

## **Remediable Service Statement (RSS) Delivery Update and notification of errors in letters**

We previously highlighted the technical complexities of the remedy, which extend beyond the Armed Forces Pension Scheme and have impacted RSS delivery timelines. As a result, we were unable to meet the original 1 April 2025 deadline for issuing the RSS to all members and delayed certain cohorts until 30 September 2025.

As of May 2025, 66,000 RSSs have been issued, and we expect to issue a further 40,500 by September 2025. Some members with more complex circumstances will not receive their RSS by 30 September 2025 and those affected will be written to as outlined in this note. This update outlines the latest position and those affected.

### **Immediate Choice Members (Benefits in Payment Before 1 October 2023)**

Your RSS will ask you to choose between continuing with your current benefits or opting for alternative benefits for the Remedy period (1 April 2015 to 31 March 2022). You will continue to receive your current benefits in the meantime.

If you choose alternative benefits, any payments due will be backdated with interest to ensure you receive the full value owed.

If your RSS is likely to be delayed beyond September 2025, we have written to you outlining the reason for the delay. Some members have received a letter that does not correctly identify the reason for the delay in their circumstances. This was caused by a data automation error which, for example, incorrectly identified separate periods of service as Full Time Reserve Service.

We are aware of the issue, and it will have no impact on you. There is no requirement to contact us. We apologise for any confusion this may have caused you and wish to reassure you that will not affect your RSS, as all records that are flagged are subject to full investigation; your RSS will reflect your correct personal circumstances.

Members who are subject to a delay beyond 30 September 2025 will receive their RSS prior to 31 March 2026.

### **Deferred Members (No Longer Serving, No Benefits in Payment)**

As a deferred member eligible for the 2015 Pension Remedy, your RSS will compare Legacy and AFPS 15 pension benefits for the Remedy period (1 April 2015 to 31 March 2022). This statement is for information only, as you will make your choice when benefits become payable.

All deferred members will receive a letter by the end of August 2025 advising of a potential delay to their RSS. Most deferred members who are categorised as non-complex will receive their RSS by 30 September 2025, with all remaining non-complex RSSs issued by 31 December 2025. For complex cases, RSSs will be issued by 31 March 2026.

Please ensure your address details are up to date to receive your RSS. Updates can be sent to:

**Joint Personnel Administration Centre (JPAC)**

Mail Point 480  
Kentigern House  
65 Brown Street  
Glasgow  
G2 8EX  
Phone: 0800 085 360

If you are due to reach your deferred pension age before 31 March 2026, you will receive your RSS in time to make your election.

**Active Members (Still Serving)**

If you are still serving and eligible for the 2015 Pension Remedy, your RSS will compare Legacy and AFPS 15 pension benefits for the Remedy period (1 April 2015 to 31 March 2022) and your entire service. These statements, issued annually, are current snapshots and not forecasts.

The vast majority of Active Member RSSs were issued prior to April 2025. All remaining non-complex RSSs will be issued by 31 December 2025. Complex cases will be completed by 31 March 2026.

Information will be published on MODNET to provide additional details to serving members about when they should expect to receive their RSS, including a comprehensive list of scenarios which might result in a delay to your RSS.

Once issued, you will be notified via JPA Workflow, and the RSS will be available in the “My Money” section. No action is required until your benefits become payable.

Approximately six months before leaving service, you will receive an RSS inviting you to make your election. If complexities delay this, there will be no impact on the payment of your benefits. You may claim your pension based on your Legacy scheme while awaiting your RSS and election decision.

For more details, see the [RSS User Guide - Deferred Choice](#).

We apologise for any inconvenience caused by these delays and assure you we are working hard to expedite the process.

**Points of Contact:**

- Pension delivery or individual pension issues: [DBS-JPAC@dbspv.mod.uk](mailto:DBS-JPAC@dbspv.mod.uk)
- Pension policy enquiries: [AFPension-Policy@mod.gov.uk](mailto:AFPension-Policy@mod.gov.uk)
- Pension Remedy enquiries: [People-AFPension-McCloud@mod.gov.uk](mailto:People-AFPension-McCloud@mod.gov.uk)