



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.

RSS Update

We know how important your Remediable Service Statement (RSS) is in helping you understand your pension options. We have issued a total of 99,077 RSSs across active, deferred and pensioner

members.

We aim to issue RSSs in date order, where possible. Some statements need extra checks because members' pension circumstances can be more complex. This means your RSS may take longer than another member's, even if they left service around the same time.

If you are already receiving pension benefits, your RSS will explain the options available to you. You can choose to keep your current benefits or

select alternative benefits for the Remedy period, which ran from 1 April 2015 to 31 March 2022. You will continue to receive your current benefits until you make your choice. If you choose alternative benefits and additional money is due to you, this will be backdated with interest.

Once you receive your RSS, please make sure to submit your election within the specified deadline. If you do not submit an election by the end of the election period, the default position is to



pay legacy scheme benefits because this is your rolled back position.

For the latest updates and information, please continue to check **GOV.UK**.



Armed Forces Pension Awareness Week 2026

14–18 September 2026

Armed Forces Pension Awareness Week took place from 14–18 September 2026, bringing together events, expert support and practical resources to help Service personnel and veterans better understand their Armed Forces pension.

What happened during the week?

We shared pension factsheets on key topics including

benefits, pension forms, taxation and divorce, as well as useful tools and resources.

Personnel could also join online sessions with the Forces Pension Society (FPS) and White Ensign Association (WEA), covering the Armed Forces Pension Schemes and their key features.

For more direct support, we hosted online pension

clinics, giving personnel the opportunity to ask pension questions directly to the Armed Forces Pension Policy Team. Our Ask an Expert desks in Main Building also offered the chance to speak to the team face-to-face, ask questions and find out more about their pension.

Help us improve Pension Awareness Week

Did you attend a session or use any of our resources? Tell us what worked well and what we could improve by completing our short feedback survey.

<https://forms.cloud.microsoft/Pages/>

[ResponsePage.aspx?id=7WB3vINZS0iuldChbfoJ5ZrqdoxDFHhCgYxxTpMEC-JUNVdBT1BCQUZTMTcwRjkzWUIDV0hQV1ZZSy4u](https://www.gov.uk/guidance/pensions-and-compensation-for-veterans)

Keep informed

Pension Awareness Week may be over, but information and support are available throughout the year.

Visit the Armed Forces Pensions GOV.UK page for guidance and resources to help you understand your pension.

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

Veterans Services:

Supporting You Beyond Your Time in Service

Leaving the Armed Forces is a significant change. Understanding pensions, compensation and financial support can be complex, and Veterans Services (delivered on behalf of the MOD) is here to help ensure you access the right support at the right time.

Who We Help

We support Service personnel preparing to leave (up to two years before discharge), Veterans (Regular and Reserve), immediate family members, and bereaved individuals and families. Case Managers across the UK and Northern Ireland provide

personalised support tailored to individual needs.

Bringing Support Together
Veterans Services brings together key MOD services:

- Veterans Welfare Service (VWS): one-to-one welfare support
- Defence Transition Services (DTS): support for those facing challenges when leaving
- Integrated Personal Commissioning for Veterans (IPC4V): for serious service-related injury or illness

- Specialist Northern Ireland services for bereaved families and disabled veterans

This creates a more seamless, coordinated experience.

Pensions, Compensation and Financial Support

We help with AFPS benefits, War Pension Scheme or AFCS applications, accessing

state benefits, and managing financial changes or difficulties.

Holistic Support

Case Managers take a whole-person approach, supporting mental and physical health, housing, employment, training, education, family issues, bereavement, and access to wider services.

Working with Partners

We work with MOD departments, the Armed Forces, the Office for Veterans' Affairs, government departments, local authorities, charities, community organisations and Veterans Advisory and Pensions Committees. We also support the VALOUR programme.

How to Get Support

Online referral forms are available for serving personnel and veterans:

<https://www.gov.uk/guidance/getting-additional-support-when-leaving-the-armed-forces>

Contact:

- Telephone (Mon–Fri, 8am–4pm): UK 0808 1914 218 (option 6); NI 07387 050564; Overseas +44 1253 866 043 (option 6)
- Email: DBSAFVS-VSTriage-Team-National@mod.gov.uk (UK/Overseas); dbsafvs-vws-ni@mod.gov.uk (NI)



Armed Forces Pension Scheme 2015

(AFPS 15) – Leaving Service at Age 60

AFPS 2015 was introduced on 1 April 2015. All current serving personnel Regular and Reservists are members of the AFPS 15 scheme.

Pension at age 60

If you leave Service at age 60 or over, you will be entitled to a pension, which will be paid immediately. Please ensure that you submit an Armed Forces Pension Scheme (AFPS) Form 1 at least 3 months prior to your discharge. This will ensure you are paid the correct pension at the correct time. If you do not submit an AFPS Form 1 you risk your AFPS 15 pension being postponed. Once postponed AFPS 15 does not allow for the payment of arrears back to discharge date and you may miss out on pension payments due to you.



You can complete your **AFPS Form 1** on JPA or download a copy Armed Forces Pension Schemes Application Form and complete it by hand. If you fill it in by hand, you will need to post the completed form to Veterans UK. On JPA it will become available to you 9 months before your final day in service.

For further information please Visit **GOV.UK** by searching for 'Armed forces and reserve forces pension scheme guidance booklets'. Please ensure you have read the appropriate booklet for your scheme before you apply for AFPS benefits.



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

Were you, or someone you know, affected by the Armed Forces LGBT Ban?

If you were dismissed, discharged or affected in other ways, you can apply for financial and non-financial recognition.

Support is available throughout your application.

"Your service deserves to be recognised."

- Dawn Royal Navy Radio Operator



Visit bit.ly/affected-by-the-ban to find out more.

