



Ministry
of Defence

Member Voluntary Contributions (MVCs)

Everything that you need to know

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Introduction

Retrospective Remedy: Background

When the public service pension schemes were reformed in 2015, members who were within ten years of normal retirement age on 1 April 2012 were allowed to remain in their existing schemes; this arrangement was called 'transitional protection'. All other serving personnel were transferred into the reformed pension scheme called the Armed Forces Pension Scheme (AFPS) 2015.

In 2018, members of the Firefighters' and Judges' pension schemes claimed that the transitional protection arrangement was discriminatory due to age, and this was upheld by the Courts. In 2019, the Government confirmed that the discrimination applied across the public sector and that steps would be taken to remedy this.

The 2015 Pension Remedy is delivered in two stages: the prospective remedy and retrospective remedy. The prospective remedy closed all legacy schemes to further pension accrual on 31 March 2022 and moved all serving service personnel to AFPS 15 on 1 April 2022. The process was automatic, with no action needed from members. The benefits members have built up in their legacy scheme up until 1 April 2015 are protected and will make up part of their benefits when they retire.

The final stage of the 2015 Pension Remedy is the retrospective remedy. This will address past discrimination and took effect on 1 October 2023. For MVCs, 2015 Pension Remedy will work differently depending on the type of voluntary contribution the member had purchased. Further detail is outlined in this factsheet.

Member Voluntary Contributions: Overview

Armed Forces Pension Schemes 75, 05 and 15 provide their members with an option to increase their benefits through voluntary pension contributions.

The benefits differ between each scheme:

- **AFPS 75:** purchase of Enhanced Pension and Additional Reckonable Service.
- **AFPS 05:** purchase of Additional Reckonable Service.
- **AFPS 15:** purchase of Added Pension.

The next few chapters will provide further information on each of the voluntary pension contributions, including the process for purchasing or restoring contracts, where appropriate.

Information Station

Please note that all forms outlined in this factsheet will need to be sent to JPAC by post. Their address is:

**JPAC Enquiry Centre, Mail Point 335,
Kentigern House
65 Brown Street
Glasgow, G2 8EX.**

What is Added Pension?

Added Pension: Overview

Added Pension is a 'voluntary contribution' offered in AFPS 15.

Added Pension works by allowing members to purchase more pension to increase their 'career average revalued earning' (CARE) pension pot. This can only be purchased as a one-year contract (1 April to 31 March), any time from the member's first day of paid service up until they leave the Armed Forces. It is important to note that if Added Pension is purchased partway through the scheme year, the contract ends when the scheme year ends.

There are two types of Added Pension available:

- **Added Pension (member)**. This enhances the value of pension they receive in retirement.
- **Added Pension (member and dependants)**. This enhances the value of the pension they will receive in retirement AND the value of pension that dependants receive after the member's death.

Payment of Added Pension

Members can make their contributions either through a lump sum payment, or monthly contributions from their salary, but not both.

The amount of Added Pension that the member can purchase depends on the following:

- The member's deferred pension age,
- The age the member joined the Armed Forces,
- The age the member purchased Added Pension, and
- The type of Added Pension purchased.

The member may cancel their contract at any time. However, they will only receive the amount they had paid contributions for, at retirement. If the member cancels their contract, they will need to wait until the next scheme year to take out a new Added Pension contract.

Information Station

If the member would like to request a quote for their Added Pension, they may do so by filling out Pension Form 6 in the 'Veterans' UK Armed Forces Pension and Insurance Declaration forms' site on Gov.UK. This must be sent by post to JPAC (address is on page 3).

Interactions between Added Pension and other benefits

If the member has purchased Added Pension, they may find an increase in their:

EDP 15: if the member qualifies for this, Added Pension will be included when calculating benefits. Their monthly income and lump sum will increase accordingly.

Ill-health pension: if the member's AFPS 15 pension is paid early due to ill-health, their Added Pension will also be paid immediately alongside any ill-health pension.

How will 2015 Pension Remedy work for Added Pension?

Process

When the retrospective remedy takes effect on 1 October 2023, the roll back will not apply to AFPS 15 Added Pension purchased by an in-scope member during the remedy period.

The effect of roll back is that members will not have been a member of AFPS 15 during the remedy period, and so would not have been eligible to enter into an Added Pension contract. The Public Service Pensions and Judicial Offices Act 2022 permits schemes to either convert Added Pension to legacy benefits or offer a compensation payment. Having consulted with the Government Actuary's Department, a conversion was impossible to do without generating inequitable results for members.

Therefore, active and deferred members will have their **AFPS 15 Added Pension purchased in the remedy period extinguished and will receive a full refund of their contributions as a compensation payment**. This will be processed and paid as soon as administratively possible after 1 October 2023. The final amount the member will receive includes a compulsory deduction to reflect the tax relief received at the time, plus interest. This will happen automatically and does not have to be requested. Members who made regular payments for added pension through their salary will have received tax relief at that time. Members who made lump sum payments for added pension should have claimed tax relief back from HMRC at that time.

For pensioner members with AFPS 15 Added Pension already in payment, this will remain in payment until the member makes their immediate choice; from this point, members will receive compensation for all their Added Pension contributions, less tax relief, plus interest and minus any Added Pension received. This cohort will be prioritised to receive their RSS. This statement will show the recalculated value of the AFPS 15 style benefits with the Added Pension removed. This will allow members to compare this benefit against legacy scheme benefits when making an election.

Some Part-time Volunteer Reserves (PTVR) may have remediable service during the remedy period (if they had been a regular or in FTRS) and may have also purchased Added Pension. If the member was in PTVR service on the day they entered into an Added Pension contract, this will **not** be cancelled. However, if the member was in FTRS or regular remediable service on the day they entered into a contract, this will be cancelled, and the member will receive a compensation payment as soon as administratively possible after 1 October 2023.

Members (except survivors of deceased members who will only receive a compensation payment) will have several mitigating options to increase their benefits. These are:

- a) Members who roll back to AFPS 75 or AFPS 05 can apply to purchase **retrospective** additional reckonable service in these schemes for the period they were active members of that particular scheme.
- b) Active members can purchase AFPS 15 Added Pension by entering into a **new** contract and making monthly contributions or payment as a lump sum to purchase Added Pension.

- c) If the compensated member has an AFPS 15 Added Pension contract already, they may purchase a **second** contract by bank transfer paying by lump sum only.
- d) Some members may purchase one of the AFPS 75 AVCs for enhanced pension that were cancelled when they transitioned to AFPS 15, subject to availability (read page 11).

Please review the next section for further detail about the process of applying and purchasing retrospective voluntary contributions, including the relevant links, timelines and contact details.

Active members who purchase a new (or second) AFPS 15 Added Pension contract

The process for purchasing a new (or second) AFPS 15 Added Pension Contract is as follows:

From 1 October 2023, active members will receive a **compensation letter with an enclosed Pension Form 6R**. The letter will inform them about the following:

- a) A compensation payment will be paid as a lump sum for any Added Pension purchased **during the remedy period**. This will be calculated as follows: the amount paid in member voluntary contributions, minus the amount equivalent to the tax relief for which the member was eligible, plus any interest due. This will be paid as soon as administratively possible.
- b) If the member then wishes to purchase an AFPS 15 added pension contract, the process they follow depends on whether they have an existing contract in place;
 - If the member **does not** have an existing Added Pension Contract in place, they can complete and return [Pension Form 6](#) by post to JPAC (address is on page 3). They will then be provided with a quote and can choose to proceed by completing Pension Form 6A, or.
 - If the member **does have** an existing contract in place but wishes to purchase a second contract for the same scheme year, they must complete and return the [Pension Form 6R](#) (which is enclosed with their compensation letter) to receive a quote. Once approved, the member will receive a subsequent form '[Pension Form 6A\(R\)](#)' with a quote to purchase the second contract.

If the member's application is accepted, DBS will establish a new (or second) contract for that scheme year. Contributions for a second contract must be made as a lump sum payment only.

Please note the following information about taking out a second contract:

- **The option to enter into a second contract will expire on 31 March 2025.**
- **There is no Pension Form 6R available on Gov.UK.** This will be enclosed in your compensation letter. If a member has not received this letter but has had a compensation payment please email DBS-JPAC-PMC@dbspv.mod.uk [giving relevant details](#).
- If the member has not received their compensation payment before their exit date and wishes to apply for a second Added Pension contract, they must advise DBS of their intention via email [DBS-JPAC-PMC@dbspv.mod.uk]. Otherwise, members must apply as stated above.
- You are entitled to tax relief when purchasing added pension. Please see the section on tax relief and interest.

Deferred and Pensioner members

Like active members, deferred members will also receive a compensation letter. However, a Pension Form 6R will not be enclosed. Upon receiving their compensation, if the member wishes to purchase voluntary contributions in their legacy scheme, they will need to write to JPAC [DBS-JPAC-PMC@dbspv.mod.uk]. Pensioner members will only receive information on their Added Pension in their RSS.

What is Additional Reckonable Service?

Additional Reckonable Service

Overview

Additional Reckonable Service is a voluntary pension contribution under **AFPS 75** and **AFPS 05**. This is also referred to as 'Added Years'. This allows the member to purchase additional days/years of service, up to a maximum of 34 years in AFPS 75, which will count in the calculation of their final pension and lump sum in the legacy scheme. Essentially, members can increase their own retirement benefits.

How will 2015 Pension Remedy work for Additional Reckonable Service?

From 1 October 2023, transition members will be rolled back to their relevant legacy scheme and will have the opportunity to enter into a new AFPS 75 or AFPS 05 arrangement (see below). Members of a reserve legacy scheme and protected members are not able to exercise this option.

Information Station

A 'transition member' is an in-scope member of 2015 Pension Remedy who was moved to AFPS 15 on 1 April 2015.

A 'protected member' is an in-scope member of 2015 Pension Remedy who was able to remain in their legacy scheme during the remedy period.

When considering whether to purchase additional reckonable service, the member should note that:

1. The time limit for an application to purchase retrospective additional reckonable service is **1 year** from the date the initial RSS is issued, by submitting a request (see page 8).
2. If a member is re-employed in the remedy period as a regular and has remediable service in both APFS 75 and AFPS 05, they can opt to buy added service in one or both schemes. However, the added service arrangement only lasts for the period during which they were an active member of that particular scheme.
3. Members will need to be able to show that they would have met all the conditions set out in the relevant scheme rules at the point they wish the option to take effect. For example, the member is still under the permitted maximum amount of reckonable service. Full conditions are set out below.

4. Any additional reckonable service purchased under a remedial voluntary arrangement will not be affected by the member's choice of pension benefits for the remedy period. Additional reckonable service benefits will remain in the legacy scheme only. For example: where a member purchases an additional 6 years of reckonable service, with effect from 2016, and then chooses AFPS 15 scheme benefits for the remedy period, the additional reckonable service purchased will increase their reckonable service under the legacy scheme; it will not affect the AFPS 15 scheme benefits.

Eligibility conditions

Members may opt to purchase additional reckonable service, provided that they meet **all** of the following criteria:

- a) The amount of additional reckonable service that the member purchases up until age 55, or their normal retirement age, cannot exceed the 15% salary maximum (or go below the minimum regular contribution of 0.01% of pensionable earnings), and
- b) The member must have started their current pensionable service, or an earlier period of pensionable service which has been added to the current service, before age 46, and
- c) The member must not have received notice that their pensionable service has ended, and
- d) There is no reason to believe that the member's health may prevent them from continuing service throughout the duration of their contract period, and
- e) The member has signed a declaration that they believe the condition in Point D above has been met.

What is the process for retrospectively purchasing Additional Reckonable Service?

Process

The process for purchasing retrospective additional reckonable service is as follows:

1. Before the transition member decides whether or not to purchase additional reckonable service, **they must first gather supporting evidence** to show that they would have purchased an additional reckonable service contract had they remained in their legacy scheme during the remedy period.

Examples of possible evidence that the member can provide are where they have purchased AFPS 15 Added Pension or enquired about purchasing a contract. **A request without evidence will be rejected.**

2. When the transition member receives their initial RSS, they will have **1 year** from the date the RSS is issued to make their purchase. To exercise this option, the member must write a request to DBS via email [DBS-JPAC-PMC@dbspv.mod.uk] or post (address is on page 4).
3. The member's application will be reviewed by the relevant authority team. If they are successful, a contract will be established using the actuarial factors and member's age that would have applied at the time. Depending on the cohort the member belongs to, the following will apply:

Active members

For any new contracts, the member will need to make monthly payments until age 55 (AFPS 75) or when they wish to end the contract (AFPS 05). In both cases the arrangement will end if the member leaves regular service before reaching the relevant age.

Deferred and Pensioner members

These cohorts may also apply to enter into legacy scheme Additional Voluntary Contributions (AVCs) arrangements. The contract timeframe is limited to the time they were in continuous regular service starting from the first day of contract until they become a pensioner or deferred member. Members will be required to make any contributions as a lump sum.

What is Enhanced Pension?

Enhanced Pension

Overview

Enhanced Pension is a way in which AFPS 75 members can increase their pension. In the AFPS 75 scheme, members were allowed to enter into three pension enhancement arrangements, although only two will be available for retrospective purchase (see below). The limit on payments towards an AVC is capped at **15% of the member's pensionable earnings**. The arrangements are:

Member benefits based on actual final salary, rather than representative rate

This pension enhancement arrangement uses the actual rate of pensionable pay to calculate the member's pension if this is higher than the representative rate.

Increased pension for a surviving spouse or civil partner

This pension enhancement arrangement provides the member's spouse or civil partner with a pension.

Enhanced death in service lump sum

This pension benefit will not be available for retrospective purchase. Members are covered by the AFPS 15 Death in Service lump sum which includes the same benefit.

How will 2015 Pension Remedy work for purchasing Enhanced Pension?

When transition members were moved to AFPS 15 on 1 April 2015, their AVC contracts were cancelled.

To remedy this, from 1 October 2023, eligible active, deferred, full protection and pensioner members who are rolled back to AFPS 75 may apply to retrospectively restore their AVCs, or enter into a new arrangement of enhanced pension benefits for the **remedy period only**.

Please note that an application will only be accepted if the member provides evidence that they would have purchased enhanced pension had it not been for the introduction of AFPS 15, or the discrimination associated with the transitional protection arrangement (see the process on page 10). Any request without evidence will be rejected. A member can only opt to purchase AVCs if they meet the eligibility conditions below.

If the member had taken out an enhanced AVC contract before 1 April 2015, subsequently purchased a remedial retrospective AVC and then later chooses AFPS 15 scheme benefits, they will not get any benefit from the retrospective AVC enhancement purchased in the remedy period and no refund will be offered. **Therefore, please wait to receive an RSS before making a decision.**

Eligibility conditions

An active member of the scheme can opt to purchase benefits on an enhanced basis, which are calculated in reference to the member's pensionable earnings.

The member can exercise this offer once, provided that they meet **all** of the following criteria:

- a) their current pensionable earnings must exceed the representative rate of pay for a person of the individual's rank, and
- b) they have not been given notice that their pensionable service is to be terminated, and
- c) there is no reason to believe that the member's health may prevent them from continuing in service until the end of their current commission or engagement, and
- d) the member must sign a declaration that they believe that the condition in Point C above has been met.

What is the process for retrospectively purchasing Enhanced Pension?

Members who wish to restore or purchase Enhanced Pension

The retrospective process to purchase or restore enhanced pension AVCs is outlined below:

1. Within the first 12 months of roll back (i.e., by 30 September 2024), DBS will notify members whose AVCs were cancelled (**except where a death in service lump sum was purchased**) that they may apply to purchase or restore this. This purchase is limited to 31 March 2022 (end of the remedy period), or the date the member left regular service, whichever date is earlier. It is also limited to the timeframe in which they would have been an AFPS 75 member.
2. Before the member decides whether or not to purchase/restore their enhanced pension, **they must first gather supporting evidence** to show that they would have purchased an enhanced pension contract had it not been for the introduction of AFPS 15, or the discrimination associated with the transitional protection arrangement. **A request without evidence will be rejected.**
3. When the member receives their initial RSS, they will have **1 year** from the date the RSS is issued to make their purchase. If this option is exercised, the member will be required to pay all arrears of contributions, plus any interest due. Active members will be entitled to tax relief at the time of purchase and so will not have their arrears of contributions reduced. Retired members will also have their purchase amount reduced by an amount to reflect the tax relief they would have been able to receive. A repayment period will be decided with DBS.
4. If the member chooses this option, they must submit a request to DBS via email [DBS-JPAC-PMC@dbspv.mod.uk] or post (address is on page 4).
5. The member's application will be reviewed by the relevant authority team. If they are successful, a contract will be established using the actuarial factors and member's age that were relevant at the time. For pensioner members specifically who have purchased AVCs, they will receive immediate benefit. After the contract ends, the member will retain accrued rights to the benefit up to that date.

Tax Relief and Interest

Tax Relief and Interest on the AFPS 15 Added Pension Refund

Added Pension Refund Calculation

The compensable payment a member receives is comprised of three elements; this will be unique to the member and depends on how much was originally contributed and when that contribution was made. The elements are;

- The amount of added pension contribution.
- An adjustment for tax relief at the member's marginal tax rate.
- Interest applied on the net amount at a simple rate of 8%. This based on the midpoint between when the first added pension payment was made and the date the compensation payment was made.

As an example:

Original Added Pension was purchased on 1 Apr 2019 and a total of £10,000 was paid. The compensation payment was made on 31 Mar 24.

Added Pension Contribution	£10,000
Marginal Tax Rate	40%
Tax to Deduct	£4,000
Added Pension Refund net of Tax	£6,000
Simple Interest Start Sate	30 Sep 21*
Simple Interest End Date	31 Mar 24
Interest Term	2.503 years
Interest due	$£6000 \times 2.503 \times 0.08 = £1,201.44$
Total Refund	£7,201.44

*This is the midpoint date between 1 Apr 19 and 31 Mar 24.

Tax Relief

When a member purchases Added Pension by regular monthly contributions (or pays a single premium (lump sum) through payroll) eligible tax relief is applied through salary under a 'net pay' arrangement. In a net pay arrangement, contributions are deducted from the member's gross salary (i.e. before tax has been deducted). The member then pays tax only on salary "net" of (i.e. after deducting) the contributions. This means that the member automatically receives tax relief at their highest rate of income tax. It is for this reason that the compensation payment is adjusted for tax relief, as this benefit has already been received.

If a member chooses to make added pension contributions through a single premium (lump sum) and this paid either by cheque or BACS transfer (and not through salary) then the member must claim the tax relief themselves. This is usually done when completing a self assessment

tax return, however, if you are not registered for self assessment you can make a claim direct to HMRC. Contact details are here <https://www.gov.uk/government/organisations/hm-revenue-customs/contact/income-tax-enquiries-for-individuals-pensioners-and-employees>

If a member originally paid for their added pension contribution by a single premium using BACS or cheque and did not claim the tax relief then they need to submit a claim to HMRC. Note there are statutory deadlines for claiming refunds of tax. Individuals have four years from the end of the tax year in which the payment was made to claim a refund, see dates below. If a claim is not made within the time limit the refund will be lost and the tax year becomes 'closed' to claims.

Tax year 2020/21 (year ended 5 April 2021): claim by 5 April 2025

Tax year 2021/22 (year ended 5 April 2022): claim by 5 April 2026

Tax year 2022/23 (year ended 5 April 2023): claim by 5 April 2027

Tax year 2023/24 (year ended 5 April 2024): claim by 5 April 2028

The added pension compensation payments are made on the basis that tax relief was applied at the time of payment. Failure to claim tax relief on the original lump sum payment cannot be compensated for through the AFPS.

Re-Purchase of Added Pension

If the member elects to re-purchase an AFPS 15 added pension contract, then any premium paid will be subject to tax relief in the same way as previously explained. If a member pays for the re-purchase through payroll, either as a monthly contribution or single premium, tax relief will be applied at source and there is nothing further the member needs to do. If the re-purchase is made as a single premium via BACS or cheque payment, then the member must claim the tax relief on this contribution through normal process i.e. either via self assessment or directly with HMRC.

Technical Terms

Accrued	This means pension benefits that have been built up to a particular date.
Active Member	This is a member who is currently serving in the Armed Forces and accruing benefits under a pension scheme.
Added Pension	This is a pension benefit that allows members to purchase more pension to increase their 'career average revalued earning' (CARE) pension pot.
Additional Voluntary Contributions (AVCs)	Under the AFPS 75 scheme, there are three types of additional voluntary contributions that a member can purchase to enhance their pension. These are: member benefits based on actual final salary rather than representative salary, increased pension for a surviving spouse or civil partner and enhanced death in service lump sum.
Consumer Price Index	Where CPI increases, the member's pension will increase but where CPI decreases/does not change, a pension increase is not applied.
Deferred Choice	This refers to the election made by active members, deferred members and representatives of deceased members at the point when pension benefits, including Early Departure Payments, are due to come into payment.
Deferred Member	This is a member who has invested in a pension scheme but leaves service before they reach their Normal Pension Age (this is age 60 in AFPS 15, and 55 in AFPS 75/05).
Dependants	They are a member's spouse, civil partner, eligible partner (applicable for members under AFPS 15 only) or eligible children.
Full Protection Member ('protected member')	This refers to a member who had remained in their legacy schemes on 1 April 2015 under the (unlawful) transitional protection arrangement. From 1 April 2022, the full protection ended and all remaining members who were previously fully protected were moved to AFPS 15.
Immediate Choice	This means the election made by members/representatives of deceased members who already have benefits in payment before 1 October 2023.

Legacy Scheme	These are the schemes that existed before AFPS 15 was introduced, which members may have been part of. These are: AFPS 75, AFPS 05, FTRS 75, RFPS 05 and NRPS 11.
Member Voluntary Contributions (MVCs)	Armed Forces Pension Schemes 75, 05 and 15 provide their members with an option to increase their benefits through MVCs. The types of benefits offered are highlighted throughout the document.
Pension Form 6	This is a form that must be submitted <u>by post</u> if the member would like to receive a quote on their Added Pension.
Pension Form 6A	This is a form that must be submitted <u>by post</u> if the member would like to purchase a new (or second) contract or to cancel their Added Pension.
Pensioner Member	This refers to a member who has retired with a pension in payment.
Protected Member	This refers to a member who had remained in their legacy scheme during the remedy period.
Reckonable Service	<p>Reckonable service is paid service which is used to calculate the amount of pension, and this varies between schemes:</p> <p>AFPS 05 - this starts from the first day of full paid Service and may not exceed 40 years. For those who transferred to AFPS 05 as a result of the Offer to Transfer, their Service under AFPS 75 will count towards reckonable service.</p> <p>AFPS 75 – this is every period of service as an officer after the age of 21, or other ranks after age 18 for which the member received pensionable earnings. The maximum reckonable service is 34 years for an officer and 37 years for other ranks.</p>
Remediable Service Statement (RSS)	This is a statement that provides members with an overview of their legacy and reformed scheme benefits accrued during the remedy period. This will help members make their election.
Remedy Period	This means the timeframe where the discrimination happened. This starts from 1 April 2015 when AFPS 15 scheme was introduced, up until 31 March 2022 when MOD (and the wider Government) delivered the ‘prospective remedy’; this was the first stage to address the discrimination.

Retrospective Remedy	The retrospective remedy is the second and final stage to address the discrimination associated with the 2015 pension reforms. In this stage, eligible members will be rolled back to their legacy scheme for the remedy period and have the option to choose between legacy or AFPS 15 scheme benefits, for this period.
Roll back	This is the process of moving members back to their legacy scheme when the retrospective remedy takes effect on 1 October 2023.
Tax relief	This means that the member is able to reduce the amount of tax they pay or claim back tax that has already been paid.
Transition member	A member with pensionable service in a legacy scheme and who is also in pensionable service under the AFPS 15. Unless the member also has continuity of service, the member's legacy pension remains deferred and is not linked with their new service in AFPS 15.