

17 August 2023

Important UK Civil Service Pensions Scheme update

Around 400,000 scheme members are affected by the McCloud Judgement Remedy. Are you one of them?

In 2015 the UK government introduced new reformed pensions schemes where existing members had to switch unless they were “protected”. Following legal action by trade unions including PCS, the court ruled in 2018 that the protections amount to unlawful age discrimination and must be remedied.

This is known as the McCloud Judgement Remedy. This means that the pension scheme must roll back pension accounts to legacy pension benefits for all service to the 31 March 2022, calculated under both Alpha and legacy terms. Members can [read our guidance and FAQs in PCS Digital](#).

In a significant development, members requesting a retirement pack from the Civil Service Pension Scheme, who are affected by the McCloud Judgement Remedy, will now also receive details of their options under the new remedy regulations.

As an important check against any detriment, pension quotes will illustrate the benefits available, in the remedy period 1 April 2015 to 31 March 2022, calculated under both Alpha and legacy terms, and members will be able to choose whether to receive pension scheme benefits from either the legacy schemes or Alpha.

During 2024 the scheme will also contact all affected members who have preserved pensions, or pensions already in payment, to offer this choice retrospectively. A one year period will be allowed to enable members in this group, known as immediate choice, to choose before the higher figure becomes the default position.

If you think you may be affected, visit the [Civil Service Pension Scheme website](#) for further information and to register for the scheme’s online portal to update your details.