

FOI DOF/2026-0262

Request

With respect to the McCloud remedy, the Department of Finance website states:

“As a general rule, any member who has purchased Effective Pension Age (EPA) during the Remedy period (April 2015 to March 2022) will be given a choice of receiving a refund of all of their EPA contributions or converting all of their EPA contributions into an equivalent value of added pension. There will be no option to choose a combination of a refund and conversion.

However, there are several outstanding questions around EPA such as how multiple contracts will be treated so therefore the policy is still under development.

We'll get in touch with you proactively when it's time for you to decide what to do with your EPAs.”

This has been the stated position for a number of years now.

Can you please provide the following information:

1. How many staff within DoF have been assigned to address the several outstanding questions around the EPA remedy?
2. Has the matter of EPA remedy and resolving the outstanding policy issues been mentioned in any correspondence and / or been an agenda item on meetings since the McCloud Remedy regulations came into effect on October 1, 2023. If so, please provide the number of instances broken down by financial year and by whether the instance relates to correspondence or meeting.
3. In terms of implementing the McCloud remedy, what is the department's timeline for this piece of policy development addressing the EPA issue specifically and offering individuals the option to receive repayment of amounts paid or rolling into added pension for example.

DoF response

I can confirm the department holds some of the information requested.

1. The DoF, Civil Service Pensions policy team consists of 6 staff. These staff are responsible for the McCloud remedy and other pension policy matters and are not solely assigned to address outstanding questions relating to EPA.
2. The Department has interpreted this part of your request as relating to information held by DoF concerning correspondence and meetings about the EPA remedy since 1 October 2023, including relevant information held by DoF in relation to engagement with Cabinet Office. The Department holds information within scope of this part of your request. However,

information held by the Department in relation to correspondence and meetings concerning the EPA remedy is exempt from disclosure under section 35(1)(a) of the Freedom of Information Act 2000, as it relates to the formulation or development of government policy. The public interest test in respect of this exemption is set out at Annex C.

Some of the information within scope of this part of your request was also provided to the Department by Cabinet Office in confidence and is exempt from disclosure under section 41(1) of the Act because disclosure would constitute an actionable breach of confidence.

The number of instances broken down by financial year and whether the instance relates to correspondence or meeting is not held.

3. [The Public Service \(Civil Servants and Others\) Pensions \(Remediable Service\) \(Amendment\) Regulations \(Northern Ireland\) 2026](#) come into operation on 18 June 2026. However, there is currently no confirmed timeline for completing the remaining policy and operational work required to address the EPA issue and to offer affected members their options. Officials continue to engage with Cabinet Office counterparts on how this will be taken forward to ensure compliance with the intended policy and legislation.