

## Public Service Pension Schemes: Changes to the transitional arrangements of the 2015 schemes.

### Questions

**Question 1:** Do you have any views about the implications of the proposals set out in this consultation for people with protected characteristics as defined in section 149 of the Equality Act 2010? What evidence do you have on these matters? Is there anything that could be done to mitigate any impacts identified?

**Question 2:** Is there anything else you would like to add regarding the equalities impacts of the proposals set out in this consultation?

**Question 3:** Please set out any comments on our proposed treatment of members who originally received tapered protection. In particular, please comment on any potential adverse impacts. Is there anything that could be done to mitigate any such impacts identified?

**Question 4:** Please set out any comments on our proposed treatment of anyone who did not respond to an immediate choice exercise, including those who originally had tapered protection.

**Question 5:** Please set out any comments on the proposals set out above for an immediate choice exercise.

**Question 6:** Please set out any comments on the proposals set out above for a deferred choice underpin.

**Question 7:** Please set out any comments on the administrative impacts of both options

**Question 8:** Which option, immediate choice or DCU, is preferable for removing the discrimination identified by the Courts, and why?

**Question 9:** Does the proposal to close legacy schemes and move all active members who are not already in the reformed schemes into their respective reformed scheme from 1 April 2022 ensure equal treatment from that date onwards?

**Question 10:** Please set out any comments on our proposed method of revisiting past cases.

**Question 11:** Please provide any comments on the proposals set out above to ensure that correct member contributions are paid, in schemes where they differ between legacy and reformed schemes.

**Question 12:** Please provide any comments on the proposed treatment of voluntary member contributions that individuals have already made.

**Question 13:** Please set out any comments on our proposed treatment of annual benefit statements.

**Question 14:** Please set out any comments on our proposed treatment of cases involving ill-health retirement.

**Question 15:** Please set out any comments on our proposed treatment of cases where members have died since 1 April 2015.

**Question 16:** Please set out any comments on our proposed treatment of individuals who would have acted differently had it not been for the discrimination identified by the Court.

**Question 17:** If the DCU is taken forward, should the deferred choice be brought forward to the date of transfer for Club transfers?

**Question 18:** Where the receiving Club scheme is one of those schemes in scope, should members then receive a choice in each scheme or a single choice that covers both schemes?

**Question 19:** Please set out any comments on our proposed treatment of divorce cases.

**Question 20:** Should interest be charged on amounts owed to schemes (such as member contributions) by members? If so, what rate would be appropriate?

**Question 21:** Should interest be paid on amounts owed to members by schemes? If so, what rate would be appropriate?

**Question 22:** If interest is applied, should existing scheme interest rates be used (where they exist), or would a single, consistent rate across schemes be more appropriate?

**Question 23:** Please set out any comments on our proposed treatment of abatement.

**Question 24:** Please set out any comments on the interaction of the proposals in this consultation with the tax system