

Welcome to 2015 Remedy Hub

This information has been designed to help you make a choice about your pension benefits for the Remedy period.

On this page you can find out about:

- **What is 2015 Remedy**
- **Choice of benefits and who is eligible**
- **What happens next**
- **How will I make my choice**
- **Annual Benefit Statements**

What is 2015 Remedy

On 1 April 2015 public sector pension schemes were reformed and the Career Average Revalued Earnings (CARE) pension scheme was introduced.

Most pension scheme members were moved from their legacy scheme (final salary) to the reformed (CARE) scheme, but some protections were put in place for members who were close to their retirement date. These protections meant that older members stayed in their pre-reform schemes.

The Court of Appeal found that this discriminated against younger scheme members. The government is removing this discrimination for the period between 1 April 2015 and 31 March 2022. This is known as the remedy period.

From 1 April 2022 all of our NHS, Teachers, Police and Fire members will become members of the 2015 pension scheme and the pre-reform schemes will be closed to any further pension build-up. Eligible members who choose to retire after 1 April 2022, will be entitled to both legacy and reformed scheme benefits.

Am I eligible

Choice of benefits

The purpose of 2015 Remedy is to put right the discrimination that was found against younger members of the final salary (Legacy) scheme when public sector pension schemes were reformed in 2015 and the Career Average Revalued Earnings (CARE) pension scheme was introduced.

This means that all those who are eligible will have a choice of which benefits to take from their legacy or reform (CARE) scheme for the remedy period between 1 April 2015 and 31 March 2022.

Who will be eligible for these changes

You will be eligible for the 2015 Remedy if you joined a public service pension scheme on or before 31 March 2012:

- **and were still a member of the scheme on or after 1 April 2015, or;**
- **left the service after 31 March 2012 but returned within 5 years.**

You will not be eligible if you:

- **joined a public service pension scheme after the 31 March 2012.**

All eligible scheme members will need to make a decision about their pension benefits.

What happens next

The legislation to support Remedy comes into place on 1 October 2023. It sets out an 18 month statutory period for us to contact affected members. This is our timeline for contacting members about 2015 Remedy:

- **We will contact everyone who is affected to guide them through the process.**
- **You don't need to do anything until we contact you.**

1 October 2023

If you:

- **have not yet retired, or**
- **have deferred your pension, or**
- **had unprotected or tapered benefits**

Your pension will be returned to your legacy scheme so that we can implement the 2015 Remedy.

From October 2023

If you have retired or have applied to retire, we will contact everyone who is affected to make a choice about pension benefits. You will have 12 months to make your choice.

Some members might not hear from us until later in 2023 – this just means we don't need any further information from you at the moment. Use this hub to stay up-to-date with information and guidance as it becomes available.

How these changes will impact you

All eligible scheme members will have their pension benefits built up during the remedy period assigned to their legacy scheme.

When you retire, we will offer you a choice between receiving either legacy scheme or reformed scheme benefits for the pension built up during the remedy period.

From 1 April 2022 all scheme members regardless of their previous protection will start building up pension in the reformed scheme.

If you have retired or are planning to retire

The government expects that processes needed to support you to make your choice should be in place by 1 October 2023.

If you are retired or are planning to retire before this date, we will contact you as soon as we have the required processes in place to support you when making your choice of scheme benefits for the remedy period.

Any payments / tax free lump sums due to you after you decide, will be backdated to your retirement date, if you are affected.

How will I make my choice

A Remedial Service Statement will provide pension benefits from each scheme for the Remedy period and enable members to decide which benefit option is the right one for them. Some members may wish to take financial advice on receipt of the Remedial Service Statement to aid with decision making.

And remember, this choice does not affect your current pension if you are retired, or the accrual of your pension benefits overall if you are working. The 2015 Remedy only concerns a seven-year period and is simply a way to offer you a choice for that time to put right the discrimination that was found against younger members. The SPPA will provide you with everything you need to make an informed decision.

How to decide which scheme is best for you when you retire

When we offer you the choice between legacy and reformed scheme benefits, we will let you know the value and benefits of both schemes. This will help you make an informed choice and ensure you choose the scheme which benefits you the most. If you need guidance with your retirement planning, you may want to seek help from a professional financial adviser.

Legacy scheme benefits from 1 April 2022

The legacy schemes were closed to further pension build up on 1 April 2022. All scheme members will start building up pension in the reformed scheme.

Your legacy scheme pension will remain secure and you won't lose access to any benefits built up within your legacy scheme.

The legacy scheme's rules still apply to these benefits. You can still access your final salary benefits at the pension age set out in your old scheme and you will still have access to the same tax-free lump-sum when you retire.

Reformed scheme benefits from 1 April 2022

NHS and Teachers Members

Pension built up in the reformed scheme can be taken from your State Pension Age (SPA).

Police and Fire Members

Active members of the Police and Firefighters' schemes can take pension built up in the reformed scheme from age 60.

Police and Fire members who leave the reformed scheme before age 60 can take pension built up in the scheme at State Pension Age (SPA).

You can use this simple [calculator](#) to work out your State Pension Age.

Early Retirement

Members from all schemes can retire early and access some of their pension from age 55. If you retire early, your pension will be reduced to take this into account.

Annual Benefit Statements

If you have not retired and are eligible for Remedy, your 2024 Annual Benefit Statement (ABS) will be a dual statement and show estimates for the Remedy period.

A dual Annual Benefit Statement will provide a comparison of pension benefits under the new CARE scheme and the previous final salary or legacy scheme. This will enable you to keep track of your pension benefits for the Remedy period.

On retirement, you will be issued with a Remedial Service Statement so that you can make your choice of benefits for the Remedy period.

For members who have retired, you will receive a Remedial Service Statement after 1 October 2023 so that you can make your choice.

The SPPA has 18 months from 1 October 2023 to provide a Remedial Service Statement, so please don't worry if you don't hear from us right away.