

Your Police Pension What happens now

Are you eligible for remedy?

To be eligible* for remedy you must meet the following four conditions:

1. You were in pensionable service on or before 31 March 2012.
2. You were eligible or are retrospectively eligible** for pensionable service during the remedy period.
3. It must be service that would have been pensionable in the relevant legacy scheme, had the discrimination not occurred.
4. You must not have a disqualifying gap (of more than five years).

Eligible retired members are members who have retired with benefits in the remedy period. Eligible members will receive a choice of either legacy or reform benefits for their service between 1st April 2015 and 31st March 2022.

* Section 1 of the PSPJOA 2022

** Section 5 of the PSPJOA 2022

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2022

If you are to retire after 1st April 2015 there is no immediate change to your benefits.

2023

1st October

Your benefits will be defaulted back into the legacy scheme for the remedy period.

2024

If you currently receive any benefits under the reformed scheme, your pension contributions and tax for the remedy period will need to be adjusted to receive legacy benefits. There is no legislative timeframe yet set for those adjustments, but we expect them to be in the first 12 months from 1st October 2023.

2025

1st April

Within 18 months of your benefits being defaulted back into the legacy scheme, you will receive a Remediable Service Statement. This will show both your benefits under the legacy scheme or the reformed scheme during the remedy period. You will be asked to choose what benefits you want to receive.

2026

You will have up until 1st April 2026 to choose which scheme your benefits should be paid from. If you do not choose, the Scheme Manager will make a default choice for you.

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What is Remedy?

On 1st April 2022 the [Public Service Pensions and Judicial Offices Act 2022 \(PSPJOA\)](#) came into force. It confirms that **eligible members will be returned to their final salary schemes for the period 1st April 2015 to 31st March 2022**. This will be enacted by the 1st October 2023 and is known as remedy (or retrospective remedy).

Fully protected members of legacy schemes were in the legacy scheme throughout the Remedy Period, but they will have a choice later to receive legacy or reformed benefits for the Remedy Period.

All legacy schemes will be closed to future accrual. Service from 1st April 2022 will be accrued in the 2015 scheme.

The Act will remedy the discrimination between 1st April 2015 and 31st March 2022 by moving members back to their legacy scheme for this period. The Treasury will specify the rate of interest to apply to payments owed and due.

What next?

These changes now need to be put into legislation. It is expected that the Home Office will draft and lay these regulations by 1st October 2023, with the consultation period expected from January 2023.

The Treasury are also required to make changes to the Finance Act 2004 in connection with the discrimination rectification provisions. See [Section 11 of the Finance Act 2022](#). These are expected to be retrospectively applied from 1st April 2022. Draft Treasury guidance is expected in the Autumn of 2022.

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Frequently Asked Questions

- **What is a remedial service statement (RSS)?** A statement provided to members which shows the benefits accrued in the remedy period both as legacy benefits and reformed benefits.
- **What is a legacy scheme?** The Police Pension Scheme 1987 and Police Pension Scheme 2006.
- **What is the reformed scheme?** The Police Pension Scheme 2015.
- **What is the remedy period?** The 1st April 2015 to the 31st March 2022.
- **What if I was a protected member?** You will see no initial change to your benefits in payment, but you will be offered a choice of reformed scheme benefits within 18 months of the 1st October 2023.
- **I have retired or will retire before October 2023, what happens now?** You will retire with the benefits you have accrued in the legacy and reformed scheme during the remedy period. You will be given a choice as to which scheme membership you would prefer for the Remedy Period 2015 to 2022. This will be done later after the legislation has been implemented (expected in October 2023).

If you need further information please contact your local pension scheme administrator.