

# Help using this Veterans UK PDF form

## About this form

- **You must download and save this form to your computer before using it**
- You can save data typed into this PDF form if you use the latest version of **Adobe Acrobat Reader**
- To download the latest version of Adobe Acrobat Reader free of charge go to the Adobe website
- This means that you do not have to complete this form in one session

## Helpful information for using this form

- Save the form to your computer
- After completion print the form
- Sign the form in black pen
- Post the form using the address given
- **If you have an enquiry for the Armed forces Pension Scheme, please call the JPAC Enquiry Centre on 0800 085 3600 or email [DBS-PensionsHelp@dbspv.mod.uk](mailto:DBS-PensionsHelp@dbspv.mod.uk)**

## The form will not save in

- older versions of Adobe Acrobat Reader
- other pdf readers, for example Preview on a Mac or Foxit on a PC

## Feedback

- We would like your feedback about this form. We will only use any comments to improve future versions
- Please email your comments to: [DBS-OPPT@mod.gov.uk](mailto:DBS-OPPT@mod.gov.uk)
- **Please do not send this form or any personal information to this email address. It is for feedback comments only**

**PLEASE NOTE YOU MUST SIGN THIS FORM USING A BLACK PEN. WE CANNOT ACCEPT THIS FORM BY EMAIL**

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# Ministry of Defence

## Armed Forces and Reserve Forces Pension Schemes

### Request for assessment of Pension Scheme Benefits or Cash Equivalent Valuation for divorce proceedings/dissolution of civil partnerships

#### Part A – Member's Personal/Service Details

First Name

Address (for correspondence)

Name

Postcode

Service Number

National Insurance Number

Date of Birth

Contact Telephone Number

Email Address

#### Part B - Member's Service and Pension history

Are you paying or have you ever paid for Additional Voluntary Contributions?

Yes

No

Are you paying or have you ever paid for Added Pension?

Yes

No

Have you transferred pension benefits from previous employment into the AFPS/RFPS/NRPS?

Yes

No

Have you transferred benefits from the AFPS/RFPS/NRPS to another pension scheme?

Yes

No

Do you already have a Pension Share Order in place against your pension?

Yes

No

Do you have more than than one AFPS pension currently in payment to you?

Yes

No

### Part C - Scottish Law Divorces/Dissolutions

If your divorce is being heard under Scottish Law, you must tell us whether your pension rights are to be valued using a 'relevant date'. If a valuation using a 'relevant date' is required, **an administrative charge will be made.**

Is your divorce/dissolution case to be heard under Scottish Law?

Yes

No

If yes, what is the agreed 'relevant date' of your separation?

### Part D - Options for Requesting Information

**Important - please carefully read the section below headed 'Charging Policy' before completing this section, and tick the relevant box.**

Please supply me with

A free of charge, basic statement detailing my pension benefits, which may include a transfer value in the case of those with deferred benefits and serving members without sufficient service to qualify for an immediately payable pension. I understand that this type of statement has not been specifically designed for disclosure in a divorce/dissolution case.

A full statement detailing my pension benefits, including a Cash Equivalent Valuation, in a format suitable for disclosure in a divorce/dissolution case. I agree to pay your invoice prior to receiving this service.

### Part E - Data Protection

#### How the MOD collects and uses personal information

The Ministry of Defence (MOD) is committed to protecting the privacy and security of your personal information and ensuring that all your personal data is processed in accordance with UK data protection legislation. The MOD [Personal information charter](#) contains the standards you can expect when we ask for, hold or share your personal information and your rights under the UK data protection legislation.

Further information can be found [here](#) on the way the Veterans UK processes your data in line with the charter

### Part F - Consent for email correspondence

Veterans UK is happy to conduct correspondence with customers via a nominated email address if that is their preference. There are some types of personal information we would not be able to include in an email correspondence, which are listed below:

- I authorise Veterans UK of the MOD to use email whenever possible in its correspondence with me via my nominated email address shown on the front of this claim form. I accept that the information may include my personal details excluding bank account numbers, National Insurance number, medical details and any other information that could compromise my identity;
- I understand that correspondence transmitted by email may be open to abuse because it is transmitting over an unsecured network. I accept that the MOD will not be liable for any loss, interception or unauthorised use of information transmitted this way. I am content for Veterans UK to correspond with me from the email address shown at the front of this claim form.

Do you wish to correspond via email?

Yes

No

## Part G - Declaration

### I confirm that

- the information I have given is accurate and complete to the best of my knowledge and belief.

### I certify that:

- I understand that I will be responsible for any charges for divorce/dissolution services related to my Armed Forces/Reserve Forces Pension(s) in accordance with the scheme charging regime;
- I understand that chargeable services will only be supplied to me upon the pension scheme administrators (Veterans UK) receiving confirmation that all charges have been fully paid.

**Remember – You must sign this form yourself if you can, even if someone else has filled it in for you. If a representative who acts as a Power of Attorney or Appointee for the claimant is signing this form, they must enclose evidence to show that they are the legal representative.**

## Part H – Signature of Applicant

Signature

Printed name

Date

## Part I - Charging Policy

### Current legislation

(The Welfare Reform and Pensions Act 1999) permits pension schemes to make charges for services that are specifically related to divorce/ dissolution. This is because no public money has been made available to meet the extra administrative costs associated with the provision of the services involved.

If you select the chargeable statement, please arrange for payment in accordance with the Payment Instructions page attached to this form.

### About the Free statement

- You are legally entitled to one free basic statement of benefits within any 12 months period;
- The free statement is produced as at a current date only;
- If your pension is preserved (i.e. claimable from age 60 or 65) or would be if we assumed retirement on the date of the statement, you are entitled to a free assessment of the Cash Equivalent Transfer Value (CETV). The CETV is the sum that we would pay to another scheme, if you were to transfer your pension benefits to that scheme. Your solicitor will be able to tell you if the free statement is appropriate for your particular circumstances. If it is not appropriate then a Cash Equivalent Valuation (CEV) specifically designed for disclosure in divorce/ dissolution proceedings can be provided but this is not free and a charge will apply;
- If you are already receiving a pension or have completed sufficient service to qualify for an immediately payable pension, if we assumed retirement on the date of the statement you cannot transfer your pension and therefore, cannot be provided with a CETV. Instead a Cash Equivalent Value (CEV) specifically designed for disclosure in divorce/ dissolution proceedings can be provided, but this is not free and a charge will apply (see below).

## About the Chargeable Statement

- The statement required for disclosure in a divorce/dissolution case must include a Cash Equivalent Value (CEV) of all the pensionable benefits as at a current date (unless in Scotland that will or may fall due in the future to you (or other beneficiaries in the event of your death));
- If your divorce/dissolution is before a Scottish Court we can value your pensionable benefits at the 'relevant date' which is the agreed date of separation. Please note that we cannot apportion the CEV for the period of marriage/partnership. Details of the different rules in Scotland for divorce/ dissolution can be found in the Pension Benefits on Divorce and Dissolution of Civil Partnerships booklet (MMP131);
- Veterans UK statement is set out in a format designed to meet the Court's requirements for financial disclosure, it will include Death in Service or Death in Deferment benefits where applicable. This statement can only be provided after payment of the relevant scheme administrative charge.

## Valuations and Implementation Charges

- CEVs and the implementation of Court Orders are charged separately for each scheme the service person is a member, except for members with accrued rights (see definition above). For these members, although separate CEVS will be produced, only one charge will be made in respect of this continuous period of service.

Further information on our Charging Regime can be found at the following link:

[https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/550944/20160901-Pensions\\_on\\_divorce\\_or\\_dissolution\\_of\\_a\\_civil\\_partnership-Charging\\_Regime.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/550944/20160901-Pensions_on_divorce_or_dissolution_of_a_civil_partnership-Charging_Regime.pdf)

Please note, should you fail to make payment, no statement will be provided.

## Part J – Current Charges and Payment Methods

	<b>COST</b>
Provision of Pension Statement in a format designed for disclosure in Divorce/Dissolution Proceedings	£150.00
<b>Sub-total</b>	£150.00
<b>VAT (20%)</b>	£30.00
<b>TOTAL DUE</b>	<b>£180.00</b>

Please indicate your preferred method of payment by ticking one of the boxes below:

A single deduction directly from my next available Salary payment .

**Please note this facility is not available to Volunteer Reservist Personnel**

A single deduction directly from my next available pension payment.

**This option is only available to those currently in receipt of a pension**

**By bank transfer using the details below.**

Account Title: MOD DBS MIL PERS UK Receipts

Sort Code: 60 – 70 – 80

Account Number: 10021116

**If paying from abroad please use the following:**

IBAN Number: GB87NWBK60708010021116

SWIFT Code: NWBKGB2L

**If paying by bank transfer, please confirm the date the transfer was made**

Date

**In all bank transfers please use your service number followed by the reference POD in all cases, as in Service Number/POD**

## **Part K - General Notes for Completion**

### **General**

It is our policy to provide information directly to our Scheme member, even if the scheme member gives written authority to provide information to a third party. This is because:

It is the scheme member's legal obligation to disclose relevant information during the divorce/ dissolution proceedings, in accordance with the Court's requirements. It is the scheme's obligation to provide information about his/her benefits to the schemes member, unless otherwise directed by the Court.

Pension Schemes are allowed by law to charge for services relating to divorce/ dissolution proceedings, and it is the scheme member who is responsible for those charges, unless otherwise directed by the Court.

Once completed this form should be returned **in full** to:

**Veterans UK  
Pensions Complex Team  
Mail Point 480  
Kentigern House  
65 Brown Street  
Glasgow G2 8EX**

## **Part L - Pensions on Divorce - Armed Forces Pension Scheme (AFPS 15)**

### **Background**

On 1st April 2015, certain members of the Armed Forces transferred to a new pension scheme, the Armed Forces Pension Scheme 2015. Members included in this transfer are now members of AFPS15 with accrued rights in the scheme to which they belonged prior to 01 April 2015.

The following details show how this may affect you/your client:

### **Transitionally Protected Members**

Members of AFPS 75, AFPS 05 and FTRS 97 (Full Commitment) whose date of birth is prior to 01 April 1967 remained on their current pension scheme and their benefits are unaffected.

Members of RFPS and FTRS 97 (Limited and Home Commitments) whose date of birth is prior to 01 April 1962 remained on their current pension scheme and their benefits are unaffected.

### **Members with Accrued Rights**

Members of AFPS 75, AFPS 05 and FTRS 97 ((Full Commitment) whose date of birth is on or after 01 April 1967, and members of RFPS and FTRS 97 (Limited and Home Commitments) whose date of birth is on or after 01 April 1962, were automatically enrolled into AFPS 15 when it started.

### **New Members**

Members of the Armed Forces who joined on or after 1 April 2015 automatically joined AFPS 15 and all future pension rights they earn will be in the New Scheme.

### **All Members**

Members who have a separate period of service may also have benefits under an additional scheme(s).

## Impact on Valuations

We will now provide separate cash equivalent valuations for each scheme in which the service person holds benefits. This will allow the divorcing parties to make a more informed decision on which pension benefits should be included in the financial settlement. (Please see below for details of our charges).

## Impact on Pension Sharing Orders

We will require a **separate annex for each scheme** against which the order is to apply. The percentage to be transferred to the former spouse/civil partner may be different for each scheme.

- **Current Armed Forces schemes are:**
  - Armed Forces Pension Scheme 1975 (AFPS75)
  - Armed Forces Pension Scheme 2005 (AFPS05)
  - Armed Forces Pension Scheme 2015 (AFPS15)
  - Full Time Reserve Service 1997 (FTRS97)
  - Non- Regular Permanent Staff (NRPS)
  - Reserve Forces Pension Scheme 2005 (RFPS05)
  
- **Former Spouse/Civil Partner payable ages:**
  - NRPS payable at age 60
  - AFPS 75, AFPS 05, FTRS97 and RFPS05 payable at age 65
  - AFPS 75, AFPS 15 payable at State Pension Age (SPA) of the former spouse/civil partner

Pension credits in all schemes may be paid from age 55, at an actuarially reduced rate.

## Impact on Pension Attachment Orders

We will require a **separate annex for each scheme** against which the order is to apply. The targeted benefits and the percentage thereof, payable to the former spouse/civil partner, may be different for each scheme.

- **Current Armed Forces schemes:**
  - As above.
  
- **Former Spouse/Civil Partner payable ages:**
  - When the pension benefits become payable to the scheme member.
  
- **Commutation to raise a lump sum**

AFPS75	AFPS05	AFPS15	FTRS97	NRPS	RFPS05
Yes	No	Yes	No	No	No
Pension abated then restored at age 55		Pension abated for life			

Please see our individual scheme booklets for full details of this option.

## Effect on the Member

If the parties decide on pension sharing or pension attachment, Veterans UK will require a suitably worded Court Order and a separate Pensions Sharing/Pension Attachment Annex for each scheme. The Order must make it clear what type of order is being made against the AFPS benefits, and the Annex must clearly identify the particular scheme against which the order is to apply.

## Example

Service person born 1981. Served between 1999 - 2003 and was a member of AFPS75.



They re-joined in 2007 and are still serving. Upon re-joining, they became a member of AFPS05. On 1st April 15, they transferred to AFPS15. They have not yet opted to aggregate their AFPS 75 service with their current service. They therefore have deferred benefits in AFPS 75 and are currently a member of AFPS15 with accrued rights in AFPS 05.

After receiving three separate statements showing the value of the benefits held under AFPS 75, AFPS 05 and AFPS 15, the parties decide to make a pension sharing order which will give the former spouse 35% of the value of the deferred AFPS 75 benefits; 10% of the value of the AFPS 05 benefits and 5% of the value of the AFPS 15 benefits.

In order to achieve this outcome, Veterans' UK would require:

- a Court Order, which confirms that a pension sharing order has been made;
- a pension sharing annex which identifies the scheme as AFPS 75 and shows the percentage as 35;
- a pension sharing annex which identifies the scheme as AFPS 05 and shows the percentage as 10;
- a pension sharing annex which identifies the scheme as AFPS15 and shows the percentage as 5.

Scheme members may have many variations on the above example and can choose, if they so wish, to levy a higher percentage against one scheme and nothing against any other scheme the service person may be a member of. We are happy to comment on draft orders, free of charge. We may also provide additional information in some circumstances, although a charge may be made for this service.

Further information, our Pensions on Divorce Booklet and Charging Regime can be found at the following links:

<https://www.gov.uk/government/publications/armed-forces-pensions-on-divorce-and-dissolution-of-civil-partnerships/guidance-and-information>

[https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/551145/20160826-MMP131\\_AFP\\_guide\\_on\\_divorce\\_and\\_dissolution\\_of\\_civil\\_partnerships.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/551145/20160826-MMP131_AFP_guide_on_divorce_and_dissolution_of_civil_partnerships.pdf)