



Consultation Response

Amendments to the

Armed Forces Pension Scheme

2015

September 2018

CONTENTS

Introduction	2
Responses to the consultation.....	3

INTRODUCTION

1. In June 2018, the Ministry of Defence launched a four-week public consultation on two proposed amendments to the Armed Forces Pension Scheme 2015 (AFPS15).

2. The Ministry of Defence periodically makes changes to the AFPS15 to ensure the effective performance of the Scheme. The consultation outlined the changes we propose making to the death benefit nomination process and correcting an administrative error in the Scheme rules.

3. The consultation closed on 27 July 2018. We received responses from:

- The Forces Pension Society
- The Royal British Legion
- The White Ensign Association

4. All were broadly supportive of the amendments proposed, though two responses suggested ways in which they could be strengthened. A summary of the responses received and the Government's response is set out in the following pages.

Responses to the consultation

1. Recommendation 1 – Two responses commented on the importance of communicating clearly to Service Personnel the significance of the changes we propose making to death benefit nominations, suggesting making better use of the Benefit Information Statement. It was also suggested that the Department should further consider giving the Scheme Administrator more discretion to decide the payment of a Service Person's death benefit payments in contentious cases.

2. **Government response:** We agree on the importance of communicating to Service Personnel the changes we plan on death benefits. The Department has work already in-hand to address this, including reviewing the feasibility of using the Benefit Information Statement. On the question of allowing the Scheme Administrator greater discretion, we have previously considered this suggestion carefully. We continue to believe that giving the Scheme Administrator greater discretion could lead to less control for Service Personnel, and potentially result in greater instances of Service Personnel's death benefits not reaching the right individuals.