

the mcloud remedy for officers at the met police service.



Length of course: 2 hours

Summary

This course is designed to provide Police Pension Scheme (PPS) members with an overview of the age discrimination remedy, commonly known as the McCloud remedy.

Aimed at

Active members of the PPS who are affected by the age discrimination ruling. It's likely that you're protected by the remedy if:

- You joined the PPS or another public service pension scheme on or before 31 March 2012
- Had pensionable service between 1 April 2015 and 31 March 2022 (the remedy period)
- Have not had a period of more than five years when you were not an active member of a public service pension scheme.

Learning objectives

- Raise awareness of the key issues around the public sector age discrimination remedy.
- Explain terminology relating to the changes.
- Understand the key dates and what you need to do.

Course structure

The Police Pension Scheme (PPS)

- The basics of defined benefit pension schemes
- Final salary & career average definitions
- The PPS - accrual rates and dates
- The annual allowance

Changes to public sector pensions

- Background of the age discrimination case
- Who is affected

Removing retrospective discrimination

- Your choice of pension benefits
- Remedial service statements

- Rollback
- Contribution adjustments
- Impact on the annual allowance
- Contingent decisions and compensation claims

Removing future discrimination

- The scheme since 1 April 2022
- Salary link
- Weighted accrual
- Retirement ages and the pension trap
- Taking a lump sum at retirement
- Re-employment after retirement

the mcloud remedy for police staff at the met police service.



Length of course: 1 hour 30 mins

Summary

This course is designed to provide Civil Service Pension Scheme (CSPS) members with an overview of the age discrimination remedy, commonly known as the McCloud remedy.

Aimed at

Active members of the CSPS who are affected by the age discrimination ruling. It's likely that you're protected by the remedy if:

- You joined the CSPS or another public service pension scheme on or before 31 March 2012.
- Had pensionable service between 1 April 2015 and 31 March 2022 (the remedy period).
- Have not had a period of more than five years when you were not an active member of a public service pension scheme.

Learning objectives

- Raise awareness of the key issues around the public sector age discrimination remedy.
- Explain terminology relating to the changes.
- Understand the key dates and what you need to do.

Course structure

The Civil Service Pension Scheme (CSPS)

- The basics of defined benefit pension schemes
- Final salary & career average definitions
- The CSPS - accrual rates and dates
- The annual allowance

Changes to public sector pensions

- Background of the age discrimination case
- Who is affected

Removing retrospective discrimination

- Your choice of pension benefits

- Remedial service statements
- Rollback
- Impact on the annual allowance
- Contingent decisions

Removing future discrimination

- The scheme since 1 April 2022
- Salary link
- Retirement ages
- Taking a lump sum at retirement
- Partial retirement
- Increasing pension saving