



A guide to your
**Remedy Pension
Savings Statement
(Remedy PSS)**



2015
Remedy (McCloud)

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About this guide



We've created this guide to explain your Remedy Pensions Savings Statement (Remedy PSS) and provide guidance on what to do to determine if you have any change in tax liability for the Remedy period (1 April 2015 to 31 March 2022) or tax charge for the 2022/2023 tax year and how to report it, if you do.

This guide explains the information on each page of your Remedy PSS and highlights actions you may need to take.

It is important that you review your Remedy PSS and the past pensions input figures within it as they are likely to have changed due to being rolled back into your Legacy scheme (classic, classic plus, premium or nuvos) for the period 2015 to 2022.

If you think the information contained on your statement may be wrong, you must contact pss@mycsp.co.uk before declaring any tax charge to HM Revenue & Customs (HMRC).

Looking for information about the 2023/2024 PSS?

Please note that this guide only covers the Remedy Pensions Savings Statement. If you are due to receive a PSS for 2023/2024 this will be sent separately, on or before 6 October 2024. For information to guide you through your 2023/2024 Pensions Savings Statement (PSS), please refer to the [PSS Guide](#) available in the [Pension Savings Statement \(PSS\) section of the MyCSP website](#).

What is your Remedy Pensions Savings Statement?



Your Remedy Pension Savings Statement (Remedy PSS) relates to the Remedy period (1 April 2015 to 31 March 2022) and the 2022/2023 tax year. It provides important information about the growth of the defined benefit part of Civil Service Pensions for:

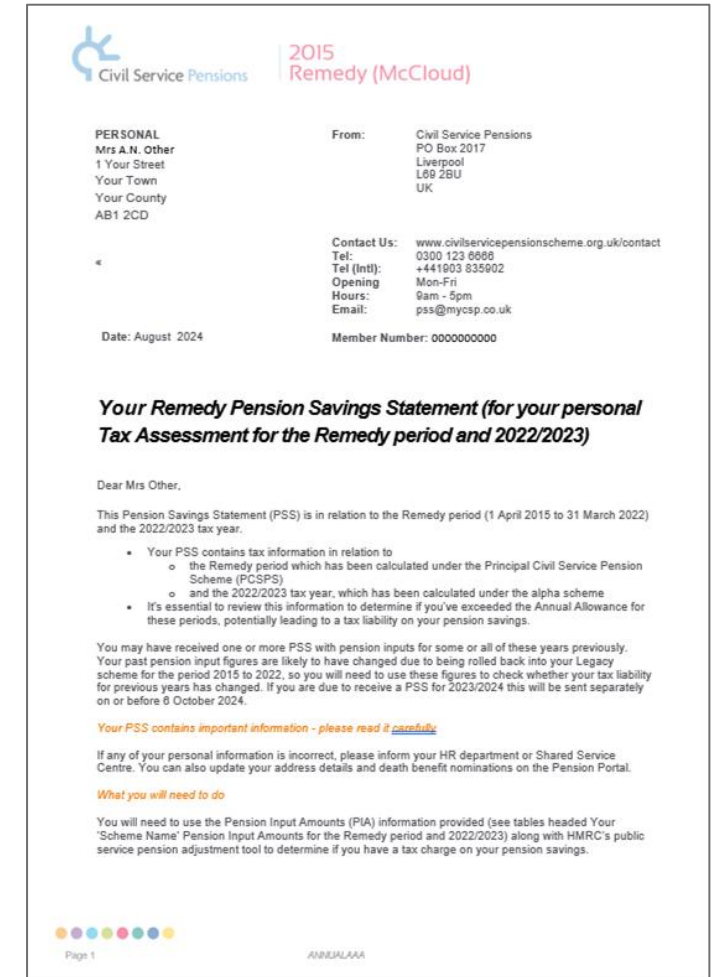
- The Remedy period which has been calculated under the Principal Civil Service Pension Scheme (PCSPS); and
- The 2022/2023 tax year, which has been calculated under the PCSPS and the alpha scheme

Because those affected by the [2015 Remedy](#), have had their benefits 'rolled back' (reverted) into their Legacy scheme (classic, classic plus, premium or nuvos) for the Remedy period (1 April 2015 to 31 March 2022), past pension input figures are likely to have changed.

Members who receive a Remedy PSS will need to use these pension inputs for past years to check whether their tax liability for the Remedy period has changed or if a tax charge is due for the 2022/2023 tax year.

You will receive a one-off Remedy PSS in 2024 if you are subject to the 2015 Remedy, and in any year during the Remedy period or in the 2022/2023 tax year you met one or more of the following criteria:

- You exceeded the Annual Allowance.
- You earned over £100,000.
- You requested a Pensions Savings Statement.



Your Personal Details



1. Your Personal Details

This section provides a summary of your personal details. These details have been provided to us by your employer. If this information is incorrect, please inform your employer's Human Resources Department or Shared Service Provider so they can update your pension record. We are unable to update your personal details unless your employer tells us to.

You can also update your address details and death benefit nominations on the Pension Portal.

Civil Service Pensions

Your Personal Details

Name: «First Name» «Second Name» «Surname»
Date of birth: «Date of Birth»
National Insurance number: «NINO»
Address: «Address Line 1»
«Address Line 2»
«Address Line 3»
«Address Line 4»
«Address Line 5»
«Post Codes»
«Country»

(i) If any of these details are wrong, please inform your HR department or Shared Service provider, so they can check and if appropriate, amend your HR record and your pension record.

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Your Remedy Pension Savings Statement



For the Principal Civil Service Pension Scheme (PCSPS) for the Remedy Period and 2022/2023

You are receiving past pension input figures as they are likely to have changed from those you may have received previously, due to being rolled back into your Legacy (PCSPS) scheme for the period 2015 to 2022 as part of the 2015 Remedy. You will need to use these figures to check whether your tax liability for previous years has changed.

1. Your Pension Scheme Tax Reference (PSTR)

If you have calculated you have a tax charge or a past charge has changed in relation to these pension inputs, this is the reference number you will need to use on your pension adjustment submission.

2. Your Pension Input Amounts (PIAs)

This contains Pension Input Amounts (PIAs) under the Principal Civil Service Pension Scheme (PCSPS) for the Remedy Period. These inputs reflect the value of pension benefits in the relevant Pension Input Period.

If your PIA is more than the Annual Allowance (AA) shown in any Pension Input Period (PIP), or you are subject to the Annual Allowance taper, you may need to pay a tax charge. Please note that you can 'carry forward' any unused AA from the previous three PIPs. This means that you may not have to pay a tax charge if you exceeded the AA in a PIP following years where you have not. Please use the HMRC Pension Adjustment Calculator to check if you have any tax liability.

As the first Remedy year was 2015/2016, you will see inputs for the three previous 'carry forward' years of 2012/2013 to 2014/2015. Please note that HMRC's Pension Adjustment calculator will also require data for 2010/2011 and 2011/2012 to be inputted. Although you may have previously received different values for these years, these values have been deliberately set as £0.00 on your statement, and you should input these £0.00 values into the calculator when you come to use it.

Your PCSPS Pension Input Amounts for the Remedy Period and 2022/2023
PSTR: 00329087RB

Year	Pension Input Period	Pension Input Amount
2010/11	01/01/2010 – 31/12/2010	£0.00
Annual Allowance - £50,000		
2011/12	01/01/2011 – 31/12/2011	£0.00
Annual Allowance - £50,000		
2012/13	01/01/2012 – 31/12/2012	£*PIA AMOUNT*
Annual Allowance - £50,000		
2013/14	01/01/2013 – 31/12/2013	£*PIA AMOUNT*
Annual Allowance - £50,000		
2014/15	01/01/2014 – 31/12/2014	£*PIA AMOUNT*
Annual Allowance - £40,000		
2015/16	01/01/2015 – 08/07/2015	£*PIA AMOUNT*
Annual Allowance - £40,000	09/07/2015 – 05/04/2016	£*PIA AMOUNT*
2016/17	06/04/2016 – 05/04/2017	£*PIA AMOUNT*
Annual Allowance - £40,000		
2017/18	06/04/2017 – 05/04/2018	£*PIA AMOUNT*
Annual Allowance - £40,000		
2018/19	06/04/2018 – 05/04/2019	£*PIA AMOUNT*
Annual Allowance - £40,000		
2019/20	06/04/2019 – 05/04/2020	£*PIA AMOUNT*
Annual Allowance - £40,000		
2020/21	06/04/2020 – 05/04/2021	£*PIA AMOUNT*
Annual Allowance - £40,000		
2021/22	06/04/2021 – 05/04/2022	£*PIA AMOUNT*
Annual Allowance - £40,000		
2022/23	06/04/2022 – 05/04/2023	£*PIA AMOUNT*
Annual Allowance - £40,000		

If you want to know more about Pension Input Periods and how we calculate the growth in your pension savings, please visit the scheme website here:
www.civilservicepensionscheme.org.uk/pss-remedy

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Your Remedy Pension Savings Statement



For alpha (also known as Civil Servants and Others Pensions Scheme (CSOPS)) for the Remedy period and 2022/2023

You are receiving past pension input figures as they are likely to have changed from those you may have received previously, due to being rolled back into your Legacy (PCSPS) scheme for the period 2015 to 2022 as part of the 2015 Remedy. You will need to use these figures to check whether your tax liability for previous years has changed.

1. Your Pension Scheme Tax Reference (PSTR)

If you have calculated you have a tax charge to pay in relation to these pension inputs, this is the reference number you will need to use on your pension adjustment submission.

2. Your Pension Input Amounts (PIAs)

This contains Pension Input Amounts (PIAs) under the Civil Servants and Others Pensions Scheme (CSOPS) for the Remedy Period. These inputs reflect the value of pension benefits in the relevant Pension Input Period.

The PIAs reflect contributions relating to your alpha membership from 1 April 2022 onwards (reflected in the 2021/2022 to 2022/2023 tax years) as well as any transfers in or Added Pension in the scheme from 2015/2016 onwards. All other benefits in the Remedy period have been rolled back into the Legacy Scheme and are reflected in the preceding PCSPS table.

If your Pension Input Amount is more than the Annual Allowance (AA) shown in any Pension Input Period (PIP), or you are subject to the Annual Allowance taper, you may need to pay a tax charge. Please note that you can 'carry forward' any unused AA from the previous last three years. This means that you may not have to pay a tax charge if you exceeded the AA in a PIP following years where you have not. Please use the HMRC Pension Adjustment Calculator to check if you have any tax liability. You should input PIAs exactly as shown in this table. Do not use any previous figures you may have been provided on statements from us in the past.

Year	Pension Input Period	Pension Input Amount
2010/11 Annual Allowance - £50,000	01/01/2010 – 31/12/2010	£0.00
2011/12 Annual Allowance - £50,000	01/01/2011 – 31/12/2011	£0.00
2012/13 Annual Allowance - £50,000	01/01/2012 – 31/12/2012	£0.00
2013/14 Annual Allowance - £50,000	01/01/2013 – 31/12/2013	£0.00
2014/15 Annual Allowance - £40,000	01/01/2014 – 31/12/2014	£0.00
2015/16 Annual Allowance - £40,000	01/01/2015 – 08/07/2015 09/07/2015 – 05/04/2016	£«PIA AMOUNT» £«PIA AMOUNT»
2016/17 Annual Allowance - £40,000	06/04/2016 – 05/04/2017	£«PIA AMOUNT»
2017/18 Annual Allowance - £40,000	06/04/2017 – 05/04/2018	£«PIA AMOUNT»
2018/19 Annual Allowance - £40,000	06/04/2018 – 05/04/2019	£«PIA AMOUNT»
2019/20 Annual Allowance - £40,000	06/04/2019 – 05/04/2020	£«PIA AMOUNT»
2020/21 Annual Allowance - £40,000	06/04/2020 – 05/04/2021	£«PIA AMOUNT»
2021/22 Annual Allowance - £40,000	06/04/2021 – 05/04/2022	£«PIA AMOUNT»
2022/23 Annual Allowance - £40,000	06/04/2022 – 05/04/2023	£«PIA AMOUNT»

1 If you want to know more about Pension Input Periods and how we calculate the growth in your pension savings, please visit the scheme website here:
www.civilservicepensionscheme.org.uk/pss-remedy

2 Pension Input Amounts for Civil Service pensions are based on the benefits you have built up and not on the contributions you or your employer have made. Further information can be found here:
www.civilservicepensionscheme.org.uk/members/pension-savings-statements/annual-allowance

The Scheme Manager, Cabinet Office, is committed to managing your data in line with the Data Protection legislation. For more information about how your data is managed, please visit:
www.civilservicepensionscheme.org.uk/privacy-policy

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Your Remedy Pension Savings Statement



How we calculate your Pension Input Amounts (PIAs)

The Pension Input Amount for Defined Benefit pension savings is worked out by determining the growth in the benefits from year to year. A value is then placed on this growth using a factor set by HM Revenue & Customs (HMRC). A Defined Benefit pension pays a guaranteed income for life.

Pension Input Amounts for Civil Service pensions are based on the benefits you have built up and not on the contributions you or your employer have made. Further information can be found here: www.civilservicepensionscheme.org.uk/members/pension-savings-statements/annual-allowance

How your Pension Input Amounts (PIAs) have changed

You may have received one or more PSS with pension inputs for some or all of these years previously. Your past pension input figures are likely to have changed due to being rolled back into your Legacy scheme for the 2015 to 2022 Remedy Period.

Your Remedy PSS provides revised PIA(s) that have been recalculated based on Legacy service up to 31/03/2022 and alpha service from 01/04/2022.

If you had transfers in or purchased Added Pension in the alpha scheme over the Remedy period these benefits have not been rolled back and will still be reflected in the alpha scheme figures.

Any Scheme Pays debits or EPA Pension accruals over the Remedy period have not been included in the PIAs as this information is not needed to calculate and address any potential change in tax liability.

What you should do when you receive your Remedy Pension Savings Statement



After receiving your Remedy Pensions Savings Statement (Remedy PSS), you will need to calculate whether you now have an Annual Allowance tax charge (AATC) to pay or a change to an AATC you have previously paid for the Remedy period (1 April 2015 to 31 March 2022) and/or an AATC for the 2022/2023 tax year.

What you will need to do

You will need to use the Pension Input Amounts (PIA) information provided (see tables headed Your 'Scheme Name' Pension Input Amounts for the Remedy period and 2022/2023) along with [HMRC's Public Service Pension Adjustment Calculator](#) to determine if you have a tax charge on your pension savings.

To enable HMRC to assess your tax position, you will also need details of any other pension schemes you were a member of and any Self Assessment tax returns filed of over the same time period, P60s and records of income dating back to the 2015/2016 tax year and, if applicable, any retirement statement or benefit crystallisation event statement. MyCSP is unable to assist you with these figures. You can find further details about what you'll need beyond what we've provided in your Remedy PSS detailed in the guidance that accompanies the HMRC Pension Adjustment Calculator.

If, having used the HMRC Calculator, you have determined that have exceeded your Annual Allowance for any of the years covered, or need to change a past Annual Allowance charge, you must also use the [HMRC Pension Adjustment Calculator](#) to submit your PIAs to HMRC.

You should not report the information for the periods provided in your Remedy PSS through Self Assessment.

If you have a tax charge or charges to pay

After receiving your Remedy PSS, you will need to calculate whether or not you have an Annual Allowance tax charge to pay for the Remedy period (1 April 2015 to 31 March 2022) and/or the 2022/2023 tax year.

If you have a tax charge to pay, you should not report this through Self Assessment tax return as you would usually do. **Any tax charge for the Remedy period or for 2022/2023 must be reported at:** www.gov.uk/guidance/calculate-your-public-service-pension-adjustment by submitting the Pension Input Amounts detailed on your Remedy PSS statement (and any information from other sources also required by HMRC).

The deadline for making any submissions to HMRC for the period covered by your Remedy PSS is 31 January 2025 for most members. Where members were pensioners or deceased on 1 October 2023, this deadline is extended to 31 January 2027.

If you have tax charges to pay, you should follow HMRC guidelines for paying any tax due once the HMRC or the scheme has contacted you. You can choose to pay either:

- directly to HMRC using their self-service facility; or
- by using Scheme Pays.

What is Scheme Pays?

Scheme Pays is where you can ask the pension scheme to pay the charge on your behalf in exchange for a reduction in your benefits. You can find further information about using Scheme Pays in relation to the period covered in your Remedy PSS via the [Remedy PSS webpage](#).

If you have an overcharge to be compensated for



HMRC's [Pension Adjustment Service Calculator](#) will also help work out if your tax liability has reduced as a result of the revised Pension Input Amounts shown in Remedy PSS.

When you report any tax charges to HMRC via the calculator, their assessment will consider whether this is more or less than what you paid previously. If your tax liability has reduced, there is an overcharge to be compensated for. Please note, you could also have overpaid tax if you paid an Annual Allowance Tax Charge in a year previously, which now has no tax charge. So, if the calculator shows there are no tax charges due, but you know you paid a charge previously in the Remedy period, please also make sure you submit your pension inputs to HMRC.

HMRC will assess the data you've submitted using their calculator and provide information to the scheme about any compensation due.

If you have no tax charges to pay or overcharges to be compensated for



If, after using the HMRC calculator, you have determined there are no tax charges to pay or overcharge to be compensated for, you will not need to take any further action.

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.

Please keep your Remedy PSS in a safe place for your records.

Help and Support



You can access further information and help with your Remedy Pension Savings Statement via the following:

Query type	What to do
Your pension and tax	Visit: www.civilservicepensionscheme.org.uk/pss-remedy
Information about the 2015 Remedy	Visit: www.civilservicepensionscheme.org.uk/remedy
How to input your PIA amounts	Visit: www.gov.uk/guidance/calculate-your-public-service-pension-adjustment
Public Service Pension Adjustment Tool technical help	Call: 0300 123 1079 and select Option 1 Email: publicservicepensionsremedy@hmrc.gov.uk
My pension information is incorrect	Visit: www.civilservicepensionscheme.org.uk/contact
Help registering or logging into the Pension Portal	Visit: www.civilservicepensionscheme.org.uk/register

You will also find the above information included with your Remedy PSS.