



# Ministry of Defence

Ministry of Defence  
Main Building  
Whitehall  
London SW1A 2HB  
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Telephone : +44 (0)20 721 89000

Our Reference: [REDACTED]

[REDACTED]

Dear [REDACTED],

Thank you for your e-mail to the Ministry of Defence (MOD) dated 4 December 2015 in which you requested the following information:

Please would you be so-kind to advise me how veterans-UK implement the Military Covenant, ensuring that the principal point that "Veterans should not be financially disadvantaged in the application of benefits?"

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

A search for the information has now been completed within the Ministry of Defence (MOD), and I can confirm that the MOD does hold some information within the scope of your request; this is provided in the attached Annex.

Under Section 16 of the Act (Advice and Assistance), you may find it useful to note that certain allowances are the responsibility of the Department for Works and Pensions (DWP). If you wish to submit an FOI request to the DWP please use the e-mail: [freedom-of-information-request@dwpgsi.gov.uk](mailto:freedom-of-information-request@dwpgsi.gov.uk)

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, 1st Floor, 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

The Armed Forces Covenant sets a framework for how the Armed Forces Community can expect to be treated and serves as a guide to influence decision making in the key areas of Service Personnel policy including: Terms and Conditions of Service; Healthcare; Education; Housing; Benefits; Commercial Services; Transition; Support After Service; and Recognition.

The Covenant involves an obligation for life, and the commitment and sacrifices made by Veterans in the past, as well as their continuing value to society, should be properly recognised in the support they receive:

- In accessing services, former members of the Armed Forces should expect the same level of support as any other citizen in society.
- Pension schemes should be fair and appropriate to the particular circumstances of Service personnel. All Veterans will be able to access advice, and in some cases additional support, from the MOD (Veterans UK), elsewhere in Government, and the charitable sector.
- Those who have been in Service, or have a health condition relating to Service, should receive additional support which may include a financial element depending on their circumstances (e.g. through the Armed Forces Compensation Scheme or War Pension Scheme).

Veterans UK are committed to enhancing the quality of life for veterans and providing advice on a range of issues including welfare, training and pensions. They work in partnership with defence charities and network with a number of training providers to support the transition from Service to civilian life.

Veterans UK administer the War Pension Scheme (WPS), Armed Forces Compensation Scheme (AFCS) and Armed Forces Pension Scheme (AFPS). These schemes are administered in accordance with the principles of the Armed Forces Covenant which is that members of the Armed Forces Community should face no disadvantage compared to other citizens in the provision of public and commercial services; and that special consideration is appropriate in some cases, especially for those who have given the most such as the injured or the bereaved.

The WPS can be claimed by anyone who has served in HM Forces for any disablement and at any time from service release where the claimed disablement is caused by service before 6 April 2005. Claims can only be made after leaving Service, and there are no time limits for making a claim. If claimants are not satisfied with their award they can appeal through the Ministry of Justice's Tribunal Service.

The AFCS provides compensation for any injury, illness or death which is caused by service on or after 6 April 2005. All current and former members of the UK Armed Forces, including reservists, may submit a claim for compensation. While there are time limits, above all personnel should submit a claim for compensation at a time which is best for them. In the event of service related death, the scheme pays benefits to eligible partners and children.

AFPS are the last major unfunded non-contributory public service pension schemes. It remains a defined benefit scheme, which means it will keep a guaranteed level of pension, calculated as a fraction of a Service person's salary, not an uncertain amount based on investment returns. This recognises the unique risks and employment requirements placed on the Armed Forces; they also offer relatively generous benefits such as ill-health and dependants' pensions.

