



AFPS Quarterly Digest

2015 Pension Remedy

This information in this article is only relevant if you are affected by the 2015 Pension Remedy (Members who were in a public sector pension scheme (including AFPS) on or before 31

March 2012, and on or after 1 April 2015, including those with a gap in service of no more than 5 years). You will not be impacted if you left service before 1 April 2015, unless you have since

rejoined, or joined another public sector pension scheme.

A range of information is available online to help you better understand the changes and how they may affect your pension benefits. This includes a range of user-friendly guides and detailed information booklets that provide an overview of

the 2015 Pension Remedy.

Additionally, the latest updates on the delivery of your Remediable Service Statement (RSS) will also be published on the GOV.UK website. The RSS is a key document that will provide you with personalised information about your pension benefits under the Remedy. We encourage you

to regularly check the website for the most up-to-date information on when you can expect to receive your RSS.

To access these resources, search Armed Forces Pensions on **GOV.UK** and view the 2015 Pension Remedy section.



Applying for your Pension

Members are encouraged to take time to understand the payment options available to them prior to completion of their form to ensure that benefits paid meet expectations.

AFPS Form 1 completion for discharging members

The AFPS Form 1 is an integral part of the process to ensure timely and accurate payment of all AFPS benefits.

Prior to termination from service all personnel should complete and submit the above form, even where immediately payable benefits are not due.

Completion and submission

should be made in the last 6-9 months of service and the simplest method of completion is via JPA.

For those personnel unable to access JPA, the form is available on GOV.UK at https://assets.publishing.service.gov.uk/media/682d93f71be3f53ed5f4536f/AFPS_Form_1.pdf and can be submitted hard copy.

Personnel should refrain from submitting both JPA applications and manual applications as this will impact processing and payment timelines.

Multiple submissions can be made via JPA prior to

termination and the pensions awarding branch will use the latest form received.

Applying for your Deferred or Preserved Pension

When you discharge from the Armed Forces, you may leave with deferred or preserved pension entitlement. This is a pension which is due to you at a later date. For AFPS 2015, this is payable at State Pension Age (SPA).

It is important to note that your pension will not be paid automatically, and you must claim this by completing and submitting an AFPS Form 8 which is available on **GOV.UK**.

You do not have to apply in advance, but it is helpful if you submit your application up to 6 months in advance of your pension due date, if you are able. This helps us to prevent delays in making your payments.

Once your application has been completed, Equiniti Paymaster will arrange to pay your pension to you. This will be paid monthly and in arrears.

If you are unsure about when your Deferred or Preserved pension can be claimed, more information is available in our dedicated booklet "A Guide to Deferred and Preserved Pension Entitlement" which is available on **GOV.UK**.

2025 Armed Forces Pay Review Body Pension Re-assessments

Due to late notification by the AFPRB, all pension benefits which were calculated for members who left service on or after 31 March 2025 and before 1st July 2025 were processed using the 2024 AFPRB rates.

All pension systems have now been updated to reflect the 2025 AFPRB information and we have commenced work to review all cases to determine where a re-assessment of Armed Forces Pension Scheme Benefits (AFPS) in payment is required.

Review of cases will be undertaken in strict termination date order and the exercise is

expected to complete in late Spring.

Where revised benefits are due, affected members will receive an updated award letter detailing the updated benefits now due from their termination date. Any arrears of pension and balance of lump sums due will be paid.

If you have been re-employed before the new pay rates were implemented, and your pension in payment was abated, you are likely to have an under calculation of pension abatement. Whilst you may have received arrears of pay, any overpayment of pension



will not be known until your case has been reviewed. It is important to advise that in line with Managing Public Money, recovery action will be sought for any overpayments.

Where no revised benefits are due, affected members will be notified of this in writing.

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 the 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>



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 345 121 2514** 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>

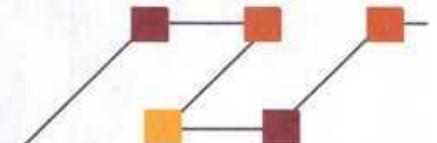
Tell us how we are doing

Please take a couple of minutes to complete our **feedback survey**



bit.ly/AFPSQDFeedback

AFPS Customer Journey Road Maps



As part of our continued commitment to our services, you can access our set of Customer Journey Road Maps. These have been designed to help with your Armed Forces Pension Scheme (AFPS) Customer Journey.

These maps illustrate the flow of various processes within

the Scheme, such as Early Payment of Preserved Pension (EPPP) and our Internal Dispute Resolution Procedure (IDRP), so that customers can see the end-to-end process regarding their Armed Forces Pension.

AFPS Customer Journey Maps are available at the following link:

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

Please continue to access the **GOV.UK** pages for all the latest news on service improvements.