



Ministry  
of Defence

MMP106

# Armed Forces Pension Scheme 1975

## Your Pension Scheme Explained

(incorporating AFPS 75 Ill Health)

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# 1 About This Guide

1.1 The information in this Guide is for members of the Armed Forces Pension Scheme 1975 (**AFPS 75**). The scheme rules for **AFPS 75** are set out in three Prerogative Instruments (one for each Service).

1.1.a Naval and Marine/Army/Air Force Pensions (Armed Forces Pension Scheme 1975 and Attributable Benefits Scheme) (Amendment) Order 2010 – The 2010 Amendment Order sets out the main provisions of the scheme.

1.1.b Naval and Marine/Army/Air Force Pensions (Armed Forces Pension Scheme 1975 and Attributable Benefits Scheme) (Amendment) Order 2012 – The 2012 amendment introduced Fixed Protection membership for 2012/13.

1.2 This Guide is for general use and cannot cover every personal circumstance, nor does it fully cover details of past entitlements, does not confer any contractual or statutory rights and is provided for information purposes only. In the event of any dispute over your pension benefits, the appropriate legislation will prevail.

1.3 Unit administrative or personnel staffs can offer information and an explanation of the **AFPS 75** benefits, but are not allowed to give financial or legal advice. A list of Services Insurance and Investment Advisory Panel approved independent financial advisers is available at <http://siiap.org/>. However, you are free to use any financial adviser.

1.4 This Guide reflects the rules that apply to current members of the **AFPS 75** scheme (those in Service). Changes made to the scheme are not usually retrospective and members with a ***deferred pension*** or a pension already in payment must refer to the rules in force on the day they left service – the benefits referred to in this Guide may not apply.

1.5 Where pension terms are used, they appear in ***bold italics***. These terms are defined at Annex A of the guide.

## 2 Background

2.1 Serving members of the Regular Armed Forces between 1 April 1975 and 6 April 2005, were automatically enrolled in the **AFPS 75** scheme. After 6 April 2005, **AFPS 75** was closed to new members (except those that transferred from the Gurkha Pension Scheme under the offer to transfer). New entrants to the Armed Forces joined the Armed Forces Pension Scheme 2005 (**AFPS 05**). The opportunity for **AFPS 75** members to transfer their pension from **AFPS 75** to **AFPS 05** is no longer available.

### Main Features

2.2 **AFPS 75** includes the following main benefits:

- Defined benefit scheme based on final salary (representative rates of pay for members below the rank of two star).
- An **Immediate pension** is available after at least 16 years **qualifying service** (Officers) and 22 years **qualifying service** (Other Ranks). A **lump sum** equal to three times annual pension (tax free) is also payable.
- Maximum pension can be earned after 34 years **reckonable service** for Officers and 37 years **reckonable service** for Other Ranks.
- **Deferred pension** payable at age 60 for service before 5th April 2006 and age 65 for service post 6th April 2006, for members who do not reach the immediate pension point plus a **lump sum** of three times pension.
- **Surviving Spouse/Civil Partner** may receive up to 50% of the member's pension. Pensions for **eligible children** may also be payable. Pensions for **eligible partners** may be payable if death is **attributable** to service.
- Death in Service **lump sum** is normally three times the member's pay.

### Armed Forces Pension Scheme 2015 (AFPS 15)

2.3 A new pension scheme will commence on 1 April 2015. Members of **AFPS 75** who are in service on or after 1 April 2015, will be transferred to AFPS 15 except if you were within ten years of pension age (aged 45 or over) on 1 April 2012. This group will remain in the **AFPS 75** scheme.

## 3 Who Administers the Pension Scheme?

3.1 **AFPS 75** is administered by **Veterans UK**. They have day-to-day responsibility for the **AFPS 75** scheme and authority to make payments. **Veterans UK** are located at two sites:

3.1.a **Veterans UK** (Glasgow) are the administrators of all the Armed Forces Pension Schemes, the Reserve Forces Pension Schemes, the Armed Forces Attributable Benefits Scheme, and the Early Departure Payment Scheme.

3.1.b **Veterans UK** (Norcross) are the administrators of the Armed Forces Compensation Scheme and the **War Pension Scheme**.

3.2 **Veterans UK** addresses are:

**Veterans UK**

Mail Point 480  
Kentigern House  
65 Brown Street  
Glasgow  
G2 8EX

Tel: 0800 085 3600

Email: [veterans-UK@mod.uk](mailto:veterans-UK@mod.uk)

**Veterans UK**

Norcross,  
Thornton-Cleveleys,  
FY5 3WP

Tel: 0808 1914 2 18

Email: [veterans-UK@mod.uk](mailto:veterans-UK@mod.uk)

Web site: [www.gov.uk/government/organisations/veterans-uk](http://www.gov.uk/government/organisations/veterans-uk)

## 4 Other Sources of Information

4.1 If you have queries about **AFPS 75** or the **Armed Forces Attributable Benefits Scheme**, information and a range of booklets is available on the line at: <https://www.gov.uk/government/publications/armed-forces-and-reserve-forces-pension-schemes-guidance-booklets> and <https://www.gov.uk/government/publications/armed-forces-compensation> the booklets include:

### AFPS 75

- Family Pension Benefits – MMP/114
- **Booklets relating to all Armed Forces pension schemes**
  - Re-employment – MMP/116
  - Increasing Your Benefits – MMP/128
  - Transferring Benefits – MMP/129
  - Internal Disputes Resolution Procedure – MMP/130
  - Pension Benefits on Divorce and Dissolution of Civil Partnerships – MMP/131
  - Taxation of Pension Benefits – **Annual Allowance**
  - Taxation of Pension Benefits – **Lifetime Allowance**
- **Related Information:**
  - The **Armed Forces Compensation Scheme** Explained – [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/28730/leaflet2a.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/28730/leaflet2a.pdf)
  - Armed Forces Redundancy Schemes – MMP/138 <https://www.gov.uk/government/publications/armed-forces-redundancy-schemes-2006-and-2010>

## 5 AFPS 75 Membership

5.1 **AFPS 75** is a final salary-related occupational pension scheme, which provides defined benefits for its members. For Officers and Other Ranks below two star level, pension benefits are based on the representative rates of pay for the rank held at the time of retirement.

5.2 You are automatically a member of **AFPS 75** if you joined the Armed Forces before 6 April 2005, and did not opt to transfer to **AFPS 05** or chose to opt out of the **AFPS 75** Scheme. You must have completed two years' *qualifying service* to be entitled to most pension benefits in **AFPS 75**.

### Opting Out Of AFPS 75

5.3 You can opt out of **AFPS 75** in favour of a personal pension at any time (but you cannot later rejoin **AFPS 75**). However, remember that you pay no direct contributions towards **AFPS 75** and there is no compensation for withdrawal. If you are considering opting out, you should seek independent financial advice. To opt out of **AFPS 75**, complete an option form, which is available from **Veterans UK** (see page 4 for address). You can find further information about the options available and the key points you need to bear in mind when making your decision in the booklet: "Transferring Benefits" MMP/129 <https://www.gov.uk/government/publications/armed-forces-and-reserve-forces-pension-schemes-guidance-booklets>.

### Re-joining AFPS 75

5.4 **AFPS 75** is a closed scheme. You cannot re-join **AFPS 75** if there is more than a one-month gap in service. However, you can join **AFPS 05** and preserve your pension in **AFPS 75**, see section 13.

## 6 Your Pension Benefits

### How is Your Pension Calculated?

6.1 Your benefits are based on your **final rank** and length of reckonable service. In **AFPS 75, members** of the Armed Forces with the same rank and same number of years of **reckonable service** are normally awarded the same pension, regardless of their actual pay. This is known as the representative pay rate for the rank. Representative pay is calculated using specially selected rates of military salary and does not include extra amounts for special qualifications e.g. medical professionals, professional aviators, or submariners.

### Senior Officers

6.2 For Officers at below Lieutenant/Captain/Flight Lieutenant to OF6 (Sub Lieutenant/Lieutenant/Flying Officer to Commodore/Brigadier/Air Commodore) the representative pay scales vary with years of service. At two star and above (Rear Admiral/Major General/Air Vice Marshal), pensions are based on pensionable earnings, not representative pay.

### Rate of Accrual

6.3 Your **accrued benefits** do not build up at a uniform rate. **AFPS 75** accrual rates are faster up to the immediate pension point, so that after 16 years' **reckonable service** as an Officer you will have accrued 28.5% of representative pay and after 22 years' **reckonable service** as an Other Rank; you will have accrued 31.83% of representative pay. If you retire at age 55, with 34 years' **reckonable service** as an Officer or 37 years' **reckonable service** as an Other Rank, you will have accrued the maximum pension of 48.5% of representative pay (the 48.5% excludes the **lump sum**).

### AFPS 75 Benefits on Retirement/Discharge

6.4 The pension options are listed on page 8 and a pension calculator is at <https://www.gov.uk/armed-forces-pension-calculator>.



1

### Full Career Maximum Pension

- age 55, with 34 years' **reckonable service** (Officers) or
- age 55, with 37 years **reckonable service** (Other Ranks)

4

### Resettlement Grant

A tax-free lump sum paid after 9 years **reckonable service** (Officers)/12 years **reckonable service** (Other Ranks) on leaving the Armed Forces to those who are not eligible for a full or an Immediate Pension

2

### Immediate Pension

Qualifying service for pension: 16 years from age 21 (or date of entry if later) (Officers), or 22 years from age 18 (or date of entry if later) (Other Ranks)

5

### Ill Health Benefits

Benefits may be paid if you are unable to continue with your Armed Forces career because of injury or illness

3

### Deferred Pension

If you have more than 2 years qualifying service and do not qualify for an immediate pension

6

### Transfer Deferred Pension

Instead of preserving your pension you may be able to transfer your **AFPS 75** pension to a new provider.

1

### Full Career Maximum Pension

If you retire with –

- 34 years **reckonable service** from age 21 (Officers) or
- 37 years **reckonable service** from age 18 (Other Ranks)

You will receive a full career (maximum) pension. It is index-linked from your date of retirement. You will also receive a one-off **lump sum** of 3 times your annual pension. The **lump sum** is normally tax-free.

2

### Immediate Pension

If you are under age 55 when you leave and have completed at least 16 years **qualifying service** from age 21 (Officers) or 22 years **qualifying service** from age 18.

You will be entitled to receive an **immediate pension** calculated on the basis of the **reckonable service** you have completed and a one-off **lump sum** of three times your annual pension (**lump sum** is normally tax-free). The pension paid will not increase until you reach age 55 when any pension increases will be added followed by annual **index linked** increases thereafter.

Note:

- Officers who are permitted to leave the Armed Forces at their own request, after reaching the **immediate pension** point but before completing their commission are paid **Premature Voluntary Retirement** rates of pension. This is lower than the Compulsory Retirement pension rates.
- Other Ranks who are discharged on grounds of misconduct, unsuitability, or inefficiency will receive lower rates of **immediate pension**.

### 3 Deferred Pension

If you leave the Armed Forces before the **immediate pension** Point, you may be entitled to a deferred pension. This pension is paid when you are 60 for service before 6 April 2006 and age 65 for service after 6 April 2006. You can have all your pension benefits paid at age 60, but it will be actuarially reduced to reflect the early payment. A tax free **lump sum** of three times the annual pension is also paid.

The **deferred pension** is not paid automatically; it must be claimed from **Veterans UK Pensions Division** <https://www.gov.uk/government/publications/service-personnel-and-veterans-agency-spva-pensions-forms>.

A **deferred pension** cannot be paid earlier than age 60, except on grounds of ill-health. See Section 12 – Ill health Benefits.

### 4 Resettlement Grant

This grant helps members of the Regular Armed Forces to resettle into civilian life after completing a substantial period of service. It is not a pension, but a tax-free **lump sum** paid on leaving the Armed Forces to those who are not eligible for an **Immediate Pension**. Eligibility: Officers who have at least 2 years commissioned service and have 9 years of relevant **reckonable service** from age 21. Other Ranks who have 12 years of relevant reckonable service from age 18.

### 5 Ill Health Benefits

If you leave the Armed Forces early because of ill-health or injury and are medically discharged, you may be entitled to an ill health pension and **lump sum**. This is called a Service Invaliding Pension and is based on rank and length of service and represents the occupational entitlement from the scheme. If the injury/illness is **attributable** to service there may be a further entitlement to **attributable benefits**. See section 12 – Ill Health Benefits.

### 6 Transfer Deferred Pension

Instead of a **deferred pension**, you can ask to transfer the pension benefits earned to a scheme offered by a future employer, or to a personal pension plan. Certain time limits may apply. You should apply to **Veterans UK** for a statement of entitlement. See Section 10 – Transferring your benefits.

## 7 Increasing Your Benefits

7.1 Occupational pension schemes like **AFPS 75** provide pension benefits in addition to those provided by the State pension, to ensure that **members** have an adequate income in retirement. HM Revenue and Customs (HMRC) allow certain tax concessions to pension schemes which are not available to other forms of retirement savings.

### Options

7.2 The options for increasing your benefits include the following:

- Payment of **Additional Voluntary Contributions**
- The purchase of **Added Years**
- Taking out a Stakeholder Pension

See the booklet: “**Increasing Benefits**” – MMP/128 <https://www.gov.uk/government/publications/armed-forces-and-reserve-forces-pension-schemes-guidance-booklets>

### Scheme Limits and Pension Tax Relief

7.3 The Scheme limits on In-Scheme **Additional Voluntary Contributions** and **Added Years** is 15% of pensionable income, but further tax efficient pension saving is available by means of commercial products.

7.4 Information produced by MOD on pension tax relief including **Annual Allowance** and **Lifetime Allowance** is at <https://www.gov.uk/government/publications/armed-forces-and-reserve-forces-pension-schemes-guidance-booklets>

and HMRC information on Annual Allowance and Lifetime Allowances is at –

- <http://www.hmrc.gov.uk/pensionschemes/understanding-aa.htm> and
- <http://www.hmrc.gov.uk/pensionschemes/understanding-la.htm>.

### Additional Voluntary Contributions

7.5 Initially **Additional Voluntary Contributions** were available in cases where a scheme did not provide benefits up to HMRC limits or where a member was not able to earn full benefits under the Scheme. This allowed him or her to make tax efficient **Additional Voluntary Contributions** to increase benefits to the maximum possible. The Finance Act 2004 removed these limits with a view to controlling pensions by imposing an **Annual Allowance** and **Life Time Allowance**, but the **AFPS 75** scheme limits (15% of pensionable income) remains in place. The defined benefit from **Additional Voluntary Contributions** in **AFPS 75** increases the following:

- Death-in-service **lump sum** – from three times representative pay to the better of four times representative pay at the full career point or four times **pensionable pay** at the date of death.

- Increase **surviving spouse/civil partner's** pension – to 66.67% of member's entitlement.
- The rate of pay upon which the pension is calculated. The actual rate of pay is used instead of the representative rate.

7.6 In order to purchase in-scheme **Additional Voluntary Contributions** you need to apply to **Veterans UK**. Contribution rates and the application form to apply are at <https://www.gov.uk/pensions-and-compensation-for-veterans> and <https://www.gov.uk/government/publications/service-personnel-and-veterans-agency-spva-pensions-forms> Once the completed application form has been processed by **Veterans UK**, the decision is final and cannot be reversed.

7.7 You can also increase your benefits by contributing to a Free-Standing Additional Voluntary Contribution provided by a commercial supplier. **Free-Standing Additional Voluntary Contributions** allow you to top up your pension benefits, without tying you to specific scheme benefits. You should seek advice from an independent financial adviser to discuss what options are available.

### Added Years

7.8 The purchase of **Added Years** is a defined benefit within the Scheme and, once a contract is entered into, the level of contribution cannot be increased or decreased, and only in very exceptional circumstances can it be stopped. **Added Years** can be bought as whole or part years but what can be bought depends on (a) being within the 15% limit of pensionable income scheme limit, (b) the age at which **reckonable service** started, and (c) the number of years until retirement. In order to increase your benefits you need to apply to **Veterans UK**. Contribution rates and the application form are available at <https://www.gov.uk/government/publications/service-personnel-and-veterans-agency-spva-pensions-forms> Once the completed application form has been processed by **Veterans UK**, the decision is final and cannot be reversed.

Note: The purchase of **added years** increases your benefits but does not increase your **qualifying service**.

### Stakeholder Pensions

7.9 The Stakeholder Pension is a flexible, low cost, private pension that was introduced by the Government to help people save for their retirement. Stakeholder Pensions are money purchase arrangements under which contributions are invested to provide a fund at retirement. They do not top up benefits under **AFPS 75** but are in addition to and separate from those provided by the **AFPS 75** pension scheme.

7.10 When considering whether to take out a Stakeholder Pension, you need to take care that your total pension provision (from all pension funds – **AFPS 75**, **Additional Voluntary Contributions** and Stakeholder) does not exceed the **Annual Allowance** and **Lifetime Allowance**.

7.11 As with other money purchase arrangements, the pension provided at retirement is not guaranteed as it depends on the amount of money saved, the investment return on these savings, the age at which retirement benefits are drawn and the annuity rates at the time of retirement. In October 2012, Scottish Widows was designated as the preferred provider of Stakeholder Pensions to the Armed Forces. However, other providers are available. The Scottish Widows' administrative charge for handling a Stakeholder Pension is capped at a maximum of 0.6% of the fund.

**Scottish Widows**

15 Dalkeith Road  
Edinburgh  
EH16 5U

Phone UK: 0845 716 6777

Email: [armedforces@scottishwidows.co.uk](mailto:armedforces@scottishwidows.co.uk)

Website: [www.scottishwidows.co.uk/armedforces/](http://www.scottishwidows.co.uk/armedforces/)

**Finding an Independent Financial Advisor**

7.12 You should take independent financial advice about the purchase of additional benefits, to obtain a product which is right for you. Information about independent financial advisers accredited by the Services Insurance and Investment Advisory Panel are listed on their web site at <http://sijap.org/> but you are free to use any independent financial adviser.

## 8 Increasing Your Pension Lump Sum

8.1 Commutation means giving up part of your pension in return for a ***lump sum***. It is not an automatic right: you have to apply for it. There are two forms of commutation: resettlement commutation and life commutation. With effect from 1 April 1996, you cannot take advantage of both forms at the same time and the ability to take life commutation is being phased out.

8.2 The Finance Act 2004, which came into force on 6 April 2006, stipulates that a member's pension may not be reduced from one year to the next except in exceptional prescribed circumstances. This Act, therefore, has some impact on your ability to commute your pension.

8.3 Details of both forms of commutation are published on the Defence Internet at – <https://www.gov.uk/government/publications/afps-75-commutation> and application forms are at <https://www.gov.uk/government/publications/service-personnel-and-veterans-agency-spva-pensions-forms>.

### ***(1) Resettlement Commutation***

If you leave the Armed Forces before reaching the age of 55 and with an entitlement to an ***immediate pension***, other than ill health benefits, you may apply for resettlement commutation.

The change introduced by the Finance Act 2004 and the way in which Lifetime Allowance is calculated affects the amount of resettlement commutation you are able to take. The decision to take advantage of resettlement commutation must be made before you leave the Armed Forces and before your pension has crystallised (come into payment).

There will be a compensating reduction in your pension, which will be restored to its original value at the age of 55. There can be no restoration of your pension to its original value before this time. Once the completed application form has been processed by ***Veterans UK***, the decision is final and cannot be reversed.

### ***(2) Life Commutation***

Life commutation, which is being phased out, applies only to those who gave service prior to 31 March 1978 and to that part of the pension earned by ***reckonable service*** up to 6 April 1980. Your ability to commute your pension under the terms of life commutation has also been affected by the Finance Act 2004 and you will need to make a decision before you leave the Armed Forces. This type of commutation is, as its name implies, for life and the full value of the pension cannot be restored later. Once the completed application form has been processed by ***Veterans UK***, the decision is final and cannot be reversed.

### Taking a Pension as a Lump Sum – Trivial Benefits

8.4 If you are over the age of 60 but below age 75, trivial benefits may be commuted and you may qualify to take all of your pension pot as a ***lump sum*** if:

- one of your pension pots is worth £10,000 or less
- your total pension pots under all the schemes you belong to are worth £30,000 or less.

8.5 This can be done only if the value of the member's benefit entitlement under all registered pension schemes, along with all rights that have previously crystallised for Life Time Allowance purposes (including any pensions in payment on 5 April 2006), do not exceed a maximum value (the commutation limit) as valued on a specific date (known as the nominated date). At 5 April 2012 the commutation limit was set at £18,000, which is 1% of the standard lifetime allowance. This means that if your annual rate of pension were to be less than £782 then it may be trivially commuted. For further information see the HMRC guidance –

<http://www.hmrc.gov.uk/pensionschemes/small-pen.htm>

## 9 Dependants' Benefits

9.1 Your entitlement to a pension ceases on your death. However; if you are married, in a civil partnership or are in a long term relationship your spouse/civil partner or **eligible partner** may be entitled to a Forces Family Pension.

9.2 **Widows Benefits** – If your marriage took place while you were serving a Forces Family Pension based on your total service. If your marriage took place after you left the Regular Armed Forces a Forces Family Pension based on service from 6 April 1978; service before that date is disregarded.

9.3 **Widowers/Civil Partners Benefits** – To be eligible you must have served on or after 1 October 1987. If the marriage/civil ceremony took place while serving, the pension is based on your total service. However, if the marriage/civil ceremony took place after your retirement the pension will be based on service from 6 April 1978 only.

9.4 **Eligible Partner Benefits** – Your partner may be eligible to receive a pension where death was **attributable** to Service. An equal survivor's pension is the same as that paid to a spouse/civil partner. For a partner's pension to be awarded you must have:

- Given service on or after 15 September 2003, and;
- Have been in a substantial and exclusive relationship at the time of death, and;
- Both have been free to marry/enter a civil partnership; and
- Your partner was financially dependent or financially interdependent.

### 9.5 Rates of Pension Payable

- For service that ended before 31 March 1973 your widow will receive one third of your basic pension, no Short Term Family Pension is payable. The rate may be increased to one half if additional contributions were made.
- For service on or after 31 March 1973, your widow will receive a pension of one half of your basic pension (for widowers and civil partners you must have been in service on or after 1 October 1987). If you have service pre and post 31 March 1973 the service pre 1973 may be increased to one half if additional contributions were made
- If you married or entered a civil partnership after your discharge, your widow/widower/partner will receive half the basic pension based on service on or after 6 April 1978.
- For service on or after 31 March 1973 a Short Term Family Pension equal to your rate of basic pay for death in Service or the pension in payment at the time of your death will be paid for 13 weeks to your spouse. This may be increased to 26 weeks if there are any **eligible children**.



### Survivor Benefits after Re-marriage, Forming a new Partnership or Cohabitation.

9.6 Since 31 October 2000, if your death is attributable to service in the armed forces, your surviving spouse/partner (widow/widower/civil partner) will receive a pension for life. However, for non-attributable deaths and attributable deaths before this date, pension benefits are suspended if your surviving spouse/partner, remarries, enters a new civil partnership, or cohabits. If the relationship that led to suspension ends, your spouse/partner may apply for restoration of pension, but reinstatement is subject to a test.

9.7 From 1 April 2015, all surviving spouses/partners can retain their pension for life. This also applies to surviving spouses/partners currently receiving a pension, who no longer have their pension suspended if they form a new relationship. However, where a surviving spouse's/partner's pension has been suspended due to remarriage, new civil partnership, or cohabitation before 1 April 2015, it will remain suspended until the current relationship ends. If the relationship ends on/after 1 April 2015, the spouse/partner can apply for restoration without being subject to a test. Those previously refused on this basis may reapply for restoration from 1 April 2015. Applications should be made to **Veterans UK** (for contact details see 3.2).

### Pension for Children

9.8 Pensions are also payable for eligible children, up to a total of one half of the member's entitlement (where a surviving spouse/civil partner's pension is also payable), with no one child receiving more than a quarter of the pension. Pensions for children will normally stop when the child reaches age 17, although the payment may continue up to the age of 23 if the child is in full time education or training, or longer if at the time the member died the child is unable to support him/herself for reasons of disability. Children born after discharge are not eligible unless born of a marriage that occurred during service. Different provisions apply where the child's pension came into payment before April 2006. Please refer to **Veterans UK** for further guidance.

### Death in Service

9.9 If you die in Service, a tax-free **lump sum** payment of three times (or four times if an AVC has been purchased) **representative pay** will be made to your eligible dependant or your estate. As a Death-In-Service **lump sum** is paid, there will be no deferred pension lump sum payable. In addition, your **spouse, civil partner** or **eligible partner** may be entitled to receive a survivor's pension.

### Nomination of Benefits

9.10 You cannot nominate the person(s) you would like to receive benefits when you die. Only a legal spouse, civil partner or dependant children can receive pension benefits; **unmarried partners** may be eligible for the same benefits as a spouse where the death is deemed to be attributable to service.

### Attributable Dependants' Benefits

9.11 **Attributable** benefits are paid to **dependants** under different arrangements depending on whether the death was caused by service before or after 6 April 2005.

9.12 Where the cause of death was before 6 April 2005, **attributable benefits** may be paid under two schemes:

- the **War Pension Scheme**
- the **Armed Forces Attributable Benefits Scheme**

For further information see:

<https://www.gov.uk/claim-for-injury-received-while-serving>

<https://www.gov.uk/war-widow-pension>

<http://www.veterans-uk.info/publications/leaflets.html>

9.13 Where the cause of death was on or after 6 April 2005, **attributable** dependants' benefits may be paid under the Armed Forces Compensation Scheme. See the **Armed Forces Compensation Scheme** web page <https://www.gov.uk/government/publications/armed-forces-compensation/armed-forces-compensation>.

### Death in Deferment

9.14 If you leave the Armed Forces with a **deferred pension** and subsequently die before the pension comes into payment a **lump sum** is payable. The **lump sum** is three times the annual pension that would have been paid if the pension had come into payment on the day of death. This money is paid to your eligible dependant or your estate. In addition, your **spouse or civil partner** may be entitled to receive a survivor's pension.

### Death in Retirement (Pension in Payment)

9.15 If you die in retirement within one year of your discharge and your pension is in payment your **spouse/civil partner**/dependant children or your estate may be entitled to a **lump sum** that is the difference between three times the representative annual pay and the **lump sums** already paid at discharge. This includes any **lump sum** paid under the resettlement commutation scheme. In addition, your **spouse or civil partner** may be entitled to receive a survivor's pension. However, if the marriage/civil partnership were formed after discharge from the Armed Forces the amount of pension would disregard any pensionable service before 6 April 1978.

## 10 Transferring Your Benefits

10.1 If you leave the Armed Forces to take up new employment where an occupational pension scheme is available, you can –

10.1.a Transfer your deferred pension benefits into that scheme, (within 12 months of leaving for a public scheme and before age of 59 or 64, dependent upon when your deferred pension is due, for a private scheme), or

10.1.b Transfer your deferred pension rights into a personal pension scheme or an approved insurance scheme, or

10.1.c Leave your deferred benefits in the Scheme until they become payable at the age of 60 or 65. Deferred pension for service before 6 April 2006 is paid at age 60 and a deferred pension for service from that date is paid at age 65.

10.2 Always seek independent financial advice before transferring pension benefits. Further guidance is available from the booklet: ***“Transferring Benefits” – MMP/129*** <https://www.gov.uk/government/publications/armed-forces-and-reserve-forces-pension-schemes-guidance-booklets>.

# 11 How Divorce or Dissolution of a Civil Partnership can Affect Your Pension

11.1 If you divorce or are legally separated, a court can order the Scheme managers to pay all or part of your pension and ***lump sum*** (terminal grant) to your former spouse or civil partner as part of a divorce or dissolution settlement. This payment will happen at the point these benefits become payable. ***Veterans UK*** will only make payments to your former spouse or civil partner when a court order has specifically instructed them to do so. Without such an order, they will continue to make payments to you.

11.2 Your death, will not normally affect the part of a divorce or dissolution order that earmarks a ***lump sum***, although it would reduce the level of benefits payable to a current spouse or civil partner.

## Pension Sharing on Divorce or Dissolution of a Civil Partnership

11.3 In legal proceedings begun on or after 1 December 2000, courts have had the additional option of making ***Pension Sharing Orders*** on divorce. These provisions also apply to the dissolution of a civil partnership. It allows ***pension rights*** to be treated like other assets and part or the whole of their value to be transferred from the ***member*** to the former spouse or civil partner. The payment of the pension is direct to the former spouse or civil partner, and is not affected by changes in the circumstances of the member or former spouse or civil partner after the divorce or dissolution. In this way, the two parties are helped to make a financial “clean break”.

11.4 Under a ***Pension Sharing Order***, a court may order that a percentage of the value of your benefits is transferred permanently to your former spouse or civil partner and they become a pension credit member. These rights are known as pension credit rights and are payable when the former spouse or civil partner reaches the age of 60, if the order was made before 6 April 2006, or 65, if it was made after that date. The pension may be paid earlier at age 55, but at an actuarially reduced rate.

11.5 Even though the ***Pension Sharing Order*** is not payable to your former spouse or civil partner until age 60 or age 65, the value of the pension share is deducted from your pension as soon as your pension comes into payment.

11.6 If you have a ***Pension Sharing Order*** in place, your current spouse or civil partner’s, pension will be calculated in the normal way but will then be reduced by the value of the ***Pension Sharing Order***.

Note: Because **AFPS 75** is an unfunded public service pension scheme, your former spouse or civil partner is not allowed to transfer his/her pension credit rights out of the Scheme and into another pension arrangement.

Further information and details can be obtained from the booklet: “Pensions on Divorce and Dissolution of Civil Partnerships” — MMP/131 <https://www.gov.uk/government/publications/armed-forces-pensions-on-divorce-and-dissolution-of-civil-partnerships>

## 12 III Health Benefits

12.1 This section replaces booklet MMP/115 'Invaliding Benefits'. It provides a summary of the benefits available to members who are medically discharged from service as a result of ill health.

12.2 Where the illness or condition for which a member is medically discharged is mainly due to or worsened by service in the Armed Forces the individual may in addition be entitled to compensation from:

12.2.a the Armed Forces Compensation Scheme (for injuries due to service on or after 6 April 2005 – <https://www.gov.uk/government/publications/armed-forces-compensation/armed-forces-compensation>)

12.2.b the Armed Forces Attributable Benefits Scheme and/or the War Pensions Scheme for injuries sustained before 6 April 2005.

### Non Attributable Illness or Injury

12.3 Non **attributable benefits** are paid where an individual has been medically discharged for an illness or injury which is not related to service, e.g. off duty road traffic accident or illness. A pension and **lump sum** will be paid immediately. This is called a Service Invaliding Pension.

12.4 All Service Invaliding Pensions are increased annually in line with the Consumer Price Index. When you receive a Service Invaliding Pension it will initially be taxed as earned income. However, your Service Invaliding Pension may be paid tax free if an award has been made under War Pensions Scheme or **Armed Forces Compensation Scheme** for the same condition that caused your discharge. This is referred to as your Principal Invaliding Condition. A decision on tax exemption will occur once your pension is in payment.

### III Health Pension – Injury or Illness Caused by Service on or after 6 April 2005

12.5 The overall payment is made up of an ill health pension from **AFPS 75** and a compensation award. For injury occurring on or after 6 April 2005, compensation is from the **Armed Forces Compensation Scheme**.

<b>Pension</b>	<b>AFPS 75</b>	Enhanced ill health pension as set out in the <b>Invaliding Pension Code</b> (based on number of years served and rank on leaving).  <b>Lump sum</b> based on three times annual ill health pension.
<b>Compensation</b>	AFCS	<b>Lump sum</b> payment for pain and suffering paid for injuries and illnesses caused by service – amount dependent on tariff level assessment.  Guaranteed Income Payment for serious illnesses and injuries – calculated by multiplying salary by a factor based on age and severity of injury (paid as an enhancement to the AFPS income).

### Injury Caused By Service before 6 April 2005

12.6 The overall payment is made up of a pension entitlement from **AFPS 75** and a compensation award. For injuries occurring before 6 April 2005, the compensation award may be made up of two parts – the **War Pension Scheme** and the **Armed Forces Attributable Benefits scheme**.

<b>Pension</b>	<b>AFPS 75</b>	Enhanced ill health pension as set out in the <b>Invaliding Pension Code</b> based on number of years served and rank on leaving.  <b>Lump sum</b> based on three times annual ill health pension.
<b>Compensation</b>	WPS	War Disablement Pension – amount based on degree of disablement assessed for the injury as set out in the Service Pension Order.  Supplementary Allowances may be paid depending on individual's circumstances.
	AFAB	Annual compensation payment up to a guaranteed income as set out in the <b>Attributable</b> Pension Codes for the degree of disablement assessed for the injury by the <b>War Pension Scheme</b> and rank (offset by any <b>AFPS 75</b> award).  <b>Attributable Lump Sum</b> – amount as set out in the <b>Attributable</b> Pension Codes for the degree of disablement and rank. This is only payable when the <b>Armed Forces Attributable Benefits Scheme</b> award is effective from the date of discharge.

## Standard and Burden of Proof

12.7 Although the **War Pension Scheme** may accept that a condition is **attributable** to service this does not automatically guarantee that the same condition will be considered **attributable** to service under the **Armed Forces Attributable Benefits Scheme**. The two schemes have different burdens and standards of proof for determining whether injury or illness is caused or made worse by service. They are explained below:

### War Pension Scheme

12.8 You do not have to show that your injury or illness was due to service if it occurred in Service or within 7 years of discharge from the Armed Forces. In these cases, it is for the Secretary of State for Defence to prove beyond reasonable doubt that the injury or illness is not **attributable** to service.

### Armed Forces Attributable Benefits Scheme

12.9 This scheme uses the balance of probabilities standard of proof to determine whether the injury or illness was caused by service. Generally, medical conditions that randomly affect the general population are not **attributable** to military service. Although you may contract an illness during service, your employment within the Armed Forces has not, on the balance of probabilities caused this. In these cases, you may not be entitled to **attributable benefits** under **Armed Forces Attributable Benefits Scheme**.

12.10 If your medical condition has not been accepted under **Armed Forces Attributable Benefits Scheme** as caused or made significantly worse by service, you may appeal against that decision. Details of the appeal process will be provided in the letter informing you of the reasons why you have been rejected.

### Adjustments to Compensation Payments

12.11 The compensation schemes (**Armed Forces Compensation Scheme** and **Armed Forces Attributable Benefits Scheme**) provide for a minimum guaranteed income.

12.12 The Armed Forces Compensation Scheme Guaranteed Income Payment is an enhancement to the Armed Forces Pension Scheme income an individual receives and so it is adjusted to take account of that income (100% of any ill-health pension for the same injury and 75% of any ill-health pension paid for another injury).

12.13 If you receive an increase in your entitlement under the **Armed Forces Attributable Benefits Scheme** and you subsequently receive a compensation **lump sum** award from the MOD or a third party for the same injury or illness, the amount of **Armed Forces Attributable Benefits Scheme** may be reduced. This is because compensation awards may include an element for loss of career and future earnings in the Armed Forces and it is MOD's policy that you should not be compensated twice for the same condition. Your pension entitlement will not be reduced below the amount of the Service Invaliding Pension you have earned based on rank and length of service.

12.14 The contact details for **Veterans UK** are on page 4.

## 13 Re-Employment in the Armed Forces

### Aggregation

13.1 If you rejoin the Regular Armed Forces with less than one calendar month's break in service, you remain in the **AFPS 75** scheme. If the break in service is longer than one calendar month, you will automatically join **AFPS 05**.

13.2 If you rejoined the Regular Armed Forces and have a deferred award in **AFPS 75** you can only apply to aggregate (add together) the last period of service with your current period of service even if you have multiple periods of service (unless you have previously aggregated those periods of service before discharging – you cannot aggregate service after discharge). If you do wish to aggregate then you should apply in writing to **Veterans UK** before your discharge. Periods of Regular and Reserve service cannot be aggregated. It should be noted that individuals will not be able to count service given under **AFPS 75**, if a pension is already in payment (including an **Immediate Pension**), even if the pension is subject to **abatement**.

13.3 Personnel rejoining the Regular Armed Forces and becoming a member of the **AFPS 05** can aggregate the last period of service under **AFPS 75** and the new period of service under **AFPS 05** as relevant service for the purposes of an Early Departure Payment, Resettlement Grant, Tier 1 ill-health award and for redundancy compensation purposes (effective from 16 Dec 2013). **Aggregation** is not an automatic process and personnel must apply to **Veterans UK** prior to their last day of current service. For further details read the **AFPS 05** booklet – Your Armed Forces Pension Scheme Explained and other Benefits Paid on Discharge – MMP 124 and JSP 764.

### Abatement

13.4 If you leave the Armed Forces, with a pension in payment and subsequently rejoin the Armed Forces, it may be suspended or reduced to ensure that your pension and your new rate of pay do not exceed your old rate of pay (adjusted for inflation). This is known as **abatement**.

13.5 If you join under the **Full Time Reserve Service**, any pension may be suspended or reduced in line with the **abatement** principle above.

### Repayment of Certain Benefits

13.6 If you are re-employed in the Regular Armed Forces or Reserve Forces after receiving a Resettlement Grant or Special Capital Payment on redundancy, you may have to repay part of it on re-entry.



## 14 Dispute and Complaints Procedures

14.1 Internal Disputes Resolution Procedure is a formal procedure set up to resolve disagreements between the **scheme administrators** and individuals who have an interest in the scheme, such as **members, spouses/civil partners** or **dependants**.

14.2 The Internal Disputes Resolution Procedure process consists of two stages. Information can be obtained from the booklet: **“Internal Disputes Resolution Procedure” – MMP/130** <https://www.gov.uk/government/publications/armed-forces-and-reserve-forces-pension-schemes-guidance-booklets>.

14.3 If your complaint remains unresolved, you may then take it to the Pensions Ombudsman through The Pensions Advisory Service.

### The Pensions Advisory Service

14.4 This independent body is financed in part by the Department of Work and Pensions. It is available at any time to assist members of occupational pension schemes and their dependants to resolve any difficulties they have failed to resolve with the administrators of the Scheme. The contact details are:

#### The Pension Advisory Service

11 Belgrave Road  
London  
SW1V 1RB

Pension Helpline Phone: 0845 601 2923

Email: [enquiries@pensionsadvisoryservice.org.uk](mailto:enquiries@pensionsadvisoryservice.org.uk)

Web: [www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk)

### Pensions Ombudsman

14.5 The Ombudsman has the power to investigate any complaints and settle disputes between a pension scheme and a complainant. They will usually only become involved if Internal Disputes Resolution Procedure and The Pension Advisory Service have been unable to address the problem. Complaints must normally go to the Ombudsman within three years of whatever event caused the dispute. The Ombudsman cannot investigate a dispute once formal legal proceedings have been started. The contact details are:

#### The Office of the Pensions Ombudsman

11 Belgrave Road  
London  
SW1V 1RB

Phone: 020 7630 2200

Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

Web: [www.pensions-ombudsman.org.uk/](http://www.pensions-ombudsman.org.uk/)

## The Pensions Regulator

14.6 The Regulator is able to intervene in the running of pension schemes where their trustees or managers have failed to comply with the law. The contact details are:

### The Pensions Regulator

Napier House  
Trafalgar Place  
Brighton  
BN1 4DW

Phone: 0870 606 3636

Email: [customersupport@thepensionsregulator.gov.uk](mailto:customersupport@thepensionsregulator.gov.uk)

Web: [www.thepensionsregulator.gov.uk](http://www.thepensionsregulator.gov.uk)

## Pensions Tracing Service

14.7 The Pensions Tracing Service, with whom **AFPS 75** is registered, is part of the Department of Work and Pensions. They provide a tracing service for members of pension schemes (and their dependants) who have lost touch with earlier employers. The contact details:

### Pensions Tracing Service

Tyneview Park  
Whitley Road  
Newcastle upon Tyne  
NE98 1BA

Phone: 0845 600 2537

Web: <https://www.gov.uk/find-lost-pension>

## Annex A – Terms Used in this Guide

<b>Abatement</b>	Where payments (e.g. of pension) are suspended or reduced in certain circumstances.
<b>Added Years</b>	An arrangement in which a member makes contributions to buy extra years of service to enhance the calculations of their final pension and lump sum and/or that of their dependants.
<b>Accrued Benefits/ Pension Rights</b>	The pension benefits or rights a member has built up at a particular date.
<b>Additional Voluntary Contributions</b>	Tax deductible payments made by a scheme member to enhance his/her pension or death benefit.
<b>Annual Allowance</b>	The limit is the maximum value that can be added each year to the total pension earned in all schemes without a tax charge. Any increase over the Annual Allowance limit is taxed at the marginal rate and is due to be paid by the individual, either through, Scheme Pays or direct to HM Revenue and Customs.
<b>Armed Forces Attributable Benefits Scheme</b>	<p>The Scheme provides ill health benefits to those discharged from the Armed Forces on medical grounds in respect of injury or illness caused by service on or before 5 April 2005, who have been awarded a benefit under the War Pensions Scheme and whose degree of disablement due to the disabling condition is 20% or more.</p> <p>The rules provide for a guaranteed minimum income according to the individual's rank and the assessment of the degree of disablement.</p>
<b>Armed Forces Compensation Scheme (AFCS)</b>	<p>The AFCS was introduced on 6 April 2005, replacing two separate compensation arrangements under the Armed Forces Pension Scheme 1975 (<b>Armed Forces Attributable Benefits</b>) and the War Pensions Scheme. The AFCS covers injury, illness and death that are caused by service on or after 6 April 2005. The AFCS is a tariff-based compensation Scheme, which has been designed to be simple to understand and to produce consistent and equitable decisions, using an evidence-based approach.</p> <p><a href="https://www.gov.uk/government/publications/armed-forces-compensation/armed-forces-compensation">https://www.gov.uk/government/publications/armed-forces-compensation/armed-forces-compensation</a></p>
<b>Armed Forces Pension Scheme 2005</b>	This scheme is for Regular members of the Armed Forces. It is effective for new entrants and re-joiners of the Armed Forces from 6 April 2005 and from 6 April 2006 for serving personnel who elected to transfer from <b>AFPS 75</b> as a result of the offer to transfer.

<b>Armed Forces Pension Scheme 1975</b>	This is the pension scheme for Regular members of the Armed Forces introduced in 1975 and was closed to new entrants on 6 April 2005.
<b>Armed Forces Pension Scheme 2015</b>	This is a new pension scheme for members of the Armed Forces. The scheme will commence on 1 April 2015. All serving personnel will automatically transfer to this scheme except for those who on 6 April 2012 were age 45 and were 10 years away from their Normal Pension Age. Those service personnel will remain in their current scheme.
<b>Aggregation</b>	Adding together pension benefits arising from two or more periods of service in the Regular Armed Forces.
<b>Attachment Order</b>	A court order instructing the scheme administrators to pay all or part of a pension already in payment to a member's former spouse or civil partner as part of a divorce or dissolution settlement.
<b>Attributable</b>	The term generally used to describe where: <ul style="list-style-type: none"> <li>• An injury or illness was caused or aggravated by service;</li> <li>• A death was caused or significantly hastened by service.</li> </ul> See also Armed Forces Attributable Benefits, Armed Forces Compensation Scheme and War Pensions Scheme.
<b>Attributable Benefits</b>	Attributable benefits are paid under two schemes depending on the date when the injury or condition was caused. See also Armed Forces Attributable Benefits, Armed Forces Compensation Scheme and War Pensions Scheme.
<b>Civil Partner/Civil Partnership/Same Sex Marriage</b>	The member enters into a legally recognised marriage/partnership with another person of the same sex in accordance with the Civil Partnership Act 2004 or the Marriage (Same Sex Couples) Act 2013. If the marriage/civil partnership is legally dissolved, the former spouse/partner is not entitled to benefits.
<b>Deferred Pension</b>	The benefits due to a member leaving <b>AFPS 75</b> after a minimum of two years' service and before the Immediate Pension point. The deferred pension is payable at the age of 60 for service before 6 April 2006 and age 65 for service after that date.
<b>Dependants</b>	An <b>AFPS 75</b> member's spouse or civil partner or children. For Attributable Benefits this may include an eligible partner.
<b>Eligible Child/Children</b>	An eligible child is aged under 17, or in full time education/training (up to age 23) or not able to support themselves due to a physical or mental disability which prevents them from undertaking full time employment. The eligible child/children must have a relationship to the member which is: <ul style="list-style-type: none"> <li>• A child/children of the member;</li> <li>• A child/children of the member's spouse or civil partner;</li> </ul> The child/children were financially dependant on the member at the time of death.

<b>Eligible Partner</b>	<p>Someone with whom the scheme member:</p> <ul style="list-style-type: none"> <li>(1) was cohabiting,</li> <li>(2) in an exclusive and substantial relationship,</li> <li>(3) had financial dependence or interdependence,</li> <li>(4) was not prevented from marrying or forming a civil partnership.</li> </ul> <p>An eligible partner may receive a pension on the death of a member if it was attributable to service.</p>
<b>Final rank</b>	The highest rank held for more than two years in the last five years in the case of Other Ranks. Or, the highest substantive (permanent) rank held for more than two years or the highest paid acting rank held for three years in the case of Officers.
<b>Free-Standing Additional Voluntary Contributions</b>	An additional pension saving outside the scheme in a plan set up and run by an insurance company, building society or other commercial company.
<b>Immediate Pension</b>	A pension paid immediately on leaving the Armed Forces after 16 years qualifying service from age 21 as an Officer or 22 years qualifying service from age 18 as an Other Rank.
<b>Index Linked</b>	<p>The pension is reviewed annually for inflation. Increases are applied in line with increases in the Consumer Price Index. This is applied as follows:</p> <ul style="list-style-type: none"> <li>• All ill health pensions, full career pensions and dependants' pensions are index linked from the date of payment.</li> <li>• Immediate pensions are not index linked until the member is age 55.</li> </ul> <p>Deferred pensions are index linked from the date of leaving service.</p>
<b>Invaliding Pension Code</b>	The tri-service pension codes that specify the rates of pension and rates of compensation for injury. <a href="https://www.gov.uk/government/collections/tri-service-pension-codes">https://www.gov.uk/government/collections/tri-service-pension-codes</a>
<b>Lifetime Allowance</b>	<p>The lifetime allowance is the maximum amount of pension saving you can build up over your lifetime that benefits from tax relief. If you build up pension savings worth more than the lifetime allowance, you'll pay a tax charge on the excess.</p> <p><a href="https://www.gov.uk/government/publications/pension-tax-relief-guidance-booklets">https://www.gov.uk/government/publications/pension-tax-relief-guidance-booklets</a></p>
<b>Lump Sum</b>	A one off lump sum equal to three times the annual pension is awarded. The lump sum is paid in addition to the pension when the pension first comes into payment and normally tax free.
<b>Member</b>	A person who has joined <b>AFPS 75</b> and who is earning benefits under the Scheme (active member), has a deferred pension under the Scheme (deferred member) or is receiving a pension from the Scheme (pensioner member).

<b>Pensionable Pay</b>	Basic pay including the X factor, but excluding allowances, bonuses, financial incentives, loan service pay bounties and any form of specialist pay.
<b>Pension Sharing Order</b>	An order made by a court on divorce or dissolution of a civil partnership creating pension rights for a former spouse or civil partner out of the benefits in the Scheme which the member has built up at the time of the Pension Sharing Order. The former spouse or civil partner will become members of the scheme in their own right and achieves a clean break. The PSO will specify a percentage (or monetary value for Scottish cases only) that is to be deducted from the Scheme member's pension benefits.
<b>Qualifying Service</b>	<p>Qualifying service is the aggregate of every –</p> <ul style="list-style-type: none"> <li>• Period in which the member receives pensionable earnings or is treated as having received assumed pay (this includes statutory maternity/paternity/adoption pay; or unpaid leave which the Defence Council has directed shall be treated as assumed pay);</li> <li>• Period in which member was on unpaid leave;</li> <li>• Period during which member was on loan to an organisation and was required to be an active member of a pension scheme open to members of that organisation;</li> <li>• Period immediately before 4 January 2011, the member was entitled to count a qualifying service under any former provisions of the scheme.</li> </ul> <p>Note: Only actual service counts towards an Immediate Pension. Transferred in service does not count towards Qualifying Service for an Immediate Pension. Certain absences do not qualify for pension purposes, such as a period of detention or unauthorised absence.</p>
<b>Reckonable Service</b>	<p>Reckonable Service is the aggregate of every period served from –</p> <ul style="list-style-type: none"> <li>• For Officers this starts at age 21 (or date of entry if later)</li> <li>• For Other Ranks this starts at age 18 (or later date if entry later).</li> </ul> <p>For which the member received pensionable earnings or is treated as having received assumed pay (this includes statutory maternity/paternity/adoption pay; or unpaid leave which the Defence Council has directed shall be treated as assumed pay). Periods of detention or absence without leave are not included.</p> <p>Reckonable service is increased by the purchase of Additional Voluntary Contributions, loan to another organisation and transferred in service and any period before 4 January 2011 for which the member was entitled to count as reckonable service under any former provisions of the scheme.</p> <p>Reckonable service cannot exceed 34 years for an officer and 37 years for other ranks.</p>
<b>Spouse</b>	The partner from a legal marriage including a same sex marriage. This term does not apply to an unmarried partner.

<b>Surviving Spouse/ Civil Partners' Benefits (formerly Widow/Widowers' Benefits)</b>	The legally married or legally recognised civil partner may receive pension benefits when the scheme member dies. A former spouse/civil partner is not entitled if the relationship was legally ended (i.e. divorce or dissolution).
<b>Unmarried Partners</b>	See Eligible Partners
<b>War Pension Scheme</b>	This scheme may pay benefits to an individual when they have left the Armed Forces, where an injury, illness or death was caused, worsened or hastened by service in the Armed Forces before April 2005. See – <a href="https://www.gov.uk/war-widow-pension">https://www.gov.uk/war-widow-pension</a>

