



# AFPS Quarterly Digest

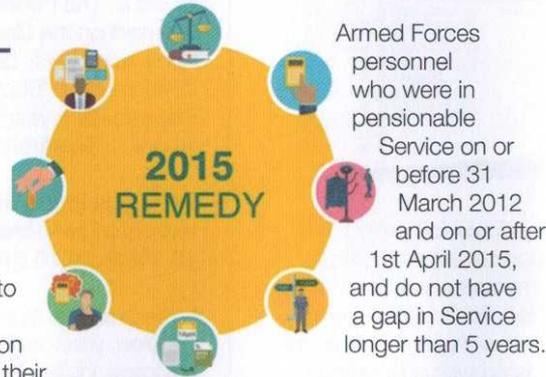
## 2015 Remedy – Consultation

### Background

In order to implement the 2015 Remedy (also known as McCloud Remedy), the MOD is undertaking a public consultation, which sets out the background to the remedy, and provides an explanation of legislative changes and elements of policy required to implement it. This part of the 2015 Remedy involves

placing all members in scope back to their relevant legacy pension schemes for their service in the remedy period (1 April 2015 to 31 March 2022).

The consultation will apply to Regular and Reserve UK



### The Consultation

The consultation will be published on **GOV.UK** and will run for 12 weeks. Views are encouraged from affected Serving Personnel and

Veterans, and a response will be published by MOD later in the year. The QR code provides a direct link to the consultation form, which will guide members through how to respond.

If you have any general queries regarding the remedy, please contact [people-afpension-mccloud@mod.gov.uk](mailto:people-afpension-mccloud@mod.gov.uk). Please note, this should not be used to ask for financial advice, to request access to personal information or for pension forecasts as we will be unable to provide that detail. For more information on the 2015 Remedy, please visit our

Defence Connect and Defnet pages, and the Armed Forces Pension pages on GOV.UK. There are also a series of videos on Youtube which explain the remedy in full detail.

Armed Forces Pension Scheme: Retrospective Remedy Consultation Questions



### Briefings

A series of briefings for affected members will be held at the below dates throughout March via Microsoft Teams. To request an invite, please contact

**people-afpension-mccloud@mod.gov.uk;**

- 15 Mar** 1200 – 1300
- 16 Mar** 1800 – 1900
- 20 Mar** 1800 – 1900
- 21 Mar** 1200 – 1300
- 22 Mar** 1200 – 1300
- 27 Mar** 1200 – 1300
- 28 Mar** 1800 – 1900
- 29 Mar** 1200 – 1300

## The Armed Forces Pension Board

The Public Sector Pensions Act 2013 introduced a framework designed to ensure greater transparency across public sector pension schemes, including oversight by the Pensions Regulator and a formal Governance Structure. This also includes a Scheme Advisory Board which advises on any major scheme changes when required to do so,

and a Pension Board which is responsible for assisting the Scheme Manager (the Secretary of State) in complying with regulations and legislation relating to the schemes administration.

The Pension Board meets on a quarterly basis and includes representatives from each of the single Services as well as



external organisations, such as the Forces Pension Society, Forces Families Federation, and the Services Insurance and Investment Advisory Panel, ensuring the interests of the

Scheme's beneficiaries and stakeholders are represented. The existing Chair, Robert Branagh, was reappointed for a further three-year term in January 2021. As Chair, Robert is also a member of the Scheme Advisory Board.

Robert is a pensions professional with an extensive background in this area, managing the back office or pension functions for several large pension schemes, including the NHS, Civil Service, Royal Mail Statutory scheme, and the Railways Pension Scheme. Currently, he is the

CEO of the London Pensions Fund Authority, a £7.5bn fund within the Local Government Pension Scheme. Robert is also a Non-Executive Director, Trustee and Governor of various other institutes.

'As always, significant work is being undertaken on your behalf by a wide number of colleagues in the Department, at DBS and SSCL, and on the Pensions Board too. Changes and improvements are all happening alongside continuing activity from the administrators and their contractor to provide a

high-quality service. I hope communication such as this helps make members more pension aware and engage with the schemes a little more, be it keeping personal details up-to-date or taking time to understand the valuable benefits the schemes provide you.'

The Pension Board publishes an annual report which anyone can access. The report for year 2021-22 can be found at: <https://www.gov.uk/government/publications/armed-forces-pension-board>

# AFPS Form 12 Forecast Requests are now Digital

Did you know that there is now a digital option for serving personnel to request a pension forecast from Veterans UK?

The new digital option allows serving personnel to complete a pension forecast request on your MODNET device and submit your request from your MODNET email address. The original AFPS Form 12 can still be accessed via GOV.UK, however, we have now introduced a new digital

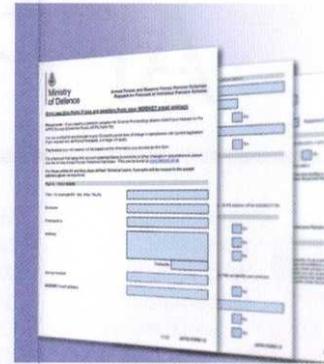
AFPS Form 12, which is available on DefNET. A link to the AFPS online Form 12 can be found here; **Digital AFPS Form 12**

Serving members will benefit from an improved response time and you will receive your forecast securely, direct to your MODNET email account. By removing the need to print and post we will reduce pressure on resources (cost), improve delivery times and become more environmentally friendly.

Further instruction on how to use the form including important information can be found here; **Pension Booklets, Forms and Overseas Mandates** (sharepoint.com)

When submitting your request please do not duplicate your intranet requests with hard copy requests as this impacts our administrators and delays response times.

Please note invalidating forecasts are now issued



automatically following a Tier decision based on medical documentation and cannot be supplied via the AFPS Form 12. Please make sure that JPA is updated with your current home address to allow these to be sent directly to you and not to your unit which are often returned.

# Your Pension Increase

Each year, your pension is increased to ensure it maintains its value. The Pension Increase is based on the Consumer Price Index (CPI) 12-month inflation rate in September of the preceding year, which was 10.1% in September 2022.



**Pensions in payment are expected to increase by 10.1% from 10 April 2023.**

If you are in receipt of an AFPS pension, your next payment advice slip following April 2023 will confirm the increase. The first increase to pensions in retirement are normally a proportion of the full increase,

depending on how many months your pension has been in payment during the year.

If you are still serving, your pension savings are increased slightly to track inflation. This is known as indexation, and it is based on the Average Weekly Earnings index and is similar to money in a bank account earning interest.



## Help and Support

For help and support with your pension award, contact the Enquiry Centre on **0800 085 3600** or **0044 141 224 3600** if calling from abroad (Mon - Fri 7am to 7pm).

If your circumstances or details change, please contact our paying agent, Equiniti, on **0345 121 2514** or **0044 2079 495022** if calling from abroad (Mon - Fri, 8am to 6pm) to ensure your pension continues to be paid accurately and on time.

Please ensure you have your Service and National Insurance Numbers ready. You can find useful information on all the Schemes by visiting:

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

## Tell us how we are doing

Please take a couple of minutes to complete our **feedback survey**



[bit.ly/AFPSQDFeedback](https://bit.ly/AFPSQDFeedback)

# Children's Pensions & Allowances

We have made improvements to the guidance available on pensions for eligible children and simplified the process of awarding some of these pensions.

Payment of a children's pension from the AFPS or an allowance from the Armed Forces Compensation Scheme (AFCS) is subject to review at the age when the benefit will stop. If the child continues in education, the pension or allowance can be extended, and the pension

is reviewed annually following your completion of the AFPS Form 373. We have now made this form available for you to access online at [www.gov.uk/guidance/veterans-uk-armed-forces-pensions-forms](https://www.gov.uk/guidance/veterans-uk-armed-forces-pensions-forms). In addition, we have removed the need for the educational establishment to verify your child's attendance, speeding up the process for you.

We have published a guidance booklet on Children's Pensions



& Allowances. This provides you with detailed information about the child pension review process for AFPS, AFCS and the Armed Forces Bereavement Scholarship Scheme. You'll find the booklet, and a range of other resources at [www.gov.uk/guidance/pensions-and-compensation-for-veterans](https://www.gov.uk/guidance/pensions-and-compensation-for-veterans).