



## The McCloud Case outcome is imminent: how it might affect you



**GUIDANCE WHEN YOU  
NEED IT MOST**

You will no doubt have heard of the McCloud case. It relates to an age discrimination ruling that concerns the transitional arrangements across Public Sector pensions when the 2015 schemes were introduced (AFPS 15 for the Armed Forces). In essence, a remedy needs to be found for all those affected which includes **all personnel in service on or before 31<sup>st</sup> March 2012 and on or after 1<sup>st</sup> April 2015**. Service leavers in this period will also be retrofitted with the remedy.

A Public Consultation ran between 16<sup>th</sup> July and 11<sup>th</sup> October and a decision on the outcome is expected in early 2021.

Two options to correct the problem over the so called 'remedy period' of between 1<sup>st</sup> April 2015 and 31<sup>st</sup> March 2022 have been set out (after that all active members will be transferred to the reformed 2015 scheme).

One option titled **Immediate Choice (IC)** involves you making a decision based on likely future benefits using assumptions and possible future career outcomes.

The other option, **Deferred Choice Underpin (DCU)** involves making a decision based on your actual pension benefits earned, calculated towards the end of your service using factual information, with the right to do so, "underpinned by legislation".

It won't surprise you to know that we at The Forces Pension Society have lobbied strongly in favour of DCU and our response to the Public Consultation made that crystal clear. DCU would provide you with full understanding and the opportunity to make informed decisions about your financial future.

**Whichever option is selected by Government, you will, of course be able to rely on The Forces Pension Society to guide you through the process to ensure you have the information you need to make the best choice for you and your family.**

***Maj Gen Neil Marshall, CEO Forces Pension Society***

If you would like further information on McCloud and to become a Member of the Society, please visit [www.forcespensionsociety.org](http://www.forcespensionsociety.org).