

Factsheet 2 Armed Forces Pension Scheme

Pensions for Veterans

As part of Service Personnel and Veterans Agency (SPVA), the Veterans Services Directorate are responsible for the assessment, award, payment and maintenance of all pensions relating to the Armed Forces. These include occupational pensions; The Armed Forces Pension Schemes (AFPS), war disablement pensions, war widows' pensions, related allowances and other payments to service veterans. They also administer ex-gratia payments scheme to former prisoners of the Japanese in WW2.

In addition, the Directorate undertake the assessment, award and maintenance of the Armed Forces Compensation Scheme (AFCS) claims plus the presentation of appeals to the independent tribunal for both current and former service personnel.

Have you served in the military since 1975?

It is possible that you have earned a preserved pension payable at age 60 (or 65 if you joined after April 2006). Read the following to see if you qualify and follow the links for the application forms if you do.

Pensions

There are currently two Armed Forces Pension Schemes (AFPS) available to service leavers; AFPS 75 and AFPS 05.

- AFPS 75 pension benefits are based on rank and length of Service. All personnel serving between 6 April 1975 and 6 April 2005 will be members of the AFPS 75 scheme.
- AFPS 05 pension benefits are based on length of Service and final salary and personnel who joined after 6 April 2005 will be members of the AFPS 05 scheme. However, personnel serving between July 2005 and March 2006 were given the option to move to the AFPS 05 as part of the Offer to Transfer process.

There are some fundamental differences between the schemes that cover both retired benefits and dependents benefits. To find out what benefits personnel are entitled to, click on the link below and download the booklets that are applicable to the pension scheme that you/your spouse are/were members of.

**For further information please contact Service Personnel and Veterans Agency:
Free Veterans Helpline 0800 169 2277
Textphone 0800 169 3458
Telephone Number (Overseas) +44 1253 866043
Website www.veterans-uk.info**

Service Preserved Pensions

Prior to 6 April 1975 there was no provision for a preservation of pension benefits and service personnel who left the Armed Forces had to have completed 16 years from age 21 (Officers) or 22 years from age 18 (other ranks). Those who left before that date without completing the above criteria, lost all pension entitlement.

The rules changed on 6 April 1975 to provide for pensions to be preserved for payment at age 60 for all those discharged over the age of 26 with a minimum of 5 years service. On 6 April 1988, the qualifying period was reduced from 5 to 2 years and the age criterion was dropped. Preserved pensions have to be claimed at age 60 or at age 65 if your service began after 5 April 2006. However, you can claim your preserved pension sooner if you become permanently incapacitated.

Service pensions are administered by the Service Personnel and Veterans Agency (SPVA) but pension payments are made by Xafinity Paymaster, the paying authority for the Armed Forces Pension Scheme (AFPS).

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