

# Member Guide: The AFPS 15 Remedy (McCloud) Timeline



2021

2022

2023

★  
4 Feb 21 : Govt 'Deferred Choice Underpin' (DCU) Announcement

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Nov 21 - Jan 22 Public Consultation: Future Pension Provision from 1 Apr 22 ('Prospective Remedy')

The 4 Feb announcement was the start of a protracted process. The DCU option will allow individuals to make an informed decision based on known and actual pension benefits. Public Sector Pension Schemes require to implement the DCU by Oct 23.

**Members need do nothing until they are contacted by MoD/Veterans UK**

Prospective remedy prevents further accrual in legacy pension schemes. All personnel who remain in service from 1 April 2022 do so as members of Armed Forces Pension Scheme 2015.

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31 Mar 22: Legacy Schemes (75, 05) close

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1 Apr 22: Those who remain in service do so as members of the reformed 2015 scheme

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AFPS 15 Remedy (McCloud) calculator roll-out (date tbc)

★  
**After 1 Apr 22** the discrimination will have ceased as everyone will be treated the same from this point onwards.

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3 Jan 23: Public Consultation on Retrospective Remedy starts (12 weeks)

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By 1 Oct 23: Retrospective changes in place (by law)

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From 1 Oct 23 personnel who decide to leave the Armed Forces will receive pension forecasts which will include both their legacy pension and AFPS 15 benefits for the remedy period

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Eligible members will be contacted by Veterans UK after the implementation date (1 Oct 23) with details of their election choice

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Retrospective remedy will see all Armed Forces personnel affected by McCloud roll back to their 'old' pension scheme for the remedy period 1 Apr 15 – 31 Mar 22 as if they had never moved to Armed Forces Pension Scheme 2015.

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Eligible members who have already left the Armed Forces with a pension in payment or who retire from the military prior to being able to make their election for the remedy period will be contacted after the implementation date (1 Oct 23) and provided with details of their election choice.

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Eligible members who exit the Armed Forces before 1 Oct 23 (and thereafter until the system catches up) should plan to leave on their current pension terms.

Once the system has 'caught up', individuals leaving the military with entitlement to immediate benefits will make their election towards the end of their service. Those leaving without entitlement to immediate benefits will make their election just prior to their preserved/deferred pension coming into payment

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**FPS**  
Comments  
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**'Complicating factors' include:** Annual Allowance and Lifetime Allowance charges and calculations; AVCs/Additional Pension; Pension Sharing Orders; Abatement; Death in Service or in Retirement; Medical Discharge. The impacts these and other factors have on the value of the pension benefits you will receive can only be determined once MoD / Veterans (UK) have completed the necessary administrative work and informed you of their calculations.