Dear [Name],

Thank you for your email of 2 August 2023 to the Ministry of Defence (MOD), requesting the following information:

1. A copy or access to the AFPC user guide as mentioned on the calculator front page.
2. Confirmation whether the calculation for the AFPS 15 pensions have been indexed in accordance with the appropriate AWE rate since 2015 for the non remedy and since 2022 for the 2015 remedy pensions.
3. Confirmation that 2015 remedy options are only shown for those individuals who fit the eligibility criteria.
4. The date that it is expected that the pay rates and pensions will be updated to include the 2023 pay award.

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 all the information in scope of your request is held and is shown below:

**Question 1:** A copy or access to the AFPC user guide as mentioned on the calculator front page.

**Answer 1:** The Armed Forces Pension Calculator (AFPC) user guide is attached to this FOIA response at Annex A. Please note that the guide is updated frequently from user feedback, and the attached version is accurate up to the date of this letter.

**Question 2:** Confirmation whether the calculation for the AFPS 15 pensions have been indexed in accordance with the appropriate AWE rate since 2015 for the non remedy and since 2022 for the 2015 remedy pensions.

**Answer 2:** The AFPC is updated with Average Weekly Earnings (AWE) and Factor Rates as they are received by the MOD. AWE rates apply only to the AFPS 15 scheme and are not dependent upon remedy. There is a non-specific time period between the release of the rates and the calculator update, but this is processed as expeditiously as possible.

**Question 3:** Confirmation that 2015 remedy options are only shown for those individuals who fit the eligibility criteria.
Answer 3: The AFPC does not hold personal data and can only respond to information provided by the individual. Remedy options are displayed based only on the information provided by the user. The AFPC cannot determine eligibility but is designed to filter personnel based on their input to ensure output is consistent with the data entered by the user. The AFPC is not to be used to make any formal decision and the Schemes have taken additional steps to provide formal Remedy options, members have been informed of this.

Question 4: The date that it is expected that the pay rates and pensions will be updated to include the 2023 pay award.

Answer 4: The Armed Forces Pay Review Body rates have been passed to the contractor for inclusion in the future Calculator release. In addition to the rates, the Calculator requires the updated Pension Codes, this work is targeted for October 2023.

If you have any queries regarding the content of 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,

[Signature]

Defence Business Services (Secretariat)
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<tr>
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<tr>
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Please note that this guide is updated frequently, this version is accurate to: 22 August 2023

Armed Forces Pensions Calculator
User Guide
This guide is designed by DBS to support in service personnel using the Armed Forces Pension Calculator (AFPC). This guide compliments the Scheme Publications available from [Armed forces pensions - GOV.UK (www.gov.uk)](https://www.gov.uk).

This document is only a supporting guide and further assistance, including aiding accessibility for those with additional needs, can be obtained through Unit HR or via the JPAC Enquiry Centre.

Continuous Improvement of this document is managed by DBS AF&VS, suggestions for improvement should be sent via your J1 Functional Chain to the Future Development Team - SO2 Future Development (Pensions)

**Should you encounter any issues when using the AFPC or when acquiring some of the detail required to complete your entry then please report this to your Pers Admin chain of command who can advise you directly; or report the issue/default through the Functional Chain**
Current Exemptions

The Armed Forces Pension Calculator (AFPC) is being updated with regular feature improvements. This includes the addition of calculating benefits where individual circumstances differ from ‘the norm’ e.g. Pension Sharing Order on Divorce, Added Pensions and Additional Voluntary Contributions, Rejoiners and Specialist Trades

As such the calculator is much more complicated than previous issues and requires much more information from the user and indeed some further refinement from the developers. As this time we have some user exemptions, they are:

• Reserve Forces Pension Scheme (RFPS) Medical & Dental Officer (MODOs) members
• RFPS Professional Aviator members
• RFPS Officer Commissioned from the Ranks (OCFR)
• Members of the Royal Gibraltar Regiment
• AFPS 75 Special Forces Commissioned from the ranks with 5 years or more commissioned service who leave at the end of their engagement
• AFPS 75 / 05 Members with Pension Sharing Orders (PSO) where the impact falls within the 2015 Pension Remedy Period. Only upon receipt of your Remedial Service Statement (RSS) will you as a cohort be able to receive an accurate calculation
• Members of AFPS 75 who have a break in service prior to 6 Apr 06 and are entitled to a preserved pension, your forecast will be inaccurate and you are advised to complete an AFPS Form 12
• AFPS 75 members on Specialist Pay Spines who complete regular service beyond age 55 will not be able to calculate extended resettlement commutation rights.
Welcome to the Armed Forces Pension Calculator

The Armed Forces Pension Calculator (AFPC) includes a projection of benefits from the Armed Forces Pension Schemes. This calculator is designed to be used by Regular Service, MPGS and Reservist personnel, however, due to the complexity of pay arrangements some cohorts are unable to use the calculator. Check the terms and conditions below to see which groups are excluded.

The pension calculator has not yet been updated to provide an accurate forecast for your options under the McCloud Remedy. Once the full details of the McCloud Remedy have been confirmed by Her Majesty’s Treasury, the calculator will be updated and made available to members.

The Armed Forces Pension Scheme 2015 is designed to reflect the unique nature of Service life, to provide a retirement income for you and your dependants, and to incentivise retention in Service as a key part of your overall remuneration package. These videos explain your benefits in further detail and direct you where to find further information Armed Forces Pension Scheme 15 (AFPS15). If you are using the calculator via MODnet the correct video link is available here.

The Armed Forces Pension Calculator site uses cookies to make the site simpler. Find out more about cookies

The calculations provided are for guidance purposes only and not intended to provide you with financial advice. It is strongly advised that you read the Terms and Conditions. Click here to read the Terms and Conditions.

☐ I have read and accept the Terms & Conditions (You have to accept the Terms & Conditions to continue)

Continue >

The landing page
With the release of the new AFPC it is important that all users take the time to read and engage with notices on the front page and review the Terms and Conditions before progressing.

This page provides vital links to policy documents and provides the user with a guide to which information types would be useful prior to commencement (eg any Pension Sharing Order or Ill Health Benefit documentation)

Once read please tick the Terms & Conditions acceptance button and continue
I want to...
On this page you have three options.

1. **Make a new projection.** This will be the choice for most users.

2. **Utilise the data from my previous projection that has been stored on my computer as a cookie.** This option will allow you to follow your previous entry through and make adjustments where required to suit your needs.

3. **Used a saved projection.** For this you will need the unique code that was supplied during the saving phase from your last projection – simply copy and paste and choose Rerun the pension projection.

---

**Look out for me I contain useful information**
### Personal details

On this page you will be required to enter your **current** service including Service, Engagement type, Rank, Date of Birth, Date of Entry or Enlistment (current contract) and project out to a future date for your anticipated service termination.

It is vital at this point that you enter your **current** service as it will direct the remainder of the calculators questions. For example if you are now FTRS but have previous service in Regular forces then the current service is FTRS and past service as and when required will be Regular – even if the period of broken service was limited to days.

Members with a pension in payment will not be able to join pension scheme forecasts e.g. an AFPS75 immediate pension in payment with an abatement due to an additional FTRS contract will only be able to receive a forecast for the additional FTRS service.
From this point forward the AFPC will use the information you provide and create a unique pathway linked to your answers, it is intuitive so it will only offer options that were, or are available to you and your service.

This guide covers all possible pathways and some may not be available or applicable to you.
As a rejoiner you are strongly advised to read the T&Cs and [AFPS Scheme Booklets](#).

**Re joins AFPS 75/05**

**Note:** This option will only appear if your current service started after Apr 2005. Any previous service entitles you to ‘rejoiner’ status and you will be asked for details that will automatically consider whether your pensions can be linked. This is important as the benefits defined at the end of this projection will show periods of joined qualifying service with immediate benefits or a single preserved/deferred pension forecast for your current service.

Leaving the service with a preserved/deferred pension could indicate that you may be entitled to join your previous service with this current membership in order to enhance your benefits, detail can be obtained from your unit Pers Admin teams or via the links below. By adding the previous service the calculator will make assumptions based on the years transferred and use current / future ranks for calculation purposes.

Members with a pension in payment will not be able to join pension scheme forecasts e.g. an AFPS75 immediate pension in payment with an abatement due to an additional FTRS contract will only be able to receive a forecast for the additional FTRS service.
Required: PSO letter from DBS, or in future your RSS for those with a PSO impacted by 2015 Pension Remedy

Pension Sharing Order (PSO) on Divorce
Service personnel with a PSO will have previously received correspondence informing them of the future deductions to be placed against their Pension Benefits.

Outside of 2015 Pension Remedy Period
For personnel with PSOs which impact only an individual pension scheme you will be able to enter your details here (taken from your scheme PSO letter).

AFPS 75/05, NRPS – transfer date prior to 1 Apr 15
Full AFPS 15 members – Transfer date post 1 Apr 12

For those eligible for 2015 Pension Remedy
If you are eligible for 2015 Pension Remedy choice then you will need to wait for your RSS which will contain the detail required.

Look out for me I contain useful information
### Pension Sharing Order - AFPS 75

You will need your PSO letter from DBS which identifies the Value of the Pension Debit

Once the detail is obtained you will be required to make **two** entries. One for Deferred Pension at 60 and one for Deferred Pension at 65.

Taking the detail from your PSO letter you must complete the same detail for both Remedy Legacy and Remedy Reformed boxes. Once the Deferred at 60 figures are entered click ‘Add’ and proceed to complete for Deferred at 65 and click ‘Add’.

Once both lines are visible, as shown, you can click continue.

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<tr>
<td>Pension at age 65</td>
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<td>Widow’s Benefits</td>
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<td>10/10/2014</td>
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<tr>
<td></td>
<td>Reformed: 1,964</td>
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</tr>
<tr>
<td>AFPS 75 Deferred At 65</td>
<td>Legacy: 1,453</td>
<td>10/10/2014</td>
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<tr>
<td></td>
<td>Reformed: 1,453</td>
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</table>
Pension Sharing Order on Divorce  AFPS 05/RFPS
Service personnel with a PSO will have previously received correspondence informing them of the future deductions to be placed against their Pension Benefits.

Outside of 2015 Pension Remedy Period
For those with PSOs with effective dates prior to 1 Apr 15 and linked to AFPS 05 or RFPS service you will be able to enter your informed details here (taken from your scheme PSO letter). You must enter the same detail for both Legacy and Reformed boxes and click ‘Add’. A further box will appear as shown in the example. Check this and continue.

Eligible for 2015 Pension Remedy?
If your are eligible for a future 2015 Pension Remedy choice then you will need to wait for your RSS which will contain the pension details required to complete this form
Required: your PSO letter from DBS outlining the Sharing Order details under AFPS 15 scheme

Pension Sharing Order on Divorce (AFPS15)
Service personnel who joined as an AFPS15 member and applied a PSO after this date will be able to use the AFPC. As a member of AFPS15 the calculator will apply the pension debit and transfer date to your pension benefits and produce a forecast.

The information required for this input is available to you from the original DBS letter titled Armed Forces Pension Scheme – Divorce Proceedings. If you are unable to produce this letter you should contact the JPAC Enquiry Centre.
Required: your record of benefits purchased under AFPS 15 Added Pension Benefit Scheme

**Added Pension Benefits (AFPS15)**

As a service person you are entitled to purchase future Added Pension Benefits, this can be completed by following the [LINK](#) to the Armed Forces Pension Scheme Forms page and completing Form 6. Once complete an agreed contract will be in place and this detail can be added to the AFPC page against the relevant tax year as shown.

For further information please read the Pension Scheme Guide Para 10 ‘Increasing your benefits’ [ Armed Forces Pension Scheme 2015: your pension scheme explained (publishing.service.gov.uk) ](#)

**2015 Pension Remedy**

Personnel eligible for Remedy will be provided with a refund for the remedy period.
Required: your AVC 24/25 contract letter from DBS

Added Voluntary Contributions (AFPS75 AVC Remedy / AVC Remedy Enhanced)
AFPS 15 Added Pension purchased during the 2015 Pension Remedy period ie before 1 Apr 22 will be refunded to personnel as part of the Remediation. You will be provided with further information regarding purchase of further Added Pension and AVC under your legacy scheme

These additional benefits can be recorded under the AVC Remedy and Remedy – Enhance all Benefits options. Note you will require your AVC Contract to complete this detail.
Your unit Pers Admin will be able to accurately provide the detail of any breaks in service

**Breaks in Service**

Breaks in Service are common, often linked to a period of unpaid Maternity Leave or Detention. Further, the AFPC can manage breaks in service where an individual has joined the service after 2005 having rejoined with a break in service less than 5 years.

If you have already included a period of rejoiner service in an earlier question you are not required to re-enter it here.

The example shows two Breaks in Service – simply enter your dates and select ‘Add’ as required

Look out for me I contain useful information
Required: Your pay statements for 1 Apr 15 and 1 Apr 16 – available via JPA / Unit HR

Service History
Special Determined Rates of Pay (SDRP)
Understanding your service history for 2015 – 2016 when the pay reforms were introduced is important. Many personnel are unaffected and moved simply from one Pay Table to another with little or no impact on their respective pay increment.

Some individuals were afforded pay protection to ensure they did not suffer a reduction in their pay. As such their pay was held at their current rate as an SDRP for a defined period of time. Confirmation of this can be found on your pay statement – marked in the information box as ‘SDRP’ indicating the annual salary and date the SDRP will end.

Ensure you click ‘Add’ before you continue
Service history
Stand Still Rates of Pay (SSRP)
A times you will be asked about your current and past pay rates. There may have been occasions when your pay was held on a Stand Still Rate of Pay (SSRP) due perhaps to promotion or a transfer in service.

You will be required to find this information on your pay statement. As indicated in the lower image your pay statement contains useful information indicating when an SSRP was in place, the Annual Salary and date the SSRP will end.

This detail should be entered and ‘Add’ clicked. You should have two entries one for 2015 and one for 2016 before the calculator will allow you to continue.
Service details
Military Provost Guard Service – Preserved Pension (Previous Service)
The AFPC has been improved with many more personnel able to use the tool. One such cohort is the MPGS. These personnel can now add their current service detail and build in any previous service years they may have had on current/legacy schemes.

If you served previously you may have discharged with a preserved pension or a pension in payment (often abated). In this example the individual served 7 years with a preserved pension which is added to the future pension forecast.

It is important you accurately calculate your previous service in years and days for the forecast to be accurate.
Service details

Military Provost Guard Service (Pension in Payment)

The AFPC has been improved with many more personnel able to use the tool. One such cohort is the MPGS. These personnel can now add their current service detail and build in any previous service years they may have had on current/legacy schemes.

If you served previously you may have discharged with a preserved pension or a pension in payment (often abated). In this example the individual served a full career and has a pension/early departure payment in payment. As the pension is in payment you will not be able to join these pensions for a forecast and will only receive a forecast for your MPGS service.
### Service details

**Medical Officer Dental Officer (MODO)**

The AFPC has been improved with many more personnel able to use the tool. One new cohort is the MODO members. These personnel can now add their reformed service detail and build in any previous service years they may have had on current / legacy schemes.

In addition you will be able to report cadetships which count towards your pensionable service.

Note: the calculator will only produce a forecast based on the final rank provided by you. For OF4 MODOs departing with entitlement to OF5 pensions you are advised to enter this higher rank for the last two years of calculated service.

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**Rank on Leaving Service and all promotional ranks in between**

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<tbody>
<tr>
<td>1. Anticipated rank when leaving service</td>
<td>Surgeon Captain</td>
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<tr>
<td>2. Current Surgeon Captain pay table</td>
<td>Medical and Dental</td>
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<tr>
<td>3. Your Surgeon Captain category</td>
<td>GMP&amp;GDP (Accredited)</td>
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<tr>
<td>4. Are you on Stand Still Rate of Pay (SSRP) or Specially Determined Rate of Pay (SDRP) or paid from Extended Increment Levels (Ex ILS)</td>
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<tr>
<td>5. Current Surgeon Captain Increment Level</td>
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<td>6. Did you have any Cadetship before commissioning?</td>
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<tr>
<td>7. Please provide the date at which the cadetship started</td>
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</tr>
<tr>
<td>8. Will you be leaving on Premature Voluntary Retirement terms</td>
<td>Yes</td>
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**Look out for me I contain useful information**

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**Defence Business Services: Armed Forces & Veterans**

*A Brilliant service for our brilliant Services*
Your forecast explained:

**Personal details**
Taken from your entries earlier in the calculator. When running comparisons against future ranks or discharge dates it is worth checking the detail here is correct.

You will also note your State Pension Age is provided, this is calculated on your Date of Birth and is subject to future change should the UK Government adjust the state retirement and pension age.
Your forecast explained:

Example: AFPS75/AFPS15 with immediate benefits compared for 2015 Pension Remedy

Graphical Representation of Benefits
There are two main benefits graphs which can be displayed at this point. The upper graph shows the comparative benefits of those individuals who are in scope for 2015 Pension Remedy. The single graph shows an output for those members on AFPS15 only.

You can also see that the graphs capture the benefits of those with immediate pensions / EDPs or those with a benefit that will come later in life. These vary from person to person subject to the projection.

There is also a useful slide bar which can be used to reduce service and demonstrate the impact on your future benefits.
Your forecast explained:

Service Details – 2015 Pension Remedy Member
As a 2015 Pension Remedy member you will have two Service Details reports. It is here that you can see how your service is apportioned to each pension scheme.

For those terminating service after 1 Oct 23 your Service Details will formally be those represented on the left. As part of 2015 Pension Remedy you will be given a choice to move the service to the scheme benefits on the right – this is call a deferred choice and more detail will be provided in your RSS.

Important to note here is how the 7 years service is shown in different schemes and the benefits calculated for each

You may be aware of the term ‘Rollback’. This term is used to describe the legal requirement of moving your remediable pensionable service from your current scheme (on the right) to your legacy schemes (on the left), this will occur on 1 Oct 23. You do not need to do anything as this process is automatic.
Your forecast explained:

**Pension Details – 2015 Pension Remedy Member (75/15)**
As a 2015 Pension Remedy member with AFPS 75 legacy benefits you will be presented with 2 forecasts. The first (left) shows your benefits should you be discharging after 1 Oct 23 and choose to remain on your current benefit terms. The right displays your options to take a deferred choice and move your pensionable service back into the AFPS 15 scheme.

It is important you look at all the figures and understand how much and for how long these will be in payment.

This represents information only. You do not need to make a choice until you leave the Service.

### Remember – the scheme booklets explain all the detail above and are available at this [LINK](#)
Your forecast explained:

Pension Details – 2015 Pension Remedy Member (05/15)
As a 2015 Pension Remedy member with AFPS 05 legacy benefits you will be presented with 2 forecasts. The first (left) shows your benefits should you be discharging after 1 Oct 23 and choose to remain on your current benefit terms. The right displays your options to take a deferred choice and move your pensionable service back into the AFPS 15 scheme.

It is important you look at all the figures and understand how much and for how long these will be in payment.

This represents information only. You do not need to make a choice until you leave the service.

Remember – the scheme booklets explain all the detail above and are available at this [LINK](#).
Your forecast explained:

Commutation – 2015 Pension Remedy Member (75/15)

As a 2015 Pension Remedy member you will have two Commutation reports. It is here that you can explore the options of either increasing your Lump Sum by decreasing your annual pension benefits (AFPS 75 only) or decreasing your Lump Sum and increasing your annual pension benefits (AFPS 15 only). Both of these options have taxation and repayment implications which are further explained in the scheme booklets.

You must be clear of the financial impact over time when choosing these options.

Inverse Commutation: Taking your tax free lump sum and turning it into a taxable annual income

Resettlement Commutation: Taking your annual Pension (note pension only) and converting it into a tax free lump sum which is paid back over time
Your forecast explained:

**Commutation – 2015 Pension Remedy Member (05/15)**
As a member of AFPS 2015 you can inversely commute ALL of your lump sum to increase your annual benefits (known as Inverse Commutation), note the lump sum is tax free and the annual benefits are not.

As a member of AFPS 15 you can also explore the option of Commutation of your annual income at State Pension Age in order to raise a tax free lump sum. This option may have taxation implications which are further explained in the scheme booklets.

You must be clear of the financial impact over time when choosing either of these commutation options.

**Inverse Commutation:** Taking your tax free lump sum and turning it into a taxable annual income.
Early Payment - 2015 Pension Remedy Member

There are occasions when an individual may wish to draw on their pension benefits early. In this example the service person will already be in receipt of an AFPS 75 pension, but can apply through DBS for an early release of their AFPS15 benefits.

You will note that the Calculator provides a forecast against the age of retirement and that the amount to be paid against each year is lower than your deferred pension payable at State Pension Age (SPA). As your early release of pension gets closer to SPA the amount to be received goes up.
Early Payment – AFPS 2015 Member

There are occasions when an individual may wish to draw on their pension benefits early. In this example the service person will have a deferred Pension payable within the scheme rules of AFPS15. The individual can draw on those benefits from the age of 55. By taking an actuary reduction, a reduced pension is paid over a longer period of time.

You will note that the Calculator provides a forecast against the age of retirement and that the amount to be paid against each year is lower than your deferred pension payable at State Pension Age (SPA). As your early release of pension gets closer to SPA the amount to be received goes up.
Your forecast explained:

Look out for me I contain useful information

Service History
Here you will be able to identify some of their earlier detail entered, including PSO information, SSRP / SDRP pay spines / Added Pension etc. You should check the detail to ensure it matches the detail you entered. If it is different or absent you may need to re-enter the detail for an accurate forecast.

Terms & Conditions
Rarely read and super important! In here you will find further detail on the limitations of the AFPC and the exemptions currently in place. Reading these will take no more than 5 minutes and for most will add value to understanding of the output from the calculator.
Additional Help & Advice

For further information about your Pension Scheme you should approach your unit Pers Admin teams. They will only be able to explain some of the terminology and sign post you to further information.

For Pensions advice you are signposted to independent financial advisors. A recommended list can be found at the following link SIIAP

Further our friends within the Forces Pension Society & The White Ensign Association provide support and advice to their members.
Armed Forces Pensions Calculator
User Guide