



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 31 March 2012 and on or after 1 April 2015, without a break in service of longer than five years.

Under current plans, everyone should receive their Remediable Service Statement (RSS) by 1 April 2025 which will outline the value of your legacy and AFPS 15 style benefits that were accrued during the

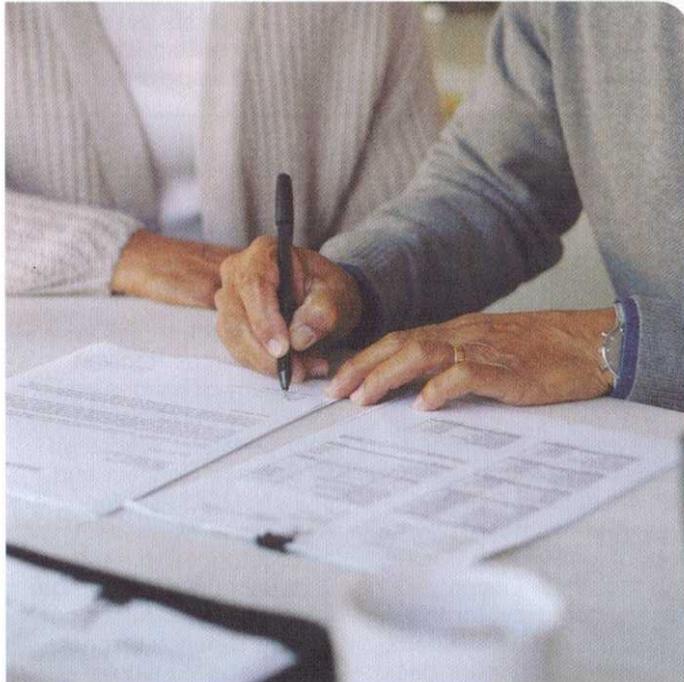
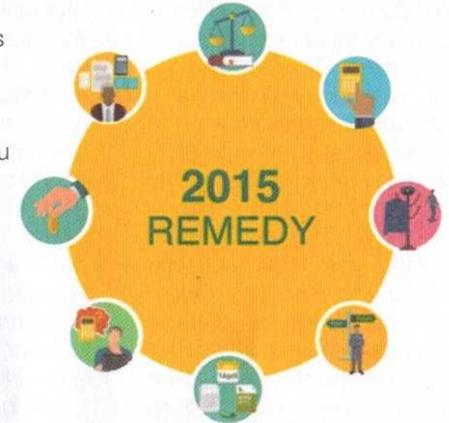
remedy period (1 April 2015 – 31 March 2022). The RSS is bespoke and will reflect your individual circumstances. It will be sent to you automatically – you do not need to request an RSS. The sheer volume of members affected by the remedy means it is not possible to be more precise about when members will receive their statement.

Although everyone in-

scope should receive an RSS by 1 April 2025, the point at which you make an election will be different depending on your individual circumstances. The election period for pensioner members, and for those leaving service imminently will begin from the date of RSS issue. Any active members, or those with a deferred pension will make their election when

their pension benefits become payable.

RSS user guides are available to assist you in understanding your RSS. The user guides can be found by searching **Armed Forces Pension** on **GOV.UK**.



The Armed Forces Pension Board

The Armed Forces Pension Board was set up in accordance with the Public Service Pensions Act 2013, and has been in place since 1 April 2015. The Board is responsible for assisting the Scheme Manager in ensuring compliance with the scheme regulations and other legislation relating to its governance and administration. The pension scheme manager is the Secretary of State for Defence, they are supported by the Scheme Advisory Board chaired by the Permanent

Under Secretary, and the Pension Board chaired by an external Non-Executive Director and attended by external civilian stakeholders.

The Armed Forces Pension Board reflects a Whole Force approach, being made up of military personnel, MOD civil servants and contractors working together. The Board meets on a quarterly basis and includes representatives from each of the Single Services as well as external organisations, such as the Forces Pension Society,

to ensure interests of the Scheme's beneficiaries and stakeholders are represented.

The Secretary of State recently appointed a new chair of the Pension Board, Lisa McCrory, for a term of three years starting in February 2024. Lisa is a pension professional and has an extensive actuarial background. She has worked various positions in the Pension Protection Fund since March 2009 and has a deep understanding of the pension landscape.

'Since coming on board as Chair I have been truly impressed by the commitment and dedication of those involved with administering

the pension scheme, ensuring that the correct benefits are paid, and a high-quality service is provided. There is a lot of change happening currently and the outcome of this will make it much easier for members to engage with their pensions. Meantime, I would encourage all members to take time to understand the valuable benefits the scheme provides and to ensure they contact us to let us know if their personal details change.'

The Pension Board publishes an annual report which is accessible to everyone. The 2022 – 2023 report can be accessed on GOV.UK: www.gov.uk/government/publications/armed-forces-pension-board

The State Pension and Contracting Out

The state pension is separate to your Armed Forces Pension and any other pension you may have. The old state pension had two parts – a flat rate based on your national insurance record and an additional part which was earnings related. This ended in 2016 when a new, single tier, state pension was introduced. Prior to the rule change, workplace pension schemes could ‘contract out’ of the earnings related part of the state pension in exchange for both the employer and the employee paying a lower rate of national insurance. The Armed Forces Pension Scheme was contracted out.

On the introduction of the new single tier state pension, the rules changed, and 35 years of full national insurance contributions are required to qualify for the new full state pension. For those who were contracted out, the starting amount of the new state pension may be lower than those who were not, even if you had been paying national insurance for 35 years. If it is lower you may be able to add further national insurance qualifying years to your record to increase your state pension. To find out more about the state pension and contracting out please visit www.gov.uk/government/collections/state-pension-toolkit and you can check your state pension record at www.gov.uk/check-state-pension



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A few reminders...

Partner Benefits from AFPS 75 Scheme

If you have pension benefits from AFPS 75 and you have a partner, they do not have any automatic entitlement to pension benefits in the event of your death. If you gave service after 6 September 2003, your substantial partner may be entitled, but only if there is evidence that your Service caused or hastened your death. The evidence is assessed using the “balance of probabilities” standard of proof. It is important to note that only a Decree Absolute ends a marriage. If you die before this is issued, your

former spouse is still your legal spouse for pension benefits.

Partner Benefits from AFPS 05/RFPS 05/AFPS 15

If you have pension benefits for these schemes your substantial partner may be entitled in the event of your death.

Further Information

Details regarding dependants benefits for the AFPS 75 Scheme, including Partner Benefits, can be found in Section 6 of the AFPS 75 Scheme Booklet on .GOV.UK: **AFPS 75: your pension scheme explained.** For all other Schemes, information can be found in the relevant Scheme Booklets on .GOV.UK: **Armed forces pensions - GOV.UK.**

If you have any questions that are not covered by the information on .GOV.UK, you can contact us by emailing DBS-PensionsHelp@dbspv.mod.uk

Claiming a Deferred Pension

Deferred pension benefits must be claimed, even if you are receiving an Early Departure Payment (EDP), which will continue to age 65 or state retirement age. You must complete an AFPS Form 8 to claim your entitlement.

A Guide to Deferred Pension Entitlement can be found on gov.uk **Armed forces pensions - GOV.UK.** You may claim your deferred pension early, and details can be found in this guide. Forms for claiming are also available on this page.



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 1903 768625** if calling from abroad (Mon - Fri, 8am to 6pm) 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

Pension Awareness Week 2024

The fourth MOD Pension Awareness Week (PAW) will take place from 9 – 13 September this year. The aim of the week is to provide serving members with clear and concise guidance on the various aspects of their Armed Forces Pension. The agenda for the week is now available to view on the Pension Awareness Week Defence Connect Page.

Please note that this event can only be accessed by serving members.

The event will feature the release of new and updated fact sheets and four live presentations hosted by the Forces Pension Society and the White Ensign Association. New for this year there will be a ‘Speak to a Pensions Expert’ desk in MOD Main Building. This



will allow you to ask your Armed Forces Pension Team any questions you may have in relation to your pension. Please go to Defence Connect and search ‘MOD Pension Awareness Week 2024’ for more information. Further announcements with more information will follow on defnet, Defence Connect, Twitter and via single Services representatives.