



AFPS Quarterly Digest

2015 Pension Remedy

The 2015 Pension Remedy applies to those who were in pensionable service under the Armed Forces Pension Scheme (AFPS) on or before 31 March 2012 and on or after 1 April 2015, without a break in service of longer than five years. If this does not apply to you then you are unaffected by this issue.

The first part of the Remedy moved those who were serving and still in legacy pension schemes into AFPS 15 from 1 April 2022. The

second part happened on 1 October 2023 and returned all in scope members who were moved into AFPS 15, back into their legacy scheme for the Remedy period. This is also known as 'rollback'.

To ensure no one is disadvantaged, members will be given a choice of which pension benefits to receive for pensionable service in the Remedy period when they

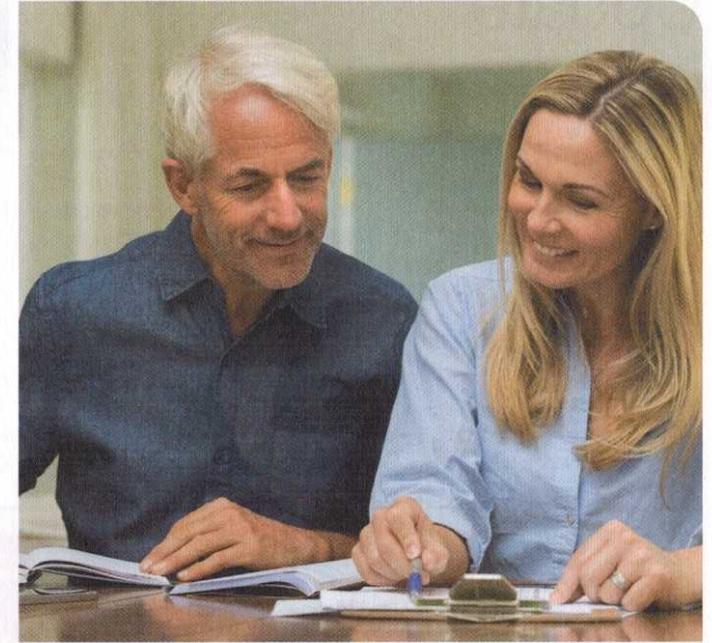


come to claim their pension. In scope members will receive a Remediable Service Statement (RSS), which will provide the key information needed to make a choice. The aim is to complete the initial issue of RSS's by 1 April 2025 and timing of issue will depend on the complexity of a member's circumstances. For some members, this will be their final RSS and will be accompanied with an invitation to make an election. This means that there is no immediate action required and in-scope members will be contacted in due course to make their choice so there

is no need for individuals to contact the Joint Personnel Administration Centre (JPAC) Enquiry Centre or to request an RSS.

Where members are unable to make an election before their final day in service, they will leave with their legacy benefits put into payment. This will be amended, if required, when they make their election.

All 2015 Pension Remedy information can be found on the Armed Forces pension pages on **GOV.UK**, including the 2015 Pension Remedy Explained Booklet, or by searching 2015 Remedy on the **MOD YouTube** channel.



Re-Employment in the Armed Forces

We have improved the guidance available to members who have discharged from the Armed Forces and re-joined at a later date.

The Armed Forces and Reserve Pension Schemes

– **Re-Employment Booklet** is available now.

This guide will assist you if you have re-joined the regular or reserve Armed Forces or intend to re-join. Its purpose is to explain the effect that re-employment may have

on your pension or other benefits you received when you discharged. It deals with matters such as abatement, aggregation, and Continuity of Service.

This booklet does not provide legal or financial advice. It is only a guide and does not replace or add to the pension scheme rules. We have tried to ensure that the content of this booklet is accurate

but please remember that this booklet does not give any entitlement or promise of benefits and the rules of your pension scheme take precedence.

If you are receiving this Issue of the Quarterly Digest in the post, you can access the booklet by visiting **gov.uk/guidance/pensions-and-compensation-for-veterans** and selecting 'Re-Employment' from the menu.



Benefit Information Statement (BIS) Update

The way serving Service Personnel receive their Benefits Information Statement (BIS) is changing. We are working towards making the BIS available online via JPA self-service and Defence Gateway - we can't provide a specific date for go-live quite yet, but keep a lookout for further updates shortly.

This will replace the outdated process of printing and mailing over 200,000 individual

letters and contribute to MOD's mission to digitalise and reduce its impact on the environment. Members will be able to access their BIS at any time over a 12-month period via JPA self-service within the My Money Pay series. The BIS will now be produced in colour with a simple guide to help read and understand the document. A video guiding members through the BIS is also available on the **MOD YouTube** channel.



For those without access to JPA / Defence Gateway the BIS will remain available in the printed form by request through the JPAC Enquiry Centre by Email: **DBS-JPAC@dbspv.mod.uk** or Telephone: MOD: 94560 3600 Freephone: 0800 0853600 Civilian: 0141 224 3600

The Veterans Welfare Service

The Veterans Welfare Service (VWS) provides a professional help and advice service to veterans or anyone supporting a veteran, their families, and dependants.

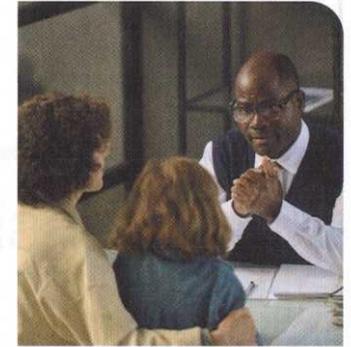
The VWS provides one-to-one support via a network of welfare managers across the UK and Republic of Ireland. The team works together with the Royal Navy, British Army, and Royal Air Force, local authorities, voluntary organisations, service charities and Veterans

Advisory and Pensions Committees to promote independence and maintain dignity.

You can access this service through either telephone contact or, if needed, during a home visit.

VWS may be able to help with:

- the transition from service to civilian life
- bereaved families



- if there are changes in disablement
- with any forms and help completing them if needed

For more information, visit **gov.uk/guidance/veterans-welfare-service** or call 0808 1914 218.



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) or email: **veteransukpensions@equiniti.com** 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

Pension Awareness Week

This year the Armed Forces Pension Scheme (AFPS) ran their third Pension Awareness Week to provide serving members with clear and concise guidance on various aspects of their Armed Forces Pension. This year the week covered planning for retirement, general information on the AFPS15 scheme, Pension Taxation and the 2015 Remedy. Tri-Service live briefings were also delivered by the Forces

Pension Society and the White Ensign Association, as well as an Ask a Pension Expert Q&A running throughout the week.

All the information for the week is still available on Defence Connect by searching 'MOD Pension Awareness Week 2023'. We would be so grateful if members could fill out the 'How are we doing?' survey and let us know what you would like to see from Pension Awareness Week next year, or any feedback on pension communications. We find it really helpful!

For those without access to MODnet but are interested in reading the material, or



providing us with some feedback, please email **AFPension-Policy@mod.gov.uk**. Please note, Pension Awareness Week is aimed at Serving Personnel but there may be some useful information for Veterans. This email address is not to be used for requesting information or guidance about a personal pension.