

Summary of your Remediable Service Statement (RSS)

What is an RSS?

This is a statement that will set out your current benefits, versus the alternative benefits that are available to you for the remedy period (1 April 2015 to 31 March 2022).

You will find a short video about your RSS at [Firefighter RSS Animation V2 on Vimeo](#)

What does 'legacy scheme' and 'reformed scheme' mean?

A legacy scheme is one of the final salary schemes including the 1992 scheme, the 2006 scheme and the Modified 2006 scheme.

The reformed scheme is the career average 2015 scheme.

What are 'Current Benefits'?

This is fairly self-explanatory and refers to the current benefits you are in receipt of. This might be purely legacy scheme benefits, or a mixture of legacy and reformed benefits. You might also have accrued some 2015 benefits that you aren't able to take yet because you haven't reached age 55.

What are 'Alternative Benefits'?

'Alternative benefits' refers to the alternative benefits you can decide to take for the remedy period. This will mean different things to the different categories of members.

Unprotected Members – Alternative benefits will be legacy scheme benefits (i.e. 1992/2006 or Modified Scheme benefits).

Fully Protected Members – Alternative benefits will be reformed scheme benefits (i.e. 2015 pension).

Taper Protected Members – Taper protected members will get slightly different choices. Tapered members cannot choose to take their current benefits as the remedy doesn't allow a mixture of legacy and reformed benefits to be paid during the remedy period.

Therefore, tapered members will have 2 alternative options to choose from. Alternative legacy scheme benefits or alternative reformed scheme benefits.

What does an RSS look like?

The RSS templates have been designed nationally for the fire pensions sector. There are various different templates for the different categories of members so your paperwork might not look like those of your friends or colleagues. It will depend on your personal circumstances.

The RSS has to contain certain information by law. As you would expect, it contains a lot of information, but it has been designed to be as readable as possible.

Your RSS contains various different sections. Some sections outline the different pension/contribution figures and some are for information/explanation purposes. Please ensure you read the document as a whole, but the key sections where figures are provided are:

Page Title	Description
At a Glance	<p>A summary of your pension and lump sum options including your current benefits and the alternative benefits available to you.</p> <p>This also includes details about spouse/civil partner pensions</p>
Arrears/Overpayments	<p>If you are due back pay of pension and lump sum, or if your alternative benefits would result in an overpayment or pension and lump sum this will be outlined here</p> <p>Any interest due will also be outlined here</p>
Contributions	<p>In most cases, if you choose alternative benefits there will be a contribution adjustment required. In some cases you may owe money and in some cases you may be due a refund.</p> <p>This section outlines the contribution adjustment along with any tax and interest implications</p>
Annual Allowance / Lifetime Allowance	<p>In a small number of cases, choosing alternative benefits will result in a change in a member's tax position. If you are affected by this you will be supplied with details of any tax charges incurred for your alternative benefits</p>

Please read your RSS carefully as in some circumstances the templates may be tailored to an individual's own circumstances if they are out of the ordinary. If you have any doubts about the options please contact XPS pensions.

What decisions do I need to make when I receive my RSS?

If you are a protected or unprotected member you will need to decide whether to retain your current benefits or take your alternative benefits.

If you are a taper protected member you will need to decide which alternative benefits you would like to take.

You will be provided with a claim form to complete and you will have 12 months to make your election. Please ensure you complete and return this form even if your decision is to retain your current benefits. It is important that we have a record of your choice.

If you are unsure of any terminology or the wording on the claim form, please contact XPS for clarification.

What happens once I have sent back my claim form?

Once you have submitted your form with your choice to XPS pensions, they will write to you to confirm your decision and, if applicable, let you know the date when your revised payments will start and when any back pay will be paid.