



AFPS Quarterly Digest

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 3.8% in September 2025.

Pensions in payment are expected to rise by 3.8% from 6th April 2026.

If you are in receipt of an AFPS pension, your

next payment advice slip following April 2026 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.

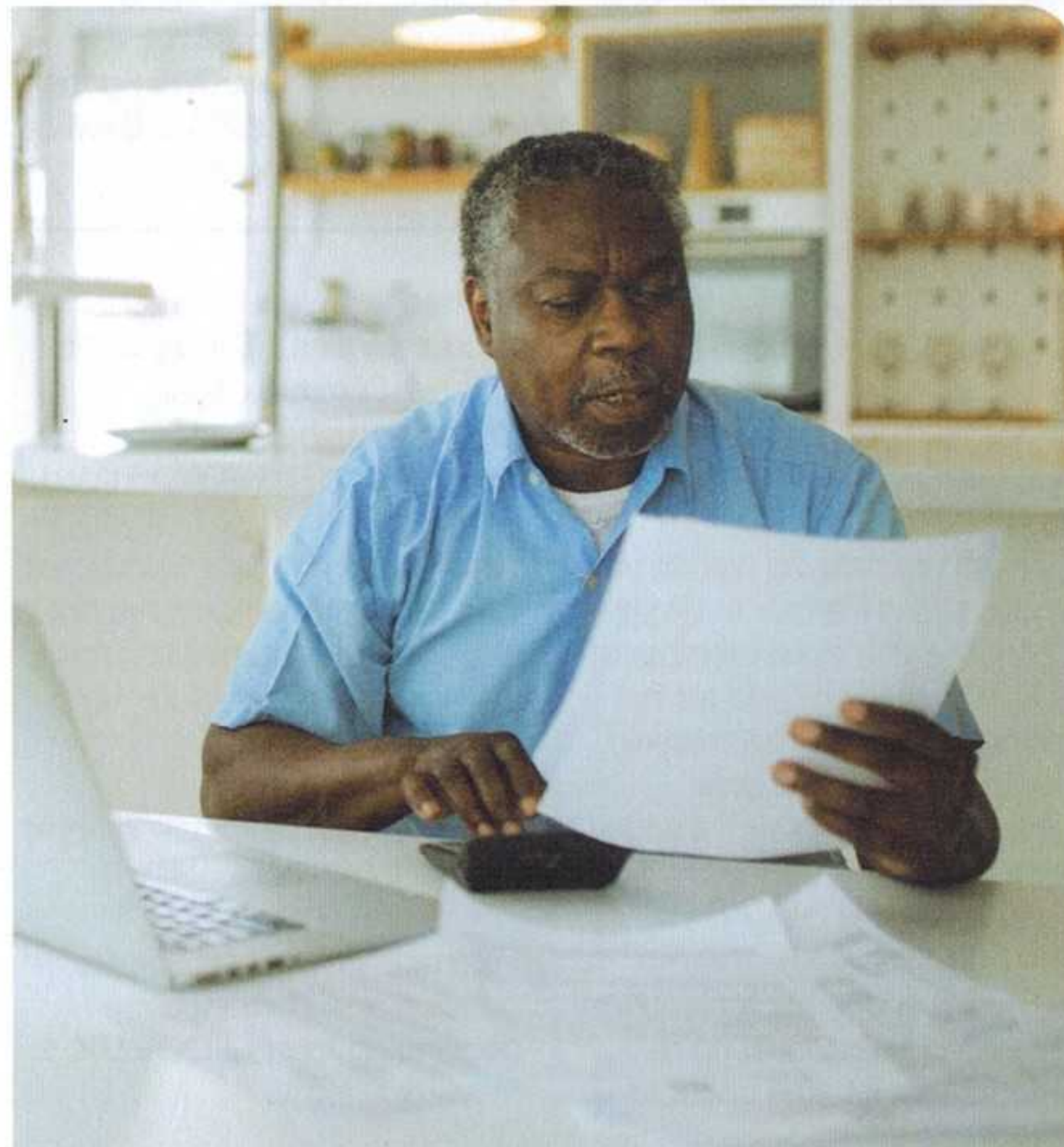
Explaining the 'second bite' lump sum - this refers

to an additional, one-off, 'top-up' lump sum payment designed to correct the initial annual pension increase for members who retired during the previous financial year.

This payment is typically made in the April following your retirement date and covers the period from the last pension increase to

your retirement date and is based on the inflationary increase in your pension

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.



Keeping your contact details up to date

If your personal contact details change, including a change of address, it is important that you notify Equiniti as soon as is practically possible. The Armed Forces Pension Scheme (AFPS) has a legislative requirement to maintain accurate and complete membership records for all our members, and this includes ensuring addresses are up to date.

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.

The AFPS now actively seek to contact any members who have benefits in payment, where their current address or mortality is unknown. This might be due to postal correspondence being returned to us marked as "Gone Away". To ensure we reinstate contact with any members who fall into this category, 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.

Keeping your personal details up to date not only helps the pension scheme to combat or highlight potential fraud, but it ensures that you are protecting your personal data; removing any risk of your information being issued to an old address.

If your contact details change, you can notify Equiniti by phoning the dedicated Armed Forces Pension Helpline on 0345

1212 514 or emailing **Veteransukpensions@equiniti.com**. You can also write to Equiniti at PO Box 2153, City Square 40 Tithebarn Street, Liverpool, L2 2YB.

Equiniti also have an online form which members can complete. If you use this to notify a change of address, please make sure provide your old and new details in full (including postcode) under "Enquiry details".

The online form can be found at **<https://equiniti.com/uk/contact-us/get-help-with-a-pension-query/>**

2015 Pension Remedy

The 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.

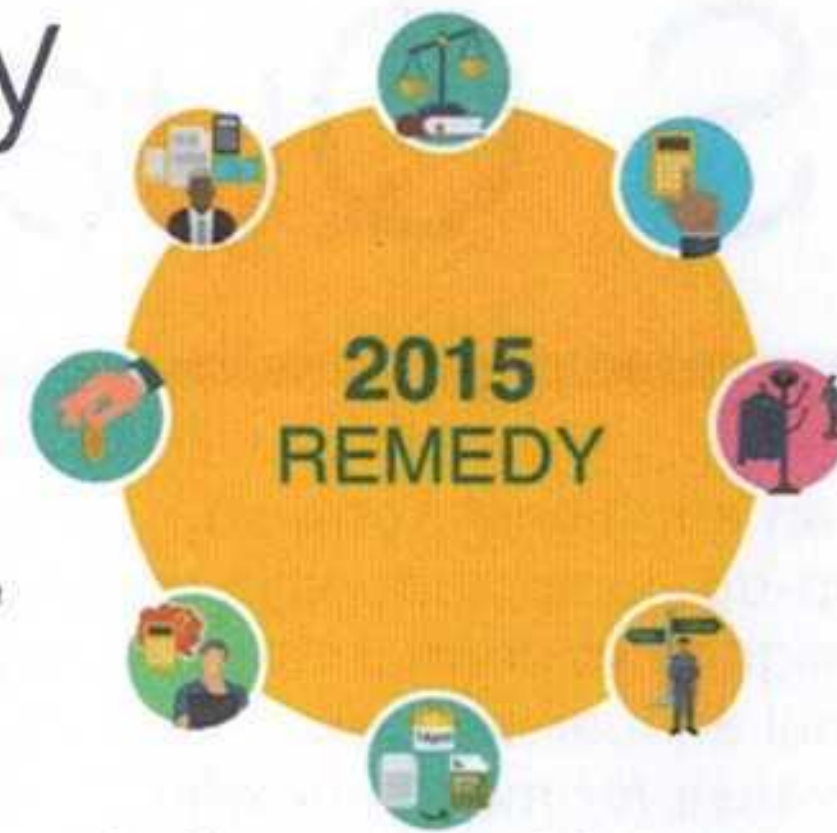
Thank you for your continued patience as we progress with issuing Remediable Service Statements (RSS).

As of 06 February 2026, we have issued 96,704

RSSs, comprising 44,427 Active (Non Election), 29 Deferred Leaver, 20,565 Deferred (Non-Election), 20,963 Immediate Choice statements and 10,720 Active Leaver Choice statements.

This reflects significant progress, and we remain fully committed to finalising every statement as quickly and accurately as possible. At this stage, we are unfortunately still not yet able to confirm a specific completion date for all outstanding RSSs.

If you are already receiving pension benefits, your RSS will give you the choice to keep your existing benefits or elect alternative benefits for the Remedy period (1



April 2015 to 31 March 2022). In the meantime, your current benefits will continue to be paid. If you choose alternative benefits, any payments due will be backdated, with interest to ensure you receive the full value owed.

Our next update will be issued in April 2026 on **GOV.UK**, with further updates to follow.

Armed Forces Pension Awareness Week 2026

As we prepare for Armed Forces Pension Awareness Week 2026, taking place 14-19 September 2026, we want to make sure the support we provide is clear, relevant and genuinely meets your needs.

Over recent years, your feedback has helped us improve the visibility of pension information, expand digital resources and simplify complex pension topics. However, recent surveys and focus groups show there is still more to do. Many people tell us they want clearer guidance, better access to accurate information and support that reflects where they are in their pension journey.

That's why your voice matters.

The PAW 2026 Survey will help us understand how confident you feel about your pension, where information or guidance is still unclear and which platforms, channels and communication styles are most effective. Your responses will guide the topics we cover, the resources we develop and how we deliver Armed Forces Pension Awareness Week 2026.

Your pension is a key part of your overall Armed Forces offer. Whether you are early in your career, approaching a milestone, transitioning roles or left the armed forces, having clear and



timely pension information can make a real difference.

By taking part, you will help us focus on what matters most, improve accessibility and make sure our support is practical, relevant and easy to use. The survey takes just a few minutes to complete and is open to all. Responses can be submitted anonymously. Take part here: <http://bit.ly/4rNJ17>

Thank you for helping us shape a clearer, more accessible Armed Forces Pension Awareness Week 2026. Further information about PAW26 will be shared in due course.



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

Nomination for Death Benefits Lump Sum

You should submit an AFPS Form 2 Nomination Form if you wish to make a nomination to an Organisation or to someone who is not your Spouse, Civil Partner or Eligible Partner.

Under the rules of the Armed Forces Pension Scheme (AFPS) 05, the Reserve Forces Pension Scheme (RFPS) and the AFPS 15, if you die without making a valid nomination, your lump

sum will normally be paid to your Spouse, Civil Partner or Eligible Partner. If you are a member of AFPS 05 or RFPS and are not married or in a civil partnership, it will go to your personal representatives/estate. If you are a member of AFPS 15, it will go to an eligible dependent.

You are responsible for keeping your nomination form up to date so that it takes account

of changes in your personal circumstances. These might include: Divorce, Legal Separation, the death of someone you have nominated, or the birth of a child. If you are separated from your Spouse or Civil Partner and you have not changed your nomination form, they will still receive your lump sum payment.

AFPS Form 2 Nomination Form can be found here:

Veterans' UK Armed Forces pension and insurance declaration forms - **GOV.UK** (www.gov.uk)