the scheme explained booklets. When you make a remedy choice and those benefits have come into payment it is final, so whichever option you choose will be how dependant benefits are calculated should you die.

You may wish to factor this into your decision-making process, noting that there are differences in the schemes as to what benefits are paid out. It may also be a good time to make sure any nomination/details held by DBS are up to date.

These figures do not include any lump sums that may also be payable.



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Part Four - The RSS – AFPS 05/EDP 15

Part 4 - The RSS AFPS05/EDP15: Pension/EDP on discharge

Legacy		
Pension Paid on Discharge	Amount	Comments
Service Pension (AFPS05)	£39,754.01	Paid monthly in arrears on discharge
EDP Income (AFPS15)	£1,272.17	Paid monthly in arrears on discharge

AFPS 15		
Pension Paid on Discharge	Amount	Comments
Service Pension (AFPS05)	£31,849.61	Paid monthly in arrears on Discharge
EDP Income (AFPS15)	£6,743.01	Paid monthly in arrears on discharge

What is Shown:

The first table shows the amount of income received when benefits are due for payment. This is broken down between the pension payable from AFPS 05 and the EDP from AFPS 15.

These tables are titled “Pension Paid on Discharge”. This example shows an immediate pension payable under AFPS 05 and an Early Departure Payment (EDP) payable under the AFPS 15 scheme.

Points to Note:

Adding the figures together provides the total income immediately payable on leaving the services. These figures are based on no commutation option being taken.

Further Knowledge

To find out more detail about how the pension schemes work, you should read the relevant scheme explained booklets.

Part 4 - The RSS AFPS05/EDP15: Automatic Lump Sums

Legacy		
Lump Sum on Discharge	Amount	Comments
Lump Sum (AFPS05)	£119,262.02	Paid immediately on discharge
EDP Lump Sum (AFPS15)	£6,122.75	Paid immediately on discharge

AFPS 15		
Lump Sum on Discharge	Amount	Comments
Lump Sum (AFPS05)	£95,548.83	Paid immediately on discharge
EDP Lump Sum (AFPS15)	£32,453.01	Paid immediately on discharge

What is Shown:

The second table shows the lump sums payable on leaving the service.

These tables are titled "Lump Sum on Discharge". This example shows the automatic lump sum payable under AFPS 05 pension and EDP 15.

Points to Note:

You can add the amounts in this section together to assess the total lump sum payable on leaving the service. These figures are based on no commutation option being taken.

The AFPS 05 lump sum can be inversely commuted, that means surrendering its value in exchange for increasing your AFPS 05 pension income. This is not shown on the RSS, but if you wish to see what additional income this could generate contact the JPAC

Part 4 - The RSS AFPS 05/15: Pension at State Pension Age

Legacy		
Pension Paid at SPA	Amount	Comments
Deferred Pension (AFPS 15)	£2,721.22	Paid monthly in arrears at SPA

AFPS 15		
Pension Paid at SPA	Amount	Comments
Deferred Pension (AFPS 15)	£14,423.56	Paid monthly in arrears at SPA

What is Shown:

This table shows the amount of AFPS 15 pension payable at State Pension Age (SPA). This amount is without any reductions which would apply if commutation is taken ([see Page 37](#)).

These tables are titled “Pension paid at SPA”.

Points to Note:

When claiming this pension, you will not make another remedy choice because the choice you make now will determine how your future benefits are calculated.

To assess the potential total income from the AFPS at SPA add the relevant amounts from the data in this table in your RSS with the AFPS 05 pension payable on leaving ([Page 34](#))

For example, if opting for AFPS 15 the total pension at SPA would be:

AFPS 05	£31,849.61
AFPS 15	£14,423.56
Total:	£46,273.17

You should consider your total pension package, i.e., what is payable to you on leaving the service and what is available in the future when weighing up your options.

Part 4 - The RSS AFPS 05/15: AFPS 15 Commutation

Commutation means trading between pension and lump sum to generate or increase the value of one by reducing the value of the other. How this works varies depending on the scheme.

Legacy		
AFPS 15 Commutation		
Reduced AFPS 15 Pension as a result of commutation	£1,749.36	Paid monthly in arrears at SPA if commutation option taken
Optional Lump Sum – Maximum Commutation	£11,662.37	Paid at SPA if commutation option taken

AFPS 15		
AFPS 15 Commutation		
Reduced AFPS 15 Pension as a result of commutation	£9,272.29	Paid monthly in arrears at SPA if commutation option taken
Optional Lump Sum – Maximum Commutation	£61,815.26	Paid at SPA if commutation option taken

What is Shown:

AFPS 15 commutation shows the maximum commutation option available under the AFPS 15 scheme. The box, “Reduced AFPS 15 Pension as a result of commutation” is the amount the AFPS 15 pension will reduce to if commuting. The amount, “Optional Lump Sum – Maximum Commutation” is the tax free lump sum that could be generated by commuting.

Points to Note:

AFPS 15 does not provide an automatic lump sum, but one can be generated through commutation. Unless claiming an immediate AFPS 15 pension, you do not need to decide whether you wish to commute your AFPS 15 pension until you claim it, but the amounts available to commute are determined by your election. Note the figures you are provided with will be in today’s money.

To assess the potential total income and lump sum from the AFPS at SPA if you commute your AFPS 15 pension add the relevant amounts from this table in your RSS with the AFPS 05 pension amount provided in the first table ([Page 34](#)); for example

	AFPS 05 Benefits	AFPS 15 Benefits
AFPS 05	£39,754.01	£31,849.61
AFPS 15	£1,749.36	£9,272.29
Total:	£41,503.27	£41,121.90
Plus Lump Sum	£11,662.37	£61,815.26

Part 4 - The RSS EDP 15: Inverse Commutation

Legacy		
Early Departure Payment	(EDP) 15 – Inverse	Commutation
EDP 15 Income due to commutation	£1,618.11	Paid immediately on discharge. Please be aware, if you choose to inversely commute your EDP 15 income you agree to give up your full AFPS15 EDP Lump Sum

AFPS 15		
Early Departure Payment	(EDP) 15 – Inverse	Commutation
Increased EDP Income	£8,576.61	Paid immediately on discharge. Please be aware, if you choose to inversely commute your EDP 15 income you agree to give up your full AFPS15 EDP Lump Sum

“Early Departure Payment EDP (15) Inverse Commutation” will show the amount the EDP 15 income can be increased to. The amount shown is the **total** revised EDP 15 Income, **not** an additional amount.

Points to Note:

Inverse commutation means converting all the EDP 15 lump sum to income.

You must declare your intent to inversely commute your EDP 15 lump sum on your Pension Form 1 prior to leaving the service.

If you take this option, the EDP 15 lump sum would no longer be payable.

Taking this option would not affect your ability to commute your AFPS 15 pension when you claim it.

Adding the amount in this table to the AFPS 05 pension will provide a total income payable on leaving the service. On discharge you would only get the AFPS 05 pension lump sum.

Further Knowledge

To find out more detail about what commutation options are available to you within each scheme please refer to the relevant scheme explained booklets.

Part 4 - The RSS AFPS 05/15: Total Annual Income

Legacy		
Total Annual Income	Amount	Comments
Payable on Discharge	£41,026.18	This is your: AFPS05 pension and AFPS15 EDP benefits
Payable from SPA	£42,475.23	This is your: AFPS05 and AFPS15 pension benefits

AFPS 15		
Total Annual Income	Amount	Comments
Payable on Discharge	£38,592.62	This is your: AFPS05 pension and AFPS15 EDP benefits
Payable from SPA	£46,273.17	This is your: AFPS05 and AFPS15 pension benefits

What is Shown:

“Total Annual Income” is what is payable on both leaving the service and at SPA, if no commutation options are taken. The first amount, “Payable on Discharge” is the combined total of the AFPS 05 Pension and EDP 15 income

The second amount, “Payable from SPA” is the combined figure of the AFPS 05 Pension and AFPS 15 Pension.

Points to Note:

If you decide to take a commutation option, the values provided in your summary would change.

In assessing your options, you need to consider your requirements both on leaving the service and what you may wish to do in the future.

In this example, income payable on discharge and up to SPA is higher under legacy option, and income payable at SPA is higher under AFPS 15 option (this may be different in your circumstances).

Please make sure you have taken the time to review all the information and all the pension income, lump sum and commutation options open to you.

Part 4 The RSS AFPS 05/15: Total Lump Sums Payable

Legacy		
Total Lump Sums Payable	Amount	Comments
Lump Sum at Discharge	£125,384.77	AFPS 05 Lump Sum and AFPS 15 EDP Lump Sums

AFPS 15		
Total Lump Sums Payable	Amount	Comments
Lump Sum at Discharge	£128,001.84	AFPS 05 Lump Sum and AFPS 15 EDP Lump Sums

What is Shown:

“Total Lump Sums Payable” identifies the automatic lump sums that are payable on leaving the service.

Points to Note:

If you decided to inversely commute the EDP 15 income, then the values provided to you in this section would change.

Part 4 The RSS AFPS 05: Lifetime Allowance (LTA)

Legacy	
LTA limit for financial year	£1,073,100.00
Value of your benefit against LTA	£914,342.69
% of LTA used	85.20%

AFPS 15	
LTA limit for financial year	£1,073,100.00
Value of your benefit against LTA	£732,541.50
% of LTA used	68.26%

What is Shown:

The table opposite shows you the total value of your pension (sometimes called 'pension pot') compared to the Lifetime Allowance (LTA).

Points to Note:

The totals provided to you at this section will reflect the cumulative totals under each option for any immediately payable pension (not EDP). They also do not include any protections you may have in place.

It should be noted that pensions are only tested against an LTA limit when they become payable.

The FAQ section of the RSS contains further details on the LTA and information can also be found in the MOD Pension Tax Booklet

https://assets.publishing.service.gov.uk/media/64ac0931e1aab2000c03ac62/20230707_Pensions_Tax_Booklet_2022-2023.pdf

Part 4 - The RSS AFPS 05/15: Dependant Benefits

Legacy		
Dependant Benefits		
Adult Dependant Pension	£26,547.02	Paid in the event of your death
Child Dependant Pension (per child)	£7,964.11	Paid in the event of your death

AFPS 15		
Dependant Benefits		
Adult Dependant Pension	£28,920.73	Paid in the event of your death
Child Dependant Pension (per child)	£8,676.22	Paid in the event of your death

What is Shown:

The Dependant Benefits table shows what could be payable to your dependants under each option, if you should die. The figures in your RSS will show examples for a surviving spouse and two children. It is not possible to tailor this section as potential beneficiaries of any service pension are not known until a claim is made.

Points to Note:

There are detailed FAQs in the RSS on death benefit information and further details are available in the scheme explained booklets. When you make a remedy choice and those benefits have come into payment it is final, so whichever option you choose will be how dependant benefits are calculated should you die.

You may wish to factor this into your decision-making process, noting that there are differences in the schemes as to what benefits are paid out. It may also be a good time to make sure any nomination/details held by DBS are up to date.

These figures do not include any lump sums that may also be payable.



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Part Five - How to make an Election

Part 6 - How to Make an Election - JPA

Points to Note:

On receipt of your RSS, you will be required to make an election before the election period ends (this date can be found in your letter).

The covering letter outlines how you do this, but to re-iterate the RSS provides the information which allows you to assess your options. Your election is made on the Pension Form 1.

You cannot make an election until you have received an RSS. If you make an election on a Pension Form 1 and there is no record of you being issued an RSS, the election will be void.

The Pension Form 1 is available on JPA ...

Remedy Election Decision

As you are claiming immediate pension benefits, please select one of the options below.

You are required to make a Remedy election when your Armed Forces Pension or Early Departure Payment (EDP) is due to come into payment. This means you must make a choice between receiving legacy scheme or AFPS15 benefits for the Remedy period (1 April 2015 to 31 March 2022). You can change your deferred choice up until one calendar month before your benefits are due to come into payment. Past this point, any deferred choice election you make is final.

Please check the below option to record your decision:

Option 1 – Legacy pension scheme benefits: I wish to receive Legacy Armed Forces Pension benefits for the Remedy period (1 April 2015 to 31 March 2022).

Option 2 – AFPS15 Benefits: I wish to receive AFPS15 benefits for the Remedy period (1 April 2015 to 31 March 2022).

I have not yet received my Remediable Service Statement:

I am not yet in receipt of RSS and have not made an election but acknowledge that legacy benefits will be paid if I do not make an election prior to leaving service.

I understand that by not selecting an option above, Legacy Benefits will be applied for the Remedy period (1 April 2015 to 31 March 2022).

I will submit my election once I receive my RSS to confirm if I wish to continue receiving Legacy benefits or if I wish to change to AFPS15 benefits for the Remedy period.

Failure to complete an election form before the end of my election period could result in me not being able to change my benefits.

I am currently appealing my ill-health Tier Decision:

I am currently appealing my ill-health Tier Decision and acknowledge that legacy benefits will be paid if I do not make an election prior to leaving service for the Remedy period (1 April 2015 to 31 March 2022).

I will submit my election once my appeal has concluded.

Failure to complete an election form before the end of my election period could result in me not being able to change my benefits.

Part 6 - How to Make an Election - Offline

Points to Note:

...or a paper form from the AFPS Forms website

<https://www.gov.uk/guidance/veterans-uk-armed-forces-pensions-forms>

Both forms ask the same questions, which require you to confirm that you have received your RSS and are making an election.

Once you have completed either version of the form you need to submit it (JPA) or post it (paper copy).

Part C - 2015 Remedy

You are in scope for the 2015 Remedy if you were a serving member on or before 31 March 2012 **and** on or after 1 April 2015, including if you've had a qualifying break in service of 5 years or less. **If you are not in scope, please tick statement (a) below, then go to Part D.**

This is your Remedy Election Form. You should only complete your election form once you have read and understood your Remediable Service Statement (RSS) which is designed to help you make your choice.

If you have not received your RSS, then please contact JPAC enquiry centre on 0800 085 3600 to obtain an RSS prior to submission of this form if you intend to claim your pension / Early Departure Payment (EDP) at this point.

If the date you are due to leave service is more than 4 months away, please wait until you receive your RSS before submitting this form if you intend to claim your pension / EDP at this point.

Please confirm below whether you have already received your RSS, and if you are in scope for the 2015 Remedy.

You must complete and return the completed form; otherwise, we will not pay any Terminal Benefits.

Please tick the appropriate box.

- | | | |
|---|--------------------------|-------------------|
| a) I am not in scope for 2015 Remedy | <input type="checkbox"/> | Go to Part D |
| b) I am in scope for 2015 Remedy, and I am currently appealing my ill health Tier decision | <input type="checkbox"/> | Go to Part C(i) |
| c) I am in scope for 2015 Remedy, and I have not yet received my RSS, or I have received my RSS with less than 6 months before my final date, and need time to make my election | <input type="checkbox"/> | Go to Part C(ii) |
| d) I am in scope for 2015 Remedy, and I have received my RSS and wish to make an election | <input type="checkbox"/> | Go to Part C(iii) |



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Part Six - Further Information

Part 7 - Further Information

Information about pension remedy and access to booklets and other literature on the pension schemes can be found at the Armed Forces Pension Scheme pages on the gov.uk website:

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

A guide on completing the Pension Form 1 can be accessed on DefNet at this link:

https://modgovuk.sharepoint.com/sites/IntranetDBS/Documents/AFPS_Pen_Form_1_Guide.pdf

If you have queries about your RSS or other questions about your Armed Forces Pension you can contact the JPAC, but note they cannot advise you on what decision to make.

Armed forces pensions enquiries
Joint Personnel Administration Centre (JPAC)
Mail Point 480
Kentigern House
65 Brown Street
Glasgow
G2 8EX

Phone: 0800 085 3600

Phone (from overseas): 0044 141 224 3600

Phone (military): 94560 3600

Email dbs-pensionshelp@dbspv.mod.uk

If you wish to check your state pension age you can visit this site: <https://www.gov.uk/state-pension-age>