

Remediable Service Statement (RSS) – Delivery Update

All personnel eligible for the 2015 Pension Remedy were to be issued a Remediable Service Statement (RSS) by 1 April 2025. The technical complexities of the remedy, which extend beyond the Armed Forces Pension Scheme, have presented significant challenges which require us to revise our timelines for the issue of RSSs. Unfortunately, this means some members will not receive a statement by the previously announced 1 April 2025 date. This announcement contains details of those affected.

Immediate Choice members (those with benefits in payment prior to 1 October 2023)

The RSS will give you a choice between continuing to receive your current benefits or receiving alternative benefits to those already in payment for the Remedy period (1 April 2015 to 31 March 2022).

Circumstances where an RSS will take additional time to process include:

- You have undertaken Full Time Reserve Service.
- You are in receipt of an Armed Forces Compensation Scheme Guaranteed Income Payment.
- There are Divorce Debits payable against your pension.

Please be assured you will continue to receive your current benefits. If, when you receive your RSS, you elect to receive alternative pension benefits, any payments due to you will be backdated with interest applicable up to the date of payment. If you are impacted and will not receive your RSS by April 2025, we will write to you by February 2025. We anticipate that those members who do not receive an RSS by 1 April 2025 will receive their RSS between 1 April 2025 and 30 September 2025.

Deferred Members (no longer serving and with no benefits in payment)

As a deferred member who is eligible for the 2015 Pension Remedy, you are due to receive an initial RSS. This RSS will provide you with a comparison between your Legacy and AFPS 15 equivalent style pension benefits available for the remedy service you have between 1 April 2015 and 31 March 2022. **The RSS is for information only as no choice for benefits is made until they are due to be paid.**

You were due to receive this RSS by 1 April 2025, however, our current forecast is that you will now receive your RSS no later than 30 September 2025. We will write to you by February 2025 if you are impacted.

It is important you keep your address details up to date with us to make sure you receive this statement. If you need to update your address you should send details to:

Joint Personnel Administration Centre (JPAC)
Mail Point 480
Kentigern House
65 Brown Street
Glasgow
G2 8EX
Phone: 0800 085 360

If you are going to reach your deferred pension age and are due to receive benefits before this date, you will receive an RSS which will outline the pension benefits available to you. This RSS will detail how to make your election for the benefits you wish to receive for the Remedy period.

Active Members (still serving)

If you are still serving, and are eligible for the 2015 Pension Remedy, you are due to receive an initial RSS. These statements will start to be issued from February 2025. The RSS will provide you with a comparison of your Legacy scheme and AFPS 15 pension benefits for your service in the remedy period.

The RSS covers all of your Service, not just the remedy period, and will be issued annually whilst you are in service. You should therefore regard the annual RSS as a current statement and not a forecast.

RSSs should be issued by 1 April 2025 for most members. However, for members whose circumstances are more complex, it will take additional time to process, and these members will receive their RSSs no later than 30 September 2025.

Once an RSS is issued, you will receive a notification via JPA Workflow directing you to the “My Money” section where the RSS will be available. **You are not required to make a decision on your Remedy election until your benefits become payable. This statement is for information only and you are not required to take any action at this point.**

Approximately 6 months before you are due to leave service you will receive an RSS inviting you to make your election. The RSS you receive at the end of your service will have details on how to make your election. In some cases, due to complexity, it may not be possible to meet this time frame. In these circumstances there will be no delay to the payment of your benefits. You may claim your pension benefits based on your legacy scheme pending receipt of your RSS and your subsequent Remedy election decision.

For more details, please see ‘RSS User Guide - deferred choice’ at the following link.

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

Summary

We recognise that those affected will be disappointed by any delays and that you want to receive your RSS as quickly as possible. Please be assured that we are doing all we can to hasten this process.