CHAPTER 1

SECTION 1

GURKHA SERVICE PENSIONS

BACKGROUND

01001. Service pensions have been revised with effect from 1 Apr 00 to take account of changes that the Indian Government have brought in after 5 CPC. These changes are:

- a. Re-alignment to IA rates of pay effective at 1 Jan 96 (issued Oct 97).
- b. Moving all pensioners to a single rate table for each type of pension.

01002. In addition to these changes the outcome of the Ministerial examination¹ into pensions and gratuities has produced a new rate of BG service pension which is set at 200% of the Indian Army equivalent. This 100% increase is based on a cash uplift to take account of the substantial welfare provision provided by the Indian Government to IA Gurkha pensioners in India and Nepal that the British Government cannot provide.

01003. It should be noted that the rates resulting from the changes detailed above are effective from 1 Apr 00 and were subsequently subject to the pension increase for FY 00/01.

RATES OF PENSION

01004. BG service pensions are representative rates for each rank. The rates are based on IA Basic Pay, for GOR Group X plus Length of Service Increment, in accordance with IA pension rules.

MINIMUM RATE OF PENSION

01005. The minimum level of service pension or family pension payable to Gurkha personnel was introduced with effect 1 Jan 86 at the rate of ICR 375.00 (revised 1 Jan 96 to ICR 1275.00) and has since been subject to annual increases and review at each CPC. This minimum rate of pension (MROP) is to apply to the service element only of any pension in issue and payments such as gallantry awards and disability element should not be included in the calculation. The minimum pension rate, after annual increases, is laid down in the annual directed letter.

01006. Where a pensioner has commuted a portion of his pension, any increase payable to raise his pension up to the minimum rate will be calculated on the total rate of his pension before commutation.

RANK FOR PENSION PURPOSES

01007. Service pension shall be assessed on the basis of the paid rank actually held continuously for at least 10 months prior to discharge regardless of whether it is in a substantive or paid acting

¹ D/AG Sec/527/3 dated 23 Dec 99

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capacity. This instruction² is effective from 1 Jul 79 and applies to all ranks who became non-effective after that date.

PENSION INCREASES

01008. Pension increases (PI) will be applied to service pensions with effect from 1 Apr annually when authorised by the scheme managers. If the PI is announced late arrears will be paid in the month the PI is applied to FENAS. PI will also be applied to the Hon Lt(QGO) increment.

PENSION PAYMENTS

01009. BG pension rates are expressed in ICR and all calculations are carried out in ICR. Pensions are paid in various locations as detailed below with the costs of currency exchange and transfer being borne by MOD:

a. <u>Nepal</u>. Conversion is carried out by the PPOs at the peg rate of ICR1 to NCR 1.6 prior to payment either in cash or into bank accounts.

b. <u>India</u>. Paid in ICR as calculated by FENAS.

c. <u>Hong Kong and Brunei</u>. PPO Singapore no longer exists and payments are now made through EQ Paymaster.

01010. Where a pension is requested to be paid to any other country the ICR value will be converted to Sterling at the GAR and then paid by the MOD's payment agent, EQ Paymaster as follows:

a. BACS to any UK bank account. No charge.

b. By direct debit to the nominated account abroad mainly in countries of the developed world using the appropriate GAR. EQ Paymaster charge £2.74 for each monthly overseas payment. Charge to be borne by pensioner.

c. Airmail Sterling cheque to a nominated bank overseas. No charge by EQ Paymaster but the overseas bank may charge the pensioner for handling the cheque or for currency conversion.

INDIVIDUALS DISMISSED OR DISCHARGED UNDER THE ARMY ACT

01011. Prior to 1 Apr 93 Indian Army rules³ applied as follows:

a. An individual who is dismissed under the provisions of the Army Act, is ineligible for a pension in respect of all previous service.

b. An individual who is discharged under the provisions of the Army Act and the rules made thereunder remains eligible for a pension.

² MODUK D/F2(AS) 31/4/1F dated 29 Jan 80.

³ PRA(I) 1961 Part 1 Reg 113

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01012. From 1 Apr 93 the British Army regulations regarding the pension rights of personnel discharged or dismissed from the Army under the provisions of the Army Act were applied to all Gurkha personnel⁴.

FORFEITURE OF SERVICE AND ITS RESTORATION

01013. Rules for forfeiture of service and its restoration are to be the same as those applied to British personnel in the Pay Warrant, AC 14173, with effect from 1 Apr 93

CONDONATION OF SERVICE

01014. A QGO or GOR who has insufficient reckonable service to reach the next pension increment may in certain circumstances have the deficiency of service condoned. The following rules⁵ apply:

a. Deficiency in service cannot be condoned for individuals who are discharged at their own request or for those individuals invalided out with less than 15 years service.

- b. All service condoned will be without pay.
- c. For GORs a maximum of 6 months deficiency of service may be condoned.

d. From 1 Apr 07, after the implementation of the GTACOS Review, condonation will not be admissible as a mechanism to discharge an individual prior to his normal end of service date.

01015. QGOs whose actual service has reached a point one year less than the maximum pension point may be condoned up to one years service⁶. This means that Lt(QGO) whose actual service is 23 years or Capt(QGO) and Maj(QGO) whose actual service is 27 years will be eligible for this condonation in order to gain maximum pension for their rank. Condonation rules were extended to Maj(QGO) from 10 Apr 02. Condonation for QGOs is not applicable to those eligible for, and cannot be combined with, condonation admissible under para 01014.

PENSION FORECASTS

01016. If unit RAO staff are requested to provide pension and gratuity forecasts for serving Gurkha personnel they are to ensure that the following disclaimer is included in any forecast:

"Every care has been taken to ensure that the information given is correct and in accordance with current regulations. However, should this assessment subsequently be found to be inaccurate, the Ministry of Defence can accept no liability for it, nor is the Ministry bound, by reason of anything stated therein, to pay a particular sum at a future date. Should you enter into any financial commitment based on this assessment you will therefore do so at your own risk."

01017. Personnel should be told that the forecast is not an entitlement but merely an estimate. The current unit of a serviceman often does not have all the details, such as periods of non-reckonable

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⁴ D/PS(A)/8/62/2PS2(A) dated 23 Feb 93.

⁵ PRA(I) 1961 Part 1 Reg 125

⁶ MODUK D/F2(AD) 13/4/1Fc(1)(AD) dated 1 Jan 73

service, required to give a completely accurate forecast. The proper authority for the provision of pension benefits are the scheme administrators who will be aware of all the factors that would affect the serviceman.

01018. In producing forecasts units are to convert entitlements calculated in ICR to NCR at the peg rate of ICR 1 to NCR 1.6. Under no circumstances should any other currency be used. In the calculation of DCRG the Home Saving Element and any form of Additional Pay should be converted from Sterling to ICR at the prevailing GAR but the individual must be warned that the rate of GAR is likely to change over time and in the case of Additional Pay they must still be in receipt of it at the time of discharge.

AD HOC AWARDS

01019. Ad hoc awards were subsumed by the increases awarded by the Ministerial examination and will not be paid after 31 Mar 00.

TRAVEL ALLOWANCE FOR DISCHARGED/PENSIONED GURKHA SOLDIERS PENSIONERS AND THEIR HEIRS

01020. Pensioners and their heirs were entitled to a road allowance of 67p per day for all journeys of two days or more, up to a maximum of 28 days from 1 Sep 93⁷. This allowance was admissible only when collecting pension and once a year. The IA discontinued road allowance prior to 4 CPC and so in accordance with the UK's obligations under the TPA road allowance has been discontinued for BG pensioners and heirs.⁸ For new pensioners this allowance was stopped from 1997 and for existing pensioners it was stopped with effect from 31 Dec 99.

RESETTLEMENT GRANTS

01021. Resettlement Grants are payable to personnel leaving the service as laid down in the annual directed letter.

LIFE CERTIFICATES

01022. The Gurkha pension scheme administrators are responsible for the production of life certificates for Gurkha pensioners administered through FENAS, and the rules they work to are detailed below:

a. With effect from 1 Jul 07 all pensioners receiving a pension under the Gurkha Pension Scheme and who have their pension paid through FENAS will be required to complete an annual Life Certificate. Certificates will be produced based on either date of discharge or the completion date of the previous year's certificate.

b. Pensioners collecting their pension in cash from either a PPO or via an AWC will be provided with a certificate for them to complete in front of the PPO or AWC staff. Pensioners who have their pension collected by a nominated representative will either have to appear in person annually at the appropriate PPO or AWC or will have to meet the witness criteria laid down for bank paid pensioners.

⁷ MODUK D/Sec(1)/31/6/1 dated 2 Sep 84

⁸ D/AG Sec 527/5/4 dated 4 Apr 00

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c. Bank paid pensioners will have a Life Certificate created 4 months in advance of their annual renewal date. This will be dispatched to them at their last known address recorded on FENAS. Bank paid pensioners will be responsible for completing it and having it witnessed in accordance with the direction for witnesses issued by HQ BGN.

d. Pensioners who do not complete and return their Life Certificate by the annual renewal date will have their pension payments stopped until such time as a valid Life Certificate has been submitted to the appropriate PPO or AWC.

01023. Pensions paid through the MOD's pension paying agent, EQ Paymaster, will follow the normal life certification requirements in place for Armed Forces Pension Scheme (AFPS) pensioners.

TAX

01024. Pensions paid in Nepal are not taxed before payment is made as a concession from HMRC. However, Gurkha pensioners resident in the UK will incur a tax liability on their pensions which must be declared as income to HMRC.

01025. Those pensions paid in the UK by EQ Paymaster will automatically have basic rate tax deducted. This action is taken as it assumed that an individual resident in the UK is in employment and their personal tax allowances are used against their salary by their employer. Should a pensioner not be in employment they can apply to HMRC for their personal tax allowance to be applied to their pension by EQ Paymaster.

PENSION ENTITLEMENT ON REDUNDANCY

01026. Personnel with at least 10 years' reckonable service discharged during a period of redundancy were given a credit of service to qualify for a pension. This was an entitlement and should not be confused with condonation of service which was discretionary and did not apply to those made redundant. In addition, MROP did not apply to personnel made redundant. Details of the service credits applied to redundancy schemes are at Annex A.

PENSIONS ON DIVORCE

01027. The rules for pensions on divorce will depend according to the law of the country where the divorce occurs as follows:

a. In Nepal pensions on divorce are a matter for the local courts and any payments to the ex-spouse are a personal matter for the pensioner.

b. In the UK pension sharing or splitting on divorce law applies. DBS will obtain a valuation from the Government Actuary's Department and apply the appropriate deduction from the member's service pension.

GURKHA OFFER TO TRANSFER

01028. Gurkhas who were serving on or after 1 Jul 97 were given the option of transferring to the AFPS 1975 or 2005. Those who elected to transfer to the AFPS, but who have a preserved Amdt 21 - Dec 20

entitlement under that scheme, continue to receive pensions from the GPS until they reach the age of 60 (or age 65 if they elected for transfer to AFPS 05), when they will be transferred to the AFPS. If they should die before age 60/65, their dependants will be paid family benefits from the GPS, as they remain members of that scheme.

6th INDIAN CENTRAL PAY COMMISSION

01029. The main change under 6 CPC was that the Indians moved to a new pay structure and associated pensions. Indian personnel discharged prior to 1 January 2006 stay on the old pension arrangements and these are the arrangements that remain the basis of the GPS, as the GPS is now a closed scheme.

01030. The impact of 6 CPC on the GPS is limited with change only occurring for:

a. Pensioners aged 80 or over who receive an extra quantum of pension according to the table below:

On Attaining Age of	Additional Quantum of Pension	
80 years	20% of service pension	
85 years	30% of service pension	
90 years	40% of service pension	
95 years	50% of service pension	
100 years	100% of service pension	

b. GOR granted Hon Lt(QGO). Details of the changes for GOR granted Hon Lt(QGO) are contained in Section 3 of this Chapter.

c. All other service pensions were above double the rate of the Indian comparator and so do not change.

7th INDIAN CENTRAL PAY COMMISSION

01030A. The implementation of 7 CPC reflected the changes made by the Indian Government for one rank one pension (OROP). 7 CPC was implemented at a rate of 140% of the equivalent Indian rate with an increase of at least 10% for those rates which were already above 140% of the Indian comparator. Overall, service pensions were increased by between 10% and 34% with arrears paid from 1 Jan 16.

01030B. OROP as implemented by the Indian authorities was not uniform and not all ranks benefited. There are still some differences for length of service, particularly above Cpl, and the revised rate tables for the GPS from 1 Jan 16 follow this.

GPS Pension Entitlement Under Redundancy Schemes

Credit of service for those with a minimum of 10 years' reckonable service

Rank/	1967-72 Compulsory Scheme	1986-88 Voluntary Scheme	1992-97 Compulsory Scheme
Redundancy Round			
Cpls and below	Up to 3 years – maximum service 15	Up to 5 years – maximum service 15	Up to 5 years – maximum service 15
Sgt	Up to 5 years – maximum service 15*	Up to 6 years – maximum service 18	Up to 6 years – maximum service 18
SSgt	Up to 5 years – maximum service 15*	Up to 6 years – maximum service 19	Up to 6 years – maximum service 19
WO2	Up to 5 years – maximum service 18*	Up to 6 years – maximum service 20	Up to 6 years – maximum service 20
WO1	Up to 5 years – maximum service 22*	Up to 7 years – maximum service 22*	Up to 7 years – maximum service 22*
Lt(QGO)	Up to 5 years – maximum service 24**	Up to 7 years – maximum service 24	Up to 7 years – maximum service 24
Capt(QGO)	Up to 5 years – maximum service 28**	Up to 7 years – maximum service 28	Up to 7 years – maximum service 28
Maj(QGO)	Up to 5 years – maximum service 32**	Up to 7 years – maximum service 28	Up to 7 years – maximum service 28

* or end of current engagement if later.

** or age 45 whichever is the earlier unless an extension had already been authorised beyond 45.

For those with at least 10 years' but less than 15 years' reckonable service after credit of service applied

Rank/Redundancy Round	1967-72 Compulsory Scheme	1986-88 Voluntary Scheme	1992-97 Compulsory Scheme
All Ranks	Proportion of pension for rank according to number of years' service that bears to 15. e.g. 13 years' total service = 13/15ths of the 15 year pension. *	All reached the 15 year point	All reached the 15 year point

* MROP rule not applied.

For those with less than 10 years' reckonable service

Rank/Redundancy Round	1967-72 Compulsory Scheme	1986-88 Voluntary Scheme	1992-97 Compulsory Scheme
All Ranks	No pension	No pension	For those with at least 4 years but less than 10 years' actual service 75% of the 15 year rate of pension for below Cpl, regardless of the actual rank held. *

* MROP rule not applied.

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GURKHA COMMISSIONED OFFICERS (GCOs)

GENERAL

01031. This section deals with the retirement pensions of Gurkha Commissioned Officers (GCOs). GCOs did not attend Sandhurst but were commissioned from QGO. GCO pensions are based on the rules for Indian Army (IA) Regular Commissioned officers laid down in PRA(I) 1961 Part 1.

01032. From 1 Jul 00 there should be no serving GCOs, however, there were 2 SSC(G) officers who were commissioned from GCO and as such they retained the pension rights of GCOs and had the appropriate pension paid when they retired based on their GCO reckonable service and rank at the time they received their SSC(G) commission. Time spent as an SSC(G) officer does not count for pension purposes but was on gratuity earning terms.

SERVICE QUALIFYING FOR PENSION

01033. The following periods of service qualify for retirement pension:

- a. <u>Commissioned Service</u>. All service as a GCO with the exception of:
 - (1) Any service which was forfeited by orders.
 - (2) Any period of unauthorised absence for which pay was not in issue.
- b. <u>Pre-Commissioned Service</u>.
 - (1) All qualifying service as a QGO or WO1.

(2) Two thirds of all qualifying service in the ranks below that of WO1, and at 100% of all qualifying service from 4 CPC^9 .

c. <u>Periods of Leave</u>. All leave qualifies except that leave without pay shall not qualify unless specifically authorised by the Defence Council.

d. <u>Period of Suspension from Duty</u>. Any period of suspension from duty in the case of an officer who is not brought to trial or who emerges from a summary trial or court martial with results favourable to him. In all other cases the period passed under suspension shall count for pension only under the orders of the Defence Council.

01034. IA rules require 20 or 22 years service for pension as a GCO for Capts and Majs respectively. The mechanism for abatement of pension for those GCOs with less than the required period of service that was applied prior to 1 Apr 00 was not indexed correctly to keep it in line with the value of the pension. A more suitable mechanism based on the mid value of the original abatement as laid down in PRA(I) 1961 is to be used from 1 Apr 00.

⁹ Note 4, paragraph 5 of GOI MOD letter No1(5)/87/D(Pensions/Services) dated 30 October 1987. Amdt 21 – Dec 20

01035. For GCOs who have less than the prescribed period of service the full pension is to be abated by $1/35^{\text{th}}$ for each whole or part year short of the maximum. This abatement is subject to the following limitations irrespective of the actual deficiency in service of the officer:

- a. <u>Capt GCO</u>. To be abated by up to a maximum of 3 years.
- b. <u>Maj GCO</u>. To be abated by up to a maximum of 4 years.

01036. The new rules for the abatement of GCO pensions are to be applied to all existing pensioners.

RATES

01037. The rates for GCO retirement pensions are laid down in the annual directed letter for the GPS.

01038 - 40. Reserved.

QUEEN'S GURKHA OFFICERS (QGO) AND GURKHA OTHER RANKS (GOR)

GENERAL

01041. This section deals with the service pensions of QGOs and GORs. It also covers those QGOs granted Honorary GCO prior to 3 May 00, those granted the new honorary ranks on or after 3 May 00 and those GORs granted Honorary QGO. In addition, it will also apply to those QGO granted SSC(G) who will receive a pension at the current rates when they retire based on their QGO reckonable service and rank at the time they received their SSC(G) commission. Time spent as an SSC(G) officer will not count for pension purposes. The QGO commission type ended on 1 Oct 07 when all serving officers converted to SSC(LE) following the election to transfer to the AFPS.

MINIMUM QUALIFYING SERVICE

01042. Unless otherwise stated the minimum qualifying service for earning a service pension is 15 years.

SERVICE QUALIFYING FOR PENSION

01043. Service for pension purposes is determined as follows:

a. All service from the date of appointment or enlistment qualifies for pension¹⁰, with the exception of:

(1) Any period of service on a temporary establishment or for which a special rate of pay is granted on the understanding that no pension is admissible.

(2) Any period of service before the age of 17.

(3) Any period of service after the date of which the proceedings of the medical board that found the individual unfit for military service were countersigned.

(4) Any period of unauthorised absence, unless pay and allowances are admitted.

(5) Any period of absence without leave that is regularised as extraordinary leave without pay and allowances.

(6) Any period intervening between the date of dismissal/discharge/release and that of its cancellation which is regularised as extraordinary leave without pay and allowances.

(7) Any period of imprisonment by sentence of a civil court or court martial.

b. In cases of claims to disability pension all service from the date of appointment shall qualify for pension subject to the exceptions in sub paras a.(1), (3) and (7) above.

¹⁰ PRA(I) 1961 Part 1 Reg 122

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RATES OF SERVICE PENSION

01044. The rates of service pension for QGOs and GOR are laid down in the annual directed letter for the GPS.

HONORARY RANK

01045. The policy for granting honorary ranks¹¹ has been reviewed and a new system of ranks has been instituted with effect from 3 May 00 for those QGOs selected on or after that date. QGOs selected for Honorary GCO prior to 3 May 00 but who retire on or after 3 May 00 are not entitled to the new ranks but retain the Honorary GCO rank awarded.

01046. Following the introduction of standard Army TACOS from 1 Apr 07 the awarding of honorary rank ceased and no new awards or promotions have been made after this date.

01047. Prior to 6 CPC GOR granted Hon Lt(QGO) received a pension increment in addition to their service pension. Following changes in 6 CPC GOR awarded Hon Lt(QGO) were assimilated on to the appropriate point by length of service on the Lt(QGO) pension scale effective from 1 Jan 06.

01048-01050. Reserved.

¹¹ BGSI No 4.11

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AREA RETIRED OFFICERS (AROs) AND RE-EMPLOYED GURKHA OFFICERS (RGOs) EMPLOYED BY BRITISH GURKHAS NEPAL APPOINTED ON OR AFTER 1 <u>APR 96</u>

PENSION AND GRATUITIES

01051. On appointment as an ARO or RGO, any pension earned during service as a QGO will be held in abeyance. Service as an ARO or RGO will, however, count towards an enhanced pension. On final retirement as an ARO or RGO, the pension which was held in abeyance, or any higher pension earned by virtue of ARO or RGO service, will be paid¹².

01052. In addition, if on appointment as an ARO or RGO an officer who commuted a portion of his pension is still within the 15 year period before restoration, then the restoration date of the pension will be put in abeyance. When the officer subsequently relinquishes his appointment as an ARO or RGO and starts to draw pension again the restoration of his full pension will occur after a total of 180 monthly pension payments have been made, i.e. after he has actually drawn a commuted pension for a period of 15 years. The RGO scheme ended in 2008.

RESERVED RIGHTS

01053. All AROs in service prior to 1 Apr 86 were permitted to retain their service pension unabated, as well as their basic pay and Gurkha Addition applicable to their QGO rank. They were not, however, permitted to earn incremental credit on the pension in issue.

01054 - 01060. Reserved.

¹² D/AG Sec 2/31/31/8 dated 27 Mar 86

SHORT SERVICE COMMISSION (GURKHA) (SSC(G))

GENERAL

01061. This section deals with the service pension and award of a gratuity for officers commissioned on a Short Service Commission (Gurkha) (SSC(G). This commission type ended on 1 Oct 07 when all serving officers transferred to IRC(LE) and moved to the AFPS.

PENSION/GRATUITY

01062. <u>Gratuity</u>. An SSC(G) on retirement will be awarded a gratuity. This award is based on a gratuity earning formula in line with retired pay on compulsory retirement for a British Army Maj with 34 years service¹³ at a rate of 34% for every year of service and on a pro-rata basis for each additional day served. Rates of the service gratuity are promulgated annually by LF Sec (Gurkha) in the pensions directed letter.

01063. <u>Tax</u>. HMRC have stated that as the gratuity is an expectation as a result of service it is liable for tax. The implementation of tax liability has altered as a result of the GTACOS changes of 1 Apr 07:

a. Prior to GTACOS changes it was taken that since SSC(G) officers would retire in Nepal, and they should receive their gratuities in Nepal after retirement, the Miles Formula applied and tax was only liable at the basic rate. Accordingly, as part of the process of issuing rates LF Sec (Gurkha) grossed up the gratuity for basic rate tax, currently 22%, so that officers receive the full value of their gratuities in Nepal. The full rules are detailed below:

(1) Providing the officer retires in Nepal, and the payment of a gratuity is post retirement, under the Miles formula only basic rate tax is to be deducted.

(2) If the officer becomes resident in the United Kingdom post retirement in the same tax year, i.e. up to and including the 5th of April following retirement, he would be liable to the marginal difference between basic and higher rates of tax, i.e. currently an additional 18%. Residency in the United Kingdom from the 6th of April following retirement is in the next tax year and no additional liability would be incurred.

(3) If the gratuity is paid into a United Kingdom bank account within the tax year of retirement, even if the officer is not resident in the United Kingdom, the officer will also be liable to the marginal difference between basic and higher rates of tax.

b. From 1 Apr 07 SSC(G) officers will retire in the UK and so normal rules for tax will apply for those who stay on gratuity earning terms, in that they will be liable for tax at their highest rate. LF Sec (Gurkha) will continue to gross up the gratuity each year for basic rate tax only.

01064. An example of how the gratuity would be calculated based on the Mar 06 Pension Code^{14} is as follows:

¹³ D/AG(G) Pol/140/2 dated 23 October 2003

¹⁴ D/SPP(Pens)/1/17/2 dated 15 Mar 06. Amdt 21 – Dec 20

a. <u>Annual Gratuity</u>. 34% of $\pounds 24727 = \pounds 8407.18$ rounded to nearest $\pounds 5 = \pounds 8405$. Grossed up for tax at 22% results in a gratuity of $\pounds 10775.64$ per annum times the number of whole years served as an SSC(G).

b. <u>Daily Addition</u>. For each day above a whole year SPVA will calculate the exact amount due by use of a table which expresses days as a decimal value of a year rounded to 4 decimal places. To show the mechanism for 200 days service:

200/365 = 0.5479452 which is rounded to 0.5479 on the table.

 $0.5479 \text{ x} \pm 10775.64 = \pm 5903.9732$ which is rounded to ± 5903.97 for payment.

01065. <u>Preserved Entitlements</u>. An SSC(G) will also receive a pension, DCRG and resettlement grant for his previous service as a QGO or GCO, which will be increased by the annual PI, but which will not be paid until termination of his service as an SSC(G).

01066. <u>Death in Service</u>. For death in service the following benefits apply:

a. A gratuity for SSC(G) service calculated as per the rules laid down in the Army Pensions Warrant.

b. An appropriate family pension depending on the circumstances of death based on former GCO or QGO status and rank immediately prior to conversion to SSC(G) calculated according to the normal rules at Chapter 4 of this manual.

c. For non-attributable deaths the death element of a DCRG based on former GCO or QGO status and rank immediately prior to conversion to SSC(G) calculated according to the normal rules at Chapter 10 of this manual.

d. Where a death in service is deemed to be attributable a Death in Service Gratuity, as described at Chapter 4 of this manual, is paid instead of the death element of the DCRG. Rates of the Death in Service Gratuity are promulgated annually in the pensions directed letter.

01067 – 01070. Reserved.