



Let's Talk Pensions: Sessions: 13th and 19th Sept 2024

FAQ & responses

Blue - XPS Response

Green – DCP Response

Purple – Federation Response

Pension Figures

1. Can XPS provide pension figures for each scheme for the years between age at 30yrs service and age 60, where age at 30yrs service is less than 60 [many will want it for 55 rather than 60]?

Unfortunately, we are only able to currently prepare estimates for people who are thinking of retiring within the next six months. We have had to set this timeframe due to the additional demands following the implementation of remedy. As we move forward this timeframe will be revisited, and we apologise if requests are outside of this window, but priority has to currently be given to members who are closer to retirement.

We are in the process of testing and implementing the new Benefit Projector which will be made available on your record through Member Self Service, the link to which is here <https://www.myownpension.org.uk/> This will allow you to project your benefits for any date and using any pay that you wish. Our news page on our website here <https://www.myownpension.co.uk/> will be updated when these changes have been made.

For members who have recently received their Annual Benefit Statement and who are wanting to request alternate dates it is important to note that all active members are now in the 2015 scheme and the normal pension age of this scheme is age 60. This is the earliest date that you can retire and receive payment of all of your benefits with no reductions. You are still able to receive the payment of your legacy scheme benefits when you originally expected to do so, but this is dependent on age and or service and is a personal choice.

Due to the variable nature of retirement dates, it is not possible to adequately choose an optimum date that would be appropriate for all members for purposes of a projection within the ABS, therefore the normal pension age for the current scheme is used.

You do not need to make any decision about your choice of remedy benefits when you receive your ABS-RSS. You will only need to make this choice, when you retire, and all of your details are known. Your ABS-RSS is an illustration only and is not meant for financial retirement planning.

Our website also includes some useful FAQs around your Annual Benefit Statement if you have any other queries <https://www.myownpension.co.uk/news/annual-benefit-statement-the-current-position/?PageType=Police%20Member>

2. How accurate is the benefit calculator on the MSS site? – How accurate is the voluntary retirement element of the calculator, appreciating that the salary would be an average?

MSS is currently not available for McCloud calculations. Robust testing is currently being carried out so it is available as soon as possible for all members once we are happy with the output and comms will be sent once we are ready to launch.

3. Is the MCLOUD calculator accurate?

See Q2 if this is related to the MSS calculator.

XPS are unable to comment on the online McCloud calculator produced by GAD due to not developing it. One thing to note when using it relates to the assumed inflationary element which will inflate expected salary to date of retirement. XPS calculations do not apply an assumed inflationary element and are at “today’s prices”

Missing Statements

4. Why have some of us who have no complications in their pension history still not received their statements?

For those members who have not yet received their statement, or the statement is incomplete, this is for one or more of the following reasons:

- XPS do not have all data required to publish a statement.
- Further investigation is needed in relation to the member data which is preventing a statement from being produced. It is important to note that where data is available, it is possible that once we run through the calculation process, we may find issues preventing us from issuing an ABS RSS at an individual level.
- Further developments to functionality are required to complete the relevant calculations.
- The member has additional complexities with their pension that require additional calculations e.g. a pension sharing order (PSO) or interforce transfer.

Next Steps:

For members where we have been unable to provide an ABS RSS, we will work with Scheme Managers to agree a future schedule of work, including resolving outstanding data collection queries and running of an additional ABS process(es).

Where ABS RSS statements haven’t been provided by 31 August 2024 XPS will work with scheme Managers to ensure that their members are kept updated on the status of the ABS RSS process.

5. When do we get our statements? XPS have not acknowledged several enquiries by email, and we may well need to take financial advice once we have the information; but can't do it without having the information.

We are working on producing all remaining statements for all members as soon as possible. The legislative deadline is 31st March 2025. Ad hoc runs will be made between this time and we will communicate the plan on times and numbers produced. Members will have 3 months from the publication of their ABS/RSS to make the decision on contributions.

6. When do we get any meaningful individual information as to what the delay is – we may well be able to assist with the answers/information.

Members will not receive individual feedback, but we are looking to give clients an overview of reasons to help report to pensions regulator. For those members who have not yet received their statement, or the statement is incomplete, this is for one or more of the reasons outlined in Q4.

We will continually update you when we find errors or anything further that we may need from you. Numbers produced on all the future ad hoc runs will be communicated.

7. If we still have not had our RSS and it doesn't arrive before 6th October, will we miss the opportunity to make the repayments this year, or will our 12 weeks still stand from the date of whenever it materialises? Surely this cannot be fair for those who have not had their RSS in time.

You have 3 months from the date of receiving the ABS/RSS – 6th of October is PSS which affects those with pension taxation issues.

8. How was it decided to prioritise which groups had their calculations worked out first – I am aware of another officer who joined on the same day as me, is the same rank as me and has received their figures, the only difference over our service is I have been part time?

No prioritisation has been given. Please see reasoning on why you may not have received an ABS/RSS.

9. I understand from the meeting that XPS are doing 'another run' of statements imminently and will then share with the Force a list of people who haven't received their statement –
- when will this be received and
 - how can I be reassured I'm on it (and haven't just been missed/lost somewhere)
 - will it and some details of what the information missing is?

The deadline for ABS/RSS is 31.03.2025 however we will be carrying out regular runs in order to produce more statements before this date. We will be working with the force and the software provider to correct any errors and gain any further data that may be needed. We will provide to the force when available the number produced each ad hoc run and when available all information will be shared with the force to make sure no one is missed and if

they are what the error is. When additional runs are undertaken members who now have ABS/RSS will be informed via the email address we hold on the system.

10. Is the force seeking a refund/ adjustment on the contract value to XPS as they have been behind the curve on producing the software / ensuring that all members are receiving their statements?

XPS are ahead of a number of administrators within the public sector, we are aware of police administrators who produced zero statements on 31st August. XPS use a 3rd party provider for software administration and negotiation on software development was between XPS (on behalf of administrators), NPCC and blue light commercial on behalf of forces and other administrators.

The legislative deadline for statements ABS/RSS was 31st March 2025.

For those members who have not yet received their statement, or the statement is incomplete, this is for one or more of the reasons outlined in Q4.

11. Where do I find the statement? Had the email to say the statement is online but the document section is blank?

Only those affected by McCloud will receive an ABS/RSS. Those who don't come under McCloud will receive a standard ABS (some members where we have queries on GAD contribution data would have received a roll back ABS which is in standard format); we will be issuing ABS/RSS once resolved.

ABS RSS

In previous years members would have located their Annual Benefit Statements on Member Self Service under their 2015 record under 'Benefit Statements'. This year, if an ABS RSS has been produced as this is a paper document it will be found in a different section of MSS.

When a member first logs into MSS the default record is their 2015 scheme.

Navigate to the PPS scheme by clicking on the blue SELECT button under the Your Employments tab. Click into My Documents under the Documents tab. This will then display the option to select the ABS RSS document to view. If the member was a former 2006 scheme member there will also be the Contribution Adjustment form visible here as well.

1987 and 1992 scheme members can find a Contribution Adjustment form on the XPS website under the Scheme Guides & Forms sections for those schemes should they wish to use it.

Standard ABS

This will be via benefit statement hyperlink on front page of 2015 record if available.

RRS Statements

12. How confident are you with the accuracy of the RSS statements? The statement does not reflect what the pension calculator suggests.

GAD Calculator - This includes potential future inflation unless you set to zero therefore will not marry up to your RSS. Also need to bear in mind what date the GAD calc is using as RSS are 31.03.24 age 60 benefits.

13. A member discovered their pension was '2 years adrift' and had to prove they had been paying in since 1996 to have it corrected – how can they and other members be confident their pensions are correct (where can we see the detail it has been calculated on to check it is correct?). Who do we ask for this (underlying) data from XPS or Force?

All data used to calculate pension benefits is available on MSS including service (plus any breaks in service) If you find anything that may be missing please contact us via MSS or via Penmail@xpsgroup.com. Please note pre 2015 service will not show on the ABS RSS but will show on MSS (service used for pension benefits will include pre 15 service) Service is shown on legacy scheme benefit screen.

14. How do we know if our figures are right or wrong if we have nothing to work it out from?

All data used to calculate pension benefits is available on MSS including service (plus any breaks in service) If you find anything that may be missing please contact us via MSS or via Penmail@xpsgroup.com. Please note pre 2015 service will not show on the ABS RSS but will show on MSS (service used for pension benefits will include pre 15 service) Service is shown on legacy scheme benefit screen.

15. Can you provide the formulas / working out used to calculate our amounts to be able to complete due diligence?

All calculations are carried out following scheme rules and regulations and many factors received including data from the force, as well as what XPS already hold and information from previous providers, therefore it is multiple areas looked at. There is no formula or working out that can be provided across the board as this does not necessarily reflect all your individual circumstances. The MSS calculator will be available soon for you to look at estimates.

All data used to calculate pension benefits is available on MSS including service (plus any breaks in service) If you find anything that may be missing please contact us via MSS or via Penmail@xpsgroup.com. Please note pre 2015 service will not show on the ABS RSS but will show on MSS (service used for pension benefits will include pre 15 service) Service is shown on legacy scheme benefit screen.

Tax

16. Will we get the Interest Breakdown AND for the breakdown of the contributions owed so that we can see the workings out including the applied Tax Relief (considering I was previously told that the tax relief was already applied in the given figure and there is now no trust/assumption of competence).

The force has provided the GAD contribution from the payroll systems as XPS does not hold this information. Individual basis will be a force decision.

17. If the payment is being deferred to be taken from the pension lump sum, will it be taken before or after any tax own on the lump sum is considered?

Awaiting further guidance from HMT.

18. In relation to the tax relief will this be taken off at source or will we need to submit a self-assessment form to get the tax relief back?

Understanding is self-assessment is no longer needed. Members will owe the net contribution amount with interest rather gross with interest shown on statement (this was not known when NPCC designed document.

DCP view: No self-assessment form will be needed – we will supply the net amount due, taking into account the tax relief.

19. I have already had to do a tax self-assessment and pay money to HMRC in the last 2 years, obviously tax relief on figures in years that I may be entitled to due to these payments would not have been included in this. Where does this leave me?

You would need independent advice.

20. If we choose to pay in 12 months' time or thereafter, do we still receive tax relief on the total owed at that point or is that just this year please?

Same process each year until you decide to retire.

DCP view: Tax relief will be applied whenever you choose to pay.

Interest

21. What Interest Rate is applied to the Contributions Owed (information has been given suggesting it is both 8% and the NS&I rate)?

2006 - 8% is applied up to 28days beyond publication of first ABS/RSS after that date nose rate applied.

1987 - applicable NSI rate over period that is due (this can change both up and down)

22. What date is this from?

XPS either cannot answer or is outside of their remit.

23. Does this apply where statements have not yet been received? If so, what is the justification for this?

XPS either cannot answer or is outside of their remit.

24. Will we incur interest until March 2025 if our statements not produced until then?

XPS either cannot answer or is outside of their remit.

25. When we do get the statements will we have a 12-week window interest free?

XPS either cannot answer or is outside of their remit.

26. If interest is frozen is that only for those who haven't received statements?

XPS either cannot answer or is outside of their remit.

27. When does the 12-week period to pay start? Is it on receipt of the pension statement, i.e. getting the figures?

3 months starts at the publication date of the ABS/RSS. All statements will only show interest to 31.08.24 after this Force discretion on applying additional interest.

28. Will the Force take an individual force decision to freeze all interest until all statements have been issued, if not why not?

Force Decision not XPS.

DCP view: National guidance has been developed and interest will only be calculated up to date of RSS, so 31 August.

29. Once the form is submitted is the interest suspended at that point?

Due until paid but force discretion.

DCP view: See above Q.28.

30. Is more interest added after the first 28 days of the pension statement being issued, even though you have 12 weeks to pay it?

All statements will have interest calculated to 31st August. Additional interest is due from that date. But note previous regarding force discretion.

31. An email from Robin Wheeler (Head of Finance) said any delayed statements will only show interest up to the 31 August; how will this work in practice? How will we know that

interest has been/will be removed? The Federation and Jim Purkiss were unaware this decision had been made.

DCP view: See above Q.28.

32. If payment is made at retirement rather than now, then is the interest added [not sure if they mean when]?

Interest is added up to the date of payment.

33. Have staff been charged interest over the years we have not been paying?

DCP view: The interest calculations take into account when the legacy scheme contributions first became due until either the end of scheme year, or date that they are repaid, or calculation date. Examples are in NPCC guidance and web pages.

34. What is the justification for charging interest over the 7-year period from 2015 when we were forced out of the 1987 scheme until the Remedy put us back in till 2022?

Legislative requirement. Not XPS decision.

DCP view: Force is following national guidance including HM Treasury.

35. Would the refund include interest owed to the member for having paid early? Will we gain interest on that refund? If so at what rate? Can we convert this into an overpayment?

See answer on 2006-member interest (Q21)

Transferees

36. If we were a transferee and on a different pension, is it required from us to contact our old force?

Go onto member self-service, make sure the transfer is not showing in the service area, and if it isn't please then complete the form and we will look on a case-by-case basis.

The only transfers showing on ABS/RSS are if you transferred in the remedy period 2015 to 2022. Prior to this it will just be in your service record.

DCP view: Pensions administrators should initiate and collaborate under protocols to progress any related transfer of records and sharing between them.

37. When will transferee data be updated on XPS (old force currently not showing)?

Please bear with us in relation to the transferee data. We are working closely with the force to make sure we receive this, and it is checked and uploaded, we will then test it through the system. If any information is missing once you receive your statement you can then contact us

to have a look into your individual circumstance. Please note any transfers pre 2015 will not show on RSS but will be included in service credit and will be available to view on MSS.

38. Will submitting to XPS a certificate of service from any previous forces served in assist or speed up the production of outstanding statement? – If so, how do we do this?

If any information is missing once you receive your statement you can then contact us to have a look into your individual circumstance. Please note any transfers pre 2015 will not show on RSS but will be included in service credit and will be available to view on MSS.

DCP view: Pensions administrators should initiate and collaborate under protocols to progress any related transfer of records and sharing between them.

39. Do all transferees have to fill in the form referred to?

If you have a transfer into your pension scheme that took place during the remedy period, it will be dealt with according to specific regulations set out to address the age discrimination identified in the McCloud/Sergeant case.

Transfers that occurred during the remedy period do not require a contingent decision; they are handled automatically by the remediable regulations to allow for conversion to legacy scheme benefits where possible. Members do not need to opt for this; it is done as part of the remedy process. The key points regarding how these transfers are addressed are as follows:

- Conversion to Legacy Service: If the legacy scheme would have permitted the transfer, paragraph 46 (2a) of the remediable regulations converts the transferred service to legacy service, subject to any caps that may apply, such as the 30-year service cap in the 1987 legacy scheme.
- Treatment as 2015 Service: If the legacy scheme would not have permitted the transfer and there is service after 1 April 2022 in the 2015 scheme, paragraph 46 (2bi) treats the transfer as 2015 service.
- Treatment as Compensation: If the legacy scheme would not have permitted the transfer and there is no service after 1 April 2022, paragraph 46 (2bii) treats the transfer as compensation.
These provisions ensure that the transferred-in benefits are handled in a manner consistent with the rules of the legacy scheme while taking into account the member's service history and the specifics of the transfer.

For members who did not transfer in during the remedy period but wish to make a retrospective contingent decision to transfer a benefit into the legacy scheme, the amended remediable regulations provide for such a scenario. Members can claim they would have made a transfer if they had been in a legacy scheme, and the contingent decision is designed to put them in the position they would have been in if the discrimination had not occurred.

It is worth noting that if you have a transfer in during the remedy period the work to convert this will not yet have been done, and that this will require recalculation by March 2025.

If you have recently moved from one police force to another within England and Wales, the details of your pension transfer should be included in your pension records and reflected in your pension statements, such as your Annual Benefit Statement (ABS) or Annual Benefit Statement Remediable Service Statement (ABS RSS). When you move between police forces, your pension entitlements are preserved and transferred with you to the new force's pension scheme. The documents indicate that when a member moves between police forces, their pension entitlements should not change. Specifically:

- You will remain in the same pension scheme (e.g., the 2015 Scheme).
- The amount of accrued pension remains the same.
- Any period of service you had in legacy schemes (e.g., the 1987 Scheme or the 2006 Scheme) remains the same.
- Your Final Salary Link will be maintained, so your legacy scheme benefits will be based on your final Pensionable Earnings when you leave the 2015 Scheme, regardless of any movement between police forces in England and Wales.
- If you have transferred from a police force in Scotland or Northern Ireland, there are provisions for transferring your accrued pension into the new scheme as well. However, if your move and transfer have occurred very recently, there may be a short administrative delay before the transfer is fully processed and reflected in your pension records. If the details of your transfer are not included in your latest ABS or ABS RSS, it could be due to the timing of the move and the production of the statement, or it may require further administrative action to update your records. If you believe there is an omission or error regarding the transfer of your pension rights from a different police force, or if the transfer is not reflected in your pension statement, you should contact XPS.

Overpayments

40. For those who opted out for a period in 2016, how do they go about overpaying to restore their pensionable service?

Contingent Decision Application - payment terms will be confirmed as part of that process so will be different to ABS/RSS payment. XPS are awaiting further guidance on opt out contingent decision especially around scheme members would be placed back into.

41. What is the buy-back in options for anyone who, after being tapered out of the 1987 chose not to sign up to the new pension as it didn't any longer suit their needs?

Contingent decision, see Q40.

42. Is there any facility to make additional payments into the 1987 scheme to bring down retirement age? I've heard conflicting advice that you can/cannot overpay into the 1987 scheme as it is closed.

Awaiting further guidance.

43. Will the loss of child benefit many members suffered in overpaying in those 7 years because of the lower pension contributions come under the compensation scheme?

Not an XPS matter.

DCP view: There is a criteria around the Compensation guidance referred which can be reviewed here - under the www.policypensioninfo.co.uk

Having taken advice from NPCC (see also response under Q83) the compensation process guidance is proposed to be amended with examples. There will be a need for evidencing as any financial loss i.e., a non-automatic loss claim. See www.policypensioninfo.co.uk

PFEW Legal Decision

44. Are the monies we owe classed in law as a 'debt'? When did this debt crystallise or occur? Is any of the debt over 6 years old being written off?

DCP view: This may be a matter for the Federation to pursue nationally.

45. Is there a challenge regarding the interest being added? This change in pensions was made by the government and it went to court where it then reverted back to the original schemes. I have no issues in paying the difference but the forced interest to be paid on the mess the government created I feel is unfair.

Not an XPS matter.

DCP view: This is a legislative requirement to add interest to both repayments and refunds.

Fed View: The interest is written into the remedy legislation. As per the NPCC police pensions info site, because protected members paid the rate at the time, in order for those members not to be placed in a less favourable position, those who pay the adjustment at a later date incur interest [we know it was not a choice].

46. How is the 'debt' being considered in the XPS work?

DCP view: This may be a matter for the Federation to pursue nationally.

Repayments

47. What options are being discussed for the payment of the monies owed? Can a repayment be made by credit card?

Yes, but may need IFA advice due to high interest charge. Force decision on payment types.

48. Can you confirm the methods which will be available to pay to the Contribution Adjustments?

- i. BACS,
- ii. Debit Card (via STRIPE)
- iii. Credit Card (via STRIPE)

49. Given there is no repayment mechanism for those of us who wish to settle monies owed to re-enter our legacy scheme, why is interest not being paused (from 31/08/24; and is the 12-week window to settle payment to be extended whilst all of this is sorted out)?

DCP view: Please refer to Q21 and response.

50. Who do we get/send the underpayments/overpayments from/to?

If the member is a 2006 member then the form will be part of the ABS-RSS.

For 1987 members, the form will be found on the MyOwnPension site (<https://www.myownpension.co.uk/police-member/schemes/1987-scheme/scheme-guides-forms/>)

For all members, the form needs to be returned to the force along with payment (or they will arrange the compensation payment to be made if you are a 2006)

51. I have had my RSS and have indicated my preference to pay but there is no mechanism to pay at this time, so those of us that have them are not any further forward. Will my choice being acknowledged by XPS to stop the interest clock until the payment mechanism becomes available?

Interest is calculated until payment (though note Scheme Manager discretion to not apply interest beyond 31st August to payment if within the 3 month window).

This reads that member has made choice but not paid contributions so Force needs to determine if blockers to allowing this payment. Once paid, records will be updated to show position until the Deferred Choice is undertaken at retirement.

52. I have asked to pay my contribution adjustment but been advised by payroll there is no finalised process for facilitating that payment. What is the timeframe for confirming the payment process?

DCP view: On receipt of the Contribution Adjustment form from members, details will be provided re payment; by bank transfer or debit/credit card.

53. I presume the RSS figures being provided (I have not had my RSS yet) are based on what contributions have actually been paid? If when the difference is then repaid, will statements be provided to reflect revised figures?

As per Q51, once contributions are paid/returned then records will be updated to reflect that member has paid the required contribution to be in the legacy scheme. If the member then

chooses to take remedial benefits at retirement they will owe/be owed the difference in contributions plus interest back to when they are due (i.e. 2015 for initial amount of contributions).

54. There is confusion on the repayment options what are they? When can it be paid? Can these be paid monthly?

Force Decision.

DCP view: On receipt of the Contribution Adjustment form from members, details will be provided re payment; by bank transfer or debit/credit card.

55. If the statement contains errors will this be paused?

Individual case basis.

56. If you have had time out of the 2015 scheme, under 5 years and had previously been in the 87 schemes, will your pension still be restored until 2022?

This would be under Contingent Decisions.

DCP view: We are promoting Contingent Decision as a process. Please see Contingent Decisions, and the relevant guidance on this via national NPCC web site: www.policypensioninfo.co.uk

57. If the fee needed to be paid exceeds an officer's monthly take home pay, how can this be paid in one go?

Force decision.

DCP view: We are not collecting contributions via payroll – please see Q54.

58. Will there be any opportunity to take an interest free loan from the force (as happened previously when our pay date was changed from the 15th to the 28th of the month) or make payment via monthly salary deductions in order that officers are not disadvantaged in not being able to pay the full amount now.

Force decision.

DCP view: There is no loan facility – please see Q57.

59. The 2006 scheme suggests I'm eligible for repayment - what are the consequences of taking or not taking the repayment figure now?

If a 2006 member chooses to take a refund now and subsequently chooses 2015 scheme benefits they will then owe contributions from date they became due (i.e. 2015) to date of retirement. 2015 benefits may provide a higher figure due to increase in inflation and % in year.

60. I have staff on my team from the 2006 scheme looking at getting money back, but what are the tax implications if any? Is it treated as income for this year or across 7 years etc? How does this work?

Refer to NPCC guidance on contributions - our understanding is the GAD contributions calculator (not XPSs) has reversed relevant tax relief, so member is in position as has paid in those years so nothing to report to HMRC. Similar to standard refund in scheme.

61. There is no working out detail on the contribution adjustment shown on the ABS, has tapering been removed from this figure?

Yes. This will be contribution owed compared to paid.

62. If we choose not to repay now, do we have the option annually to repay (when the new RSS comes out); or is it only now or on retirement?

You will have option every year with ABS and at retirement. If you make a decision at the ABS run this cannot be reversed until retirement.

63. What Interest Rate is applied / or used, for the Contributions owed each year if we choose not to pay the debt in this current 12-week period [information has been given suggesting it is both 8% and the NS&I rate)?

See Q21.

64. Is there a cutoff date to repay? I transferred 5 years ago, and my previous pension hasn't come across. Whilst this is being sorted, I do not want to miss out on the opportunity.

3 months from getting the ABS/RSS for a decision. But will receive this decision on a yearly Basis as part of ABS run.

65. Can a direct link be provided please for the form to be completed to pay back the differences?

Go To - <https://www.myownpension.co.uk/police-member/>
On the page go down to the 1st Green line --> Scheme's dropdown --> select scheme --> Scheme Guides & Forms --> Contribution adjustment form.

[1987-contribution-adjustment-formx.pdf \(myownpension.co.uk\)](#)

66. Can I ask how the contribution adjustments are being dealt with? Are previous years payroll being amended or is the "lump sum", if paid, being added into the pension for this current tax year?

Contributions relate to cost of the scheme rather than relate to future benefits payable, i.e. this is a defined benefit scheme not a defined contribution scheme.

Leavers/ Retirement

67. Can CD payments to buy extra time in the 87 schemes (for officers who can't get 30 years in before they're 55 yrs. old) please be explained and advertised. Most 1987 officers would like a figure for that, before figures for a retirement at 25 yrs./55yrs. The leave at 60 years figure is almost pointless.

See Q42.

68. Retired officers subject to the sanction scheme charge – is there any update regarding refund for this? This is relevant as serving members who have retired partners will be looking to potentially use this to pay the adjustment contribution.

Discussion ongoing, will feed back to force.

DCP view: We are working through processes in collaboration with XPS to make refunds and carry out full communications in advance.

69. Is there a step-by-step process to retirement? where can this be located?

Retirement documents can be located on [MyownPension.co.uk](https://myownpension.co.uk). XPS also carry out pre-retirement courses at the force upon request.

Forecasting

70. Members are being told they can't have an XPS produced Pension Forecast for the 30-year point (for example mine in 23 months) until we hit 6 months to go and then request one. Do you agree this is unsatisfactory to allow retirement and financial planning?

At this moment in time we are only doing estimates within 6 months of retirement. Any change to this will be communicated. We are developing MSS calculation to include McCloud which will be available in time which will help you plan.

71. Does this still apply where a member's leave option will have passed at the 6 months to go stage [member reaches 55- and 25-years' service in Jan 2025 and wants to know if to go then or October 2025, but doesn't want to commit to January until statement has come through. If can't request it until 6 months before this is April – which means missed option to go in January].

Estimate requests, at the moment, should be within 6 months of the proposed retirement date. If you are looking for a date less than 6 months, then this will not mean you can't request.

XPS are also due to test the calculation processes on MSS which, once we are happy they are working as expected, will allow members to undertake their own estimates at any dates they wish.

72. Is an intention to retire binding? If on seeing the financials/statement I decide to not retire, am I committed by an indication?

DCP view: If a formal direct to Force/supervision exit has been logged and processed it would be for the Officer to make representations to the Force if there is a desire to revisit such decision and seek rescindment. Force discretion.

Security

73. If there are councils who held the police pension (i.e. Hants) and they are facing financial crisis and going bankrupt.... will this impact our pensions if linked to that council?

DCP view: The police pension scheme is an unfunded scheme and all payments made are via the revenue account. Unrelated to Remedy.

Expert Advice

74. Can the Force and/or Police Federation assist with providing funding for financial advisors as SPOC? There are hundreds who will no doubt have many different factors affecting their personal circumstances and this is all confusing and can easily be misunderstood. Expert knowledge is what we all seek to better understand the impact and the consequences of this.

DCP view: This is a matter for each individual as the Force cannot offer individual financial advice.

75. I approached a financial advisor for help and they turned me away and suggested getting specialist advice from my provider. The NPCC guidance provides a generic site for seeking financial advice. Are there financial advisors we can go to that specialise in this area please?

XPS are unable to give financial advice or signpost.

76. Could the force or Federation find /provide financial advisors (it appears XPS can't) to avoid individual compensation claims?

DCP view: This is a matter for each individual as the Force cannot offer individual financial advice.

Fed view: Unfortunately the federation are unable to provide financial advice or direct members to any particular provider for remedy.

77. If XPS have a system which is complex to work out our figures, which they are still getting wrong... how is any financial advisor able to work out the complex statement and help us?

XPS are unable to give financial advice or signpost. More context is needed around how our figures are incorrect? All calculations are based on scheme rules and data held.

78. As above there appears to be a disproportionate impact on women/carers affected by part time and maternity issues (as well as some men who have taken adoption/paternity/PT hours). This is on top of any other transferee, career break, transferred pension complications. Many have the issues of paying extra contributions to top up their pensions to consider, or having to pay the RSS figure whilst on Part Time hours or as single parents etc. Is it possible to give some consideration to a bespoke input for people affected by such issues, with some equality input from the Fed? This is causing a lot of upset and stress for people.

DCP view: This is a matter for each individual.

Personal Questions

79. Unfortunately, I need to determine my pension position due to a significant medical diagnosis – and my statement is currently delayed. What is there in place to assist people like me who need their information urgently?

All ill health would need to come via the force as normal procedure. The ABS/RSS would not give you the information needed as it is your benefits at 60 and does not take into account a significant medical diagnosis as you may need alternative calculations doing.

80. I believe I may be significantly impacted by the upcoming budget Oct 2024 and have been told it is 6 weeks to respond to an enquiry, this will take me past the budget – is there any process to expedite such enquiries?

We currently endeavour to respond to you as soon as possible but at this moment with the amount of queries received due to ABS/RSS we are managing expectations as best we can.

Currently information on what will be in the budget is speculation and also XPS would not provide information on such speculation.

81. I have been trying to log on to the XPS system but it says it does not recognise my details and there is an error, I spent an hour on hold to XPS and was then told the system was down so to keep trying, I have tried again several times and receive the same error message, has anyone else experienced this, do I call again and is there anything they can do as and when I get through?

MSS can be easily reset depending on the issue. Please remember to log on with the email address stated on your record which if first time logging on is likely to be your force email. If

you call and the problem is straight forward we can do over the telephone however I do understand currently due to ABS/RSS there will be a significant wait on the phone lines.

82. Do you know how lost child benefit will be assessed? This will affect a lot of officers that have to pay back 7 years' worth of contributions. Child benefit was deducted in those 7 years because our gross salary showed higher between 2015 and 2022 than what it would have done if these pension contributions, we now must pay back were taken account of at the time. I've calculated that over 7 years, this is around £600 child benefit lost for the one child and £900 for two children.

DCP view: This is a very individual matter for further review/advice and may be picked up within any self-assessment etc.

NPCC have commented that:

"When a member makes a contribution adjustment, if that would have changed the taxable pay at the time, there is a financial loss claim for any change in marginal rate or threshold entitlement such as child tax relief".

Concerning the Compensation guidance mentioned see also reference at Q43.

However, as with all financial loss claims, the member needs to provide 'proof of the loss' which includes a calculation of the change to taxable pay and the subsequent loss of child tax relief.

NPCC add that they will consider amending the compensation guide examples on financial loss to include these scenarios and help amplify.

see www.policypensioninfo.co.uk

83. Why is my pension from a previous force (transferred to D&C) not showing?

See Q39.

84. Why does the figure on my RSS bear no resemblance to figures I have already received from XPS on completion of my 30 years?

The RSS is based on age 60.

85. To the extent the delay is related to part-time working this is having an indirect discriminatory impact what is being done about this? Out of those who are still waiting for their RSS (1987) statements what percentage are female?

XPS either cannot answer or is outside of their remit.

86. On joining I didn't have a pensions input (during Covid?) subsequently told I could only have transferred in pension during first 12 months – which I missed. Why only within first 12 months? and is there an appeal process [against this]?

Force discretion but legislation is 12 months.

87. There was a rumour that a Military forces pension could now be transferred into D&C pension even if has been a while since you joined. Is this correct?

See Q86.

88. I was originally in the 1987 scheme from 1999 and because I was tapered I was moved to the new scheme in 2017. how do I find out how much I owe to remain in the 1987 scheme so I can pay and avoid interest?

Information on ABS/RSS.

DCP view: This will be a matter for the individual to visit under the Contribution repayment process to be launched shortly; an accurate repayment figure would be supplied at that point.

89. I started on the 1987 scheme in 2004 and voluntarily moved to the 2006 in 2011. Will there be a refund?

2015 contributions were higher than 2006 therefore if you paid into 2015 during McCloud period then you will have option to claim refund via your ABS/RSS for the relevant period. If at retirement you subsequently choose to take 2015 benefits you will then owe the relevant 2015 contributions with interest.

90. If you have a non-disqualifying break in pension between 01/04/15 and 31/03/22, will the pension beyond that break be automatically restored to the 1987 scheme?

If you have a gap of less than 5 years, there would be a final salary link between the FS and the 15 record. If the member opted out, then there is an outstanding query on which scheme the member is put back into (i.e. potentially the 2006 scheme rather than 1987).

91. Can I ask why the figure given for our annual salary on our benefits statements is always less than the FTE salary shown on our payslips? I suspect it is down to the pay rise date being 1st September each year but not certain.

Benefit statements use your average pay over the year to 31st March.

92. I have asked payroll for copies of payslips from 2015-2017 due to these changes potentially affecting historic self-assessment. I have been told that due to a change in IT systems they are no longer available. This isn't helpful for those who may need IFA or need an accountant to go back through financial records. P60s and payslips on myself are only available from April 2017. Can you assist please?

DCP view: Document retention is for no more 6 years, so we are limited.

93. My figures are different on the letter I was sent and the XPS statement online. Why?

This is something that would need more clarity as it's individual and we would need to understand the full picture. Many reasons for this so would need more information and context.

94. Is the Federation represented in the same meetings the Supts Association? Members don't appear to be receiving any updates from Federation; however, it is being referenced how hard they are working on our behalf.

FED: please go to our website. PFEW nationally have sent emails to members in July and August.

95. I seem to have 2 accounts one for my Surrey pension covering the 1987 and 2015 scheme and a separate one for Devon and Cornwall. Neither has a statement or any figures/documents on - will these be merged and when will I receive a statement?

This could be a number of things. We are unable to answer until we know individual circumstances, please submit query through MSS contact us or via Penmail.

96. I have been told that if I go before I'm 55, then I won't get the 2015 pension until I'm pensionable age. The XPS website tells me this. However, I have also been told that if I do go after 30 years, which is one year before I turn 55, then I will get the 2015 pension when I turn 55. So, in short, will I get my 2015 pension at 55 if I leave at age 54 after having served 30 years, or will I not get this until pensionable age, which I think is around 68 years of age?

You will have to claim the 2015 pension once you hit 55 but it will be reduced for early payment otherwise, we will contact you prior to normal pension age to bring in 2015 benefits.

97. GAD (Government Actuary's Department) actuarial tables are used to calculate the reduction to our benefits if you retire early. i.e. 55 now 60.

- What is the percentage % applied to each scheme?
- Why aren't these reductions displayed on XPS projector illustrations?
- How is actuary reduction affected by the remedy?

We will review the information on our site. The GAD reductions are reviewable on a regular basis, and we will apply those in force when you take your benefits.

98. I retired Jan 2022 but still not received my RSS! Will I be asked to pay interest on underpayments that I may have made on my pension contributions, and will I get interest on the underpayments that I have not received on my pension that has been held in the Care scheme?

Being an immediate choice member, you will receive a statement before 31.03.2025 - and you will have 3 months from receipt to make the choice. You would owe interest on contributions

due to the scheme (if 1987 member) but will also be due interest on any underpayments that are due to you.

99. I have part 1987 and 2015 I have a latest valuation about being in care since 2015 including valuation for each year, but nothing about how much I need to pay or anything about the legacy. Where is this information?

This will be on ABS RSS when produced.

100. As a Transferee I am currently in touch with XPS about my previous Service and my Military Pension that got me 6.5 years of Police Pension Credit on the 2006 scheme. They have found my data from my previous force and confirmed it, however I am now worried that I may have lost money through that not being shown in my pension pot, such as through loss of interest etc. Could this be raised with regards to our previous pensions not being on the system for the last few years since XPS took over please?

2006 is a Defined benefit scheme not defined contribution scheme. This means your transfer would have purchased service. Therefore no loss of interest due to still being link. to Final Salary.

101. I have 3.5 years pension that I brought across from HM forces, but my latest benefit does not show that, just show my date of joining the force in January 1999 – why is this is it missing?

Anything pre 2015 will not show on the RSS but will show in full service. Only transfers between 2015 and 2022 will show on RSS. But this will show on MSS so please check to make certain we hold this information.

102. I am 63, and initially went extended service but that was disbanded. Will my age make any difference to the projections/forecast?

Depends on the context. For ABS purposes if over 60 it will quote figures to current age at 31st March. For an actual retirement post 60 the 2015 figures gain an age addition that increases the pot, and these figures are not shown on the ABS but are on a retirement. Not sure what extended service means (unless it refers to a rejoiner scheme for someone retired on 87, in which case the answer changes).

103. McCloud Remedy - I do not feel confident that officers that fall into this situation having previously had a public service pension will be contacted reference the remedy before 31/03/25. What can be done to ensure all officers entitled to be given a remedy decision are contacted? I would like the reassurance that I will be contacted in due course with my options.

XPS are working with the force and software provider to provide all RSSs by the 31.03.25. XPS are undertaking weekly ABS runs with the aim that we achieve this deadline.