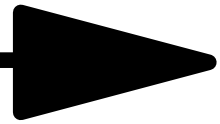




Frequently Asked Questions (FAQ)



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. This RSS is for information only. You will receive one RSS annually whilst in service. If you leave service with a deferred pension, you can request an RSS annually, free of charge.

Deferred Medical Discharge

If there is the possibility that your medical status on exit could change, e.g. through a Deferred Medical Discharge, you should wait until you have an RSS that accurately reflects your Mode of Exit, before making your election. You cannot change an election once benefits start to be paid.

How do I make an election?

You will receive an RSS to enable you to make your election when your pension benefits become payable.

Death Benefit Information

Information regarding dependant benefits is included in the RSS. There are differences in the schemes which are outlined below to assist your understanding.

There may also be death Lump Sums due in some circumstances.

- **AFPS75, FTRS 97 and NRPS 11 Spouse/Civil Partner Benefits**

AFPS75, FTRS 97 and NRPS 11 pays pensions for life to a spouse or civil partner of the member

If you die with pension in payment any spouse or civil partner pension is paid in two stages:

- First is the Short-Term Family Pension. This means the family receives your full pension in the immediate aftermath of your death for:
 - 91 days if there are no eligible children.
 - 182 days if there are eligible children.
- After the Short-Term Family Pension, the spouse/civil partner pension reduces to 50% of your entitlement and is payable for life.

- **AFPS75, FTRS 97 and NRPS 11 Child Benefits**

For a child to receive benefits they must be financially dependent upon you and under the age of 17, or under the age of 23 and in full time education or vocational training. The child must normally be the child of a marriage or civil partnership which took place before you left the service.

Where there is an adult AFPS75, FTRS 97 and NRPS 11 pension in payment, the remaining 50% of your entitlement is available to be shared by eligible children. No child can receive more than 25% of your entitlement.

- **AFPS05, RFPS 05 and AFPS15 Spouse/Partner Benefits**

AFPS05, RFPS 05 and AFPS15 pay adult pensions for life to your spouse, civil partner or eligible partner. An eligible partner is an unmarried partner of either sex, who lives with you and can demonstrate financial dependence or interdependence.

AFPS05 and RFPS 05 adult pensions are normally 62.5% of your pension entitlement.

AFPS15 adult pensions are always 62.5% of your pension entitlement.

There is no Short-Term Family Pension payable under AFPS05, RFPS 05 or AFPS15.

- **AFPS05, RFPS 05 and AFPS15 Child Benefits**

For a child to receive benefits they must be financially dependent upon you and under the age of 18, or under the age of 23 and in full time education or vocational training. There are no marriage criteria for a child be able to receive this benefit.

Where there is an adult pension in payment in AFPS05, RFPS 05 and AFPS15, 37.5% of the member's pension entitlement is available to be shared for eligible children. No child can receive more than 25% of your entitlement.

Tax

Most people's tax position will be unaffected by a remedy election.

The Remedy Tax Booklet, found on gov.uk searching for: AFPS remedy tax booklet, provides more information on how the remedy may affect AFPS members.

Lifetime Allowance (LTA)

The LTA limit for each financial year is set by the Government but the tax charge was set to £0 on 6 April 2023. It was abolished on 6 April 2024. Details on historic LTA values can be found here: <https://www.gov.uk/guidance/pension-schemes-value-your-pension-for-lifetime-allowance-protection> and it includes information on individual and fixed protection. The LTA figures in this RSS do not take into account any individual or fixed protection you may have. The LTA limit applies to all of your pension investments and pensions benefits, not just those related to your Armed Forces Pension Scheme. Your state pension does not count towards your LTA.

Medical and Dental Officers (MODO)

The AFPS 05 MODO Bonus scheme initially came to an end in 2015 when AFPS 15 was introduced. The 2015 Remedy rolled-back service in the remedy period (1 Apr 2015-31 Mar 2022) to the legacy scheme (AFPS 05 for MODO bonus recipients) so those MODOs received additional bonus entitlement for service in the Remedy period.

Like all in-scope members, as they approach their pension due date MODOs will be given a choice of which benefits to receive for their service in the remedy period. **As AFPS 15 does not have a MODO bonus scheme, if you select AFPS 15 benefits for the Remedy period you will be required to pay back the portion of your bonus that relates to that period of service, with interest.**

For active and deferred members, we cannot accurately calculate this overpayment as a variable interest rate applies, rendering any projection inaccurate. This is therefore **not** detailed on your RSS as an active or deferred member, but when you approach your pension / EDP due date you will receive an RSS which will detail the applicable overpayment and interest applied if you choose AFPS 15 benefits for the Remedy period. Please see MODO Bonus FAQs at gov.uk for more details.

Treatment of Transferred-in Pension Benefits

If you have transferred pension benefits from another scheme into the AFPS, the benefits shown in the two options **will include** the additional benefits resulting from the transfer. For clarity, the RSS separately details the transfer payment in both the years and days purchased in your legacy scheme and the annual pension purchased in the AFPS 15 scheme, for transfers which occurred during the remedy period only.

Treatment of Pension Sharing Orders on Pension Benefits

If you have a pension sharing order the pension benefits shown in the two options have been adjusted to reflect the pension debit as a result of the pension sharing order. To provide clarity, if the pension sharing order affected benefits in the remedy period, then the RSS details the divorce debit amounts for your information.

When is my pension due to be paid?

Each pension scheme has its own scheme pension age. You can find further information in the AFPS “scheme explained” booklets by searching “armed force pension scheme” on gov.uk.

What is my State Pension Age (SPA)

Your SPA is the earliest age you can claim your State Pension. It is also used by some AFPS schemes as the date when your Armed Forces pension become payable.

Your SPA is linked to your date of birth. To check your SPA, go to gov.uk and search “check your state pension age”.

What happens if I re-join the Armed Forces?

If you have re-joined either regular or full-time reserve service with legacy pension benefits in payment, these benefits may be subject to abatement and are shown in your RSS. Further details of the effect of re-employment can be found by visiting the Armed Forces Pension Scheme page on www.gov.uk and searching Re-employment.

What is meant by “Legacy” and “AFPS 15” benefits?

The following terms are used in this RSS to describe the benefits that are being paid or that are payable to you for service in the remedy period 1 April 2015 to 31 March 2022:

- Legacy benefits – benefits payable from either AFPS 75, AFPS 05, FTRS 97, RFPS 05 or the NRPS – your legacy scheme will depend on your type and period(s) of service.
- AFPS 15 benefits – benefits that are payable to you if opting for AFPS 15 benefits in the remedy period.
- For all personnel, pension benefits from 1 Apr 22 are under the AFPS 15 scheme.

Further Information

Further information on Remedy can be found in [Your 2015 Pension Remedy, Explained](#).

Where can I find help?

Your pension is a personal responsibility, so you may also wish to seek independent financial advice. Some websites which may be of assistance:

- **Moneyhelper.org.uk** is a free service provided by the Money and Pensions Service.
- **Citizensadvice.org.uk** is an independent organisation specialising in confidential information and advice.

- **SIAP.org, the Services Insurance and Investment Advisory Panel** is recognised by the MOD and is made up of individuals and firms who are insurance and independent financial advisers specialising in providing services to members of HM Forces.
- For further information on the AFPS scheme guidance and documents, go to gov.uk and search “Armed Forces Pension”.

What if my pension scheme membership query has not been resolved to my satisfaction?

If you have any questions regarding the information contained in the RSS, you should write to the Pensions Team in the first instance.

If you have queried your pension scheme membership and you remain unsatisfied, you can follow the Internal Dispute Resolution Procedures (IDRP). You can find more information and a helpful factsheet on the IDRP process by searching:

<https://www.gov.uk/government/organisations/veterans-uk/about/complaints-procedure>.