



AFPS Quarterly Digest

2015 Pension Remedy

The 2015 Pension Remedy applies to those who were in pensionable service under the Armed Forces Pension Scheme (AFPS) on or before 31st March 2012 and on or after 1st April 2015, without a break in service of longer than five years.

The final part of the remedy was delivered on 1st October 2023, where all in-scope members were 'rolled back' to their legacy schemes for the Remedy period. You will be given a choice of which pension benefits to receive for your pensionable service in the Remedy period when you come to claim your pension.

If in scope for remedy, you will receive a Remediable Service Statement (RSS), which will provide the key information needed to make a choice. Unfortunately, we cannot tell you exactly when you will receive your RSS. However, please be assured that if you are in scope for Remedy, your RSS will be issued before 1st April 2025. Following that date, if you remain in Service, you will

receive an RSS annually.

Once you receive your election RSS, there is a timeframe for you to confirm your preferred option. This will be outlined in the letter you receive, but please note, this will only happen when you come to claim your pension. You cannot make a choice until this point. Additional support for understanding your RSS is available on the **MOD YouTube account** and on the **Armed Forces Pensions GOV.UK** page. You may also wish to seek external financial advice.

In advance of your RSS being issued, the Armed Forces Pension Calculator has been updated. This allows serving Personnel to forecast comparison of their legacy Scheme benefits and AFPS 15 benefits for the Remedy period.

Although the calculator is a very useful tool, please be aware that there are some user exemptions. This means



it may not be suitable for everyone's own individual circumstances. The figures produced by the calculator should not be used to make a choice, but instead will provide

you with a comparison of benefits that you could expect to receive. The RSS is the correct document to use for an election. We therefore recommend that you read the User Guide beforehand, which provides further details on user exemptions.

The calculator and the User Guide can both be found here: **Armed Forces Pension Calculator** (AFPC) (mod-pc.co.uk)

Further support and information can be found on the **Armed Forces Pensions GOV.UK** page, and for any further questions, please contact JPAC, your Single Services Representative or email people-afpension-mcloud@mod.gov.uk. Please note this email address should not be used to request access to personal information, or to request an RSS to be sent earlier as this is not possible.

Your Pension Increase

Each year, your pension is increased to ensure it maintains its value. The Pension Increase is based on the Consumer Price Index (CPI) 12-month inflation rate in September of the preceding year, which was 6.7% in September 2023.

Pensions in payment are expected to rise by 6.7% from 8 April 2024.

If you are in receipt of an AFPS pension, your next payment advice slip following April 2024 will confirm the increase. The first increase to pensions in retirement are normally a proportion of the full increase, depending on how many months your pension has been in payment during the year.

If you are still serving, your pension savings are increased



slightly to track inflation. This is known as indexation, and it is based on the Average Weekly Earnings (AWE) index and is similar to money in a bank account earning interest.

Benefit Information Statement (BIS) goes Digital

The way serving Service Personnel receive their Benefit Information Statement (BIS) has changed. The BIS is now available online via JPA self-service for all personnel who have had a birthday since the 'go live' date of 28th November 2023.

Members are now able to access their BIS at any time over a 12-month period,

following their birthday, via JPA self-service within the My Money Pay series. The BIS is produced in colour with a simple guide to help read and understand the document. A video which guides members through the BIS is also available on the MOD YouTube channel.

Work continues to create an interface that will also bring the BIS to your mobile / personal

devices through Defence Gateway.

Should you have any difficulties in viewing your BIS or for those without access to JPA / Defence Gateway the BIS can be available, on request, in the printed form through the JPAC Enquiry Centre via email: DBS-JPAC@dbspv.mod.gov.uk or telephone: 0800 085 3600.



What To Do When Someone Dies



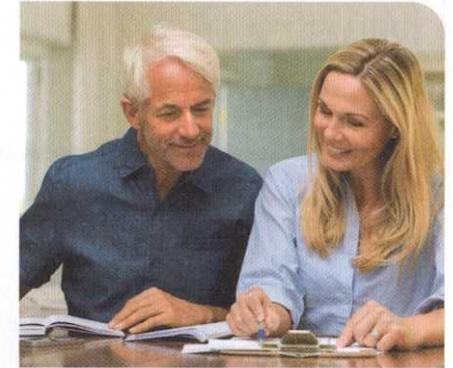
We have recently updated the guidance on GOV.UK on how to report the death of a member, depending on whether the person was receiving a pension at the time of death or if they were a deferred member. There is now a list which tells you what information should be gathered before reporting a death. Further details can

be found at the following link: [GOV.UK/guidance/death-of-an-armed-forces-pension-scheme-member](https://www.gov.uk/guidance/death-of-an-armed-forces-pension-scheme-member)

The Tell Us Once service is also available to report the death of a member. Tell Us Once is a service that lets

you report a death to most government organisations in one go. You can find out more information about how to use the service on [GOV.UK/after-a-death/organisations-you-need-to-contact-and-tell-us-once](https://www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once)

AFPS 75 Scheme – Post Retirement Marriages, Civil Partnerships and Unmarried Partners



A quick reminder about the rules for marriage, civil partnerships, and unmarried partners for the **AFPS 75 Scheme**.

If you were married after leaving Regular Service, your widow is only entitled to pension benefits if you were in Service on or after 6th April 1978. Similarly, a widower is only entitled to pension benefits if you were in Service on or after 1st October 1987.

If you entered into a civil partnership, your civil partner is

only entitled to pension benefits if you were in Service on or after 1st October 1987.

Only Service on or after these dates is taken into account when calculating the level of pension benefits.

Unmarried partners may also have an entitlement to pension benefits, as long as you were in Service on or after 15th September 2003. It is important to point out that the cause of death must also be considered as attributable to Service.

Finally, under AFPS 75 you cannot nominate a person or persons to receive any lump sum benefits due when you die. Only a legal spouse, civil partner or eligible children can receive the lump sum. If you have no dependants, this will be paid to your estate. Further information can be found in the AFPS 75 Scheme Booklet on assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/911030/FINAL_DRAFT_-_AFPS_75_Your_Scheme_Explained.pdf



Help and Support

For help and support with your pension award, contact the Enquiry Centre on **0800 085 3600** or **0044 141 224 3600** if calling from abroad (Mon - Fri 7am to 7pm).

If your circumstances or details change, please contact our paying agent, Equiniti, on **0345 121 2514** or **0044 2079 495022** if calling from abroad (Mon – Fri, 8am to 6pm) or email: veteransukpensions@equiniti.com to ensure your pension continues to be paid accurately and on time.

Please ensure you have your Service and National Insurance Numbers ready. You can find useful information on all the Schemes by visiting:

<https://www.gov.uk/guidance/pensions-and-compensation-for-veterans>

Tell us how we are doing

Please take a couple of minutes to complete our [feedback survey](#)



bit.ly/AFPSQDFeedback

AFPS Forms

Don't forget that all the pension forms you need are available on GOV.UK. Whether you are applying for a pension, would like a forecast of benefits, want to purchase Added Pension, make a nomination, or if you need to know how

much your pension is worth for divorce purposes. All of these forms, and many more, are available by visiting:

[GOV.UK/guidance/veterans-uk-armed-forces-pensions-forms](https://www.gov.uk/guidance/veterans-uk-armed-forces-pensions-forms)

GOV.UK

Home > Defence and armed forces > Support services for military and defence personnel

Guidance

Veterans' UK Armed Forces pension and insurance declaration forms

Use these forms when claiming an Armed Forces Pension. The life and personal accident insurance form is to be completed in accordance with 2021DIN01-62.

From: [Ministry of Defence and Veterans UK](#)
Published 18 February 2020
Last updated 24 November 2023 – [See all updates](#)

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