



# AFPS Quarterly Digest

## 2015 Remedy – Remediable Service Statement Delay

**This information in this article is only relevant if you are affected by the 2015 Pension Remedy (Members who were in a public sector pension scheme (including AFPS) on or before 31 March 2012, and on or after 1 April 2015, including those with a gap in service of no more than 5 years). You will not be impacted if you left service**

**before 1 April 2015, unless you have since rejoined, or joined another public sector pension scheme.**

We previously explained that due to complexities associated with the remedy we were unable to meet the original deadline of 1 April 2025 to provide all members with their Remediable Service Statements (RSS). We

had aimed to issue RSSs to all affected members by 30 September 2025. However, we regret to inform you that we will not meet this revised deadline.

We apologise for this delay and understand how important this matter is to you. We are working hard to process cases as quickly as possible.

We have written to all members who are impacted by the delay. We are aware that some members have received letters advising of an incorrect reason for the delay. This is due to a potential indicator on your member record which suggested a level of complexity.

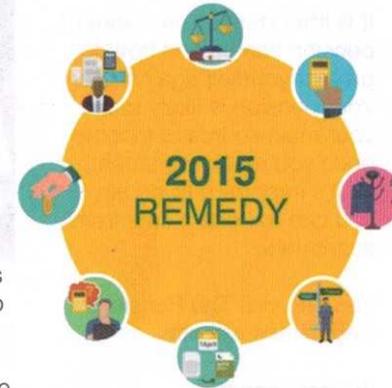
This will be fully investigated at the point your RSS is produced. Please be assured that your RSS will reflect your personal circumstances. We apologise for any confusion this may have caused. We're aware of the issue and there is no requirement to contact us. For most members with straightforward (non-complex) cases, we anticipate their RSSs will be issued by 30 September 2025, with the remaining non-complex cases completed by 31 December 2025. For more complex cases, RSSs will be issued by 31 March 2026.

All members can keep up to date about the progress of

RSS delivery by referring to the 'Remediable Service Statement (RSS) Delivery Update' on our **GOV.UK** site or on **MODNET**.

Please be assured that you will continue to receive your current pension benefits. If you choose to switch to alternative pension benefits, any payments owed to you (or owed by you to the scheme) will be backdated, with interest applied from the original date of entitlement to the date of payment.

It is important to keep your personal details up to date. Contact information for our paying agent, Equiniti, is provided on the back of this



page.

For more information about the 2015 Pension Remedy, please refer to the 'Your 2015 Pension Remedy Explained' booklet available on **GOV.UK**.



## What To Do When Someone Dies

Guidance is available on GOV.UK on how to report the death of a member, depending on whether the person was receiving a pension at the time of death or if they were a deferred member.

There is a list which tells you what information should be gathered before reporting a death. Further details can be found at the following link:

**<https://www.gov.uk/guidance/death-of-an-armed-forces-pension-scheme-member>**

The Tell Us Once service is also available to report the death of a member.

Reporting a death using the Tell Us Once Service

Tell Us Once' is a free service offered by the UK Government

which allows you to report a death to most government departments and local councils at the same time, saving you additional effort during such a difficult period.

A Registrar will explain the service when you register the death. They will then either complete the Tell Us Once service with you or give you a unique reference number so you can use the service yourself

online or by phone.

Tell Us Once will then notify the relevant departments such as the Driver and Vehicle Licensing Agency, HM Passport Office, HM Revenue and Customs, Department for Work and Pensions and local councils.

We are part of the Service which would notify us of the death in order to cancel Armed Forces Pension Scheme, War Pension Scheme and Armed Forces Compensation Scheme Payments.

Using the Tell Us Once service enables earlier notification of the death, which in turn means processing of Dependant benefits can be started quickly and this also reduces the risk of potential overpayments which your loved ones would need to address in their time of grief.

For more information please visit: **<https://www.gov.uk/after-a-death>**

Please Note the Tell Us Once service is not available in Northern Ireland.

## Be scam aware

It is important to be aware of pension scams and how to protect yourself against them. Your pension is likely to be your main source of income once you reach retirement, so it's important to do all you can to keep it safe from scammers.

You can visit The Pensions Regulator's website

(<https://www.thepensionsregulator.gov.uk/en>)

to view first-hand accounts of the impact pensions



scams can have on individuals. Make yourself Scam Smart and learn the warning signs to keep yourself and your pension safe.

The Financial Conduct

Authority (FCA) provide information on protecting yourself from pension scams; how to avoid them; and what to do if you suspect a scam: <https://www.fca.org.uk/scamsmart>

## Medical Discharges and Ill Health Benefits

The AFPS provides ill-health benefits to approximately 1,400 members who are medically discharged every year.

If you have service in the AFPS 75 Scheme and you are medically discharged, you will receive a Service Invaliding Pension (SIP), payable immediately on discharge in respect of that service.

If discharging with service in the AFPS 05 or AFPS 15 Schemes, the AFPS will award you a Tier Award. The level of Tier is based on your level of disablement at Service Termination, and this takes into account your ability to achieve full-time employment in the civilian world until Normal Retirement Age. For AFPS 2015, this is age 60 and for AFPS 05 this is age 55.

The AFPS will award a Lump Sum if you have to leave service due to ill-health but



you are not assessed as being significantly impaired from achieving full-time civilian work until Normal Pension Age. Around 85% of service personnel who medically discharge receive an ill-health Lump Sum. This is commonly referred to as a 'Tier 1 Lump Sum'.

If you are assessed as being significantly impaired from achieving full-time civilian work until pension age, the AFPS will award an ill-health pension from discharge. Around 10% of service personnel who medically discharge receive an ill-health pension. This pension is commonly referred to as a 'Tier 2 Pension'.

If you are assessed as being incapable of any full-time civilian employment until Normal Pension Age, the AFPS will award an enhanced ill-health pension from discharge. Around 5%

of service personnel who medically discharge receive an enhanced ill-health pension. This is commonly referred to as a 'Tier 3 Pension'.

If you disagree with the level of 'Tier' you have been awarded, you can choose to appeal this via the AFPS' Internal Disputes Resolution Procedure (IDRP). If your condition deteriorates unexpectedly after discharge, you can also request a review of your 'Tier' until five years after discharge. Where possible, you should provide medical evidence to support your appeal or review.

For full details of the provisions of your scheme, please read the relevant Your Scheme Explained booklets, found at:

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



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