PENSION AWARENESS WEEK 2026

Armed Forces Pension Remedy / McCloud

ARMED FORCES PENSION AWARENESS WEEK

Understanding the remedy period, pension choices and your Remediable Service Statement

BACKGROUND

In 2015 public service pension reforms introduced AFPS 15. Transitional protections meant some older members remained in legacy schemes for longer while younger members moved to AFPS 15. The courts found this difference in treatment amounted to unlawful age discrimination. The 2015 Pension Remedy removes that discrimination for eligible service.

THE REMEDY PERIOD

The Armed Forces remedy period is 1 April 2015 to 31 March 2022. During this period, affected members are given a choice of benefits between their relevant legacy scheme and AFPS 15. This choice is not made until service ends.

1 APR 2015	31 MAR 2022	1 APR 2022
Remedy period begins	**Remedy period ends**	**Future pension builds in AFPS 15**

WHAT HAPPENED AFTER THE REMEDY PERIOD?

From 1 April 2022 all serving Armed Forces members build future pension in AFPS 15. The remedy concerns eligible service in the 2015–2022 period; it does not reopen future accrual in the legacy schemes. Contact Defence Business Services to find out if you are eligible.

WHO MAY BE AFFECTED?

Broadly, members need relevant service before 1 April 2012 and eligible service during the remedy period. Exact eligibility depends on individual service history, so use your official remedy information rather than assuming you are in or out of scope. If you're unsure, please contact Defence Business Services to find out if you are eligible.

WHAT DOES AN RSS TELL ME?

A Remediable Service Statement (RSS) is personalised. It sets out information about your remediable service and allows you to compare the benefits produced by the available remedy options. Depending on your circumstances, the comparison can include pension, lump-sum and other benefit information. Read the figures with the relevant RSS user guide.

IMMEDIATE CHOICE AND DEFERRED CHOICE

Immediate-choice members are generally those whose relevant benefits were already in payment or became payable before the remedy was implemented on 1 October 2023; they may be asked to make a remedy choice through the immediate-choice process. For many active and deferred members, the choice is made when benefits become payable through the Deferred Choice Underpin (DCU). It means the member can compare the options closer to retirement rater than having to predict years in advance.

LOOK AT THE COMPLETE BENEFIT PACKAGE

- The 'highest pension' is not always the whole answer.
- Different options can affect annual pension, lump sums and survivor benefits.

- The right choice depends on the complete benefit package and your personal circumstances.

TAX AND OTHER REMEDY ISSUES

- If you corrected your tax position after receiving an R-PSS, your future choice will not require you to revisit that tax position.
- Full detail on tax and the remedy is available in the Remedy tax booklet on GOV.UK.
- GOV.UK also provides information on contingent decisions and Member Voluntary Contributions where past decisions may have been affected by the discrimination. These are specialist areas; use the current remedy guidance if they apply to you.

FIND OUT MORE	
	• https://www.gov.uk/guidance/pensions-and-compensation-for-veterans • **Phone:** 0800 085 3600 (UK freephone) • **Email:** DBS-JPAC@dbspv.mod.uk