



Ministry  
of Defence

Ministry of Defence  
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Ref: FOI2017/04202

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[REDACTED]  
Email: [REDACTED]

7 April 2017

Dear [REDACTED]

Thank you for your email of 30 March 2017 in which you requested the following information:

“can you please confirm that from 1975 to 2016 that the Armed Services paid full class one contributions for national insurance.”

I am treating your correspondence as a request for information under the Freedom of Information Act (FOI) 2000.

The Armed Forces Pensions Schemes (and all defined benefit public sector pension schemes) were contracted out in the period 1975 to 2016. This means that Service personnel paid a lower rate of National Insurance contributions and in return the Armed Forces pension schemes were required to meet a minimum standard. Under both the pre and post 2016 systems, the amount of State Pension entitlement takes account of any periods when an individual has been contracted-out of the additional State Pension.

Under Section 16 of the Act (Advice and Assistance) you may find the following link useful: <https://www.gov.uk/contracted-out> published by Department for Work and Pensions (DWP) concerning contracting out and the impact on the new State Pension Scheme.

If you are not satisfied with this response or you wish to complain about any aspect of the handling of your request, then you should contact me in the first instance. If informal resolution is not possible and you are still dissatisfied then you may apply for an independent internal review by contacting the Information Rights Compliance Team, Ground Floor, Zone D, MOD Main Building, Whitehall, SW1A 2HB (e-mail [CIO-FOI-IR@mod.uk](mailto:CIO-FOI-IR@mod.uk)). Please note that any request for an internal review must be made within 40 working days of the date on which the attempt to reach informal resolution has come to an end.

If you remain dissatisfied following an internal review, you may take your complaint to the Information Commissioner under the provisions of Section 50 of the Freedom of Information Act. Please note that the Information Commissioner will not investigate your case until the MOD internal review process has been completed. Further details of the role and powers of the Information Commissioner can be found on the Commissioner's website, <http://www.ico.org.uk>.

Yours sincerely,

Defence People Secretariat