

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**

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
- **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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Part A – Service and Personal Details

Service	Unit	Section	
Unit phone number			
Rank	Initials	Surname (in block capitals)	Service number
Title (Mr, Mrs, Miss, Ms, Rev, Dr)	Trade or Specialist Qualification		
National Insurance number (on JPA self-service user)			
	DD/MM/YY		DD/MM/YY
Date of Birth		Termination Date	
Reason for leaving (tick appropriate box)			
End of engagement	Early release	Medical	Redundancy

Contact address on leaving the Armed Forces. All communications will be sent to this address.

Address

Postcode

Phone number

Mobile number

Email address

Please make sure you answer all the relevant questions. If you need help, contact your unit HR admin staff or JPAC on 0800 085 3600.

Go to Part B

Part B – Payment of Pension Benefits

This section is for you to tell us if you are entitled to any Immediate Benefits. Please tick the appropriate box.

I am not entitled to any Immediate Benefits

Go to Part L

I am claiming Immediate, Aggregated Benefits
(MMP/116 Re-deployment booklet refers)

Please indicate below what pension scheme you are a member of and then complete the relevant sections.

AFPS 75 (with Transitional Protection (TP)),
FTRS 97, NRPS, MPGS and Royal Gibraltar

Complete Parts C, I, J, K & L

AFPS 05 (with TP), RFPS and MPGS

Complete Parts E, F, I, J, K & L

AFPS 15 with 75 accrued rights

Complete Parts D, G, H, I, J, K & L

AFPS 15 with 05 accrued rights

Complete Parts E, F, G, H, I, J, K & L

AFPS 15 only

Complete Parts G, H, I, J, K & L

Part C – AFPS 75 including MPGS and Royal Gibraltar

Application to commute part of pension

You must read the rules relating to Resettlement Commutation and Life Commutation Schemes before completing this section. (See **DIN 2009 DIN01-054**, **DIN 2009 DIN01-69** and **DIN 2013 DIN01-231**).

The Resettlement Commutation option can be exercised one only and must be made before your last day of service. The pension scheme rules do not allow you to change your option after you have left service.

I want to commute under Resettlement
Commutation

Yes - complete box a or b

No - go to Part I

a) The maximum allowed

b) The following amount

You can check the amount on the pension calculator at <https://mod-pc.co.uk/>

Part D – AFPS 15 with AFPS 75 accrued rights including MPGS and Royal Gibraltar

Application to commute part of pension

You must read the rules relating to Resettlement Commutation and Life Commutation Schemes before completing this section. (See **DIN 2009 DIN01-054**, **DIN 2009 DIN01-69** and **DIN 2013 DIN01-231**).

The Resettlement Commutation option can be exercised one only and must be made before your last day of service. The pension scheme rules do not allow you to change your option after you have left service.

I want to commute under Resettlement Commutation

Yes - complete box a or b

No - go to Part I

a) The maximum allowed

b) The following amount

You can check the amount on the pension calculator at <https://mod-pc.co.uk/>

The Inverse Commutation option can be exercised one only and must be made before your last day of service. The pension scheme rules do not allow you to change your option after you have left service.

Part E – AFPS 05 including MPGS

Benefits to which you are entitled will be paid automatically.

I want to apply for Inverse Commutation

Yes

No

I have **nominated** a person/organisation to receive any lump sum upon my death and I have completed **AFPS Form 2**

Yes

No

I have **allocated** a portion of my pension to a dependant who is financially dependent on me and have completed **AFPS Form 3** and, if necessary, **AFPS Form 3A**

Yes

No

Part F – Application for Inverse Commutation of Pension (AFPS 05 / RFPS only)

See booklet MMP/123 (RFPS) or MMP/124 (AFPS 05) or visit the MOD website for more information.

I want to make an Inverse Commutation of a portion of my tax-free lump sum to increase my/my dependant's taxable annual pension and have completed **AFPS Form 9**

Part G – AFPS 15

Benefits to which you are entitled will be paid automatically.

Please tick the appropriate boxes

I want to Inversely commute my EDP lump sum

I want to postpone my pension Yes No

Date I want to postpone my pension until

I am aged 55 or over and wish to receive an Early Immediate Pension (Actuarially Reduced) and I understand that this will be payable from the day after my service is terminated Yes No

I have **nominated** a person/organisation to receive any lump sum upon my death and I have completed **AFPS Form 2** Yes No

I have **allocated** a portion of my pension to a dependant who is financially dependent on me and have completed **AFPS Form 3** and, if necessary, **AFPS Form 3A** Yes No

Part H – AFPS 15 – Application to commute part of pension

Please visit the MOD website for more information

I want to commute my **AFPS15** pension to raise a tax-free lump sum and have completed **AFPS Form 9** Yes - complete box a or b

No

a) The maximum allowed

b) The following amount

Go to Part I

Important note - Please read as this may impact on your future financial well-being.

Further details on the recycling of Pension lump sums can be found at:

<https://www.gov.uk/hmrc-internal-manuals/pensions-tax-manual/ptm133810>

You can also call Her Majesty's Revenue and Customs (HMRC) helpline on **0300 123 1079**.

Alternatively, if you are calling from abroad telephone **0115 974 1600**.

The notes below are for your guidance only. If in doubt, please discuss this matter with HMRC in the first instance.

If you intend to use some or all of your Pension lump sum to re-invest in another pension arrangement, known as 'Recycling', special rules apply. If you **do not intend to re-invest** at this time in another pension arrangement, answer **no** to question **(i)** below and **go to Part J**.

Please note

Veterans UK has a legislative duty to record pension re-investment, inform HMRC of your investment intent and report breaches of the recycling rules

Veterans UK report to HMRC does not remove the legislative requirement for you to independently report your investment or investment intent to HMRC.

If you **intend to re-invest** some or all of your pension lump sum into another pension arrangement and your lump sum is less than £7,500, the pension recycling rule does not affect you. If this is the case, your answer to question (ii) below will be no and you should then **go to Part J**.

If the amount which you are re-investing in another pension arrangement is less than 30% of your Pension lump sum, the pension recycling rule does not affect you. If this is the case your answer to question **(iii)** below will be **no** and you should then **go to Part J**.

Warning

If you **re-invest** and **breach** the current recycling allowance, HMRC consider this to be an unauthorised (Pension Scheme) member payment and you will be liable to tax on the reinvested amount at **40%** which will also attract a further **15% pension surcharge** i.e. you will be liable to a tax charge of 55%.

- | | | | |
|--------------|--|------------|-----------|
| (i) | Do you intend to use any part of your lump sum to fund additional pension contributions to any other pension scheme? | Yes | No |
| (ii) | Does your pension lump sum exceed £7,500? | Yes | No |
| (iii) | Does the amount you have invested/are investing exceed 30% of your retirement lump sum? | Yes | No |

Go to Part J

Part J – Payment of pension immediately on leaving the Armed Forces

Do you have any other pension(s) in payment currently or any pensions that are due to be paid in the future?

Yes

No

Please fill in these boxes for any pensions put into payment **on or after 06 Apr 2006 only**

Name of pension scheme	Ref number	Date payment started or due to start	LTA percentage	Gross annual pension amount

Please fill in these boxes for any pensions put into payment **before 06 Apr 2006 only**

Name of pension scheme	Ref number	Date payment started	Gross annual amount currently in payment

I have obtained Individual, Enhanced, Primary or Fixed Protection from HMRC

Yes

No

I have sent you a copy of the Protection Certificate

Yes

No

If you have not already done so, you must provide or attach a copy of the Protection Certificate quoting your service number.

Go to Part K

Part K – Bank Account details

Any pension lump sum and/or resettlement commutation will be paid into the bank account held on JPA.

Instructions to split your pay between bank accounts will apply to these payments and you should amend your JPA instructions accordingly. Your monthly pension or monthly EDP will be paid by Equiniti Paymaster into your nominated account. Please complete the details below.

UK Bank Account

Overseas Bank Account

Full name and address of bank/building society
account

Postcode

Account name

Account number

Roll number

Sort code

UK account numbers usually have 7 to 10 numbers. Building society roll numbers or reference numbers can contain letters or numbers and can be up to 18 characters long. If you are unsure check the information with your account provider.

If you wish to have your pension paid into an overseas banking account please go to:

<https://www.gov.uk/government/publications/overseas-pensions-payment-mandates> where you will find copies of the relevant overseas payment mandate.

On completion of the mandate it must be sent to Equiniti Paymaster, the Veterans UK Paying Agent. Please note that any queries regarding monthly overseas pension payment should be directed to Equiniti Paymaster

Part L – 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 data and the [MOD Privacy notice](#) explains your rights and provides information that you are entitled to under UK data protection legislation. It is important that you read this notice, together with any other privacy notice that may be provided when we collect or process personal information about you so that you are aware of how and why we are using such information. 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 law.

Part M – Declaration and Signature

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

I **understand** that

- I must immediately tell the Ministry of Defence of anything that may affect my entitlement to, or the amount of, an award under the Armed Forces Pension Schemes, or an award paid under any other scheme administered by Veterans UK, including any changes of address.
- If I knowingly give false information, I may be liable to prosecution.
- In accordance with Data Protection legislation, the Ministry of Defence will collect, use, protect and retain the information on the form in connection with all matters relating to personnel administration and policy.

Signature of applicant

Date

IMPORTANT

You must complete and return the completed form; otherwise we will not pay any Terminal Benefits. Please enter your name, address and service number in the boxes provided below. We will acknowledge receipt of the form within 28 days. We cannot start to process your claim until the day after your termination date.

Please return the completed form to:

Veterans UK, MP480, Kentigern House, 65 Brown Street, Glasgow, G2 8EX



Ministry of Defence

Veterans UK
MP 480
Kentigern House
65 Brown Street
Glasgow
G2 8EX

Freephone: 0800 085 3600

With compliments

Your AFPS Form Pen 1 dated / / has been received.

Name

Service number

Address

Postcode