AFPS Quarterly Digest

New online AFPS Form 14 to be made available on GOV.UK

Veterans will be able to apply for a deferred Armed Forces Pension Scheme forecast using a new online version of the AFPS Form 14. This will be available on **GOV.UK** from 18 May 2026.

This new digital form will make it quicker and easier for ex-Service Personnel to request and receive a pensions forecast.

What's changed?
The AFPS Form 14 can be completed and submitted via GOV.UK, securely, without the need to print or post. You will also receive confirmation by email that your forecast request has been received.

The new service is available on any device with internet access and guides you through the questions step by step.

What hasn't changed?
Veterans who prefer to use the paper version can still do so, and this will remain available on GOV.UK.

Benefits of the new digital form

Moving the AFPS Form 14 online helps to reduce delays caused by printing and postal delivery, improves accessibility for veterans living overseas, and supports a more secure and environmentally friendly service.

This change forms part of Defence Business Service's wider programme to transform and modernise how our customers access services.

How to apply
You can access the new online

AFPS Form 14 on **GOV.UK** from 18 May 2026, by searching for "AFPS Form 14".

Armed Forces Pension Awareness Week 2026

14–18 September 2026

Your Armed Forces pension is one of the most valuable benefits of your service, yet it remains one of the least understood. This September, the Ministry of Defence is giving every member of the Armed Forces community the opportunity to change that.

Following your responses to our recent survey, we have shaped this year's Armed Forces Pension Awareness Week around the topics and communication channels that matter most to you. Thank you to everyone who took the time to respond.

What's On
Running from 14 to 18 September 2026, the week has been developed in collaboration with the Forces Pension Society and The White Ensign Association, and will include:

- Live presentations from the Forces Pension Society on AFPS 15 and retirement planning

- Pension briefing from The White Ensign Association, open to all ranks and services
- Fact sheets covering complex and frequently queried pension topics
- "Ask the Expert" desk hosted in MOD Main Building throughout the week, where pension specialists will be on hand to answer your general pension queries

We aspire to run "ask the expert" desks more broadly across the Defence estate subject to availability.

Why It Matters
Armed Forces pensions can be complex. The decisions you make, including when to claim, which scheme applies to you, and how the 2015 Remedy may affect your entitlement, can have a lasting impact on your financial future and your family's security.

Whether you are currently serving, approaching discharge, or already a veteran, understanding your pension now means you can plan with confidence. The week's events are designed for all stages of a Service career.

How to Get Involved
Full details, event links, and resources will be published across the following channels in advance of the week:

- Defnet and Defence Connect (MOD personnel)
- MOD social media channels
- Forces Pension Society website: forcespensionsociety.org
- The White Ensign Association website: whiteensign.co.uk

We look forward to supporting you throughout the week. This is your pension - take the time to understand it.

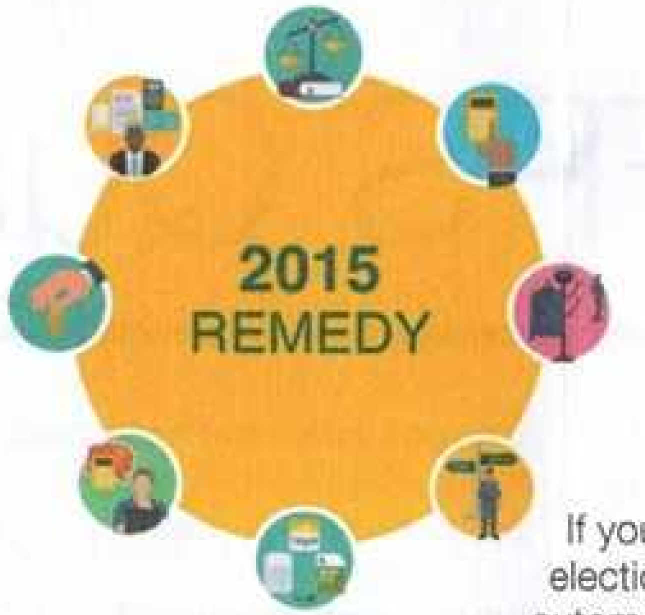
SCAPE Discount Rate

Please be aware that due to the announcement of a new SCAPE Discount Rate you may experience a short delay in receiving information from the scheme in certain circumstances.

SCAPE stands for Superannuation Contributions Adjusted for Past Experience

The SCAPE discount rate is the Government's method for valuing future pension benefits in today's terms. When it changes, certain things must be updated to reflect these new assumptions. This can create delays whilst new factors are implemented.

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.

RSS Update

Thank you for your continued patience as we progress with issuing Remediable Service Statements (RSS). We recognise that waiting for your statement may be frustrating, and we sincerely apologise for any inconvenience this delay may have caused.

Over 100,000 members have received their RSS across the active, deferred and pensioner member populations. We are working with contractual partners to provide a definitive date for when all RSSs will be issued and remain committed to issuing all remaining statements as quickly as possible.

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 your full entitlement.

What you need to do

Once you receive your RSS, you must submit your election within the specified deadline.

If you do not submit an election, your benefits will automatically revert to your legacy scheme position. This could result in lower benefits than you might otherwise receive, so it is important that you review your statement carefully and respond on time.

For the latest updates and information, please continue to check **GOV.UK**. We will provide our next update in August 2026.

Pension Sharing on Divorce

Members affected by the 2015 Remedy may experience a delay in Pension Sharing Orders being implemented due to a backlog of cases. We are working to reduce the backlog as quickly as possible and have increased resourcing to speed up this process.

For most members, requests for a Cash Equivalent Value (CEV) are being processed within the standard timeframes. Some members will experience a delay in receiving their CEV and will be notified by letter if their CEV will be delayed.

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

Claiming Your Armed Forces Pension Early

– What You Need to Know

If you left the Armed Forces with a deferred pension, you may be able to claim it before your normal pension age — but the decision carries long-term financial implications. Here's what you need to know.

Who can claim early?

Members of the Armed Forces Pension Schemes (AFPS) 05 and AFPS 15 with a deferred pension can generally apply to draw their pension from age 55, but taking it early will lower its value.

What happens if you take your pension early?

If you claim your pension early it is reduced because it will be in payment for longer. This is known as an 'actuarial reduction'. This is a permanent reduction to your annual pension and any lump sum. The earlier you claim, the greater the reduction, which will lower your monthly payments for life. As an example, AFPS 15 members who claim several years before their State Pension Age could face a substantial reduction in income.

Get a pension forecast before deciding. DBS allows deferred members to request one free pension forecast per year. Requesting a forecast is strongly recommended before making any decision. It will show you the estimated value of your pension if claimed early, compared with waiting until your normal pension age, and will detail any reductions that apply.

Is it the right choice for you?

Claiming early may be the right choice for some, but it depends on your financial needs and individual circumstances. As the actuarial reduction is permanent, it could result in a substantial long-term impact on your finances. Taking your pension early is an important decision and careful consideration and independent financial advice are recommended before proceeding.

Further information. Visit the official Armed Forces Pensions GOV.UK page at **https://www.gov.uk/guidance/pensions-and-compensation-for-veterans.**