



Age discrimination remedy – member factsheet

Annual Benefit Statement Remediable Service Statement (ABS-RSS) Frequently Asked Questions (FAQs)

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Introduction

As an active and deferred member of the Firefighters Pension Scheme 2015, you will receive an Annual Benefit Statement Remediable Service Statement (ABS-RSS).

As an active member this document will provide you with details of the pension you are building up in the Firefighters' Pension Scheme 2015 (reformed scheme) as well as the rolled back position of your benefits that you previously built up in your legacy scheme (FPS 1992/FPS 2006/Special FPS 2006).

As a deferred member this document will provide you with details of the rollback position of your benefits as at your date of leaving.

The ABS-RSS will provide you with illustrations to allow you to compare the benefits available to you in relation to your membership between 1 April 2015 and 31 March 2022 (known as the remedy period).

At eligible point of payment, you can choose which option is best for you and your personal circumstances.

The figures provided are based on the information your (previous) employer have provided. It is important you check these are accurate and let your employer know if they need updating.

This document provides frequently asked questions that relate specifically to your ABS-RSS.

What is an Annual Benefit Statement?

An Annual Benefit Statement (ABS) is a statement that is a statutory document that sets out the value of your benefits that you have accrued to 31 March. The statement also illustrates benefits that would be payable to your beneficiaries in the event of your death and provides a projection to your normal pension age.

Active Members

[Schedule 5](#) of the Disclosure Regulations requires for an ABS to be produced for an active member. The requirement to provide this by 31 August each year is set out in [Section 14\(1\)](#) of the [Public Service Pensions Act 2013](#) (PSPA 2013). See also [Regulation 183](#) of The [Firefighters' Pension Scheme \(England\) Regulations 2014](#).

From 2024 onwards all ABSs must illustrate the members rollback position

Deferred Members

[Regulation 183](#) of [The Firefighters' Pension Scheme \(England\) Regulations 2014](#) requires the scheme manager to provide an ABS to each of its FPS 2015 members that are not pensioner members by 31 August each year.

From 2024 onwards all ABSs must illustrate the members rollback position.

What does it mean that the ABS must illustrate the members rollback position?

On 1 October 2023, members that are [eligible for remedy](#), whose membership in the remedy period¹ was whole or in part within the Firefighters' Pension Scheme 2015 (reformed scheme) were rolled back into their [legacy scheme](#).

¹ 1 April 2015 to 31 March 2022

All ABS' sent to eligible members for remedy that are issued after 1 October 2023 must show benefits in the [legacy scheme](#) to comply with the [Section 2](#) of the Public Service Pensions and Judicial Offices Act 2022.

What is a Remediable Service Statement (RSS)?

[Section 29 \(10\)](#) of the PSPJOA requires for an RSS to be provided to all [eligible members](#) by 31 March 2025.

[Section 29 \(10b\)](#) of the PSPJOA provides flexibility for a scheme manager to apply their discretion to extend beyond this date in the case of a particular member or class of member.

What is an Annual Benefit Statement Remediable Service Statement (ABS-RSS)?

An ABS-RSS is a combination of both the [Annual Benefit Statement](#) and a [Remediable Service Statement](#) and will show your alternative remedy benefits in the [reformed scheme](#) and your contribution adjustment.

There are rules set out in [direction 20](#) of The Public Service Pensions (Exercise of Powers, Compensation and Information) Directions 2022, which determine what information must be shown in an RSS.

What is meant by current benefits?

If you are a member who is [eligible for remedy](#), you will have been rolled back into your legacy scheme for the membership you have in the remedy period.

Your current benefits are your [legacy scheme](#) remedy option. This means that for the period:

- up to 31 March 2022 your benefits will be based on either FPS 1992 or FPS 2006 (standard or special) scheme, and
- from 1 April 2022 your benefits will be based on FPS 2015 scheme.

What is meant by alternative benefits?

If you are a member who is [eligible for remedy](#), you will have been rolled back into your legacy scheme for the membership you have in the remedy period.

Your alternative benefits are your [reformed scheme](#) remedy option. This means that for the period:

- up to 31 March 2015 your benefits will be based on either FPS 1992 or FPS 2006 (standard or special) scheme, and
- from 1 April 2015 your benefits will be based on FPS 2015 scheme.

You do not need to make a choice until you retire.

Why is my ABS-RSS projected to age 60?

All active members are now in the FPS 2015 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 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.

More information about retiring before normal pension age is included with the [Member FAQs](#) on the [FPS member](#) website.

My ABS-RSS only shows benefits at age 60, so how can I make an informed choice of my benefits?

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 your details are known.

Your ABS-RSS is an illustration only and is not meant for financial retirement planning.

Further explanations about the statements can be found in the [ABS Factsheet](#).

Alternative dates for retirement are available if you are within 12 to 18 months of retirement and you will need to request an estimate from your [pension administrator](#).

How is the contribution adjustment shown on my ABS-RSS?

Your contribution adjustment is the difference in contributions to put you back into the legacy scheme for the whole remedy period. This amount needs to be adjusted for tax relief and interest is to be applied.

FPS 1992 and FPS 2006 (special) legacy scheme members

FPS 1992 and FPS 2006 (special) legacy scheme members will owe contributions and interest is applied to the net amount you owe.

HM Treasury have issued a late change in policy, regarding how tax relief is to be applied to active members with a contribution adjustment, which may have been too late to be reflected in your ABS-RSS for 2024, depending on when your administrator produced them.

If the contribution adjustment shown on your 2024 ABS-RSS is the:

- **gross** amount of contributions and interest, this will need to be reduced to consider tax relief that is due for the relevant years of the remedy period.
- **net** amount of contributions and interest this will have already considered the tax relief that is due for the relevant years of the remedy period and will illustrate the break down of the tax relief.

If you request to settle your contribution adjustment, if the illustration was the gross amount, you will be provided with a revised contribution adjustment calculation that shows the tax relief and the lower amount that you need to pay.

To work out the approximate amount you owe, you can reduce the total amount shown (including the interest) by your marginal tax rate, e.g. 20% if you are a basic rate tax-payer or 40% if you are a higher rate tax-payer.

Further information relating to your contribution adjustment can be found in the [contribution adjustment member factsheet](#).

FPS 2006 (standard) legacy scheme members

FPS 2006 (standard) legacy scheme member are owed contributions and interest is applied to the gross amount owed to you.

As contributions to the FPS 2006 scheme are lower than the FPS 2015 scheme, you will have received additional tax relief for some or all of the remedy period, this additional amount will be deducted from the amount that is owed to you.

Your ABS-RSS will show the gross amount of contributions, the interest that is applied and the reduction of the additional tax relief to show the total amount due to you as a compensable payment.

Further information relating to your contribution adjustment can be found in the [contribution adjustment member factsheet](#).

This factsheet has been prepared by LGA using the regulations as they stand in December 2024.

This factsheet will be reviewed, referencing any changes to the scheme regulations and policies that might be needed.

This factsheet should not be interpreted as legal advice.

Please only address any queries on the content of this factsheet to bluelightpensions@local.gov.uk

For any queries you have regarding your own personal circumstances, you will need to contact your FRA directly. We are unable to answer any questions relating to your benefits.

December 2024