



Ministry
of Defence

MMP127

Ill-Health Benefits

AFPS 05

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Terms you need to understand

Here is a list which explains the meaning of some special terms used in this booklet.

AFAB – Armed Forces Attributable Benefits

The attributable benefits payable under Armed Forces Attributable Benefits Scheme 2010 (AFAB) where an injury, illness or death was caused by service before 6 April 2005. If an injury, illness or death was caused by service after 6 April 2005, attributable benefits are paid under the Armed Forces Compensation Scheme (AFCS). Attributable benefits are not shareable under a divorce/dissolution settlement.

AFCS – Armed Forces Compensation Scheme

This is a compensation scheme for members of the Regular and Reserve Forces. It provides compensation for all injuries, ill-health and deaths which were predominantly caused by service on or after 6 April 2005. See www.gov.uk for further details

AFPS 75 – Armed Forces Pension Scheme 1975

This is the pension scheme for Regular Service personnel which was introduced in 1975 and was closed to new entrants from 6 April 2005.

AFPS 05 – Armed Forces Pension Scheme 2005

This is the pension scheme for Regular Service personnel. It is effective for new entrants and re-joiners from 6 April 2005. Members of **AFPS 75** who were already in service on 6 April 2006 were given a one off opportunity to transfer to **AFPS 05**

Attributable

The term used to describe where:

- an injury or illness was caused or significantly aggravated by service in the Armed Forces;
- a death was caused or significantly hastened by service in the Armed Forces.

Attributable Benefits

Attributable benefits are not paid under **AFPS 05** which offers ill-health pensions whatever the cause of the condition. Attributable Benefits are paid under two schemes depending on the date when the injury or condition was caused. See AFAB and AFCS.

Civil Partner

A scheme member who has formed a legally recognised partnership with another person of the same sex under the procedure provided by the Civil Partnership Act (CPA) 2004. If the civil partnership is legally dissolved, the court can consider pension sharing or pension attachment in the same way as when a married couple divorce.

Civil Partnership

An arrangement under which same sex couples can enter into a legally recognised partnership under the procedure set out in the CPA 2004.

Consumer Price Index (CPI)

This is published monthly to measure the change in price levels in the UK. It is the method currently used to increase the value of pensions in April every year.

DBS Veterans UK

Veterans UK is part of the MOD with day to day responsibility for the Administration and certain management responsibilities for all the Armed Forces Pension Schemes (AFPS), Reserve Forces Pension Schemes 05 (**RFPS 05**), the Early Departure Payment Scheme 05 (EDP 05), Armed Forces Attributable Benefits (AFAB), the Armed Forces Compensation Scheme (AFCS), the War Pension Scheme (WPS) and the authority for payments under these schemes. Veterans UK (Glasgow) are the scheme administrators' for the AFPS, **RFPS 05**, EDP 05, AFAB. Veterans UK (Norcross) are the scheme administrators for the AFCS and WPS.

EDP 05 – Early Departure Payments

Payments to personnel (excluding members of **AFPS 75**, FTRSPS 97, **RFPS 05** and NRPS) who leave service before age 55, after a minimum of 18 years' relevant service AND who are at least age 40 (the EDP 05 18/40 Point). EDP 05 Payments are made up of a tax-free lump sum equal to three times the value of the preserved annual pension and an income payment equal to at least 50% of the preserved pension. The EDP 05 is not a pension and cannot be shared under a divorce/dissolution settlement.

Eligible Partner

Someone with whom a scheme member was cohabiting, in an exclusive and substantial relationship with financial dependence or interdependence with whom they were not prevented from marrying or forming a civil partnership. An eligible partner may receive a pension on death of the scheme member.

GIP – Guaranteed Income Payments

A monthly payment, under the AFCS, that may be made to ex-Service personnel for injury or illness caused by service.

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Ill-Health Pension

A pension awarded to an eligible member of **AFPS 05**, who is medically discharged from the Armed Forces.

Medical Discharge/Medically Discharged

The process where an individual is discharged from the Armed Forces because they do not meet the fitness standards required if a Service person is to be able to fulfil the full range of his or her duties. Being medically discharged does not necessarily mean that the individual could not be employed in other forms of full or part-time civilian employment.

Member

A person who has joined **AFPS 05** and who is earning benefits under the scheme, has a preserved pension under the scheme or is receiving a pension under the scheme.

Non-Attributable Benefits

Normal scheme benefits payable if a member is discharged from the Armed Forces because of ill-health which does not arise from his service. He must have a minimum of two years' qualifying service. These benefits can only be awarded at the time of medical discharge from the Armed Forces. Only scheme members qualify for these benefits; those who have opted out of **AFPS 05** are not eligible. There is a three tier arrangement depending on the severity of the condition.

Pensionable Earnings

Basic pay including the X factor but excluding allowances, bonuses, financial retention incentives, loan service pay and any form of specialist pay.

Pension Lump Sum

A one-off lump sum (normally tax free) equal to three times the annual pension awarded. The pension lump sum is automatically paid when the pension first comes into payment.

Preserved Pension

A pension which is kept for a member leaving the Armed Forces for payment at a later date. Benefits are due to a member leaving before age 55, after a minimum of two years' qualifying service or a transfer in of pension benefits from another scheme. The preserved pension and pension lump sum is payable at pension benefit age (currently age 65).

Qualifying Service

To be entitled to most pension benefits you need two years qualifying service. Qualifying service includes paid service and certain other periods for example service on secondment to NATO in respect of which the member has bought back the service they missed whilst on secondment. However the purchase of Added years is not taken into account when calculating qualifying service.

Reckonable Service

Reckonable service is paid service which is used to calculate the scheme member's pension. This starts from the first day of full paid service in the Armed Forces, but may not exceed 40 years, irrespective of rank.

However, the value of any pension benefits transferred in from another scheme increases the Service which is used to calculate the value of a member's pension, as does a credit resulting from the purchase of Added Years. For those who transferred to **AFPS 05** as a result of the Offer To Transfer, their service under **AFPS 75** will count too. Certain absences are not reckonable for pension purposes, such as a period of detention, unauthorised absence or unpaid leave.

Relevant Service

This is paid service on or after 6 April 2005 plus any transferred in service under the Offer to transfer (OTT). This includes periods on Ordinary Maternity leave, paid Additional maternity leave, Ordinary Adoption Leave, Ordinary Paternity Leave, Paid Additional Paternity Leave and periods on secondment to the UN, NATO or other external organisations where the person has purchased added years to cover that period. Also includes periods of Statutory Maternity Pay and Statutory Adoption Pay. If a break in service has occurred between **AFPS 75** and **AFPS 05** providing the individual has opted to aggregate their **AFPS 75** preserved pension with his **AFPS 05** pension he can count his last period of **AFPS 75** service as relevant service.

Scheme Managers

CDP Remuneration Armed Forces Pension Scheme 05 Pol, a MOD branch that manages **AFPS 05**.

Spouse

A legally married (including separated, but not divorced) marriage partner.

Substantial relationship

To establish whether a relationship is substantial various factors are taken into consideration, such as: children, financial dependence or interdependence, shared commitments such as a mortgage, prime beneficiary of a will, shared accommodation, the length of the relationship and the absence of a legal spouse or civil partner (on either side).

War Pension Scheme WPS – War Pensions Scheme

The WPS may pay benefits to an individual or dependants when they have left the Armed Forces, where an injury or illness or death was attributable or aggravated by Service in the Armed Forces before 6 April 2005.

Ill-Health Benefits Awarded by AFPS 05

If you are **medically discharged** from the Regular Armed Forces you may be entitled to **AFPS 05** benefits. You will qualify if you are a **member** of the scheme with at least two years' **qualifying service**; you will not qualify if you are a member of **AFPS 75**. Additionally, different arrangements apply depending on whether or not the medical discharge is for an **attributable** condition. Where an **ill-health pension** is paid, **Consumer Prices Index (CPI)** increases will be applied every April.

Ill Health Benefits

If you are **medically discharged** from the Armed Forces because you are no longer fit enough for military employment, you may be awarded a taxable ill health pension, a lump sum (normally tax-free), or both. Your benefits can only be awarded at the time of medical discharge and will be calculated according to the degree of your ill health, your length of **qualifying service** and your final **pensionable earnings**. Only **AFPS 05** members qualify for these benefits; those who have opted out of the scheme are not eligible. If you have opted out of **AFPS 05** you may receive similar benefits from your personal pension arrangement.

If your illness or injury was caused or made worse by your service in the Armed Forces you may be entitled to additional benefits from the Armed Forces Compensation Scheme.

A decision on whether your condition is attributable to service and whether, therefore, you are entitled to **attributable benefits** will take a little longer to reach but the payment of your **AFPS 05** ill health benefits should not be delayed by this.

Eligibility

If you have less than two years' qualifying service, you will have no entitlement to ill health benefits under **AFPS 05**. The Scheme Administrators, Veterans UK, will arrange for you to be contracted back into the State Second Pension Scheme. This may qualify you for certain State benefits for the period of your service in the Armed Forces. Alternatively, in certain circumstances you may opt to transfer this value to another occupational or personal pension arrangement.

If you have two years' or more **qualifying service** your medical condition will be assessed by Veterans UK and allocated to one of three tiers which will determine the benefits you receive:

- **Tier 1:** for conditions which mean you are unable to do your **service** job, but your ability to get gainful employment is not deemed to be significantly impaired;
- **Tier 2:** for a breakdown in health which is not considered to leave you permanently incapable of gainful employment, although your employment prospects are deemed to be significantly impaired;
- **Tier 3:** for a breakdown in health which it is deemed leaves you permanently incapable of any further fulltime employment.

The tiers are linked to the tariff that is used for the Armed Forces Compensation Scheme (AFCS). The tariff allocates conditions between 15 levels and these map across the tiers as follows:

<u>AFPS 05</u>	<u>AFCS Tariff level</u>
1	12-15
2	7-11
3	1-6

The AFCS tariff tables which show the link to the **AFPS 05** tiers are in JSP 764, Part 4.

III-Health Benefits Paid under the Three Tiers

Tier 1

If you are medically **discharged** under Tier 1 you will receive a tax-free lump sum to help you to adjust to your new circumstances. The payment will be calculated on the basis of one eighth of your **final pensionable earnings** multiplied by the length of your **relevant service**, subject to a minimum of six months' pensionable earnings and a maximum of two years' pensionable earnings. In these circumstances your pension benefits will be preserved until age 65.

Examples

An individual who joined at age 20 but is medically discharged under Tier 1 after two years' relevant Service would receive a tax-free lump sum of six months' final pensionable earnings because the calculation ($1/8\text{th} \times \text{final pensionable pay} \times 2$) results in a lump sum below the minimum.

If final pensionable earnings are £16,000 the lump sum calculated is $1/8\text{th} \times £16,000 \times 2 = £4,000$. As this is less than six months' pay, the lump sum would be increased to £8,000.

An individual who joined at age 20 who was medically discharged under Tier 1 after 10 years' relevant service would receive a tax-free lump sum equal to one year and three months' final pensionable earnings.

$£32,000 \times 10 = £40,000$.

An individual who joins age 20, who was injured and medically discharged under Tier 1 after 17 years' service is entitled to a tax-free lump sum equal to two years' final pensionable earnings because the calculation ($1/8\text{th} \times \text{final pensionable earnings} \times 17$) exceeds the maximum payment of two years' final pensionable earnings.

If final pensionable earnings is £40,000, lump sum calculated is $1/8\text{th} \times £40,000 \times 17 = £85,000$. As this exceeds the maximum, the lump sum would be reduced to £80,000

However, if you have reached the age of 40 with at least 18 years' relevant service (the Early Departure Payments Point 05 (**EDP 05** 18/40 Point)) you will be entitled to EDP 05. This means that you will receive a tax-free EDP 05 lump sum equivalent to three times your **preserved pension** (instead of the Tier 1 lump sum) and a taxable income of not less than 50% of your preserved pension. See the booklet "**Your Pension Scheme Explained**" – MMP/124 for further details about EDP 05. The EDP 05 will not be increased in line with inflation until age 55.

Tier 2

If you are **medically discharged** under Tier 2, you will receive a taxable pension based on your **reckonable service** at the date of your discharge plus one-third of the further reckonable service you could have built up if you had served on until the normal retirement age of 55. If you are over 55 you will not receive any enhancement to your pension. You will also receive a **pension lump sum** (normally tax-free) equivalent to three times your annual pension. As this is more generous than the **EDP 05**, it replaces the EDP 05 for those serving beyond the EDP 05 18/40 Point. **No** further pension benefits are payable at age 65.

Example

An individual aged 25 who is medically discharged under Tier 2 after eight years' reckonable service would receive a taxable pension based on 18 years' service (eight years' actual service + one third of the 30 years remaining until normal retirement age (age 55)).

Pensionable Earnings £28,000	Before Enhancement	After Enhancement
Pension	£3,200	£7,200
Lump sum	£9,600	£21,600

Tier 3

If you are medically discharged under Tier 3 you will receive a taxable pension based on your *reckonable service* at the date of your discharge plus one-half of the further reckonable service you could have built up if you had served on until the normal retirement age of 55. If this formula results in a total of less than 20 years' service, you will instead receive a pension based on 20 years' service. However, if you are over age 55 you will not receive any enhancement to your pension. You will also receive a *pension lump sum* (normally tax-free) equivalent to three times your annual pension. As this is more generous than the *EDP 05*, it replaces the *EDP 05* for those serving beyond the *EDP 05 18/40 Point*. No further pension benefits are payable at age 65.

Examples

An individual aged 24 who is medically discharged under Tier 3 after four years' reckonable service will receive a taxable pension based on 20 years' service because the formula gives a total of 19.5 years service (four years' actual service + half of the 31 years remaining until age 55).

Pensionable Earnings £21,000	Before Enhancement	After Enhancement
Pension	£1,200	£6,000
Lump sum	£3,600	£18,000

An individual aged 39 who is medically discharged under Tier 3 after 20 years' service would receive a taxable pension based on 28 years' service (20 years actually served + half of 16 years' service remaining until age 55).

Pensionable Pay £49,000	Before Enhancement	After Enhancement
Pension	£14,000	£19,600
Lump sum	£42,000	£58,800

These **ill-health pensions** are increased yearly in line with the **Consumer Price Index (CPI)** from the date of discharge from the Armed Forces.

Attributable Ill-health Benefits

Attributable benefits are not payable under **AFPS 05**. They will be considered under the War Pensions Scheme (**WPS**) and the Armed Forces Attributable Benefits (**AFAB**) Scheme or the Armed Forces Compensation Scheme (**AFCS**) depending on the date of the cause of your injury or illness.

Assessment of your medical condition

When you are **medically discharged**, your case will automatically be considered as to whether the main injury or illness leading to your medical discharge was caused or made significantly worse by your service. If this injury illness or its worsening was caused before 6 April 2005 your case will be considered under **WPS** and **AFAB**; if its origins are on or after 6 April 2005 your case will be considered under **AFCS** rules.

You do not need to be a *member* of **AFPS 05** to qualify for payments from the **AFCS** or **WPS**. Your **AFPS 05** benefits are payable irrespective of any award from **AFCS**, but **AFCS** payments may be reduced to take account of **AFPS 05** pension benefits.

If Veterans UK decides that your condition is not *attributable* to your service, you will continue to receive benefits under **AFPS 05**.

If Veterans UK (Norcross) decides that your condition is attributable and was caused by service on or after 6 April 2005, it will make an assessment of your condition against a 15 level **AFCS** tariff. You will be awarded a tax free lump sum and may be awarded a Guaranteed Income Payment (*GIP*).

If Veterans UK (Glasgow) decide that your condition is attributable and was caused by service before 6 April 2005 then benefits will be paid under **AFAB**.

Review of Ill-Health Pensions

Request from the Individual

If you have been **medically discharged** under Tier 1 or Tier 2, you have the right to ask for the level to be reviewed at any time before the fifth anniversary of your discharge. The request must be made in writing to **Veterans UK**. The grounds for your request may be:

- that the original decision was incorrect, or
- that your condition has deteriorated in an unexpected way.

Incorrect Original Decision

Where Veterans UK agrees that the original decision was incorrect, the award will be recalculated using the formula as appropriate to the new tier and benefits will be backdated to the date of your medical discharge. In some cases the new lump sum will exceed the old but, in others, it will not and it will be necessary to recover the overpayment.

The following shows the effect of a successful Tier 1 to Tier 2 review where the original decision was wrong.

Example 1

An Individual who joins at age 20 and was discharged under Tier 1 after two years' relevant service with a tax-free lump sum equivalent to six months' final pensionable earnings. A successful review to Tier 2 would result in the payment of the following:

- A taxable pension based on 13 years' service (two years' actual service plus one-third of his remaining years to age 55) backdated to the date of discharge and increased by CPI.
- A tax-free lump sum based on 13 years' service less the lump sum already received as part of the original Tier 1 award. This means that the new lump sum (worth 55.7% of annual pensionable earnings) would be reduced by the six months' pay already received, leaving a small lump sum due for payment.

Example 2

An individual who joined at age 21, who was medically discharged under Tier 1 after 10 years' relevant service with a tax-free lump sum equivalent to 15 months' final pensionable earnings, whose condition was reviewed and placed in Tier 2, would get the following:

- A taxable pension based on 18 years' service (10 years' actual service plus one-third of his remaining years to age 55) backdated to the date of discharge and increased by CPI as appropriate.
- A tax free lump sum based on 18 years' service less the lump sum already received. This means that the new lump sum worth 0.771% of annual pensionable earnings is due, but the previous lump sum (15 months' final pensionable earnings) is greater. In these circumstances, recovery would be achieved by agreement with the individual.

The following shows the result of a successful review from Tier 2 to Tier 3 where the original decision turns out to have been incorrect.

Example

An individual who joined at age 20, who was medically discharged under Tier 2 after 17 years' reckonable service would get a pension based on 23 years' service (17 years' actual service plus one-third of the remaining 18 years until age 55), and a tax-free lump sum worth three times the annual pension.

Under Tier 3, he would receive a pension based on 26 years' service (17 years' actual service plus one-half of the remaining 18 years until age 55) and a tax-free lump sum worth three times this higher annual pension.

Thus, he would receive the difference between the two lump sums plus the difference between the two pensions, backdated to the date of discharge and index-linked as appropriate.

In the Event of Significant Unexpected Deterioration

Reviews on these grounds will be rare because the **AFCS** tariff used to establish the level to which the condition belongs has built in for expected deterioration. Where Veterans UK agrees that there has been a significant unexpected deterioration since the original award that warrants an **ill health pension** under Tier 2 or Tier 3, the award will be recalculated as shown in the examples above but will be backdated to the date of the application for review and increased by **CPI** where appropriate.

Her Majesty's Revenue and Customs (HMRC) do not allow a second pension lump sum to be paid for the same period of Service. Therefore, if your Tier 2 award is changed to a Tier 3 the value of your pension lump sum will be inversely commuted to increase your pension. It would not, however, increase your spouse's or eligible partner's pension.

Review by Veterans UK

Veterans UK reserves the right to review the health of individuals **medically discharged** under Tiers 2 or 3 or in early receipt of a **preserved pension** on ill-health grounds. This is to ensure that they are still entitled to that level of pension. For example, if the health of an individual who had been receiving a Tier 3 pension had significantly improved or his condition no longer existed, and he was now able to work, his pension could be reduced or stopped.

Appeal against Tier Level Awarded

If you are medically discharged under Tier 1 or 2 you can appeal against the decision, by writing to Veterans UK (see address on page 23) explaining why you believe the award is incorrect.

The appeal will be considered by the Internal Disputes Resolution Procedure (IDRP). This is a formal procedure set up to resolve disagreements between the Scheme Administrators and individuals. The IDRP process consists of two stages. If the IDRP Stage 1 does not uphold your complaint, You have the right of appeal against the decision to a higher level under Stage 2 of the IDRP process) who will consider your appeal.

If your complaint remains unresolved you may then take it to the Pensions Ombudsman through the Pensions Advisory Service (TPAS).

Further information on IDRP can be found from the booklet "Internal Dispute Resolution Procedures" – MMP130

Early Payment of Pensions

Early payment of preserved pension in the event of permanent ill-health

If you have left the Armed Forces with a preserved pension, including those who are in receipt of EDP 05, you are entitled to apply for the immediate payment of your preserved pension and pension lump sum before reaching age 65 if:

- in the opinion of Veterans UK (who can consider evidence from medical and other specialists), you have suffered a permanent breakdown in health involving incapacity for any full-time employment until the age of 65, and
- you are not an active member of another occupational pension scheme in which your employer is making contributions in relation to your employment, and
- you make a claim in writing to Veterans UK for immediate payment of your pension and lump sum.

Life expectancy of less than 12 months

If you have left the Armed Forces with a preserved pension, including those who are in receipt of EDP 05, you can apply in writing to Veterans UK to exchange the whole of your pension for a lump sum if you have been given a life expectancy of less than 12 months. You can also apply if you are still serving and have the same prognosis. If Veterans UK, having taken any advice necessary, agrees to your application, the amount of the lump sum will be five times the annual pension, taking into account any lump sum due. If you live longer than 12 months you will not receive a pension; taking this option extinguishes any further liability from the scheme, although your dependants will still be eligible for benefits on your death.

Sources of Help

Veterans' Organisations and Charities

There are many veterans' organisations and charities that can give you help and advice on Armed Forces pensions, War Pensions and allowances.

If you want to appeal against a decision on your claim, the following organisations can help you if you fall within their particular membership criteria.

The Royal Alfred Seafarers' Society

Head Office,
Weston Acres,
Woodmansterne Lane,
Banstead,
Surrey,
SM7 3HB

Phone: 01737 353763

Email: enquiries@royalalfred.org.uk

The society provides accommodation for former seafarers and their dependants.

The Royal Naval Association (RNA)

Room 209,
Semaphore Tower,
PP70,
HM Naval Base,
Portsmouth,
PO1 3LT

Phone: 023 9272 3747

Email: admin@royalnavalassoc.com

The association offers friendship and personal support to its members and has limited welfare funds.

The Royal Naval Benevolent Trust (RNBT)

RNBT Headquarters
Castaway House,
311 Twyfold Avenue,
Portsmouth,
PO2 8RN

Phone: 02392 690112 (Administration)

02392 690296 (Grants)

Email: rnbt@rnbt.org.uk

Website: www.rnbt.org.uk

All other ranks of the Royal Navy or Royal Marines are part of the RNBT; as are their dependants. The trust provides financial grants meeting a wide range of individual needs. They also provide regular payments to supplement the income of older people, care homes for older people and advice on welfare matters.

(ABF) The Soldiers' Charity

Mountbarrow House,
6-20 Elizabeth Street,
London,
SW1W 9RB

Phone: 0207 901 8900

Fax: 0207 901 8901

Email: info@soldierscharity.org.uk

Website: www.soldierscharity.org

The Army Benevolent Fund (ABF) is the Army's national charity and is committed to the welfare of Army and ex-Army personnel and their dependants. It gives financial support to those in "real need".

The Royal Air Force Association (RAFA)

117^{1/2} Loughborough Road,
Leicester,
LE4 5ND

Phone: 0116 266 5224

Email: welfare@rafa.org.uk

Website: www.rafa.org.uk

The Association gives help and advice to ex-RAF and Commonwealth Air Forces personnel.

RAF Benevolent Fund (RAFBF)

67 Portland Place,
London,
W1B 1AR

Phone: 0800 169 2942 (office hours)

Email: mail@rafbt.org.uk 

Website: www.rafbf.org

The RAFBF exists to help past and present members of the RAF, children and their dependants.

BLESMA, The Limbless Veterans

Frankland Moore House,
185-187 High Road,
Chadwell Heath,
Essex,
RM6 6NA

Phone: 0208 590 1124

EMail: chadwellheath@blesma.org.uk

Website: www.blesma.org

The Association aims to promote the welfare of all those who have lost a limb or limbs, or one or both eyes, or the use of limbs as a result of their service in any branch of the Armed Forces or auxiliary forces. It also aims to help dependants of these people.

Forces Pension Society

68 South Lambeth Road,
London,
SW8 1RL

Phone: 0207 820 9988

Fax: 020 7820 9658

Website: www.forcespensionsociety.org

Email: memsec@forcespen.co.uk

The Society protects the pension interests of ex-Service personnel of all ranks and their dependants.

Blind Veterans UK

12-14 Harcourt Street,
London,
W1H 4HD

Phone: 020 7223 5021

Fax: 020 7262 6199

Email: enquires@blindveterans.org.uk

Website: www.blindveterans.org.uk

Blind Veterans UK cares for blind ex-Servicemen and women no matter how they lost their sight. You must be ex-Service and have a significant sight loss in both eyes.

Combat Stress

Tyrwhitt House,
Oaklawn Road,
Leatherhead,
Surrey,
KT22 0BX

Helpline: 0800 138 1619

General Enquires: 01372 587200

Email: contactus@combatstress.org.uk

Website: www.combatstress.co.uk



The Society cares for ex-members of the Armed Forces who have psychiatric disabilities. The Society provides a network of regional welfare officers throughout the United Kingdom. There are also three short-term treatment centres.

The “Not Forgotten” Association

4th floor,
2 Grosvenor Gardens,
SW1W 0DH

Phone: 020 7730 2400

Fax: 020 7730 0020

EMail: info@nfassociation.org.uk

Website: www.nfassociation.org

The Association helps disabled ex-Service personnel. They provide televisions and holidays for severely disabled people, and outings, concerts and gifts for people in hospitals and homes.

The Officers' Association

1st Floor,
Mountbarrow House,
6-20 Elizabeth Street,
London,
SW1W 9RB

Phone: 0207 808 4160

Email: em@oaed.org.uk

Website: www.officersassociation.org.uk

The Association gives advice and help to ex-officers and their dependants.

The Royal British Legion

Haig House,
199 Borough High Street,
London,
SE1 1AA

Phone: 0808 802 8080

Email: pensions@britishlegion.org.uk

Website: www.britishlegion.org.uk

The Legion is Britain's main organisation for the welfare of ex-Service personnel and their dependants. It provides advice on pensions and welfare matters. It also offers social focus for ex-Service personnel through branches and clubs in England, Wales and Ireland.

Poppy Scotland

Phone: 0131 550 1557

Email: gethelp@poppyscotland.org.uk

Website: www.poppyscotland.org.uk

The Legion Scotland helps all ex-Service personnel, and their dependants living in Scotland. It also provides help with pensions and welfare advice.

The Royal Hospital

Chelsea,
Royal Hospital Road,
London,
SW3 4SR

Phone: 0207 881 5200 (office hours)

Email: info@chelsea-pensioners.org.uk



Website: www.chelsea-pensioners.co.uk

The Hospital provides a home for old soldiers who are getting an Army long-service pension or a War Pension. It is not a medical hospital.

Forces Help (SSAFA)

4, St Dunstan's Hill,
London,
EC3R 8AD

Phone: 0207 403 8783

Email: info@ssafa.org.uk

Website: www.ssafa.org.uk

The Association helps Service and ex-Service personnel and their dependants to get the practical and financial help they are entitled to from statutory sources. It also offers accommodation for disabled people and residential care for the elderly.

War Widows' Association of Great Britain

Haig House,
199 Borough High Street,
London,
SE1 1AA

Phone: 0845 241 2189

The Association exists to improve the conditions of widows and widowers in receipt of a War Pension and their dependants in Great Britain.

Motability

Warwick House,
Royden Road,
Harlow,
Essex,
CM19 5PX

Phone: 0300 456 4566

Website: www.motability.co.uk

Motability is an independent voluntary organisation that helps disabled people to use their War Pensioners' Mobility Supplement or Disability Living Allowance mobility component to buy or hire a car or powered wheelchair. If Motability helps you to get a car, Veterans UK (Norcross) may be able to help towards the cost of adaptations – but only if you need them because of your disability.

Disability Rights UK

12 City Forum,
250 City Road,
London,
EC1V 8AF

Phone: 0207 250 3222

Email: enquiries@disabilityrightsuk.org.uk

Website: www.disabilityrightsuk.org.uk

Action on Hearing Loss

19-23 Featherstone Street,
London,
EC1Y 8SL

Phone: 0808 808 0123

Email: hearingloss@org.uk

Website: www.actiononhearingloss.org.uk

The RNID represents 8.7 million deaf and hard of hearing people in the UK.

Further Information

Pension

If you need more information about your pension entitlement under **AFPS 05**, you should contact:

Veterans UK

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

Monday to Friday: 0700 – 1900

Phone: 0800 085 3600 (General Enquiries)

Military: 94560 3600

Email: JPAC@DBSPV.MOD.UK

Veterans Welfare Service (VWS)

The VWS is part of the Veterans UK and will be pleased to help and advise you about your scheme benefits or any other problem you may have.

Veterans UK Helpline

Freeline (UK only): 0808 1914 2 18

Free Minicom: 0800 169 3458

Tel (Overseas): +44 1253 866043

Bereavement Line/Text phone 0800 169 3458

Lines are open:

Monday to Thursday: 0815 – 1715

Friday: 0815 – 1630

Address:

Veterans UK Helpline

Norcross,
Thornton-Cleveleys,
Lancs,
FY5 3WP

Email: veterans-uk@mod.uk

Website: <https://www.gov.uk/government/collections/armed-forces-compensation>

EQUINITI

Equiniti is responsible for making your pension payments. Their contact details are as follows:

Equiniti

Sutherland House,
Russell Way,
Crawley,
West Sussex
RH10 1UH

Phone: 0845 121 2514 (Enquiry Service)
Overseas +44 1903 768627
Email: spvapensions@equinitipaymaster.com

Other Sources of Information

Guidance in Bereavement – Help and Guidance for families of Service Personnel who die whilst in Service. This booklet is produced by the Veterans UK.

These booklets, and further information on how to increase your benefits, and the Internal Dispute Resolution procedure are also available on the Defence Intranet at: [Internal Dispute Resolutions Procedure-MMP130](#) or on the internet at: [Internal Dispute Resolution Booklet-MMP 130](#)

Other Booklets in this Series

There is general information about your **AFPS 05** benefits in the booklet “**Your Pension Scheme Explained**”, **MMP/124**.

Other booklets in this series can be obtained through your unit administrator from The Forms and Publications Section, Bicester Operation Centre, Ploughley Road, Arncott Bicester, OX25 1LP by quoting the relevant MMP number. Alternatively, these Booklets are available on the Internet/Defence Intranet.

Relating to **AFPS 75**:

- **Your Pension Scheme Explained – MMP/106**

Relating to **AFPS 05**:

- **Family Pension Benefits – MMP/126**

Relating to **RFPS 05**:

- **Reserve Forces Pension Scheme – Your Pension Scheme Explained – MMP/146**

Relating to **AFPS 75**, **AFPS 05** and **RFPS 05**:

- **Re-employment – MMP/116**
- **Increasing Benefits – MMP/128**
- **Transferring Benefits – MMP/129**
- **Internal Disputes Resolution Procedure – MMP/130**
- **Pensions on Divorce – MMP/131**
- **The Armed Forces Redundancy Scheme – MMP/138**
- **Taxation of Pension Benefits – MMP/144**

