Contents

1. About This Guide ............................................................... 2
2. General Rules on Re-joining ............................................. 4
4. Effect on Benefits – Re-employment – Transition Members ......................................................... 16
5. Effect on Benefits – Re-employment – AFPS15 members ..................................................... 23

Annexes
A Terms Used in this Guide ................................................. 26
B Transitional Protection Member – Which Legacy Pension Scheme you will re-join ........................................... 34
C When the Option to Aggregate can be taken ......................... 35
D When Abatement Applies .................................................... 39

Further Information .............................................................. 40
1 About This Guide

1.1 This booklet does not provide legal or financial advice. It is intended to assist scheme members who have re-joined the Armed or Reserve Forces or who may do so in the future. Its purpose is to explain the effect re-employment may have on pension or other benefits you have received when you left the Armed Forces or Reserve Forces, including deferred benefits, and to explain where you can get further information. There are some special pension terms that you need to know: you can find them at Annex A. They appear in bold italics throughout this booklet.

1.2 There are three Armed Forces Pension Schemes (AFPS) for members of the Regular Armed Forces:

**AFPS75** was introduced in 1975 and was closed to new entrants or re-joiners on or after 6 April 2005.

**AFPS05** is the scheme applicable to those who joined or re-joined the Regular Armed Forces between 6 April 2005 to 31 March 2015. Serving members of **AFPS75** were given an opportunity to transfer to **AFPS05** by 6 April 2006. Only those with **Transitional Protection** can re-join **AFPS05** on or after 1 April 2015.

**AFPS15** was introduced on 1 April 2015 for new entrants to the Regular and Reserve Armed Forces. Members of the Armed Forces and Reserve Forces Pension Schemes who did not meet the **Transitional Protection** criteria and who were in service on 1 April 2015 transferred to **AFPS15**. **Transitional Protection** was only granted to individuals who, as of 1 April 2012, had ten years or less to serve to reach their **Legacy Pension Scheme's Normal Retirement Age** of which they were a member. If you have **Transitional Protection**, you will remain a member of the pension scheme you were in prior to 1 April 2015. If you leave and have **Transitional Protection** and are planning to re-join the Armed Forces with a break of five calendar years or less you will automatically be enrolled in **AFPS05** or **RFPS05** as appropriate to your engagement. If you left with **Transitional Protection** but the break is more than five calendar years you will lose your **Transitional Protection** and join the **AFPS15** scheme.

If you left Service without **Transitional Protection**, you will have retained accrued rights to the rules of the pension scheme you were a member of before the introduction of **AFPS15** and the entire pension you earned up to 1 April 2015 is protected. If you are planning to re-join you will join the **AFPS15** scheme.

1.3 There are three Reserve Forces Pension Schemes for members of the Reserve Forces:

**FTRSPS97** was introduced in 1997 and is the scheme applicable to those who commenced a Full Time Reserve Service (FTRS) commitment/contract as a member of the Reserve Forces before 6 April 2005. It was closed to new entrants and re-joiners from 6 April 2005.

**RFPS05** is the scheme applicable to those who commenced an **FTRS** commitment/contract from 6 April 2005 to 31 March 2015 and includes those who were mobilised...
during that period. Serving members of FTRSPS97 were given an opportunity to transfer to RFPS05 by 6 April 2006. Only those starting or renewing a Full Time Reserve Service (FTRS) or ADC commitment/contract that hold Transitional Protection can re-join RFPS05 on or after 1 April 2015.

AFPS15 was introduced on 1 April 2015 for new entrants of the Reserve Forces and those who re-joined FTRS after that date who did not meet the Transitional Protection criteria. Those members of FTRSPS97 and RFPS05 who did not meet the Transitional Protection criteria and were in service on 1 April 2015 transferred to AFPS15.

IMPORTANT: This booklet does not give a full explanation of the relevant pension scheme rules. If there are any differences between the legislation and an explanation in this booklet, the legislation will take precedence.

1.4 Unit administrative or personnel staffs can only provide information and an explanation of benefits under the schemes; they cannot provide advice in relation to your pension decisions. Your best options will depend on your particular personal circumstances and you should seek independent legal or financial advice as required.
CHAPTER 2
General Rules on Re-employment

<table>
<thead>
<tr>
<th>Contents</th>
<th>Para</th>
</tr>
</thead>
<tbody>
<tr>
<td>Abatement</td>
<td>2.1</td>
</tr>
<tr>
<td>Re-employment – Which Pension Scheme will Transitional Protection Members Re-join</td>
<td>2.4</td>
</tr>
<tr>
<td>Recovery of Redundancy Payment, Resettlement Grant and EDP</td>
<td>2.8</td>
</tr>
</tbody>
</table>
2 General Rules on Re-employment

Abatement

2.1 It is the policy of successive Governments that those who leave Public Service with a pension in payment and take up further employment covered by the same pension scheme or the same employer, or employment on closed competition terms, should not earn more by way of pension and new salary than they earned on their last day of Regular service. The benefits of ex-Service personnel will be affected if they take up Public Service employment for which Armed Forces experience is a pre-requisite. The rules that govern how pensions, Early Departure Payments (EDP), Resettlement Grants (RG) and Redundancy Compensation payments are treated when personnel re-join the Armed Forces are complex. Prior to making any decisions about re-joining, personnel are advised to check the effects it may have on their pensions, Early Departure Payments 05/15 (EDP 05/15) and RG.

2.2 In reference to AFPS15, Lord Hutton’s Independent Public Service Pensions Commission recommended that pension benefits earned under AFPS15 will not be abated. However, it is important to note that Transition Members with accrued rights in their Legacy Pension Schemes will still be subject to the abatement policy under their Legacy Pension Scheme. Where the member is receiving a pension from a Legacy Pension Scheme in addition to a pension from the AFPS15 scheme, and then re-joins, even though the AFPS15 pension is not abated its value will be included in the abatement calculation.

2.3 There will be no effect on any Armed Forces pension or EDP benefits for those who leave the Armed Forces and take up employment in the private sector.

Re-employment – Which Pension Scheme will Transitional Protection Members Re-join

2.4 AFPS75 Members with Transitional Protection who leave and re-join the Armed Forces within 30 days will re-join AFPS75. A break of less than 30 days is classed as continuous service for pension purposes. If the break in service is longer than 30 days they will join AFPS05. Those AFPS75 members without Transitional Protection will automatically join AFPS15.

2.5 AFPS05 members with Transitional Protection will re-join AFPS05. Those members without transitional protection will automatically join AFPS15.

2.6 Members whose last period of service was in RFPS05 or FTRSPS97 who re-join will become members of AFPS15 unless they have Transitional Protection then they will re-join RFPS05.

2.7 With these rules in mind, the effect on pension, EDP benefits or RG will depend on a number of factors relating to both former and re-employed service.
Recovery of Redundancy Payment, Resettlement Grant and EDP

2.8 These payments are to assist the individual when they leave the Armed Forces. However, if after receiving one of these payments the member is re-employed in the Armed Forces or the Reserves they may be asked to pay back some or all of the payment. If sufficient time elapses between the payment and re-employment in the Armed or the Reserve Forces, no repayment may be necessary.

2.9 Those Regulars or Reserves who have re-joined or plan to re-join at a future date will need to refer to the appropriate chapter for further information as to how their pension benefits, EDP benefits, RG or Redundancy Compensation Payments might be affected on re-employment. The chapter to refer to will depend on whether they meet the Transitional Protection criteria or not.
CHAPTER 3
Effect on Benefits – Re-employment – Transitional Protection Members

Contents

<table>
<thead>
<tr>
<th>Topic</th>
<th>Para</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transitional Protection Members</td>
<td>3.1</td>
</tr>
<tr>
<td>Transitional Protection Criteria</td>
<td>3.2</td>
</tr>
<tr>
<td>Transitional Protection awarded to Deferred Members</td>
<td>3.3</td>
</tr>
<tr>
<td>Transitional Protection awarded to a Pensioner Member</td>
<td>3.4</td>
</tr>
<tr>
<td>Extending Transitional Protection</td>
<td>3.5</td>
</tr>
<tr>
<td>The Legacy Pension Schemes those with Transitional Protection will Re-join</td>
<td>3.7</td>
</tr>
<tr>
<td>Aggregation of Deferred Benefits</td>
<td>3.8</td>
</tr>
<tr>
<td>Opportunity to Aggregate a Deferred Pension</td>
<td>3.9</td>
</tr>
<tr>
<td>Abatement of Pension Award</td>
<td>3.18</td>
</tr>
<tr>
<td>Abatement of Immediate Pension (IP) under AFPS75 or Pension under AFPS05</td>
<td>3.19</td>
</tr>
<tr>
<td>Effect on Early Departure Scheme 05 (EDP05) Benefits</td>
<td>3.21</td>
</tr>
<tr>
<td>Effect on EDP05 Income Payments</td>
<td>3.23</td>
</tr>
<tr>
<td>Effect on EDP05 Lump Sum</td>
<td>3.25</td>
</tr>
<tr>
<td>Effect on Resettlement Grant (RG)</td>
<td>3.29</td>
</tr>
<tr>
<td>Effect on Ill Health Awards</td>
<td>3.32</td>
</tr>
<tr>
<td>Effect on AFPS75 – Ill Health Awards</td>
<td>3.33</td>
</tr>
<tr>
<td>Effect on AFPS05 – Ill Health Awards</td>
<td>3.34</td>
</tr>
<tr>
<td>Effect on Redundancy – Compensation Payments</td>
<td>3.45</td>
</tr>
<tr>
<td>Effect on Benefits – Mobilised Personnel</td>
<td>3.48</td>
</tr>
<tr>
<td>Effect on Repayment of Resettlement Commutation</td>
<td>3.50</td>
</tr>
<tr>
<td>Effect on Repayment of Life Commutation</td>
<td>3.51</td>
</tr>
</tbody>
</table>
3 Effect on Benefits – Re-employment – Transitional Protection Members

Transitional Protection Member

3.1 Service Personnel who retain Transitional Protection will re-join their previous pension scheme or the last open Legacy Pension Scheme relevant to their engagement. This is providing they meet the Transitional Protection criteria for the scheme they are re-joining and the gap in pensionable service is five calendar years or less. All other re-joiners, including those who have lost or no longer qualify for Transitional Protection will join AFPS15.

Note: After a gap in service of 30 days or more a member of AFPS75 with Transitional Protection must re-join AFPS05 – the last open pension scheme relevant to their engagement. They cannot re-join AFPS75.

Transitional Protection Criteria

3.2 Transitional Protection was awarded to Serving Members who were within ten years of their pension schemes’ Normal Retirement Age on 1 April 2012. If they choose to re-join the Armed or the Reserve Forces they will retain Transitional Protection providing the gap in service is five calendar years or less and they meet the Transitional Protection criteria of the pension scheme they are re-joining. Those who do not meet the Transitional Protection criteria of the Legacy Pension Scheme will join AFPS15.

Transitional Protection Awarded to Deferred Members

3.3 Those who left service prior to 1 April 2012, with a deferred pension but who would have been awarded Transitional Protection, if they had remained serving until that date, will also be awarded Transitional Protection upon re-joining subject to the following conditions:-

- **Transitional Protection** members whose break in service is five calendar years or less will join the Legacy Pension Scheme as described at Annex B.
- **Transitional Protection** members whose break in service is more than five calendar years will lose their Transitional Protection and will join AFPS15.
- **Transitional Protection** members must choose to either aggregate the former period of service with the new period of service or keep the earlier deferred pension separate and start a new and entirely separate pension.

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1 The choice to aggregate must be made before leaving service and before the pension comes into payment.
Transitional Protection Awarded to a Pensioner Member

3.4 Those whose pension comes into payment before they re-join can still maintain their Transitional Protection status subject to the following conditions:-

- **Transitional Protection** members must re-join the Armed or the Reserve Forces into a Legacy Pension Scheme in which they qualify for **Transitional Protection**.
- To keep **Transitional Protection** members must re-join within five calendar years or less.
- **Transitional Protection** members will have a new and separate pension account established as the pension from the previous period of Service is already in payment (even if the pension is being abated).
- **Transitional Protection** pensioner members must vest again (i.e. an individual must complete a minimum period of two years qualifying service to accrue further pension benefits).

Extending Transitional Protection

3.5 If the gap in service is more than five calendar years then **Transitional Protection** is lost. Individuals will join AFPS15 and must vest again. However **Transitional Protection** is maintained even if the gap is greater than five calendar years, where the individual has spent periods of time as a member of another public sector pension scheme,\(^2\) providing no single gap between memberships of the different public sector pension schemes has been more than five calendar years. The individual will re-join either the same Legacy Pension Scheme that the **Transitional Protection** was originally awarded from, or the last open Legacy Pension Scheme appropriate to their new engagement.

3.6 If after leaving the Armed Forces an individual who qualified for **Transitional Protection** joined a public sector pension scheme under which they do not qualify for **Transitional Protection** the protection will be lost and will not be regained. If they subsequently re-join the Armed Forces they will become members of AFPS15 and will be required to vest in the scheme.

The Legacy Pension Schemes Those with Transitional Protection will Re-join

3.7 Annex B shows which Legacy Pension Scheme those with **Transitional Protection** will re-join.

Aggregation of Deferred Benefits

3.8 A **Transitional Protection** member can opt to aggregate their last period of deferred pensionable service in accordance with the pension scheme rules of the pension scheme they join or re-join (see Annex C).

Opportunity to Aggregate a Deferred Pension

3.9 **Transitional Protection** members who re-join the Regular Armed Forces with previous deferred benefits in AFPS75 or AFPS05 may apply to aggregate their previous AFPS05 service or their last period of AFPS75 pensionable service with benefits built up during a latter period of service. The option to aggregate these benefits under AFPS05 can be exercised at any time during the new period of service but must be taken before final discharge.

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2 Other Public Service Pension Schemes include (but are not limited to); Police, Fire Brigade, NHS, Teachers, Civil Service, Local Government, Judiciary.
3.10 If you re-joined AFPS05 and did not choose to aggregate or transfer your deferred pension benefits, you should note that you would have had to build up two years’ service to qualify for further pension benefits, other than the death-in-service lump sum.

3.11 If your AFPS75 deferred pension is in respect of service before 6 April 2006, you will need to carefully consider the effect that aggregation or transferring could have on the date at which your deferred pension would be paid.

3.12 Under AFPS75 the deferred pension is payable at age 60 for service before 6 April 2006 and age 65 for service accrued after that date. Once you have chosen to aggregate your last period of service of AFPS75 with your AFPS05 pension then your aggregated deferred pension will be paid at age 65.

3.13 Ex-Regulars who joined the FTRS who have deferred benefits in AFPS75 or AFPS05 may apply to transfer their deferred benefits to the RFPS05. Periods of Regular and Reserve service cannot be aggregated.

3.14 If you are considering transferring benefits from AFPS75 to RFPS05 you need to think carefully about any possible impact on when the deferred pension was due for payment for these earlier benefits. See booklets “Your Pension Scheme Explained – Reserve Forces Pension Scheme” – MMP/146 and “Transferring Benefits” – MMP/129 for more information.

3.15 If you have an AFPS75 pension in payment (irrespective of the level of abatement) you will need to build two years qualifying service to qualify for benefits payable under AFPS05 other than death in service benefits.

3.16 If pension benefits have come into payment they are not transferable nor can they be aggregated.

3.17 Further details about aggregation of your Legacy Pension Scheme benefits if you should lose your Transitional Protection and become a member of AFPS15 can be found in Chapter 4.

Abatement of Pension Award

3.18 When a Transitional Protection member re-joins the Armed or Reserve Forces with a pension already in payment, it will be abated in accordance with the Legacy Pension Scheme rules that are applicable to them (See Annex D).

Abatement of Immediate Pension (IP) under AFPS75 or Pension under AFPS05

3.19 If you left with an IP under AFPS75 then re-joined the Armed Forces (including MPGS) or accepted an FTRS or ADC commitment that exceeds six months in post, your IP will be reduced or suspended so that your new rate of pay together with your IP does not exceed your old rate of pay (adjusted to take account of changes to the Consumer Prices Index. This abatement continues throughout the period of re-employment. The same rule applies to AFPS05 pensioners as applies to those receiving an IP. A change in circumstances may lead to the abatement being reassessed to take account of these circumstances.

3.20 AFPS05 members can opt to exchange their pension lump sum (normally tax-free) for an improvement to their taxable pension and/or that of their dependants. This is called inverse commutation. Individuals who re-joined having opted for inverse commutation may see their pension reduced, but any inversely commuted income stream will remain in payment.
Effect on Early Departure Payment Scheme 05 (EDP05) Benefits

3.21 A Transitional Protection member who was awarded an EDP05 award who re-joins the Armed Forces or Reserve Forces will still be subject to the EDP05 scheme rules on re-joining.

3.22 EDP05 is, in part, compensation for not having a full Armed Forces career much beyond the EDP05 18/40 Point. Therefore there are implications for those who either re-join the Regular Armed Forces or who are mobilised under the Reserve Forces Act 1996 (RFA 96) (or any corresponding provision of the Reserves Forces Act 1980 (RFA 80)), or accept an FTRS post.

Effect on EDP05 Income Payments

3.23 Ex-Regulars re-joining the Armed Forces will have their EDP05 income stream stopped. If you are serving on mobilisation, the loss of your EDP05 income will be taken into account when the pay you receive as a reservist is determined.

3.24 When you leave the Armed Forces again the following will apply:

- If you were mobilised under Parts 4, 5, 6 or 7 of RFA 96 and you are demobilised before the age of 55 your EDP05 income stream will restart at the same level. Your deferred pension will be adjusted to take account of your additional service but your EDP05 will not be recalculated.

- If you are demobilised after age 55 your EDP05 income stream will not restart instead you will receive your pension immediately including your pension lump sum payment.

- If your service is normal Regular service, and you leave again before the age of 55, your EDP05 income and lump sum will be recalculated to reflect the additional service you have given. If you leave at or after age 55 your pension is payable immediately instead of your EDP05 income stream.

- If your service is on an FTRS/ADC commitment/NRPS engagement, your EDP05 income stream will:
  i) restart at its original level if you are under age 55;
  ii) increase to 75% of your deferred pension and become index-linked if you are over age 55 but under age 65; or
  iii) stop and be replaced by your pension if you are age 65 or over.

Effect on EDP05 Lump Sum

3.25 If you are a Transitional Protection member re-joined the Regular Armed Forces voluntarily or accepted an FTRS appointment (including Additional Duties Commitment (ADC)) or Non Regular Permanent Staff (NRPS) without a break of at least the period represented by the EDP05 lump sum, you will have to pay back the ‘unexpired’ proportion. This means that if your EDP05 lump sum was of equivalent value to 12 months’ pay, and you re-join the Armed Forces after six months, you would have to pay back half of the lump sum.

3.26 If you repaid part of your lump sum on taking up an FTRS/ADC commitment/NRPS job it is lost to you, as RFPS05 do not include provisions for EDP05.

3.27 If you repaid part of your lump sum on re-joining the Regular Armed Forces and leave again before the age of 55, you will receive a revised EDP05 lump sum based on your new total service less the amount of your original EDP05 lump sum that you did not repay.
Example
The **EDP05** lump sum at the **EDP05 18/40 Point** is equivalent to approximately 282 days’ pay (the lump sum is three times the annual pension, calculated as

18 years’ relevant service x 3 x 1/70 = 54/70 (This is equivalent to 282 days). Thus an individual who re-joined the Regular Armed Forces three months (or 91 days) after receiving this lump sum would have to repay (282 days – 91 days) = 191/282 of his lump sum.

If you left again before the age of 55 you would receive a lump sum based on your total service less the amount of the lump sum not repaid.

3.28 Those with **Transitional Protection** under **AFPS75**, who re-joined **AFPS05**, may still be able to count their last period of deferred **AFPS75** pension service as “**relevant service**” towards qualifying for an **EDP05**. This is provided they had previously vested in the **AFPS75** scheme and their Immediate Pension (**IP**) has not come into payment. They must however take up the option to aggregate before they finally leave the Armed Forces.

Effect on Resettlement Grant (RG)

3.29 A **Transitional Protection** member will have the **Legacy Pension Scheme** rules that they join applied to them when qualifying for a **RG**.

3.30 If your **RG** was paid under **AFPS75**, the required break is 121 days for re-joiners of the Regular Armed Forces voluntarily and 30 days for joiners of FTRS. If you re-join the Regular Armed Forces in a period of less than 121 days any 'unexpired' period will be recovered. For example, if you re-joined the Regular Armed Forces after a break of 60 days, you would have to pay back 61 days’ worth (or just over half) of your **RG**. Those joining FTRS within 30 days of receiving the **RG** will be required to repay the whole amount.

3.31 If you received a **RG** as an **AFPS05** member and re-join the Regular Armed Forces or start an FTRS engagement without a break of at least 30 days, you will have to repay all of your **RG**. If you later leave the Regular Armed Forces, and still qualify for a **RG**, it will be paid to you again; the same is not true for FTRS personnel whose conditions of service do not include **RGs**.

Effect on Ill Health Awards

3.32 A **Transitional Protection** member will have the rules of the **legacy pension scheme** they join applied to them.

**AFPS75 – Ill Health Awards**

3.33 The members’ ill health pension will be abated on re-employment.

**AFPS05 – Ill Health Awards**

3.34 **AFPS05** ill-health benefits are paid under three tiers depending upon the seriousness of the condition which resulted in the medical discharge. The medical condition which results in the medical discharge will be deemed to belong to one of the following three tiers:

- **Tier 1**: for conditions which mean you are unfit to do your service job, but your ability to get gainful employment is not deemed to be significantly affected by the condition;
• **Tier 2**: for a breakdown in health which is not considered to leave you permanently incap able 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 full-time employment.

3.35 It is possible that an individual who was discharged under Tier 1 could enjoy an improvement in health that would result in him becoming fit for military service again. The following sets out the rules and explains what would happen to Tier 1 and 2 benefits on re-employment.

**Tier 1**

3.36 If you are medically discharged under Tier 1, you will receive a tax-free lump sum to help you adjust to your new circumstances. The size of the lump sum will vary depending upon your pensionable pay and your length of service. The payment will be calculated on the basis of 1/8 of your pensionable pay multiplied by the length of your **relevant service**, subject to a minimum of six months’ pensionable pay and a maximum of two years’ pensionable pay.

3.37 If you are medically discharged under Tier 1 your pension benefits will be deferred until age 65. If, however, you have reached the age of 40, with at least 18 years’ **relevant service** (the EDP 05 18/40 Point) you will be entitled to an **EDP05**. If you receive an **EDP 05** instead of a Tier 1 lump sum, you should read pages 11 and 12.

3.38 If you re-join the Armed Forces after a medical discharge under Tier 1, none of your break in service will count as reckonable service.

3.39 If you re-join within the amount of time represented by the payment, you would be required to repay the ‘unexpired’ proportion of the **EDP05** lump sum.

**Example**

If you were medically discharged under Tier 1 with a tax-free lump sum equivalent to 18 months’ pensionable pay and were re-employed after 12 months, you would be required to repay the proportion equivalent to six months’ pensionable pay.

3.40 On re-joining the “unexpired portion” of the Tier 1 Lump Sum is recovered. If an individual received an **EDP05** instead, then on re-joining the “unexpired portion” of the **EDP05** Lump Sum is recovered and the **EDP05** income stream ceases. The individuals’ **EDP05** will be recalculated to take account of the additional service given. However any **EDP05** Lump Sum awarded on subsequent discharge will be reduced by the amount previously kept.

3.41 It is highly unlikely that an individual would be re-joining following a Tier 2 discharge but the following sets out what would happen. No example has been given of an individual re-joining after a Tier 3 discharge. This is because the extent of disability which would entitle an individual to Tier 3 benefits would be so significant that military fitness levels would never again be achieved.

**Tier 2**

3.42 If you are medically discharged under Tier 2, you may receive an ill health pension based on your reckonable service at the date of your discharge plus one-third of the service you could have built up if you had served on until the normal retirement age of 55. Age 55 is used irrespective of the engagement or commission you are serving under. You will also receive a pension lump sum (normally tax-free) equivalent to three times your annual pension.
Example
A person aged 25 who is medically discharged under Tier 2 after 8 years’ reckonable service would receive an ill health pension based on 18 years’ service (8 years’ actual service plus one-third of the 30 years remaining until they are 55).

3.43 Re-joiners would be allowed to keep the AFPS05 Pension Lump Sum but their lump sum would be reduced by the amount of the lump sum that they did not repay. The ill health pension will be stopped and the pension is placed into deferment and will be paid when the individual reaches their pension benefit age (65). The ill health enhancement will be lost forever, however the individual must work the ‘unexpired portion’ of the enhancement before they will accrue any further pension benefits. For instance, if they had received an award based on a four year enhancement, and re-joined after two years, they must work a further two years after re-joining before any further pension will be earned.

3.44 As the pension has already come into payment, the re-joiner must vest again before receiving any benefits from the AFPS05 scheme.

Effect on Redundancy – Compensation Payments

3.45 Those Transitional Protection members who re-join having previously received a redundancy compensation payment from the Armed Forces may be required to repay all or some of the compensation payment if they are voluntarily re-employed in the Regular or Reserve Forces within the relevant period. The relevant period is the period of time that is represented by the value of the Compensation Lump Sum (CLS) / Special Capital Payment (SCP). This will apply to those who have:

a. received a CLS under the Armed Forces Redundancy Scheme 2006 (AFRS 06) and were re-employed in the Armed and Reserve Forces within the relevant period.

b. received a SCP under the Armed Forces Redundancy Scheme 2010 (AFRS 10) and were re-employed within the relevant period.

3.46 Further details are available within the Armed Forces Redundancy Scheme rules and Armed Forces Redundancy booklet (MMP 138).

3.47 There is no requirement to repay CLS or SCP for Civil Service appointments under open competition terms.

Effect on Benefits – Mobilised Personnel

3.48 When Transitional Protection members are mobilised under Parts 4, 5, 6 or 7 of the RFA 96, (or any corresponding provision of RFA 80), they are treated differently from personnel joining or re-joining the Regular Armed Forces or FTRS. This is because they have no choice as to whether to be mobilised. In recognition of this compulsion, they are not required to repay their EDP05 lump sum or their pension lump sum if they are in receipt of a pension under AFPS75. The RFA 96 and RFA 80 provide for the AFPS75 pension to remain in payment without abatement as long as the service is for less than six months in duration.

3.49 Those Transitional Protection members mobilised under Parts 4, 5 or 6 of RFA 96 (or corresponding provisions of RFA 80) will be able to become members of RFPS05. Those called out under Part 7 of RFA 96 (or corresponding provisions of RFA 80) will be able to become members of AFPS05, unless they are in receipt of an IP under AFPS75, in which case they can opt for an enhancement to their AFPS75 pension.
Effect on Repayment of Resettlement Commutation

3.50 Where a Transitional Protection member re-joins who has commutated a part of their AFPS75 pension and their pension is subject to abatement until age 55 in whole or in part, a reduction in their pay or pension as appropriate will be made equal to the annual amount of pension commuted.

Note: Where there is insufficient pension remaining after abatement the reduction will be made partly from pension and partly from pay. Where the pension is totally abated the repayment will be taken from pay.

Effect on Repayment of Life Commutation

3.51 In respect of Life Commutation, the reduction will be made in pay, regardless of whether the AFPS75 pension is abated in whole or in part.
## CHAPTER 4
Effect on Benefits – Re-employment – Transition Members

<table>
<thead>
<tr>
<th>Contents</th>
<th>Para</th>
</tr>
</thead>
<tbody>
<tr>
<td>Effect on Benefits – Transition Members</td>
<td>4.1</td>
</tr>
<tr>
<td>Vesting – Counting Legacy Pension Service for Vesting</td>
<td>4.2</td>
</tr>
<tr>
<td>Five Year Rule – Gap in Service of More than Five Calendar Years</td>
<td>4.4</td>
</tr>
<tr>
<td>Five Year Rule – Gap in Service of Five Calendar Years or Less</td>
<td>4.5</td>
</tr>
<tr>
<td>Effect on Final Salary Link and Vesting – Membership of another Public Sector Pension Scheme during the Break</td>
<td>4.6</td>
</tr>
<tr>
<td>Aggregation of Deferred Benefits</td>
<td>4.7</td>
</tr>
<tr>
<td>Abatement of Pensions Derived From Legacy Pension Schemes</td>
<td>4.8</td>
</tr>
<tr>
<td>Effect on EDP05 in Payment</td>
<td>4.9</td>
</tr>
<tr>
<td>Opportunity to Qualify for an EDP05/EDP15</td>
<td>4.10</td>
</tr>
<tr>
<td>Opportunity to Count AFPS75 Service to Qualify for an EDP15</td>
<td>4.12</td>
</tr>
<tr>
<td>Effect on Resettlement Grant</td>
<td>4.13</td>
</tr>
<tr>
<td>Accrued Rights to Resettlement Grants</td>
<td>4.14</td>
</tr>
<tr>
<td>Occasions when the Resettlement Grant must be repaid</td>
<td>4.16</td>
</tr>
<tr>
<td>Effect on Ill Health Awards</td>
<td>4.18</td>
</tr>
<tr>
<td>Effect on Ill Health Awards Granted under AFPS05 and EDP05 Scheme</td>
<td></td>
</tr>
<tr>
<td>AFPS05 Tier 1</td>
<td>4.19</td>
</tr>
<tr>
<td>AFPS05 Tier 2 and 3</td>
<td>4.20</td>
</tr>
<tr>
<td>Effect on Ill Health Awards Granted under RFPS05</td>
<td>4.22</td>
</tr>
<tr>
<td>Effect on Ill Health Awards Granted under AFPS75 and NRPS</td>
<td>4.24</td>
</tr>
<tr>
<td>Effect on Redundancy – Compensation Payments</td>
<td>4.26</td>
</tr>
</tbody>
</table>
4 Effect on Benefits – Re-employment – Transition Members

Effect on Benefits – Transition Members

4.1 Those who re-join the Regular Armed or Reserve Forces on or after 1 April 2015 who do not meet the Transitional Protection criteria will join AFPS15. There will also be members who re-joined the Regular Armed or Reserve Forces prior to 1 April 2015 who then transition to AFPS15 because they did not meet the Transitional Protection criteria. On 1 April 2015, those joining the Part Time Volunteer Reserves (PTVR) or who were in service on that date will automatically become members of AFPS15 for service from 1 April 2015.

Vesting

Counting Legacy Pension Service for Vesting

4.2 Transition Members prior periods of pensionable service given in Legacy Pension Schemes can only be used to vest in AFPS15 if the gap in service is five calendar years or less. The following criteria also apply;

a. If the Transition Member had vested in a Legacy Pension Scheme during previous service only service on or after 1 April 2010 may be counted towards the two calendar years vesting requirement of the AFPS15 scheme, providing the gap in service is five calendar years or less.

b. If the Transition Member had not vested in their Legacy Pension Scheme they cannot count that previous service towards vesting in AFPS15.

c. Periods of unauthorised absence, unpaid leave, service detention and imprisonment that occurred during any previous period of service are not counted as pensionable and may not be counted towards vesting in AFPS15 in the new period of service.

4.3 A Transition Member must vest again (i.e. complete another two calendar years of pensionable service before accruing any further pension benefits) if;

a. The gap in service is more than five calendar years.

b. Their pension (or ill health pension) from a previous period of service has already come into payment.
Five Year Rule

Gap in Service of More than Five Calendar Years

4.4 Unless stated otherwise different periods of service in the Armed Forces will be treated as separate if the gap between the two periods of service is more than five calendar years. Service Personnel who re-join the Armed or Reserve Forces after more than five calendar years will be treated as entirely new joiners. Former service cannot be used to qualify towards vesting, RG or EDP15. Any deferred pension accrued during former service will be held in deferment and paid at the expected time – it cannot be aggregated or added to the new AFPS15 pension or EDP15 award.

Gap in Service of Five Calendar Years or Less

4.5 Where the gap between two different periods of service is five calendar years or less, former service can, in some circumstances, be counted towards vesting and qualification for an EDP15, providing the pension from the earlier period of service has not already come into payment.

Effect on Final Salary Link and Vesting – Membership of another Public Sector Pension Scheme during the Break

4.6 Where the individual has spent time as a member of another public sector pension scheme during their break – providing no single gap between different public sector pension schemes has been more than five calendar years the Final Salary Link can be maintained. The former service can also be used for vesting into AFPS15. (NB – this rule cannot be used to link two periods of service for EDP15 qualification).

Aggregation of Deferred Benefits

4.7 Those who do not meet the Transitional Protection criteria cannot aggregate or transfer their deferred AFPS75 or AFPS05 pension benefits with benefits paid under AFPS15. Deferred pension benefits from different pension schemes can only be added together to form a single pension where the two single pension schemes are of the same design (i.e. a final salary pension scheme). As the AFPS15 pension scheme is a Career Average (CARE) pension scheme, any legacy pensions cannot be added to it. Instead the pension accrued under the two different pension schemes must remain separate. It can be linked providing the gap in service is five calendar years or less and the pension benefits have not come into payment. This is to ensure that the value of the pension from the former service rises according to subsequent promotions – this is known as the Final Salary Link. If you have transitioned to AFPS15 you may still be able to aggregate your last period of deferred legacy pension scheme benefits (see Annex C) but you must do so before your final discharge.
Abatement of Pensions Derived From Legacy Pension Schemes

4.8 **AFPS15** pensions in payment are not subject to abatement on re-joining. Those **Transition Members** who re-join the Armed Forces with a pension accrued under a **Legacy Pension Scheme** that is already in payment will remain subject to abatement. Where the member is receiving a pension from a **legacy pension scheme** in addition to a pension from the **AFPS15** scheme, and then re-joins, even though the **AFPS15** pension is not abated its value will be included in the abatement calculation. This is in accordance with the Treasury Abatement Rules and the abatement rules of the **Legacy Pension Scheme**. Abatement is described at Annex D.

Effect on **EDP05** in Payment

4.9 **Transition Members** who re-join the Regular Armed or Reserve Forces when already in receipt of an **EDP05** will be subject to existing **EDP05** scheme rules for any **EDP05** earned under **EDP05**.

a. **Effect on **EDP05** lump sum and income on re-joining the Regulars.** The re-joiner must repay the ‘unexpired portion’ of the **EDP05** lump sum and the **EDP05** income stream will cease. Payments will only recommence when the individual leaves service for a second time, provided the **AFPS05** pension has not come into payment. No further **AFPS05** benefits are accrued after 1 April 2015; however even though the **EDP05** income stream and the **EDP05** lump sum are stopped, they may increase in value if the individual’s pension is uplifted by achieving further promotion. On leaving service for a second time if the individual is still eligible for an **EDP05** they will receive a newly calculated **EDP05** lump sum (minus the amount previously kept) and a newly calculated **EDP05** income stream. However, in cases, where the reassessment gives a lower **EDP05** award, then the original **EDP05** award will be reinstated.

b. **Effect on **EDP05** on re-joining on an FTRS, NRPS or ADC appointment.** The re-joiner must repay the ‘unexpired portion’ of the **EDP05** lump sum and the **EDP05** income stream will cease. The **EDP05** lump sum will not be repaid to individuals on leaving service subsequently, however the **EDP05** income stream will recommence at its original level if under 55 or increase to 75% of your deferred pension if over age 55 but under age 65. This is providing the **AFPS05** pension has not come into payment.

Opportunity to Qualify for an **EDP05/EDP15**

4.10 A **Transition Member** who previously left the Regular Armed Forces with insufficient “relevant service” to qualify for an **EDP05** can still qualify for an **EDP05** providing:

a. They re-join the Regulars.

b. Any gap in service between **AFPS05** and **AFPS15** is five calendar years or less.

c. If they have chosen to aggregate their last period of deferred pensionable service with their current service then that service can be used to qualify for an **EDP05**, if the individual had previously vested during former service.

5 Calculation shown at JSP 764 Part 2: 0213

6 JSP 764 Part 2: 0219.
4.11 In these circumstances, once the Transition Member achieves the required total qualifying service (18 years “relevant service” and age 40), they will be eligible to receive an EDP05.

   a. **Example.** An individual with four years relevant service in EDP05 leaves and re-joins (within five calendar years) as a Regular in the AFPS15 Scheme. They serve for another 14 years and reach age of 40. They have now served a total of 18 years (4 years under EDP05 and 14 years in AFPS15) and so qualify for an EDP05. They are now eligible to receive an EDP05 that is based only on four years relevant service in the EDP05 scheme. They are not eligible for an EDP15 as they have not reached the EDP15 qualification point (20 years’ service and age 40).

   b. However if the individual remains in Regular Service for a further two years, they now have a total of 20 years’ service (four years under EDP05 and 16 years in EDP15). They then additionally qualify for an EDP15 (20 years’ service and age 40). They will be eligible to receive an EDP05 based on four years’ relevant service under the EDP05 scheme and an EDP15 based on 16 years’ qualifying service under the EDP15 Scheme.

**Opportunity to Count AFPS75 Service to Qualify for an EDP15**

4.12 Former AFPS75 service can still be counted towards the qualification period for an EDP15 provided the AFPS75 Immediate Pension has not come into payment.

   a. In these circumstances, all time spent in the AFPS75 Scheme from age 21 for Officers and age 18 for Other Ranks will be counted, provided the individual had vested in the AFPS75 scheme.

   b. The gap in service is five calendar years or less.

   c. Even though time spent in AFPS75 counts towards the qualifying criteria, time spent in AFPS75 will not add to the value of the EDP15.

**Example**

An Other Rank with six years’ service in AFPS75 leaves and re-joins (within five calendar years) as a Regular in the AFPS15 Scheme. They serve for another 14 years and reach age of 40. They have served a total of 20 years’ service (six years under AFPS75 and 14 years in AFPS15) and reached age 40 so qualify for an EDP15. They are now eligible to receive an AFPS75 deferred pension that is based on four years’ service in the AFPS75 scheme and an AFPS15 deferred pension based on 14 years’ service.

They will also receive an EDP15 based on 14 years’ service in the EDP15 Scheme.

**Effect on Resettlement Grant**

4.13 For those who re-joined the Regular Armed Forces before 1 April 2015, all previous periods of Regular service may be added together and counted towards the qualification for a RG paid out under AFPS15. For those who re-joined the Regular Armed Forces on or after 1 April 2015, the five calendar year rule applies and former service will not qualify for a RG if the gap in service has been more than five calendar years.

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7 Unauthorised absence, unpaid leave (such as maternity leave), service detention and imprisonment will not count.
Accrued Rights to Resettlement Grants

4.14 Eligibility to a RG is based on which Legacy Pension Scheme the member was last in before they transitioned or joined AFPS15.

4.15 Only time served in the AFPS75 scheme after age 21 (for officers) or age 18 (for ORs) will be counted towards qualification for an AFPS75 RG.

Occasions When the Resettlement Grant must be Repaid

4.16 Those who have received a RG must repay the RG in full if they re-join as a Regular or as a Full Time Reservist within 31 days of leaving the Armed Forces.
   a. A Regular will be eligible for another RG upon leaving the Armed Forces for a second time, providing they still meet the qualifying criteria.
   b. A Full Time Reservist will not be eligible for another RG upon leaving the Armed Forces subsequently.

4.17 Those who re-join the Armed Forces (in any capacity) more than 31 days after leaving may keep the RG but will not be eligible for another RG upon leaving the Armed Forces subsequently.

Effect on Ill Health Awards

4.18 For individuals who re-join the Armed Forces (in any capacity), having previously been discharged with an ill health award from a Legacy Pension Scheme, the award is dealt with as described below;

Effect on Ill Health Awards Granted under AFPS05 and EDP05 Schemes

AFPS05 Tier 1

4.19 On re-joining the “unexpired portion” of the Tier 1 Lump Sum may be recovered. If an individual received an EDP05 instead, then on re-joining the “unexpired portion” of the EDP05 Lump Sum is recovered and the EDP05 income stream ceases. The individuals’ EDP05 will be recalculated to take account of the additional service given. However any EDP05 Lump Sum awarded on subsequent discharge will be reduced by the amount previously kept. The joiner will only need to vest in the scheme if they join the AFPS15 scheme after a break of more than five calendar years.

AFPS05 Tier 2 and Tier 3

4.20 The individual will keep the AFPS05 Pension Lump Sum. The ill health pension will be stopped and the base pension is placed into deferment and will be paid when the individual reaches the Deferred Pension Age (65) of the AFPS05 scheme. The ill health enhancement will be lost forever.

4.21 As the AFPS05 pension has already come into payment, the re-joiner must vest in the AFPS15 scheme before receiving any benefits from the AFPS15 scheme.

Effect on Ill Health Awards Granted under RFPS05

4.22 Ill health awards granted under RFPS05 are handled in the same way as under AFPS05; however any previous pensions that came into payment alongside the award are treated in accordance with the scheme rules of those pension schemes.

4.23 As the RFPS05 pension has already come into payment, the re-joiner must vest in the AFPS15 scheme before receiving any benefits from the AFPS15 scheme.
Effect on Ill Health Awards Granted under AFPS75 and NRPS

4.24 Ill health awards granted under AFPS75 or NRPS are suspended upon re-joining. These awards are immediately re-instated in full upon subsequent departure from the Armed Forces.

4.25 As the AFPS75 or NRPS pension has already come into payment, the re-joiner must vest in the AFPS15 before receiving any benefits from the AFPS15 scheme.

Effect on Redundancy – Compensation Payments

4.26 Those who re-join as a Regular or Reserve, having previously received a redundancy compensation payment from the Armed Forces, may be required to repay all or some of the redundancy compensation payment. This will apply to those who;

a. received a Compensation Lump Sum (CLS) under the Armed Forces Redundancy Scheme 2006 (AFRS 06) and was re-employed in the Armed Forces within the “relevant period”.

b. received a Special Capital Payment (SCP) under the Armed Forces Redundancy Scheme 20110 (AFRS 10) and were re-employed in the Armed Forces within the “relevant period “.

4.27 Further details are available within the relevant redundancy scheme rules and Armed Forces Redundancy Booklet (MMP138).
## CHAPTER 5
Effect on Benefits – Re-employment – AFPS15 Members

<table>
<thead>
<tr>
<th>Contents</th>
<th>Para</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vesting</td>
<td>5.2</td>
</tr>
<tr>
<td>Five Year Rule – Gap in Service of More than Five Calendar Years</td>
<td>5.4</td>
</tr>
<tr>
<td>Five Year Rule – Gap in Service of Five Calendar Years or Less</td>
<td>5.5</td>
</tr>
<tr>
<td>Effect on Final Salary Link and Vesting – Membership of another Public Sector Pension Scheme during the Break</td>
<td>5.6</td>
</tr>
<tr>
<td>Abatement of Pensions</td>
<td>5.7</td>
</tr>
<tr>
<td>Effect on EDP15 in payment – Regular Forces</td>
<td>5.8</td>
</tr>
<tr>
<td>Effect on EDP15 in payment – Reserve Forces</td>
<td>5.11</td>
</tr>
<tr>
<td>Effect on Resettlement Grant</td>
<td>5.12</td>
</tr>
<tr>
<td>Effect on Ill Health Awards</td>
<td>5.16</td>
</tr>
</tbody>
</table>
5 Effect on Benefits – Re-employment – AFPS15 Members

5.1 Those who joined the Regular or Reserve Forces on or after 1 April 2015 with no accrued rights in any of the *Legacy Pension Schemes* will on re-employment re-join *AFPS15*.

**Vesting**

5.2 Prior periods of pensionable service given in *AFPS15* will only vest in *AFPS15* if the gap in service is five calendar years or less.

5.3 The member must vest again (i.e. complete another two calendar years of pensionable service before accruing any further pension benefits) if:

   a. The gap in service is more than five calendar years.

   b. The pension (or ill health pension) not the EDP from a previous period of service has already come into payment.

**Five-Year Rule**

**Gap in Service of More than Five Calendar Years**

5.4 Unless stated otherwise, different periods of service in the Armed Forces are treated as separate if the gap between the two periods of Service is more than five calendar years. Service Personnel who re-join the Regular or Reserve Forces after more than five calendar years will be treated as entirely new joiners. Former service cannot be used to qualify towards vesting, *RG* or *EDP15*. Any deferred pension accrued during former service will be held in deferment and paid at the expected time – it cannot be aggregated or added to the new *AFPS15* pension or *EDP15* award.

**Gap in Service of Five Calendar Years or Less**

5.5 Where the gap between two different periods of service is five calendar years or less, former service in some circumstances can be counted towards vesting\(^8\) and qualification for an *EDP15*, providing the pension from the earlier period of service has not already come into payment.

**Effect on Final Salary Link and Vesting – Membership of another Public Sector Pension Scheme during the Break**

5.6 Where the individual has spent time as a member of another public sector pension scheme during the break – providing no single gap between different public sector pension schemes has been no more than five years the *Final Salary Link* can be maintained. The former service can also be used for vesting into *AFPS15*. (NB – this rule cannot be used to link two periods of service for *EDP15* qualification).

**Abatement of Pensions**

5.7 *AFPS15* pensions in payment are not subject to *abatement* on re-joining the *AFPS15*.

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\(^8\) Individuals must have vested in a legacy pension scheme in order to count that service towards vesting in a new period of service.
Effect on Benefits – Re-employment – AFPS15 Members

5.8 When a person re-joins the Regular Forces with an EDP15 in payment within five calendar years or less, they may choose within one month of re-joining:

- To retain the EDP15 lump sum and periodical payments they are receiving under the EDP15 scheme for the earlier service. However the payments will not be recalculated when they finally leave service and will stop when the member reaches deferred pension age for the prior service; or

- End the EDP15 periodical payments for the previous period of service for the duration of the new service and repay in full any EDP15 lump sum – including interest – which has been paid for the previous service.

5.9 When the new period of service ends the person who has chosen to repay their EDP15 lump sum and cease the periodical payments is entitled to an EDP15 lump sum and periodical payments for both the previous and new service providing their AFPS15 pension is not due to come into payment.

5.10 If the person re-joins the Regular Forces more than five calendar years after their last period of service, they will retain any payments made to them. They do not have the option to repay the EDP15 lump sum or accrue any further EDP15.

Effect on EDP15 in Payment – Reserve Forces

5.11 When a person who is receiving EDP15 payments joins the Reserve Forces, they will retain their EDP15 benefits. Their EDP15 payments will not be recalculated when the individual leaves the Reserve Forces.

Effect on Resettlement Grant

5.12 Those who received a RG under AFPS15 must repay in full if they re-join the Armed Forces or become a full time member of the Reserve Forces within 31 days of leaving the Regulars Forces.

5.13 If an individual re-joins the Armed Forces after 31 days the individual will retain his RG. However when they leave again after a second period of service they will not be entitled to a new one.

5.14 If the individual repaid their RG and had re-joined as a member of the Regular Forces they will be entitled to a RG when the second period of service ends.

5.15 If the period of new service was as a full time member of the Reserve Forces the individual, who repaid their RG will not be entitled to a RG.

Effect on Ill Health Awards

5.16 If an individual has been awarded an ill health pension for a previous period of AFPS15 service and subsequently re-enters pensionable service. The ill health pension will cease to be payable for the first period of service and the member will become a deferred member for the earlier service and a deferred member’s account will be established for that service.

5.17 An active member’s account will be established for the new period of service and the member must vest again in the scheme.
Annex A – Terms Used in This Guide

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

<table>
<thead>
<tr>
<th>Term</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Abatement</td>
<td>Where payments (e.g. pension) are reduced in certain circumstances.</td>
</tr>
<tr>
<td>Aggregate/Aggregation</td>
<td>The ability to add together benefits arising from two periods of separate service in the Regular Armed Forces. Pension Benefits from different pension schemes can only be added together to form a single pension where the two pension schemes are of the same design. As the AFPS15 pension scheme is a Career Average Revalue Earnings (CARE) Scheme, legacy pension scheme benefits cannot be added to it.</td>
</tr>
<tr>
<td>AFPS15</td>
<td>The Armed Forces Pension Scheme 2015 (AFPS15) was introduced on 1 April 2015. AFPS15 is the pension scheme for Regular and Reserve Service personnel who first join the Armed Forces from 1 April 2015, and those Service personnel who were already in Service before that date and did not qualify for Transitional Protection in their legacy pension scheme. Rights to pension benefits accrued by AFPS15 members as a result of their membership of a legacy pension scheme are protected. This means pension benefits already earned in a legacy pension scheme, up to 1 April 2015, will be guaranteed and Service personnel will be able to draw these benefits at the same time as they would have expected to (in accordance with their current legacy pension scheme rules). The pension benefits already protected will also be linked to the final pensionable salary at the date of leaving the services not the salary/rank at the time of transferring to AFPS15. Thereby maintaining their final salary link. Pension benefits transferred in from another scheme increases the value of the pension as does a credit resulting from the purchase of Added Years. Certain absences are not counted such as detention, unauthorised absence or unpaid leave. AFPS15 is a defined benefits Career Average Re-valued Earnings (CARE) scheme. Every year, the MOD adds an amount equal to 1/47th of annual pensionable earnings for that year, to an individual ‘pension pot’. The ‘pension pot’ starts to accumulate from the first day of paid service under AFPS15 and is carried forward into each year where it grows slightly to ensure that it tracks inflation and maintains its value. This growth, known as indexation, is based on the Average Weekly Earnings index and is similar to money in a bank account earning interest. This process is repeated every year until the member leaves the Armed Forces.</td>
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</tbody>
</table>
In **AFPS15**, the normal retirement age is age 60 and the deferred pension age is linked to the member’s individual State Pension Age. Members may be eligible for an Early Departure Payment (this is not a pension) when leaving the Armed Forces after serving 20 qualifying years and reaching at least age 40. The Early Departure Payment (**EDP15**) will be paid until the member reaches deferred pension age after which it is replaced by the member’s pension. **AFPS15** does not pay a pension lump sum unless the member commutes some of their pension to generate the lump sum although a **EDP15** lump sum may be payable.

| **AFPS05** | This is the pension scheme for Armed Forces Regular service personnel who joined or re-joined from 6 April 2005 to 31 March 2015. Only re-joiners with **Transitional Protection** can re-join on or after 1 April 2015. Members of **AFPS75** who were already in service on 6 April 2005 and were still in service on 6 April 2006 were given an opportunity to transfer to **AFPS05**. This is a defined benefits scheme. The pension benefits are based on final pensionable earnings that are the greatest amount received for 365 consecutive days over the last three years of Service. Members may leave the Service with an **EDP05** (this is not a pension) after serving 18 years relevant service and reaching at least age 40. The **EDP05** will be paid until the member is age 65 after which a pension is paid instead. The normal retirement age is 55 and the deferred pension age is 65. |
| **AFPS75** | This is the pension scheme for Regular Service personnel. It was introduced in 1975 and closed to new entrants and re-joiners from 6 April 2005. This is a defined benefits scheme. For Officers and Other Ranks below 2 star, pension benefits are based on representative rates of pay for the rank held at the time of retirement. For Senior Officers at 2 star and above (Rear Admiral, Major General and Air Vice Marshal) pensions are based on individual pensionable earnings. The normal retirement age is 55 but an Immediate Pension is available after 16 years qualifying service for Officers and 22 years qualifying service for Other Ranks. The deferred pension age is 60 for service before 6 April 2006 and 65 for service from 6 April 2006. |
| **Consumer Price Index** | This is a 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. |
| **Commutation** | When a member gives up part of their pension in return for a tax-free lump sum. There are two forms of commutation: resettlement and life. |
| **Life Commutation – AFPS75 members only** | Life Commutation is permanently giving up pension in return for an additional tax-free lump sum. This is only available to AFPS75 scheme members who leave the Armed Forces with an entitlement to an Immediate Pension (other than ill health benefits) and prior to retirement they served on or before 1 March 1978. Benefits may be taken for service up to 6 April 1980 only. After 2020 no one will be eligible for life commutation. |
| **Resettlement Commutation – AFPS75 members only** | 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. Resettlement commutation means the surrender of part of your Immediate Pension to obtain an additional tax-free lump sum, with the restoration of the pension in full at age 55. This scheme applies to Officers and Other Ranks who gave service on or after 31 March 1978. A Court Order can stipulate that the member takes the full resettlement commutation available. |
| **Commutation – AFPS15 members only** | AFPS15 will not automatically pay you a pension lump sum. However, you can create a tax-free lump sum by ‘surrendering’ a part of your annual pension. This is known as commutation. HM Revenue and Customs (HMRC) currently allow up to 25% of your overall pension benefits to be taken as a lump sum. The commutation rate is fixed at 12 to 1; so for each £1 of your pension you give up, you will be ‘buying’ a lump sum of £12. This decision is made for life therefore choosing to ‘give up’ part of your pension cannot be reversed. The decision to commute must be made no later than one month before and no earlier than 6 months before your first pension payment is made. |
| **Deferred Pension** | An individual is entitled to a deferred pension after vesting two years in the scheme and leaving the Armed Forces before they became eligible to receive a pension immediately. For AFPS75 members who have not reached the IP Point with a minimum of two years’ qualifying service – the deferred pension is payable from age 60 for service built up before 6 April 2006 and from age 65 for service built up from that date. For AFPS05 members who leave before age 55 with a minimum of two years’ qualifying service – the deferred pension is payable from age 65. For RFPS05 members who leave before age 60 – the deferred pension is payable from age 65. For AFPS15 members who leave before age 60 with a minimum of two years’ qualifying service – the deferred pension is payable from date the member becomes entitled to a State Pension. |
### Dependants

For **AFPS75** members – a member’s spouse (including same sex spouses), civil partner or eligible children. For attributable benefits only, this may include an eligible partner.

For **AFPS05**, **RFPS05** and **AFPS15** members – a member’s spouse (including same sex spouses), civil partner, eligible partner or eligible children.

### Early Departure Payments

The **EDP** is an additional benefit, which is entirely separate to the Armed Forces pension. The purpose of an **EDP** is to retain Regular personnel in Service through to at least age 40 and to compensate for the fact that a full career is not available to the majority.

**EDP05** – An **EDP05** is paid to members who leave the Regular Armed Forces before age 55, after a minimum of 18 years relevant service AND who are at least age 40. The **EDP05** is paid until the member reaches the deferred pension age (65).

**EDP15** – An **EDP15** is paid to members who leave the Regular Armed Forces before age 60, after a minimum of 20 years qualifying service AND who are at least age 40. The **EDP15** is paid until the member reaches the deferred pension age (this age is linked to state pension age).

**EDP05/EDP15** is not available to scheme members of **AFPS75**, **FTRSPS97** or **RFPS05** and **NRPS**.

The **EDP** is not a pension and so cannot be included in Court Orders for pension sharing or pension attachment, although it can be considered as a matrimonial asset and offset against the pension fund value.

### Final Salary Link

Pensions accrued under different pension schemes will remain separate, but in certain circumstances the legacy pension can be linked to ensure that the value of the pension from former service rises in accordance to subsequent promotions. This is known as **Final Salary Link**.

### Full Time Reserve Service and Additional Duties Commitment

Full Time Reserve Service (TRS) is a period of full time service undertaken by a member of the Reserve Forces, in accordance with Reserve Forces Act (RFA) 96.

Additional Duties Commitment (ADC) is a period of service by a member of the Reserve Forces. They are committed to attending for duty on days or part-days each week. The maximum ADC commitment in any 12 month period is a total of 180 full working days.

**Full Time Reserve Service Pension Scheme 97 (FTRSPS97)** is the scheme applicable to those who gave Full Time Reserve Service as a member of the Reserve Forces before 6 April 2005 and was closed to new entrants and re-joiners from 6 April 2005.
### Full Career (Maximum) Pension

**AFPS75** – A pension paid at age 55 after 34 years’ reckonable service as an Officer or 37 years’ reckonable service as an Other Rank.

**AFPS05** – A pension is paid at age 55 or over. After 35 years’ reckonable service your pension (i.e. excluding the value of the lump sum) will be worth 50% of your final pensionable pay, but benefits may be earned up to a maximum of 40 years.

**AFPS15** – If you have at least 2 years qualifying service and you serve to age 60 (Normal Retirement Age) will be entitled to claim your unreduced pension immediately.

### IP – Immediate Pension Point (IPP) – AFPS 75 members only

The Immediate Pension Point is reached after 16 years qualifying service from age 21 as an Officer or 22 years qualifying service from age 18 as an Other Rank. Qualifying service is service while in the AFPS75 scheme for which the member received pensionable earnings.

The **Immediate Pension Point** should not be confused with the age a Deferred pension or an EDP can be paid.

### Inverse Commutation – AFPS05 and RFPS05 members only

Exchanging all or part of the member’s pension lump sum (normally tax-free) for an increase in the amount of taxable pension payable to the member or member and the member’s dependants.

### Legacy Pension Schemes

**AFPS75, FTRSPS97, AFPS05, RFPS05** and **NRPS** will become known as legacy pension schemes from 1 April 2015.

### Medical Discharge

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

### Member

A person who has joined one of the Armed or Reserve Forces Pension Schemes and who is earning benefits under one of the Schemes (active member), has a deferred pension under one of the schemes (deferred member) or is receiving a pension under one of the Schemes (pensioner member).

### Normal Retirement Age

This is the age a serving member of the Armed Forces may retire and immediately receive a pension is as follows:

- **AFPS15** is age 60
- **AFPS05** is age 55
- **AFPS75** is age 55.
- **FTRS97** Full Commitment terms it is age 55
- **RFPS05, FTRS97** (HC and LC commitments) age 60, and
- **NRPS** is age 60
<table>
<thead>
<tr>
<th><strong>Pensionable Pay</strong></th>
<th>Basic pay including the X factor but excluding allowances, bonuses, financial retention incentives, loan service pay, bounties and any form of specialist pay.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Pensionable Service</strong></td>
<td>Any period in which a member of the scheme is in employment and is receiving pensionable earnings or assumed pay.</td>
</tr>
<tr>
<td><strong>Pension Lump Sum</strong></td>
<td>A one-off lump sum (normally tax-free) equal to three times the annual pension awarded. The pension lump sum is paid in addition to the pension when the pension first comes into payment. <strong>AFPS15</strong> will not automatically pay you a pension lump sum (see Commutation section for details).</td>
</tr>
<tr>
<td><strong>Qualifying service</strong></td>
<td>All continuous service in the Regular Armed Forces (other criteria may apply) but excludes periods of unauthorised absence, unpaid leave, service detention and imprisonment in the Armed Forces; any period of service with NATO/UN or similar collaborative arrangement in respect of which the member has repaid all elements of their severance payment to buy back the service they missed whilst on secondment, supplemented by a ‘top up’ from the project which sent them.</td>
</tr>
<tr>
<td><strong>Qualifying Service – (AFPS15)</strong></td>
<td>All paid service in the Armed Forces, provided a member has vested.</td>
</tr>
<tr>
<td><strong>Qualifying Service – (AFPS05)</strong></td>
<td>Qualifying service includes full paid service and certain other periods but excludes periods of unauthorised absence, unpaid leave, service detention and imprisonment in the Armed Forces; any period of service with NATO/UN or similar collaborative arrangement in respect of which the member has repaid all elements of their severance payment to buy back the service they missed whilst on secondment, supplemented by a ‘top up’ from the project which sent them.</td>
</tr>
<tr>
<td><strong>Qualifying Service – (AFPS75)</strong></td>
<td>Only actual service from age 21 for officers and age 18 for other ranks counts towards an Immediate Pension. Transferred-in service does not count towards qualifying service for an Immediate Pension.</td>
</tr>
</tbody>
</table>
| **Reckonable Service** | Reckonable service is the service which is used to calculate a member’s pension:

For **AFPS75** members – for Officers this starts at age 21 for a maximum of 34 years, and for Other Ranks this starts at age 18 for a maximum of 37 years.

For **AFPS05** and **RFPS05** members – This starts from the first day of full paid service as a member of **AFPS05** in the Armed Forces, but may not exceed 40 years. The value of any pension benefits transferred in from another scheme increases the service which counts towards the value of the pension, as does a credit resulting from the purchase of added years. For those who transfer to **AFPS05** as a result of the Offer To Transfer (OTT), their current service and deferred pensionable service under **AFPS75** will count too if transferred across under the OTT. NOTE: In **AFPS75** only actual service counts towards an Immediate Pension. Transferred-in benefits and credits resulting from the purchase of added years do not count towards qualifying service for an Immediate Pension. |
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Relevant Service – EDP05 Scheme only</strong></td>
<td>This is pensionable Service on or after 6 April 2005 plus any service transferred in from <strong>AFPS75</strong> under the OTT. For those with a break in service between <strong>AFPS75</strong> and <strong>AFPS05</strong>, with effect from 16 December 2013, the last period of deferred <strong>AFPS75</strong> pensionable service can count as Relevant Service providing the individual has opted to aggregate their last period of <strong>AFPS75</strong> deferred pension with their <strong>AFPS05</strong> pension before they leave the regular Armed Forces.</td>
</tr>
<tr>
<td><strong>Reserve Forces Pension Scheme 05</strong></td>
<td><strong>RFPS05</strong> is the scheme applicable for those starting or renewing a Full Time Reserve Service (FTRS) or ADC commitment/contract and for those mobilised between 6 April 2005 and 31 March 2015. Serving members of <strong>FTRSPS97</strong> were given an opportunity to transfer across to the <strong>RFPS05</strong> by 6 April 2006. Only those starting or renewing a Full Time Reserve Service (FTRS) or ADC commitment/contract that hold Transitional Protection can re-join <strong>RFPS05</strong> on or after 1 April 2015.</td>
</tr>
<tr>
<td><strong>Resettlement Grant</strong></td>
<td>A tax-free lump sum payable to personnel who leave the Regular Armed Forces having given the required service under <strong>AFPS75</strong>, <strong>AFPS05</strong> or <strong>AFPS15</strong> and who are not eligible for benefits under the pension schemes or the <strong>EDP</strong> scheme, apart from a deferred pension.</td>
</tr>
<tr>
<td><strong>Scheme Administrator</strong></td>
<td>DBS Veterans UK is the Scheme Administrators for the Armed Forces Pension Schemes (<strong>AFPS75</strong>, <strong>FTRSPS</strong>, <strong>AFPS05</strong>, <strong>AFPS15</strong>, <strong>RFPS05</strong> and <strong>AFAB</strong>). The Veterans UK (Norcross) is responsible for the administration of the Armed Forces Compensation Schemes (AFCS and WPS) and Veterans issues.</td>
</tr>
<tr>
<td><strong>Transitional Protection</strong></td>
<td>Transitional Protection is the protection awarded to individuals who, as of 1 April 2012, were within ten years of their pension schemes normal retirement age. Individuals with Transitional Protection will remain in their existing pension scheme and do not transfer into <strong>AFPS15</strong> unless they no longer meet the Transitional Protection criteria of the pension scheme. If they chose to re-join the Armed Forces they will retain Transitional Protection providing the gap in Service is five calendar years or less and they meet the Transitional Protection criteria of the pension scheme they are re-joining. Those who do not meet the Transitional Protection of the Legacy Pension Scheme will join <strong>AFPS15</strong>.</td>
</tr>
<tr>
<td>----------------------------</td>
<td>-------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td><strong>Transition Member</strong></td>
<td>This is an individual who was a member of a Legacy Pension Scheme and transitioned to <strong>AFPS15</strong> on or after 1 April 2015. They do not have Transitional Protection.</td>
</tr>
</tbody>
</table>
## Annex B

### TABLE 1 – Transitional Protection (TP) Member – Which Legacy Pension Scheme will you Re-Join

<table>
<thead>
<tr>
<th>Scheme that Transitional Protection is granted from</th>
<th>Re-join as a Regular under</th>
<th>Re-join as a Reserve (excluding Part Time Voluntary Reserve (PTVR)) under</th>
<th>Re-join as a PTVR under</th>
</tr>
</thead>
<tbody>
<tr>
<td>AFPS75 (gap in service of 30 days or less)</td>
<td>AFPS75</td>
<td>RFPS05 if individual meets Transitional Protection (TP) criteria under RFPS05 scheme. If not, will re-join under AFPS15.</td>
<td>AFPS15</td>
</tr>
<tr>
<td>AFPS75 (gap in service of more than 30 days)</td>
<td>AFPS05&lt;sup&gt;9&lt;/sup&gt;</td>
<td>RFPS05 if individual meets (TP) criteria under RFPS05 scheme. If not, will re-join under AFPS15.</td>
<td>AFPS15</td>
</tr>
<tr>
<td>AFPS05</td>
<td>AFPS05</td>
<td>RFPS05 if individual meets (TP) criteria under RFPS05 scheme. If not, will re-join under AFPS15.</td>
<td>AFPS15</td>
</tr>
<tr>
<td>RFPS05</td>
<td>AFPS05</td>
<td>RFPS05</td>
<td>AFPS15</td>
</tr>
<tr>
<td>FTRSPS97</td>
<td>AFPS05</td>
<td>RFPS05 if individual meets (TP) criteria under RFPS05 scheme. If not, will re-join under AFPS15.</td>
<td>AFPS15</td>
</tr>
<tr>
<td>NRPS (Non Regular Permanent Staff Pension Scheme)</td>
<td>AFPS05</td>
<td>RFPS05 if individual meets (TP) criteria under RFPS05 scheme. If not, will re-join under AFPS15.</td>
<td>AFPS15</td>
</tr>
</tbody>
</table>

<sup>9</sup> After a gap in service of more than 30 days the member with Transitional Protection from AFPS75 must re-join AFPS05 – the last open legacy pension scheme appropriate to their engagement. They cannot re-join AFPS75.
### ANNEX C – 1

#### TABLE 2 – When the Option to Aggregate can be taken

<table>
<thead>
<tr>
<th>Scheme that the last period of deferred pension is derived from</th>
<th>Scheme Re-joined – AFPS75</th>
<th>Scheme Re-joined – AFPS05</th>
<th>Scheme Re-joined – AFPS15</th>
<th>Scheme Re-joined – RFPS05</th>
<th>Scheme Re-joined – NRPS</th>
</tr>
</thead>
<tbody>
<tr>
<td>AFPS75</td>
<td>N/A</td>
<td>Yes (only the last period of AFPS75 deferred pension service can be aggregated)</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>AFPS05</td>
<td>N/A</td>
<td>Yes (only the last period of AFPS05 deferred pension service can be aggregated)</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>AFPS15</td>
<td>N/A</td>
<td>N/A</td>
<td>Yes (only if the gap between service is five calendar years or less)</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>RFPS05</td>
<td>N/A</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>NRPS</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

When the option to Aggregate cannot be taken up:-

- Once the pension is in payment (even if it is being abated during the second period of service) it cannot be aggregated.
- The option to take aggregation is not available once you have left service.
- The option to aggregate is not available between AFPS05 and AFPS15.
- The option to aggregate is not available between AFPS75 and AFPS15.
- The option to aggregate is not available between Reserve and Regular service.
- The option to aggregate is not available between two periods of Reserve service.
- Only the last period of service can be aggregated not multiple periods of service.
ANNEX C – 2

Transition Member – When the Option to Aggregate can be taken up by you

Example 1
An Officer joins AFPS75 in 1998 and after completing three years he leaves service in 2001 with a deferred AFPS75 pension. He has a break for one year and re-joins AFPS75 in 2002 (before introduction of AFPS05). He remains in AFPS75 up until the introduction of AFPS15 at which point he transitions to AFPS15 on 1 April 2015. He continues in service until his discharge in 2017. Before his discharge he takes up the option to aggregate his last period of AFPS75 service with the benefits he has accrued under his current period of AFPS75 service (before he transition to AFPS15). This means he is entitled to an AFPS75 immediate pension as he has passed the immediate pension point of 16 years. If he does not to opt to aggregate he will be entitled to two separate AFPS75 deferred pensions (three years and 13 years). He will also be entitled to a two years AFPS15 deferred pension which cannot be aggregated with his AFPS75 benefits.

<table>
<thead>
<tr>
<th>Last period AFPS75</th>
<th>Break</th>
<th>AFPS75 Transitional Point (TP)</th>
<th>AFPS15</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st period of service</td>
<td>Break in service</td>
<td>1 year</td>
<td>Transitions to AFPS15</td>
</tr>
<tr>
<td>Awarded a deferred AFPS75 pension = 3 yrs</td>
<td>2001 – 2002</td>
<td>13 yrs</td>
<td>Accrued benefits under AFPS15 = 2 yrs</td>
</tr>
</tbody>
</table>
**Example 2**

An Officer joins AFPS05 in 2005 and after completing three years’ service he leaves service in 2008 with a deferred AFPS05 pension. He has a break for two years and re-joins AFPS05 in 2010. He remains in AFPS05 until the introduction of AFPS15 on 1 April 2015 at which point he transitions across to AFPS15. He continues to serve until 2017. Before his discharge he takes up the option to aggregate his last period of AFPS05 service with the pension benefits he has accrued under AFPS05 up until the point he transitioned across to AFPS15 on 1 April 2015. This means he is entitled to an eight years AFPS05 deferred pension. If he does not opt to aggregate then he will be paid two separate AFPS05 pensions (3 years and 5 years). He will be entitled to two years AFPS15 deferred pension which cannot be aggregated with his AFPS05 pension.

<table>
<thead>
<tr>
<th>Last period of AFPS05</th>
<th>Break</th>
<th>Re-joins AFPS05</th>
<th>TP AFPS15</th>
</tr>
</thead>
<tbody>
<tr>
<td>AFPS05 1st period of service</td>
<td>Break in service</td>
<td>AFPS05 2nd period of service</td>
<td>Transitions to AFPS15</td>
</tr>
<tr>
<td>Awarded a deferred AFPS05 pension = 3 yrs</td>
<td>2 years</td>
<td>Accrued benefits under AFPS05 = 5 yrs</td>
<td>Accrued benefits under AFPS15 = 2 yrs</td>
</tr>
</tbody>
</table>
Example 3

An Other Rank joins AFP75 in 2001 and after completing three years’ service he leaves in 2004 with a deferred AFP75 pension. He has a break for two years and joins AFP05 in 2006. He remains in AFP05 until the introduction of AFP15 on 1 April 2015 at which point he transitions to AFP15. He continues to serve until 2017. Before his discharge he takes up the option to aggregate his last period of AFP75 service with the pension benefits he has accrued under AFP05 up until the point of transition to AFP15 on 1 April 2015. This means he is entitled to an 11 years AFP05 deferred pension. If he does not opt to aggregate then he will be paid two separate pensions; a three year AFP75 deferred pension and an eight year AFP05 pension. He will be entitled to a two year AFP15 deferred pension which cannot be aggregated with the Legacy Pension Scheme benefits.

<table>
<thead>
<tr>
<th>Last Period of AFP75</th>
<th>Break</th>
<th>AFP05</th>
<th>TP</th>
<th>AFP15</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st period of service</td>
<td>Break in service</td>
<td>2 yrs</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Table 3 – When Abatement Applies

<table>
<thead>
<tr>
<th>Scheme that pension (or portion of pension) in payment is derived from</th>
<th>Re-joining the Armed Forces into AFPS15</th>
<th>Re-joining the Armed Forces into AFPS05 (with Transitional Protection)</th>
<th>Re-joining the Armed Forces into AFPS75 (with Transitional Protection)</th>
<th>Re-joining the Armed Forces into RFPS05 (with Transitional Protection)</th>
</tr>
</thead>
<tbody>
<tr>
<td>AFPS15</td>
<td>No Abatement</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>AFPS05</td>
<td>Abated</td>
<td>Abated</td>
<td>NA</td>
<td>Abated</td>
</tr>
<tr>
<td>AFPS75</td>
<td>Abated</td>
<td>Abated</td>
<td>Abated</td>
<td>Abated</td>
</tr>
<tr>
<td>RFPS05</td>
<td>Abated</td>
<td>Abated</td>
<td>NA</td>
<td>Abated</td>
</tr>
<tr>
<td>FTRSPS97</td>
<td>Abated</td>
<td>Abated</td>
<td>NA</td>
<td>Abated</td>
</tr>
<tr>
<td>NRPS (Non Regular Permanent Staff Pension Scheme)</td>
<td>No Abatement</td>
<td>No Abatement</td>
<td>No Abatement</td>
<td>No Abatement</td>
</tr>
</tbody>
</table>

NB. Where the member is receiving a pension from a legacy pension scheme in addition to a pension from the AFPS15 scheme, and then re-joins, even though the AFPS15 pension is not abated its value will be included in the abatement calculation.
Further Information

The information in this booklet is for members of all the Armed and Reserve Forces Pension Schemes. It is to be used for general guidance as it does not give a full explanation of the relevant Armed or Reserve Forces pension schemes and Early Departure Payment Scheme rules, neither does it cover every personal circumstance or past entitlement. It cannot be used as the legal basis for any entitlement under the scheme rules.

The definitive rules for **AFPS75** and **FTRSPS97** are as follows:-

- Naval and Marine Armed Forces Pension Scheme and Attributable Benefits Scheme (Amendment) Order 2010
- Army (Armed Forces Pension Scheme 1975 and Attributable Benefits Scheme (Amendment) Warrant 2010
- Air Force (Armed Forces Pension Scheme 1975 and Attributable Benefits Scheme (Amendment) Order 2010
- Full Time Reserve Forces Pension Scheme 1997

The definitive rules for **AFPS05** and **RFPS05** are as follows:-

- The Armed Forces Pension Scheme 2005 Statutory Order no 438
- The Armed Forces Early Departure Payments Scheme 2005 Statutory Order no 437
- The Reserve Forces Pension Scheme Regulations 2005

The definitive rules for **AFPS15** are as follows:-

- The Armed Forces Pension Scheme 2014 Regulations Statutory Instrument Order no 2336
- The Armed Forces Early Departure Payments Scheme 2014 Statutory Order no 2328

In the event of a dispute over your pension or related benefits, the appropriate legislation, as detailed above will prevail over the information contained in this booklet, the JSPs or any other supplementary guidance.

If you have any queries about issues raised in this booklet, you can obtain further guidance in the first instance from your Unit Administration Office. In addition, Veterans UK can also answer questions. They are responsible for the assessment, award, payment and maintenance of all Armed and Reserve Forces pensions. Correspondence, in relation to pensions should be clearly headed as such and sent to the following address:
DBS Veterans UK
Joint Personnel Administrative Centre (JPAC)
Veterans UK Pensions Division
Mail Point 480
Kentigern House
65 Brown Street
Glasgow
G2 8EX

Tel (Civ) Phone: 0800 085 3600
(Enquiry service) Military: 94560 3600
Tel (overseas) 00 141 224 3600
E Mail: [DBS-PensionsHelp@dbspv.mod.uk](mailto:DBS-PensionsHelp@dbspv.mod.uk
Fax (Civ) 0141 224 3586
Fax (Mil) 94561 3586

Veterans (deferred members or those whose pensions are in payment) should use the following number for enquiries about their benefits:
Phone: 0800 085 3600

Unit Admin Officers and Veterans UK staff are not financially accredited to give specific financial advice to individuals: should you feel this is what you need you should contact an independent financial adviser. The Service Insurance and Investment Advisory Panel (SIIAP) ([www.siiap.org](http://www.siiap.org)) can give specialist financial advice to Service personnel.

There is also further information about the Armed and Reserve Forces Pension Schemes and related benefits on the Defence Intranet and internet;

Internet: [www.gov.uk](http://www.gov.uk)
Intranet: [http://defenceintranet.dlf.r.mil.uk/Personnel/Military/Renumeration/pages/Renumeration.aspx](http://defenceintranet.dlf.r.mil.uk/Personnel/Military/Renumeration/pages/Renumeration.aspx)

Other Booklets available in this Series
Relating to AFPS75:

- Your Pension Scheme Explained – MMP/106
- Family Benefits MMP/ 114

Relating to AFPS05:

- Your Pension Scheme Explained and other benefits paid on Discharge – MMP/124
- Family Pension Benefits – MMP/126
- Ill-Health Benefits – MMP/127

Relating to RFPS05:

- Your Pension Scheme Explained – MMP/146

Relating to AFPS15:

- AFPS15 Your Pension Scheme Explained
Relating to AFPS75, AFPS05 and RFPS05:

- Increasing Benefits – MMP/128
- Transferring Benefits – MMP/129
- Internal Dispute Resolution Procedures – MMP/130
- Pension Benefits on Divorce and Dissolution of Civil Partnerships – MMP/131
- The Armed Forces Redundancy Scheme – MMP/138

Publications
- JSP 854 – AFPS75 and FTRSPS97 – to be published
- JSP 764 – AFPS05, EDP05 and RFPS05
- JSP 905 – AFPS15 and EDP15