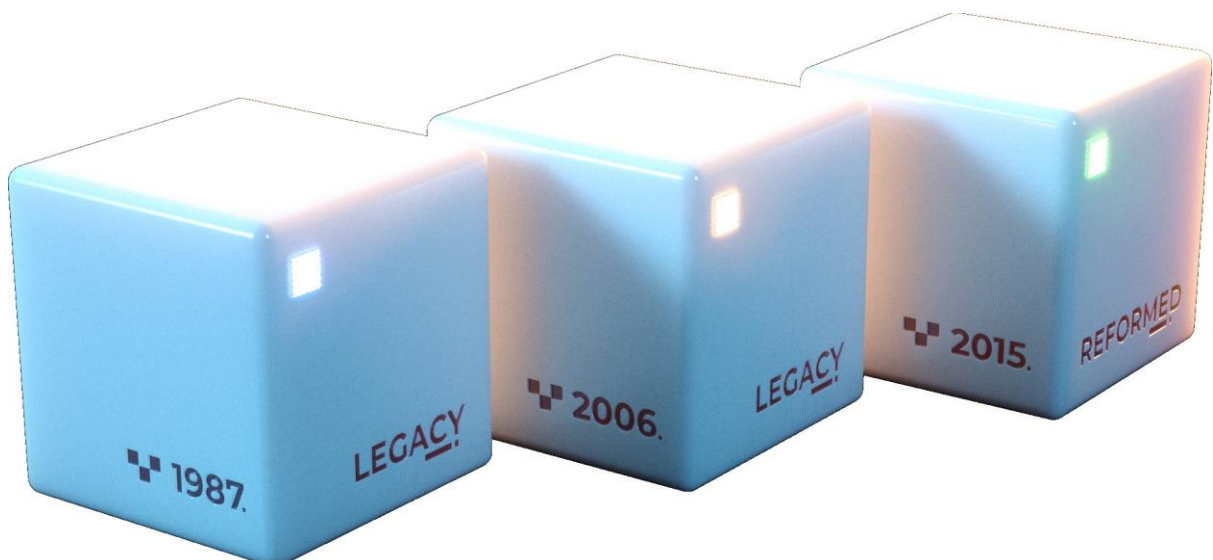


Member Remedy Factsheet Remediable Service Statement



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Background

When the Public Services Pensions and Judicial Offices Act 2022 came into force on 1 April 2022, it set out the legislative requirements for the implementation of the age discrimination remedy.

The Act confirmed that there would be an 18 month implementation window starting on 1 October 2023 and ending on 31 March 2025 and that during this period, members that were identified as being in scope for remedy would receive a Remediable Service Statement.

Affected members are grouped into one of two categories which is dependent on their status of membership on 30 September 2023, the day before implementation. Members are either

- i) Immediate Choice members – pensioner members or beneficiaries of affected deceased members
- ii) Deferred Choice members – active or deferred members

This document sets out what a Remediable Service Statement is and what members can expect to see when they receive it.

What is a Remediable Service Statement?

A Remediable Service Statement (RSS) is a document which sets out the alternative pension benefit that you are entitled to under your choice of remedy benefits.

When will I receive an RSS?

Immediate choice member

If you are an Immediate Choice member, you will receive your RSS by 31 March 2025. This will set out your current benefits that you are receiving and will show you the alternative option that is available to you.

If you were previously a tapered protected member, you will have two options to choose from.

Deferred choice member

If you are a Deferred Choice member, you will receive your first RSS by 31 August 2024, this will be combined with your annual benefit statement, called an ABS-RSS. You will receive an updated statement each year until you retire.

If you retired between 1 October 2023 and 31 August 2024, you will receive your RSS at the point of your retirement.

What must be included in an RSS?

Both the Act and the HM Treasury Directions set out the legislative requirements of what must be included in an RSS.

In essence, you must be shown the benefits available to you in the legacy scheme and the alternative benefits under the reformed scheme. The RSS must contain details of any under or overpayments as a result of either options, it also includes details of interest that will apply.

The RSS must also contain details of the contribution adjustment, that is necessary to change the benefits.

Different types of RSS documents will be issued to you at different points during your pension lifecycle. Depending on the timing, the document will contain different information sometimes it will be for information such as your ABS-RSS and sometimes it will be for you to make a choice – they are all called an RSS.



Immediate Choice members

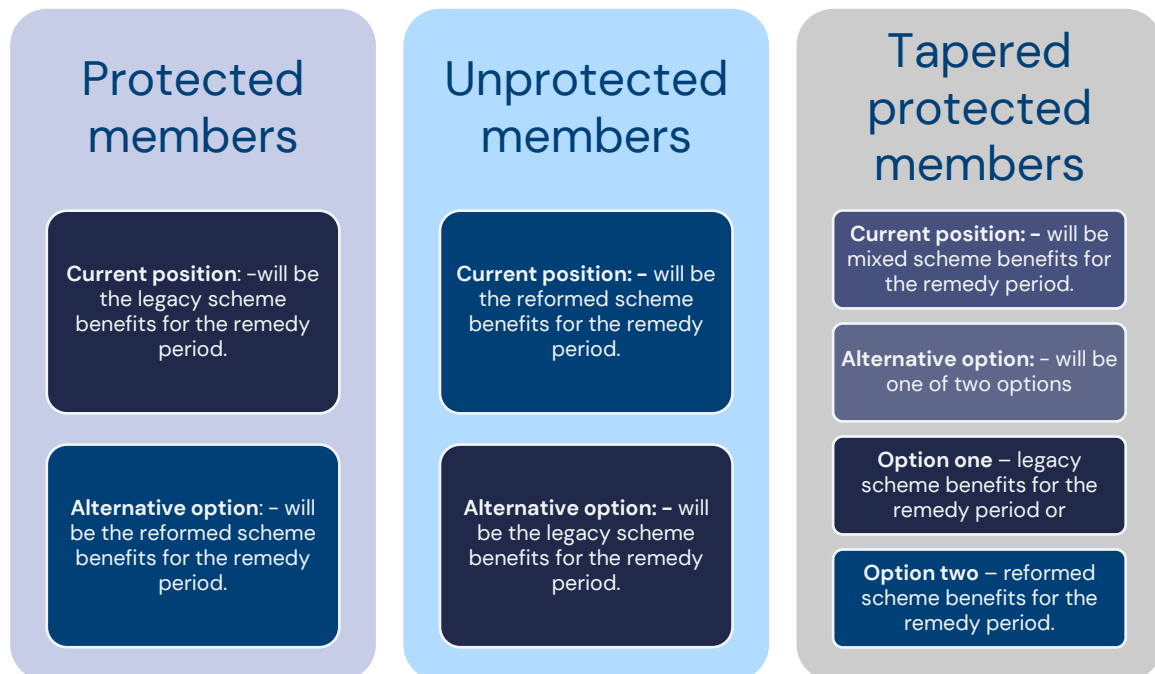
What does an RSS look like?

The RSS has been specifically designed to engage members with all pension administrators using the same national template.

Each RSS is unique to your individual circumstances, so you may see slightly different information to those shown in this document, and the information provided may be different to that of any former colleagues.

What information is on each of the pages in the RSS?

Each page on the RSS has a particular purpose. There are slight differences in appearance and options depending on the protected status that you held.



Whilst the document has been carefully designed to comply with the legislation and therefore it does contain a lot of information, there are three key pages which you should ensure that you take a look at when you receive your statement.

- i. The At a Glance Page
- ii. The At a Glance – Arrears Page
- iii. The Contributions Page

Pages explained

Page title	Description
Title, Welcome, and What action you need to take	These pages are introductory pages, setting out your individual details and providing some information about what action you need to take.
At a glance, and At a glance – arrears	<p>This page gives you a summary of the headline information about your current pension in payment and what the alternative option would be.</p> <p>This shows the current value of your annual pension that is being paid to you, along with the lump sum that was paid to you when you originally retired.</p> <p>The second page of the at a glance section, will highlight any under or overpayments that will be due if you choose an alternative option.</p>

Example of an at a glance page:

At a glance

Here's a summary of your choices

The below figures show your total benefits built up in the police pension scheme(s).
The figures include the element of pension built up during the remedy period.

◆ Pension

Benefits currently being paid		Your alternative benefit options	
Pension paid each year	£[total annual pension]	Pension	£[total annual pension]
Lump sum paid at retirement	£[total lump sum]	Lump sum	£[total lump sum]
Spouse/civil partner pension*	£[current spouse pension]	Spouse/civil partner pension*	£[total alternative spouse pension]
Percentage of Lifetime Allowance used	[%] of LTA	Percentage of Lifetime Allowance used	[%] of LTA

Plus		Plus	
Pension paid from state pension age**	£XXXX	Pension paid from state pension age**	£XXXX

*Payable on death. This would be reduced if your spouse/civil partner/declared partner is more than 12 years younger than you.

**When you retired from service, you did not immediately start to receive your pension from the PPS 2015. This is payable from state pension age, or earlier with reductions applied.

When you retired you made a decision about how much pension and lump sum you received. This was known as your 'commutation' options. We have used the same options in the calculation of your alternative benefits, however if you do decide to change benefits you will be able to choose different commutation options.

Example of an at a glance – arrears page

Arrears

If you select your alternative benefit options, your choice will be backdated to the date your pension started. An additional payment will be made to cover the value of the pension and lump sum that could have been paid in the past, plus interest on this amount. The value of this payment may change depending on a number of factors including the date you make your final decision.

If you choose lower benefits, you will be required to repay any overpayment, plus interest, due up to the date from which the reduction in your benefits is made.

Pension: Total overpayment/underpayment: £[XXXX]

Lump sum: Total overpayment/underpayment: £[XXXX]

Some members have individual circumstances relating to their benefits, for example pension from transfers in or additional contributions. If you would like to see a full breakdown of how your pension value is calculated, please contact us.

You can find out more about these figures on the following pages.

Page title	Description
Our assumptions	<p>This page simply confirms the assumptions that have been used to calculate your remedy options.</p> <p>For ease and to enable you to make a direct comparison, the main consideration is that the benefits shown as the alternative option use the same commutation decision as you originally made.</p>
Arrears	<p>This page sets out the details about any arrears of annual pension and or lump sum that you may be entitled to receive, or that you may owe if you choose an alternative option.</p> <p>Where monies are due to you the arrears will have 8% interest added to them.</p> <p>Where you owe monies, these will have interest based on the NS&l Direct Saver rates added to them.</p> <p>The interest shown on this page is the gross amount of interest.</p> <p>Interest which is payable on any arrears of lump sum is subject to the normal rules about income tax on interest earned on savings.</p>

Example of an arrears page:

Arrears

IF YOU CHOOSE TO TAKE ALTERNATIVE BENEFITS, YOUR BENEFITS WILL BE BACKDATED TO THE DATE YOU STARTED TO RECEIVE YOUR PENSION AND YOU WILL RECEIVE ARREARS IN RESPECT OF THE MISSED PENSION PAYMENTS SINCE RETIREMENT, PLUS A PAYMENT IN RESPECT OF INTEREST ACCRUED.

▶ Pension

As the alternative pension is higher than your current benefits, you would receive:

One off payment in respect of the value of the difference in pension	£[pension arrears]
Plus	
An interest payment as at [date of statement] of	£[remedy interest payment - pension]

This interest figure is applicable for 28 days from the date of this statement, after this date it will be recalculated to cover the relevant time period. After 28 days, the interest rate used in the calculations will reduce.

▶ Lump Sum

As the value of the lump sum from the alternative benefits is higher than the value of the lump sum that you received when you retired, you would receive:

A one off payment in respect of the difference in the value of the lump sum, after any tax charges	£[lump sum difference]
Plus	
Interest payment as at [date of statement] of:	£[remedy interest payment - lump sum]

For the purpose of this statement, we have assumed the same commutation option that you selected when you started to receive your benefits.
When you make your decision, you will be able to review how much pension you would like to take as lump sum.



Page title	Description
Contributions	<p>The contribution page provides the detail about your contribution adjustment that will apply if you choose alternative benefits.</p> <p>The contribution adjustment takes into account the adjustment in relation to the applicable amount of tax relief due on the contributions.</p> <p>Where monies are due to you the arrears will have 8% interest added to them.</p> <p>Where you owe monies, these will have interest based on the NS&I Direct Saver rates added to them.</p>

Example of a contributions page:

Contributions

ALL THE POLICE PENSION SCHEMES HAVE A 'CONTRIBUTION RATE' WHICH IS PAID BY THE MEMBER WHILST THEY ARE BUILDING UP BENEFITS.

If you choose an alternative benefit for the remedy period, the amount you have already paid may need to change.

 If you choose alternative benefits	You would receive a refund of £[contributions due to member]	This is the difference in the amount of contributions paid already during the remedy period [(£xxx)] and the contributions required to change to alternative benefits [(£xxx)] .
	+/-	
 Tax adjustments	£[contribution tax adjustment]	Contributions to pension schemes receive tax relief. This value is the adjustment in tax if you switch to alternative benefits.
	+/-	
Interest as at [date of statement]*	£[interest]	Conditional for members who overpaid: If you switch to the alternative benefits, you will also receive interest on the contributions that you are due a refund on.
	=	
Balance	£[+][+][+]	This the total amount owed/due.

*You can find out how interest has been calculated in our FAQs online at:
www.policepensioninfo.co.uk/faqs

How would this be paid?

You can select to either pay the balance:

- As a one off payment to the scheme.
- As a deduction from the lump sum that is due to you.

Page title	Description
Family benefits	The family benefits page summarises the rules around pensions that are payable to surviving partners and eligible children. This information has been provided as there are differences between the schemes regarding what benefits are payable to beneficiaries, and your personal circumstances may have a bearing on which set of benefits you choose.
Choosing pension and lump sum	This page sets out the choices that you have about taking a pension and lump sum. It explains that we have used the same commutation option as you originally chose and that if you would like different options provided then you can request this via the 'further options' form.

Page title	Description
How will corrections be paid, Impact on tax, Making your choice	<p>These three pages set out some important information about</p> <ul style="list-style-type: none"> • How corrections will be paid if you choose alternative benefits. • Considerations about any Impact on tax that may be relevant. • How and when to make your choice.

Example making your choice page

Making your choice


If you want to remain the same
If you are happy with the benefits that you are currently receiving and do not want to change, you should select the 'Remain with current benefits' box on the enclosed remedy choice form and return it to us.

If you want to change
If you decide that you would like to choose the alternative benefits shown in this statement, please complete and return the enclosed decision form.

If you don't make a choice
We strongly recommend that you make a choice. If you don't make a choice, your scheme manager will make a decision for you based on the figures in this statement.

How long you have to make a choice
The figures in this statement are valid for 28 days, however you have up to 12 months to make your choice. If you do not make a decision within 28 days, the figures relating to interest that will be paid will be recalculated at the date you make a decision and the rate of interest used to calculate the payments will be reduced.

After you have made your choice
Once you have made a choice about your benefits, we will process your request and let you know the next steps.



Page title	Description
Brief background to remedy,	The brief background to remedy page sets out some of the key information about remedy.
Back page	The back page of the statement has contact information, including how to contact your pension administrator.

What decisions do I need to make when I receive my RSS?

You need to decide which set of benefits you wish to have paid to you for the remedy period. This may be to retain the benefits that you have in payment, or you may wish to choose an alternative option.

If you were a tapered protected member, you must choose one of the alternative options as you cannot retain the current benefits that you have in payment.

What actions do I need to take when I receive my RSS?

If you require further information to enable you to make your choice, you will need to complete the 'further options' form to request the relevant information.

It is this form that you will need to complete if you wish to change your original commutation decision.

Once you know which set of benefits you would like, you must complete the remedy choice form to indicate your choice, even if this is to retain your current benefits.



Deferred Choice members

The Act has the effect that from 1 October 2023, all members are rolled back to their respective legacy schemes for the remedy period, this means that the legacy scheme benefits shown are in the rolled back position and that the alternative scheme is the reformed scheme.

This document illustrates the annual benefit statement remediable service statement (ABS-RSS) that a member will receive on an annual basis. Members will receive a more specific RSS when they reach retirement.

What does an RSS look like?

The RSS has been specifically designed to comply with the legislation and to engage members with all pension administrators using the same national template.

Each RSS is unique to your individual circumstances, so you may see slightly different information to those shown in this document, and the information provided may be different to that of other colleagues.

What information is on each of the pages in the RSS?

Whilst the document has been carefully designed and contains a lot of information, there are two key pages which you should ensure that you take a look at when you receive your statement.

- i. The At a Glance Page
- ii. The Contributions Page



Pages explained

Page title	Description
Title, Welcome and Your benefit options	These pages are introductory pages, setting out your individual details and providing some initial information about remedy and the fact that you do not need to make any decision now.
At a glance	This page gives you a summary of the headline information about the current value of your total benefits. This is based on your membership being in the legacy scheme for the remedy period. This also shows the overall amount of the contribution adjustment that is due.

Example At a glance page:

At a glance

HERE'S A SUMMARY OF YOUR CURRENT ACCRUED BENEFITS AT [DD/MM/YYYY]. THESE FIGURES ASSUME THAT YOU REMAIN IN PENSIONABLE SERVICE AND DO NOT TAKE THEM UNTIL AGE 60.

Benefits		
Annual pension before commutation	£[PPS2015 + Legacy]	See page 7
Automatic lump sum	£[PPS2006 lump sum]	See page 7
Annual pension payable to your spouse / partner in the event of your death	£[DIR pension]	See page 8

As you were in the legacy scheme for all of the remedy period, there is no rollback action required and your contribution adjustment is:

Contribution adjustment		
Contribution adjustment	£XXXX	See page 10

There are a number of factors which affect the benefit or contribution figures shown above. Decisions you make when you reach your normal pension age (age 60), or if you take some or all of your pension before this time, and when you choose to make your contribution adjustment will all have an impact, so these figures are likely to be different. See supporting pages for more details, plus details of tax and adjustments that may be made to your pension on page 12.

Page title	Description
Your benefits at 31/03/2024	This page shows the detail of the current value of benefits. Your current benefits section is based on your membership in the remedy period being in the legacy scheme. The alternative benefits section is based on this being the reformed scheme.


Example Your benefits at 31/03/2024 page:

Your benefits at [DD/MM/YYYY]

This is the value of your current accrued benefits at [DD/MM/YYYY].

These figures assume that:

- you remain in pensionable service and do not take them until your normal pension age (age 60); and
- you do not exchange any pension for a lump sum (also known as commuting your benefits):

 **Benefits**

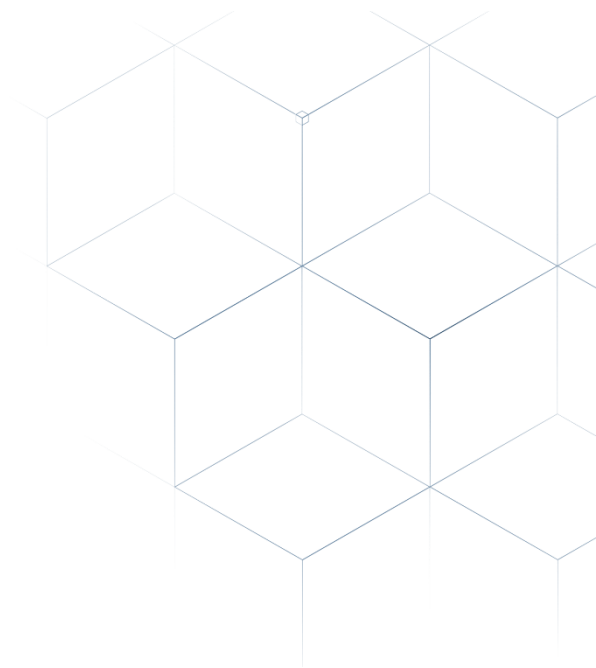
Your current benefits		Your alternative benefits	
PPS 2015 pension	£[PPS2015 pension]	PPS 2015 pension	£[PPS2015 pension]
[Legacy Scheme] pension	£[legacy pension value to 31 March 2022]	[Legacy Scheme] pension	£[legacy pension value to 31 March 2015]
Total Pension	£[PPS2015+ Legacy]	Total Pension	£[PPS2015+ Legacy]
[conditional for 2006 members: Lump sum from the PPS 2006*]	£[PPS2006 lump sum]	[conditional for 2006 members: Lump sum from the PPS 2006*]	£[PPS2006 lump sum]

*In the PPS 2006, a lump sum is provided as standard. When you retire, you can select to exchange this for a higher pension.

Find out how your benefits in the PPS 2015 build up at <https://policepensioninfo.co.uk/wp-content/uploads/2024/07/ABS-RSS-information-How-your-benefits-in-the-PPS-2015-build-up-3.pdf>

You can find examples of how your [legacy pension] has been calculated on the website: <https://policepensioninfo.co.uk/wp-content/uploads/2024/07/ABS-RSS-information-How-your-benefits-are-calculated-in-the-legacy-schemes-1.pdf>

Page title	Description
Your death benefits at 31/03/2024	<p>This page illustrates the current value of the death benefits that are payable in the event of your death.</p> <p>A lump sum death grant is shown along with the annual pension which is payable to your partner.</p>
Your projected benefit summary at normal pension age (age 60)	<p>The normal pension age of the reformed scheme is age 60 and this page shows the projection of your benefits to this date.</p> <p>The current value of benefits is based on membership in the remedy period being in the legacy scheme.</p> <p>The alternative benefits are based on membership in the remedy period being in the reformed scheme.</p> <p>Each section shows the split of pension and lump sum between the reformed scheme and the legacy scheme.</p> <p>This information is then separated further into two with part A assuming that there is no commutation and part B assuming maximum scheme commutation.</p>



Example Your Projected benefit summary at age 60 page:

Your projected benefit summary at normal pension age (age 60)

Your benefits will continue to build up if you continue in pensionable service. Below we have shown what they could be at age 60.

Pension

In the PPS 1987 you will have the choice to exchange or ‘commute’ up to 25% of your pension for a lump sum. If you choose to do this, the annual pension you receive would be less.

You will have the choice to exchange or ‘commute’ up to 25% of the *total value* of your PPS 2015 pension for a lump sum. If you choose to do this, the annual pension you receive would be less. We have shown a comparison of these options on the following pages.

A. If you do not commute any pension

Your current benefits		Your alternative benefits	
PPS 2015 pension	£[PPS2015 pension from 1 April 2022]	PPS 2015 pension	£[PPS2015 pension from 1 April 2015]
[Legacy Scheme] pension	£[legacy pension value at NPA]	[Legacy Scheme] pension	£[legacy pension value at NPA]
Total Pension	£[PPS2015+ Legacy]	Total Pension	£[PPS2015+ Legacy+]
PPS 2006 automatic lump sum	£[2006 lump sum]	PPS 2006 automatic lump sum	£[2006 lump sum]

B. If you choose to commute pension (assuming you take the maximum lump sum available from the scheme)

Your current benefits		Your alternative benefits	
PPS 2015 pension	£[PPS2015 pension]	PPS 2015 pension	£[PPS2015 pension]
[Legacy Scheme] pension	£[legacy pension value at NPA]	[Legacy Scheme] pension	£[legacy pension value at NPA]
Total Pension	£[PPS2015+ Legacy]	Total Pension	£[PPS2015+ Legacy]
PPS 2015 lump sum	£[PPS2015 lump sum]	PPS 2015 lump sum	£[PPS2015 lump sum]
[Legacy scheme] lump sum	£[Legacy lump sum]	[Legacy scheme] lump sum	£[Legacy lump sum]
Total lump sum	£[PPS2015+Legacy]	Total lump sum	£[PPS2015+Legacy]

Page title	Description
Information we have used	This page sets out all the necessary information about pay and service that has been used for each of the legacy and reformed scheme options.

Page title	Description
Contributions	<p>The contributions page sets out the details about your contributions adjustment.</p> <p>It confirms how much is due as a result of you being put back into the legacy scheme and confirms the amount of interest that has been applied up to the date of the statement.</p>

Example of a contributions page:

Contributions

As part of remedy, you have been put back into the PPS 1987 for your pensionable membership during the remedy period. You were previously building up pension in the PPS 2015 for some or all of this period.

The contributions in the PPS 1987 are higher than the PPS 2015. This means that you owe money to reflect the difference. This is known as a 'contribution adjustment'.

Your contribution adjustment	EXXXX
-------------------------------------	-------

You can pay your contribution adjustment:

- Within 12 weeks of receiving your ABS RSS (this document)

OR

- At retirement it can be taken from any pension benefits.

The above figure is an estimate. Your contribution adjustment will be calculated again based on the date the payment is actually made.

Your contribution adjustment is made up from...			
A	Contributions already paid	EXXXX	Gross contributions already paid in the remedy period
B	Contributions due as a member of PPS 1987	EXXXX	Gross contributions that should have been paid as a member of PPS 1987 for the remedy period.
C (B-A)	Difference in contributions	EXXXX	This is the difference between what you have already paid for the remedy period and what you would have paid as a member of PPS 1987.

Your contributions need to be adjusted to account for interest. At the date of this statement, these would be as follows:

D	Interest	EXXXX	Interest on the contributions that are due at the date of this statement.
E (C+D)	Your contribution adjustment	EXXXX	

Page title	Description
Tax and adjustments to your pension	This page contains some important notes about how tax affects your benefits, including details of when you will receive Pensions Savings Statements if you are affected by Annual Allowance.
Back page	The back page of the statement has contact information, including how to contact your pension administrator.

What decisions do I need to make when I receive my RSS?

You do not need to make any decisions about your choice of benefits for the remedy period. This decision will be made at the point when you retire.

The only decision that you need to make now, is whether you wish to settle your contribution adjustment now or you will wait, this decision will be unique to you and depend on your individual circumstances.

What actions do I need to take when I receive my RSS?

If you want to settle your contribution adjustment,

- You will need to make your election by 22 November 2024, and
- You should read the member remedy factsheet – [contribution adjustment](#).
- You should read the member remedy factsheet – [contribution adjustment illustrative examples](#).

Communication about the process you will need to follow will come from your force and or pension administrator.



Legislation

The legislation that applies to remediable service statements: –

A: [The Public Service Pensions and Judicial Offices Act \(PSPJOA 2022\)](#)

- Remediable service statements – [Section 29](#)

B: [The Public Service Pensions \(Exercise of Powers, Compensation and Information\) Directions 2022](#) (The Directions)

- Interest and process – Chapter 4, Directions 13 to 19
- Remediable Service statements – Chapter 5, Direction 20

C: [The Police Pensions \(Remediable Service\) Regulations 2023](#) (Police Scheme Remediable Regulations)

- Remediable service statement – [Part 2](#)
- Payment of amounts owed to the scheme manager – [Regulation 66](#)
- Payments of amounts owed to a person – [Regulation 67](#)

Disclaimer

This factsheet has been prepared by NPCC using the regulations as they stand at July 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.

Version control

Date	Author	Publication	Reason for change
18/07/2024	Claire Neale	V1	N/A