



# AFPS Quarterly Digest

## 2015 Remedy – RSS Delay

If you are eligible for the 2015 Pension Remedy, MOD will provide you with a Remediable Service Statement (RSS). This will give you a choice of which benefits to receive for your service during the Remedy

period (1 April 2015 to 31 March 2022).

The target date for issue of all RSSs was 1 April 2025. However, where pension benefits were already in payment before 1 October

2023 and an “immediate choice” was required, complex issues were subsequently identified which required resolution.

Owing to this and the volume of members in scope, we will be unable to issue an RSS for all members by the 1 April 2025 date. We apologise for this delay, fully recognise the importance of this issue and are working to

process cases as quickly as possible. We anticipate issue of all RSSs by 30 September 2025 and will send a letter to affected members with more information by February 2025.

Please be assured you will continue to receive your current benefits. If you elect to receive alternative pension benefits, any payments due to you, or that you owe the scheme, will be backdated

with interest applicable from the original date of entitlement to the eventual payment date.

For further information on the 2015 Pension Remedy, please visit the ‘Your 2015 Pension Remedy Explained’ booklet on **GOV.UK**.



## 2015 Remedy – CEV Requests for Pension Sharing on Divorce

If you are in receipt of pension benefits, are eligible for the 2015 Pension remedy and have not made an election, or had your election settled, there may be a delay should you request a Cash Equivalent Value (CEV) for the purposes of Divorce. This is because the necessary instructions on the calculation method that must be applied is still to be confirmed. Once these instructions are received and the internal technical and assurance checks have been completed the scheme will be

able to process these cases. The timeframe on this is not yet known.

In the interim, the scheme will monitor CEV requests for members in this position, and where possible prioritise the issuing of a Remediable Service Statement (if not already issued) to achieve a settled position. It must be noted, however, that until the election has been made and processed and any under/overpayments addressed, it will not be possible to issue a CEV.

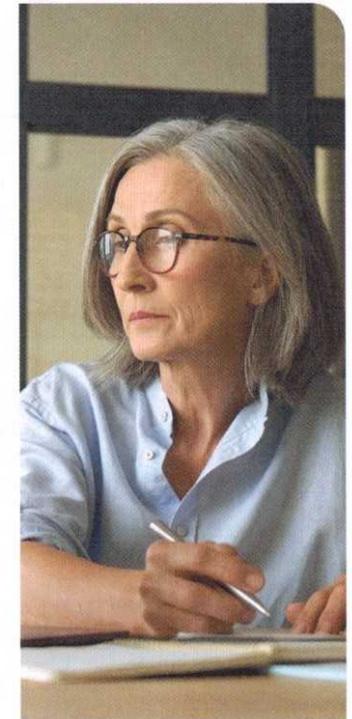
## 2015 Remedy – Alternative Elections

Owing to the volume and complexity of the 2015 Pension Remedy and the calculations involved, it is taking more time to process elections where alternative benefits have been chosen. All elections are being completed in date received order and as quickly as possible. At present, it may take up to four months from the date we received your election to amend payments. Members who made an election prior to 1 September 2024 should allow up to 6 months for this to occur. Please be assured you will

continue to receive your current benefits until your election is processed.

If your election for alternative benefits results in the scheme owing you money, you will receive interest on the arrears.

If your election for alternative benefits results in you owing the scheme money, after any netting off has been taken into account, this must be recovered. Equiniti will write to you with the details and we encourage you to engage with them to discuss repayment options..



# Pension Credit – Could You or Someone You Know be Entitled?

If you live in the UK and are over State Pension age, you may be eligible to claim Pension Credit, even if you own your own home or have savings.

If you have reached State Pension age, you may be entitled if your weekly income is less than £218.15 if you are single, or £332.95 if you are a couple.

If you are over age 65 and

reached State Pension age before 6th April 2016, you could still qualify for Pension Credit if your weekly income is less than £280.68 if you are single, or £380.55 if you are a couple.

If you have savings, the first £10,000 is also ignored.

Certain benefits are also not counted as income when determining entitlement. These include Personal



Independence Payment (PIP), Disability Living Allowance (DLA) and Attendance Allowance (AA).

# Common Myths about Pension Credit



## 1. "I own my own home, so I won't be entitled".

**False** - Almost 50% of those claiming Pension Credit own their own home.

## 2. "I'm not entitled to a State Pension, so I won't be eligible for Pension Credit".

**False** - Even if you are not entitled to a State Pension, as long as you are State Pension age or over, you may be eligible for Pension Credit.

## 3. "Claiming is too complicated, it's not worth it".

**False** - Claims can be made with one simple free phone call. You can also visit the GOV.UK website to claim online or download a claim form.

Even a small amount of Pension Credit can open the door for additional help towards NHS services like glasses and dental treatment, or to qualify for the Winter Fuel Payment.

Do not just assume you are not entitled. You can use the Pension Credit calculator on GOV.UK to estimate out how much Pension Credit you could get, without giving any personal details:

**www.gov.uk/pension-credit-calculator**

For more information about Pension Credit, or to apply online, visit **www.gov.uk/pension-credit** or call the Pension Credit claim line on 0800 99 1234.



## 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 1903 768625** 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**

## YouTube Videos

The Ministry of Defence YouTube account hosts a suite of informative and educational videos to help develop your knowledge of the Armed Forces Pension Schemes. New videos have recently been posted providing information on your Remediable Service Statement for members affected by the 2015 Pension



Remedy; and an overview of the Gurkha Pension Scheme and Gurkha Offer to transfer. Search for 'Ministry of

Defence' on YouTube from where it is straightforward to find the account and access the videos.