

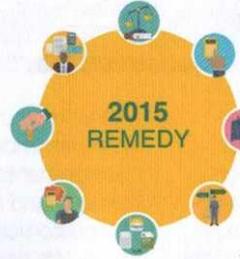


AFPS Quarterly Digest

2015 Remedy

In order to implement the McCloud Retrospective remedy, the MOD will undertake a public consultation which details the changes to be made to the Armed Forces Pension Scheme (AFPS) Regulations and the effect on members' pensions. The consultation document will provide an explanation of the remedy policies and the legislation which are required to be in place by 1 October 2023. This includes rolling back

all members in scope for the remedy to their legacy pension schemes, for their service in the remedy period (1 April 2015 to 31 March 2022), and implementing the Deferred Choice Underpin (DCU). The DCU will allow members to choose pension benefits (legacy scheme, or AFPS15 equivalent benefits), they wish to receive for the remedy



period, 1 April 2015 - 31 March 2022, at the time of leaving service when their benefits (including Early Departure Payment) are due to come into payment. Members who have already left with pensions in payment will be asked to make their choice as soon as practicable after 1 October 2023.

The consultation will apply to the Regular and Reserve UK Armed Forces personnel who were in pensionable Service on

or before 31 March 2012 and on or after 1st April 2015 and do not have a gap in Service longer than 5 years.

The consultation period is expected to run for 12 weeks, between early February 2023, and April 2023 and views are encouraged from Serving Personnel and Veterans. This will be a chance to provide feedback directly to the MOD on the legislation and remedy policies and their impact. More details on the exact dates of the consultation period, including how to respond, will

be published soon on **GOV.UK**. Serving members will also be able to access this information, when available, via the **2015 Remedy Defence Connect Page** or Defnet. If you have any general queries, please contact **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.



Veterans Survey

Hearing from our Veteran community is vital and that is why the government has launched the Veterans' Survey this Autumn. This is the first ever exercise to collect feedback from the veteran community across the UK, coordinated by the Office for Veterans' Affairs and the Office for National Statistics. Responses to the survey will help the government better understand the experiences, needs and wellbeing of our veteran community, and guide future action. It is important that the government hear a wide range of views and we would like to encourage as many ex-UK Armed Forces veterans and their families to share feedback. The survey is available to access at: www.ons.gov.uk/VeteransSurvey. If you have any further questions, please contact veterans.survey@ons.gov.uk.

AFPS Customer Journey Maps

Earlier in the year, Veterans UK released a set of Customer Journey Maps on our GOV.UK pages to guide customers through the Armed Forces Compensation Scheme (AFCS) and explain the end-to-end to process in an easy-to-follow way, making the process for claiming compensation much clearer. As part of Veterans UK's continued commitment to enhancing our services, we have now produced a similar

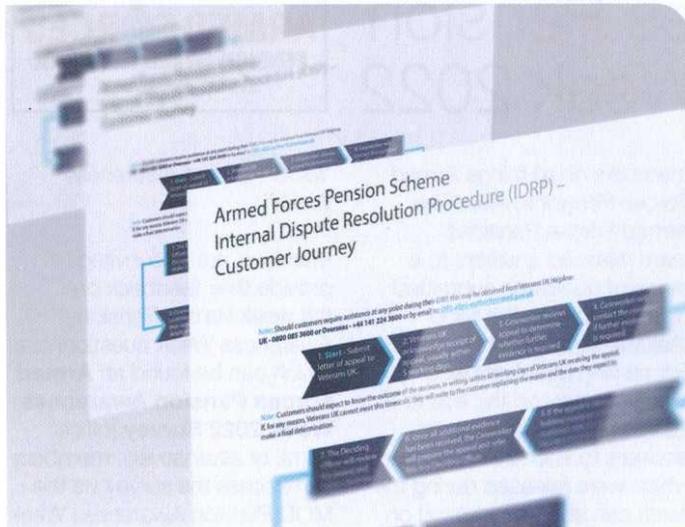
set of Customer Journey Maps to help customers with the Armed Forces Pension Scheme (AFPS). These maps will illustrate the flow of various processes within the scheme, such as Early Payment of Preserved Pension (EPPP) and Internal Dispute Resolution Procedure (IDRP), so that customers can see the end-to-end process regarding their Armed Forces Pension.

The AFPS Customer Journey

Maps are now available on the Veterans UK GOV.UK pages:

Gov.uk/government/news/learning-from-our-experiences-together

Please continue to access the Veterans UK GOV.UK pages for details of further improvements that are currently in development and will be communicated in the coming months and beyond.



MoneyHelper

Veterans UK is here to provide you with pension information and guidance throughout your service and after your discharge. However, we understand that there may be occasions where you wish to seek independent guidance or support.

MoneyHelper is a government backed service providing the public with free and impartial guidance and information. Their trained pension experts answer queries about any pensions, including the State Pension. So, whether you want to talk about paying into a pension once you've left the

Armed Forces, options for taking pension benefits, tax relief when you pay into a pension, or how tax works when you receive retirement income, they can help. There are also specialist appointments available to discuss Pension Sharing on Divorce, pensions for self-employed people, or if you believe you have been a victim of a Pension Scam or mis-selling.



MoneyHelper cannot provide financial advice, so they can't tell you what you should do, but they can explain your options and how they relate to your circumstances.

For more information, visit moneyhelper.org.uk or you can chat to MoneyHelper about your pension online at moneyhelper.org.uk/pensionschat or call **0800 011 3797**.

Money Guiders are available to talk about other topics on [webchat moneyhelper.org.uk/moneychat](https://webchat.moneyhelper.org.uk/moneychat) or call **0800 138 7777**

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Since its first edition in November 2020, the AFPS Quarterly Digest has brought you the most important news from your pension scheme. It has evolved with your feedback to include information and guidance where you have told us you need it, and will continue to respond to your feedback to provide you with everything you need to get the most from your pension!

Over the last two years, we have used the Quarterly Digest

to ensure you are kept up to date with important scheme developments such as 2015 Remedy and the development of a customer-facing pensions portal. We have also used the Digest to guide and support you with matters such as dependent's benefits, medical discharge and pension tax.

Over 4,000 of you have kindly taken the time to provide feedback. The average score you've given the Digest is 4/5 and over 90% of you find the

Digest useful. We will continue to work hard to improve these even further! We listened when you told us that some information/language was difficult to understand and have worked to simplify our language and layout to help.

We continue to value your input and encourage you to keep using the feedback form to let us know how we are doing. Going forward, our priority for the Quarterly Digest is to explore digital means of distribution as default, acknowledging the many Veteran members who have indicated a preference for an electronic Digest. In addition, we will continue to work with each of the services, and listen to your suggestions to ensure what you receive is accurate, useful and relevant.



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

Armed Forces Pension Awareness Week 2022



Due to the passing of HM Queen Elizabeth II on 8 September, Armed Forces Pension Awareness Week was initially postponed. The event was re-arranged and took place from 31 October – 4 November 2022, and included the release of several factsheets, videos, and pieces of guidance on a variety of pension topics. The Forces Pension Society and White Ensign Association both held webinars, guiding

members on all things Armed Forces Pensions. Also, The Armed Forces Pensions team released answers to a range of questions submitted by personnel via the Slido 'AskMeAnything' forum. For serving members who may have missed the event: factsheets, guidance, and answers to submitted questions which were released during the week can still be accessed on Defence Connect by searching

'MOD Pension Awareness Week'.

Members are also invited to provide their feedback on the week via our Pension Awareness Week questionnaire, which can be found at: **Armed Forces Pension Awareness Week 2022 Survey** (office.com), or alternatively, members can access the survey via the MOD Pension Awareness Week Defence Connect page.