



Get on the road to being pension ready

just starting out?

It's never too early to start thinking about your pension. **Help us help you** get your pension right by keeping Joint Personnel Administration (JPA) up to date as you navigate through your service career. Keep a look out for your Benefit Information Statement (BIS) that you will receive every year around the month of your birthday.

You've earned it, you apply for it, we'll pay it.

£320m

in unclaimed Armed Forces pensions - is some of this yours?

well underway?

Wherever you are in your service career, a change in your circumstances can affect your pension. **Help us help you** get your pension right by checking to ensure the details on your pension forecast are up to date. It's important that any details that are incorrect are put right.

You've earned it, you apply for it, we'll pay it.

nearly there?

Your pension forecast can help you to secure a mortgage or other financial services. **Help us help you** get your pension right by keeping all your pension paperwork in a safe place and by telling us if anything changes. **You've earned it, you apply for it, we'll pay it.**

already on Civvy Street?

Help us help you get your pension right by keeping your information up to date and applying for your armed forces pension at the right time. **You've earned it, you apply for it, we'll pay it.**

You've earned it - you apply for it - we'll pay it!

Whether you're currently serving or you're a veteran, any changes in your circumstances can have an impact on your pension.

So make sure that if you're in-Service, you update JPA, and if you're a Veteran, contact the Joint Personnel Administration Centre (JPAC) to update us on 0800 085 3600.