What to expect...

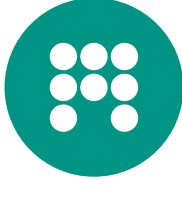## ...if you receive a Remedy Pension Savings Statement

This guide applies to:

- **Members affected by the 2015 Remedy** who met one or more of the following criteria in any year during the Remedy period (1 April 2015 to 31 March 2022) or in the 2022/2023 tax year:
  - Exceeded the Annual Allowance
  - Earned over £100,000
  - Requested a Pension Savings Statement

Key steps

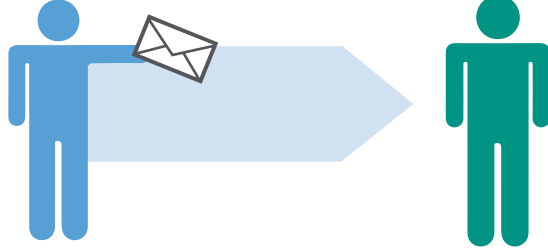**What you need to do**

What the pension scheme will do

What HMRC will do

You have received a Remedy Pension Savings Statement (Remedy PSS)

Between 1 August and 6 October 2024

You will automatically receive a Remedy PSS from **Civil Service Pensions** if you meet the qualifying criteria.

Civil Service Pensions has provided you with revised figures for your personal Tax Assessment for the 2015 to 2022 Remedy period and 2022/2023 tax years.

Please make sure **you** read your Remedy PSS, as you **will** need to take action.

You will find further information and support materials to help you with your Remedy PSS on the Scheme website.

Once you've reviewed your PSS
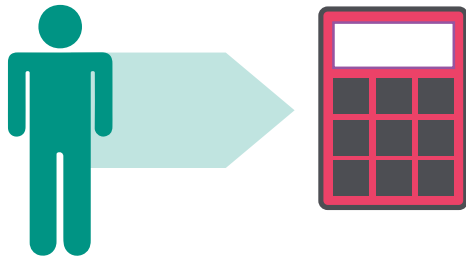
You need to use the HMRC Public Service Pensions Adjustment calculator to check your tax liability in these past 8 tax years from 2015/2016 to 2022/2023 (inclusive).

You will need to input the Pension Input Amount figures as shown in your Remedy PSS for both the PCSPS and alpha schemes. (Do not use figures from any statements you may have received from Civil Service Pensions in the past.)

HMRC will also ask **you** to input additional pension and/or income information from other sources. Civil Service Pensions isn't able to help you with this, so **you** should follow HMRC's Pension Adjustment service guidance.

**Having used the HMRC calculator**

You have a tax charge or charges to pay

If the HMRC Pension Adjustment Service calculator shows any tax charges or a past tax charge has changed for any years in the Remedy period and/or the 2022/2023 tax year, **you** must ensure you submit your inputs into the Pensions Adjustment calculator to report it to HMRC.
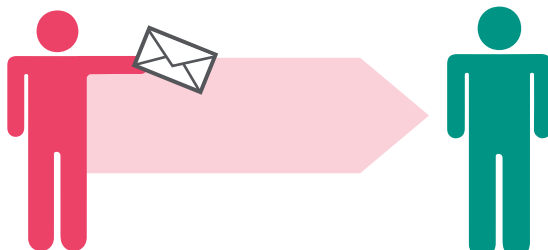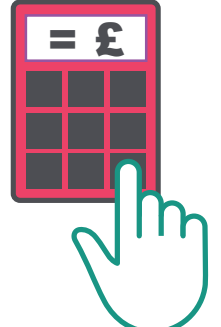
You should follow HMRC guidelines for paying any tax due.
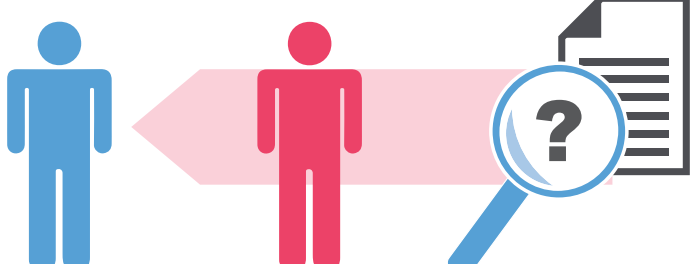
You have an overcharge
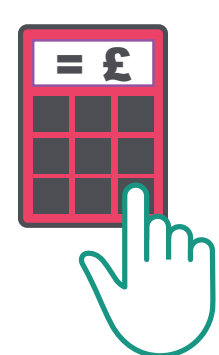
If you've worked out you have overpaid tax charges in the Remedy period, **you** should submit your inputs into the Pension Adjustment calculator to report it to HMRC.

You could have overpaid a tax charge if you paid a tax charge previously and, in the same year:
1. The tax charge now due is less
2. You no longer exceed the Annual Allowance limit and there is no longer a charge due.

HMRC will assess your pension inputs and provide information to **Civil Service Pensions** regarding any compensation due.

You have no tax charges to pay or overcharges

If, after using the HMRC calculator, you have determined there are no tax charges to pay or overcharges to be compensated for, there is no further action **you** need to take.

This could be the case if you have not exceeded your Annual Allowance in the 2022/2023 tax year **and** in the Remedy period you either:
1. Did **not** previously pay a tax charge and your revised pension input figures mean you are still within the Annual Allowance; or
2. Did previously pay a tax charge, but your revised pension input figures mean your tax position remains unchanged.

You want to use Scheme Pays

You will be able to use Scheme Pays to:
1. pay a tax charge, and/or
2. be compensated for any charge you previously paid, which has now reduced.

The deadline to apply for Scheme Pays for any tax year within the Remedy Period and/or 2022/2023 tax year is 6 July 2025 for all members except those who were a pensioner on 1 October 2023, who have until 8 July 2027 to apply.

You should visit the Remedy PSS webpage on the Scheme website for the latest information, including how to make a Scheme Pays request.

Please note

These are guidelines only and reflect our understanding of the current HMRC Public Service Pensions Adjustment process.

It is your responsibility to ensure you have fulfilled any tax obligation you may have.

For more further information about your Remedy Pensions Savings Statement, please visit the dedicated Remedy PSS page on our website:
www.civilservicepensionscheme.org.uk/pss-remedy

This includes a link to HMRC's Public Service Pension Adjustment Calculator, which includes guidance on what you need to do.

Your Remedy PSS provides the information you will need to input relating to your membership of the Civil Service Pension Schemes. HMRC may also require you to provide additional information from other sources, which Civil Services Pension is not responsible for and will not be able to assist you with.