



Ministry
of Defence

Defence Business Services

Secretariat
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Ref: FOI2023/02206

March 2023

Dear [REDACTED]

Thank you for your email of 20 February 2023 to the Ministry of Defence (MOD), in response to my letter of 6 February 2023 requesting the following information:

"Thank you for your response. I am happy to limit FOI2023/00279 to just questions 1 and 3. In answering question 3 it may be useful to take account of the attachment which states at p68 (PDF p 74) that there are 16,518 benefits due but unclaimed. It also states on p 53 (PDF p 59) that "Unclaimed pension benefits are accounted for as a decrease in the Scheme liability on an accruals basis for up to seven years past pension entitlement age.". This suggests that the author has applied one or more calculation factors or assumptions to the 16,518 figure, but the material amount is not obvious from the wider accounts".

The remaining questions are as follows:

1. How are the 456 AFPS unclaimed preserved pensions in FOI2022/14452 distributed by month between Jun 2020 and May 2022?"
3. What financial provision is made in the Scheme Accounts for the total number of AFPS unclaimed preserved pensions, and on what assumptions is that provision based?

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

A search for the information has now been completed within the MOD and I can confirm that all information in scope of your request is held.

I must first correct my response to FOI2022/014451 of 5 January 2023 as I incorrectly stated there were a total of 456 unclaimed pensions, when the correct figure should have been 4,056 at this time. I am sorry for this error.

Please see the table provided at Annex A in response to your first question.

In answer to your final question, I can confirm that an accrual is made for the full value of pension and lump sum from the date of entitlement (pension age) to current date. Unclaimed pensions are accrued until they are claimed but only up to seven years from the date of entitlement, removing from the accrual once seven years has passed if the pension remains unclaimed. This is purely an accounting treatment to ensure the value of the accrual remains


realistic. If a pension is claimed after the seven year point the member will still receive their full entitlement.

If you wish to complain about this letter, please contact this office in the first instance.

If you wish to complain about the handling of your request, or the content of this response, you can request an independent internal review by contacting the Information Rights Compliance team, Ground Floor, MOD Main Building, Whitehall, SW1A 2HB (e-mail CIO-FOI-IR@mod.gov.uk). Please note that any request for an internal review should be made within 40 working days of the date of this response.

If you remain dissatisfied following an internal review, you may raise your complaint directly to the Information Commissioner under the provisions of Section 50 of the Freedom of Information Act. Please note that the Information Commissioner will not normally investigate your case until the MOD internal review process has been completed. The Information Commissioner can be contacted at: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF. Further details of the role and powers of the Information Commissioner can be found on the Commissioner's website at <https://ico.org.uk/>.

Yours sincerely

A black rectangular redaction box covering the signature of the sender.

DBS (Secretariat)

ANNEX A TO
FOI 2023/02206
DATED 21 MARCH 2023

MONTH	NUMBER OF PENSIONS UNCLAIMED
June 2020	150
July 2020	171
August 2020	166
September 2020	173
October 2020	201
November 2020	143
December 2020	157
	Total 1161
January 2021	194
February 2021	187
March 2021	216
April 2021	185
May 2021	134
June 2021	159
July 2021	121
August 2021	131
September 2021	146
October 2021	142
November 2021	131
December 2021	155
	Total 1895
January 2022	189
February 2022	186
March 2022	200
April 2022	217
May 2022	182
	Total 974
Overall Total	4030

