

9 October 2023

Retired or retiring?

How you and your pension will be affected by the McCloud judgement.

Unions took the government to court over changes it made in 2015 to public service pensions scheme and won. The court declared that the changes amounted to unlawful discrimination as members' ages were the basis for deciding whether some civil servants moved to the new Alpha scheme or stayed in their existing scheme.

The unlawful discrimination that applied between April 2015 and March 2022 is called the Remedy Period. Members affected must now be offered the choice to take their pension benefits from service in the remedy period either in their legacy scheme or Alpha.

Your choice of benefits from the Remedy Period could change your pension payments if these are already being made. You will receive a Remedy Service Statement which will show the way in which the options affect your pension. [Read our FAQs](#) if you are partially retired. MyCSP are developing a retired benefits illustrator, which is available on their website.

Members applying for retirement are now given a choice of pension benefits from legacy or Alpha scheme, for the Remedy Period to be paid when they first draw pension. MyCSP is updating their retirement modeller to include remedy calculations.

From 2024 working members who are affected by the McCloud remedy will see the benefits that would be payable shown on their Annual Benefits Statement. PCS recommends registering for the scheme's online portal to check this information as it becomes available.

Read our [McCloud remedy pensions FAQs](#).