



AFPS Quarterly Digest

Children's Pensions - Annual Review

Each year, the AFPS review children's pensions for those in education beyond the normal cessation age. This year's review will commence in September 2025.

A Further Education Review Form (AFPS Form 373) will be issued, and this must be completed by the parent/guardian or student and returned to the address on the accompanying letter.

The accompanying letter will provide further information in order to complete the form.

The AFPS Form 373 is also available to download and complete from GOV.UK. This can be found by visiting <https://www.gov.uk/guidance/veterans-uk-armed-forces-pensions-forms>

It is important to note that if

you are using the AFPS Form 373 from GOV.UK, that the correct reference number is given on the form. This should be the member's Service Number only. If any other number is provided as the reference number, this may cause a delay to your review.

Once completed, the form should be submitted in paper form to:

The Pensions Team, Mail Point 486 Kentigern House, 65 Brown Street, Glasgow, G2 8EX

A dedicated booklet for Children's Pensions and Allowances is also available on GOV.UK. This can be found by visiting <https://www.gov.uk/guidance/pensions-and-compensation-for-veterans#scheme>



You must return your Remedy election –

Even if you wish to keep your current benefits.

If you are in scope for 2015 Remedy, you may have received your Remediable Service Statement (RSS). If you are an immediate choice member (you were receiving pension benefits prior to 1 October 2023), you must return your election form within 12 months, even if you want to keep your current benefits. If you do not, you will be moved to the default position (your relevant legacy scheme).

This change is final and may result in an unintended adjustment to your AFPS scheme payments, i.e. if you are currently in receipt of AFPS15 benefits your benefits will be amended to the relevant legacy scheme benefit (backdated to your pension start date). This will result in a change to your payment values and will also result in an over/underpayment (with interest).



Keeping your contact details up to date



It is important that you notify Equiniti as soon as your personal contact details change. The Armed Forces Pension Scheme (AFPS) has a legislative requirement to maintain accurate and complete membership records for all our members. If you are in scope for 2015 Remedy, this will ensure you

receive your RSS. It also helps the pension scheme to combat or highlight potential fraud and ensures that you are protecting your personal data.

If we receive postal correspondence as "Gone Away", we will actively seek to contact you. We will take

steps to trace you at a new address and invite you to complete a declaration to confirm your identity and provide up-to-date address details. If you receive this declaration, please ensure that you complete and return it within two months to prevent any interruption to the payment of your benefits.

The AFPS participates in the National Fraud initiative, to help detect incorrect and fraudulent payments. If we are unable to verify your address through this process, we may contact

you to confirm your updated details.

Notify Equiniti of a change:

Tel: 0345 1212 514

Email: Veteransukpensions@equiniti.com

Post: Equiniti, PO Box 2153, City Square 40 Tithebarn Street, Liverpool, L2 2YB.

Online: <https://equiniti.com/uk/contact-us/get-help-with-a-pension-query/>

Added Pension Calculator

Active members of AFPS 2015 can purchase one Added Pension contract per scheme year. The AFPS realise that you may wish to see an illustration of what an Added Pension contract might provide, so we have released an Added Pension calculator which is available for our Active members on GOV.UK.

Added Pension costs change each year, and these are calculated using factors provided by Government Actuary's Department. The Added Pension calculator has therefore been designed to provide an indication of your Added Pension options only,

and values are not guaranteed.

It is important to note that the calculator is not designed to provide financial advice, and this will provide an indicative illustration only. If you require financial advice, you should contact an independent financial advisor.

If after using the calculator, you decide to continue with the purchase of Added Pension, you should obtain a quote from the AFPS. You can do this by completing a digital version of the AFPS Form 6 on DefNet. All digital forms can be found by searching "Electronic Pension Forms" on DefNet



and selecting the first link.

Members can also complete a hardcopy AFPS Form 6. This is available on GOV.UK at: <https://www.gov.uk/guidance/veterans-uk-armed-forces-pensions-forms>.

Members can read the "Added Pension Explained" booklet on GOV.UK for further information about Added Pension: <https://www.gov.uk/guidance/pensions-and-compensation-for-veterans#scheme>

Overpayments

Overpayment of Pension benefits or an Early Departure Payment can happen for various reasons:

- On Death - if we are not informed of a death before the next pension payment or EDP is due
- No longer entitled - if a child has left full time education, and we have not been notified.

Please Note - A child's pension usually continues up to the age of 23 if they remain in full time education or training and will then stop.

- Re-employment – if re-joining the Armed Forces, pension benefits awarded from AFPS 75, AFPS 05, FTRSPS97 or RFPS05, can be abated. An EDP from AFPS 05 or AFPS 15 can also be affected.



- Revision of benefits – if there is a change to the information used to calculate your benefits e.g. your total length of service or pay used to calculate your pension. Pension benefits will also be revised on divorce when a Pension Sharing Order is implemented.
- Administration Error – if an unintended mistake happens when we are calculating benefits.

Regardless of how an overpayment arose, we are obliged to seek recovery of overpayments made from the public purse. If you are notified of an overpayment position, you should engage with the notifier about the debt.

Support from the Veteran Welfare Service is also available. They can be contacted by calling 0808 1914218.



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 2025

The annual Armed Forces Pension Awareness Week (PAW) will take place this year from 8th – 12th September. In preparation for the week, the Armed Forces Pensions team are developing educational resources to share with our members. The week will provide members with

clear and concise guidance on various aspects of their Armed Forces Pension. PAW is designed predominantly for active members and will include a variety of new, informative factsheets and member guidance. Live presentations will be hosted by the Forces Pension Society



and White Ensign Association which are available to join for all members. Please look out for further announcements, including the release of the agenda for the week in the next edition of the Quarterly Digest. Announcements will also go live on defnet and Defence Connect in the build up to the week.