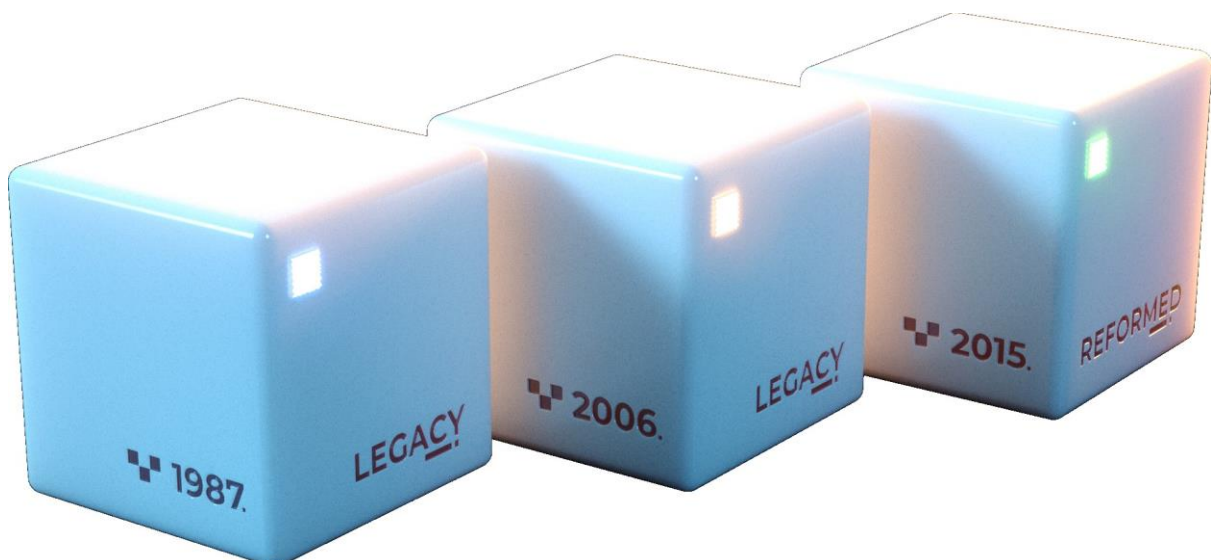


# NPCC Police Pensions Member remedy factsheet

## Remedy timeline



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## Introduction

In April 2015, a new pension scheme (called PPS 2015) was introduced. As part of the roll out of the new scheme, some members were given ‘protection’ and remained in their legacy scheme for a set period of time after April 2015.

After a legal challenge, the courts determined that these protections were age discriminatory and not fair to all members of the pension scheme i.e. younger members in the scheme were missing out on additional years of benefits from the original pension schemes.

The changes being introduced from 1 October 2023 aim to give all members the same choice of benefits for the remedy period (1 April 2015 to 31 March 2022).

The [Public Service Pensions and Judicial Offices Act 2022](#) (PSPJOA 2022) requires Scheme Managers to provide all eligible members with a Remediable Service Statement (RSS) that informs them of their options under remedy by 1 April 2025 (18 months from the in force date of 1 October 2023).

The PSPJOA 2022 creates two groups of members: –

- Immediate Choice Members (IC), these members are pensioners and beneficiaries who, as of 30 September 2023, are already in receipt of benefits.
- Deferred Choice Members (DC), these members are active and deferred and who, as of 30 September 2023, are not currently in receipt of benefits.

DC members do not need to make a choice straight away, they will only make a choice at retirement, but will need to receive an RSS statement on an annual basis to remind them what their benefits will look like at retirement.



## National Police Pension Scheme website content

In September 2023, the National Police Chiefs' Council (NPCC) launched the <https://policepensioninfo.co.uk/> website. This is a brand new national website that is designed specifically for member communications.

The Website contains a lot of Frequently Asked Questions as well as specific member remedy documentation and other useful information. The content to help explain remedy to members is being updated and added to at pace, and therefore the website should be a first port of call for members who have questions.

Initially the content is all about remedy, but this will be developed over time to provide a more comprehensive member website about Police Pensions.

### Timeline information

To aid members with understanding the timeline of when they will receive their individual Remediable Service Statement (RSS), some specific communications were published.

For Immediate Choice members: details of what to expect from October 2023 was published: –

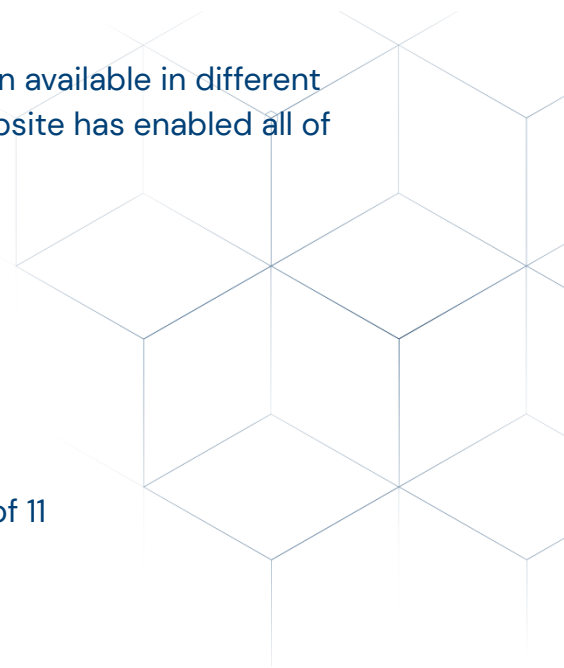
- In a flyer – [Warm up communications – retired members](#) and
- An animation video – [Understanding your choices](#) which explains about the RSS document.

For Deferred Choice members: details of what to expect from October 2023 was published: –

- In a flyer – [Warm up communications – active members](#).

Information about the timelines have been known by forces and administrators since the nationally agreed timetable was first consulted on and then published in November 2022.

All the available information about the timeline, has been available in different ways for some time and the creation of the national website has enabled all of this information to be brought together in once place.



## The Remediable Service Statement (RSS)

The RSS is by nature a complicated statement. The regulations which are set out in [section 29](#) of the PSPJOA 2022 and [direction 20](#) of the HM Treasury directions, specify that members must receive this information in a specific form and manner known as a Remediable Service Statement (RSS).

There are in excess of 120,000 Police Pension Scheme (PPS) members across England and Wales who will need to be provided with an RSS by 1 April 2025.

Therefore, to meet the legislative deadline of 1 April 2025 we have: –

### Template

- Developed a nationally designed RSS template that all forces and administrators will use.

### Cohorts

- Grouped eligible members into different cohorts according to the varying needs and choices to be made under remedy.

### Timetable

- Introduced a nationally agreed timetable for the cohorts in November 2022 to schedule production of the RSS' between 1 October 2023 and 1 April 2025.

Finalising the template did take longer than anticipated as it was necessary to ensure that the final design complied with the regulations and clearly signalled the choice available to the member.

Although the timetable has been nationally agreed, it is up to forces and Pension Administrators to determine the timetable that is right for their membership and cohorts. This means that there is likely to be some degree of local adjustment which will depend on the factors such as ill health reassessments as well as accurate and timely data provided from forces.

## Immediate Choice members

### Why has the timetable been amended?

The original timetable published in November 2022 had expected legislation and software to be available before September 2023.

There were unanticipated delays with:

- Relevant legislation and accompanying guidance being in place.
- Software and automated solutions to produce bulk Immediate Choice RSS' from 1 October 2023.
- The issuing of the final RSS templates.

These factors have delayed the production of RSS from the anticipated date of 1 October 2023. Software suppliers and administrators are working closely together to prioritise development of necessary software and automated processes.

Due to these delays the original suggested dates were amended and moved forward slightly by three months. The revised timetable was published in mid January 2024 and the Frequently Asked Question – [why do I have to wait until 31 March 2025 to receive my choice?](#) on the website was also updated at the same time.

### Immediate Choice categories

Members in the Immediate Choice (IC) category are existing pensioners and beneficiaries of deceased members as of 30 September 2023, and each of those can be broken down further depending on whether they were originally protected, unprotected, or tapered.

Type	Description
Pensioners	Ill Health retirements
	1987 Protected Ill-Health retirements with a re-assessment
	Unprotected and taper pensioners
	Protected 1987 pensioners
	Protected 2006 pensioners
Beneficiaries	Beneficiaries of members who died in service
	Beneficiaries of members who died on an Ill-Health pension
	Unprotected and taper beneficiaries (Not in service or Ill-Health)
	Protected beneficiaries

## When will I receive my RSS?

Certain cohorts have been given priority based on their needs, whereas other cohorts (those already in receipt of legacy benefits) are de-prioritised and recommended to be dealt with at the end of the timetable.

Group	RSS Name	Description	Timescale
Ill-Health	I-IC-RSS	Ill-Health retirements	By June 2024
		Ill-Health protected retirements <sup>1</sup>	By June 2024
Deceased	B-IC-RSS	Death in service beneficiaries	By June 2024
		Beneficiary – Ill-health retirement re-assessment	By July 2024
		Unprotected beneficiary pensioner	By July 2024
		Tapered beneficiary pensioners	By July 2024
		Protected beneficiaries	By February 2025
Not IH or deceased	U-IC-RSS	Unprotected pensioners – PPS 1987	Preferably by November 2024 but no later than January 2025
	T-IC-RSS	Tapered pensioners – PPS 1987	Preferably by November 2024 but no later than January 2025
	P-IC-RSS	Protected pensioners – PPS 1987	March 2025
	U-IC-RSS	Unprotected pensioners – PPS 2006	November 2024
	T-IC-RSS	Tapered pensioners – PPS 2006	November 2024
	P-IC-RSS	Protected pensioners – PPS 2006	January 2025

<sup>1</sup> This requires the member to consent to a re-assessment and for the SMP to have completed the assessment.

It is important to note that although this is a nationally agreed timetable, it is however only a guideline, and it is up to forces and administrators to determine what their local arrangements will be. They will be able to adjust the timetable and cohorts depending on the local membership.

## Deferred Choice members

### Deferred Choice categories

Members in the Deferred Choice (DC) category are existing active and deferred members as of 30 September 2023, and each of those can be broken down further depending on whether they were originally protected, unprotected, or tapered.

Type	Description
Actives	Unprotected and taper 1987 actives
	Protected 1987 actives
	Unprotected and taper 2006 actives
	Protected 2006 actives
Deferreds	Unprotected and taper 1987 deferreds
	Protected 1987 deferreds
	Unprotected and taper 2006 deferreds
	Protected 2006 deferreds

### When will I receive my RSS?

DC Members do not have benefits in payment, however statutory dates for these members still need to be complied with.

As these members do not have benefits in payment, there are fewer cohorts to break these down into and are split between whether they are active or deferred, protected, tapered or unprotected.

Annual Benefit Statements (ABS) must be issued by 31 August 2024 and as this is the first ABS after the 1 October 2023, this will show the rollback position to the legacy scheme for tapered and unprotected members. The ABS will be combined with the RSS to provide a combined ABS-RSS.



Group	RSS Name	Description	Timescale
Actives	A-DC-RSS	Protected, Tapered and Unprotected actives – PPS 1987	August 2024
		Protected, Tapered and Unprotected actives – PPS 2006	August 2024
Deferreds	D-DC-RSS	Protected, Tapered and Unprotected deferreds – PPS 1987	August 2024
		Protected, Tapered and Unprotected deferreds – PPS 2006	August 2024

## Miscellaneous groups

There are several other member types or situations that may require an RSS in addition to those set out in the Immediate Choice and Deferred Choice sections.

### Pension Credit Members

Where a Pension Sharing Order is in place, the original Cash Equivalent Transfer Value (CETV) used to calculate the pension debit and corresponding credit will need to be recalculated, and if higher, the pension credit member given an additional credit.

This will follow the adjustment to the member record in line with the above scheduling for Immediate Choice and Deferred Choice members.

More information about this can be found in the [Divorce member remedy factsheet](#).

### Contingent decisions

There are two categories of contingent decisions, Opted-Out Service and Other.

#### Opted-Out Service

Members who opted out during the remedy period due to remedy are given the option to retrospectively opt back in under [section 5](#) of the PSPJOA 2022.

Members who are eligible for this will need to be provided with an RSS within 18 months of a positive decision to opt back in.

More information about this can be found in the [Contingent Decision member remedy factsheet](#) and the [Contingent Decision member claim form](#).

## Other

There are special cases under [section 22](#), these are likely to include members who would make different decisions about purchasing additional benefits, transfers in or out and Honoraria payments.

These members need to make a positive choice about contingent decisions before being given an RSS confirming their choice.

More information about this can be found in the [Contingent Decision member remedy factsheet](#) and the [Contingent Decision member claim form](#).

## Transfers

There are some cases of transfers that will need to be recalculated. These will be done automatically by the Pension Administrator and the relevant documentation provided where applicable by the statutory deadline of 1 April 2025.

### Transfer Out re-calculations

Where a member has transferred out to a club or non-club scheme, a revised Cash Equivalent Transfer Value (CETV) calculation must be done on the alternative benefit and, where higher an RSS must be sent within 18 months to the receiving scheme.

### Transfer In Club re-calculations

Club transfers are restricted to within the first 12 months of employment only, therefore there should be no club transfers received within the remediable service period for the PPS 1987 as the scheme was closed for new entrants from 2006.

There may be small numbers of club transfers in the 2006 scheme. Pension administrators will need to wait to receive the revised transfer-out calculation before recalculating the transfer-in, into the appropriate scheme.

## Legislation

The legislation that applies to Remediable Service Statements: –

1. [The Public Service Pensions and Judicial Offices Act 2022](#) (PSPJOA 2022)
  - Remediable Service Statements – [Section 29 of Chapter 1 of Part 1](#)
2. [The Public Service Pensions \(Exercise of Powers, Compensation and Information\) Directions 2022](#) (The Directions)
  - Remediable Service Statements – [Direction 20 of Part 2](#)
3. [The Police Pensions \(Remediable Service\) Regulations 2023](#) (Police Scheme Remediable Regulations)
  - Remediable Service Statements – [Regulation 4 of Part 2](#)

## Disclaimer

This factsheet has been prepared by NPCC using the regulations as they stand in March 2024, however they should be used only as an informal view of the interpretation of the Police Pension Scheme as only a court can provide a definitive interpretation of legislation.

This factsheet should not be interpreted as legal advice.

