



# Ministry of Defence

## Defence Business Services

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Ref: FOI2024/04282

17 April 2024

Dear [REDACTED]

Thank you for your email of 11 March 2024 to the Ministry of Defence (MOD) requesting the following information:

*"I am writing to make a request under the Freedom of Information Act 2000. I am seeking information regarding pensions administered by MOD Glasgow for all individuals from all three services, Navy, Army and the Royal Airforce who have served since 1975 with less than 12 years of service and are eligible to receive their pensions at the pension age of 65. Specifically, I would like to know:*

- 1. The total number of individuals who have served since 1975 with less than 12 years of service and are eligible to receive their military pensions at the pension age of 65.*
- 2. Out of the total number mentioned in the first query, how many individuals have actually received their pensions at the relevant pension age ?"*

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 Ministry of Defence (MOD), and I can confirm that some of the information in scope of your request is held. However, I must advise you that we would not be able to answer your request without exceeding the appropriate cost limit.

Section 12 of the FOIA makes provision for public authorities to refuse requests for information where the cost of dealing with them would exceed the appropriate cost limits, which for central government is set at £600. This represents the cost of one person spending 3.5 working days in determining whether the department holds the information, locating, retrieving, and extracting the information.

The MOD only records service dates and not length of service. As such, to answer your request would involve manually examining the records of every individual in scope of the request to establish their length of service which would far exceed the cost limit.

Under Section 16 (Advice and Guidance) we have an obligation to offer as much advice and assistance as is reasonably practicable and as such we would normally suggest ways in which

you can refine your request to bring it below the cost limit. However, due to the broad nature of your request, we are unable to do so on this occasion.

It would seem from your request that you are interested in individuals who have less than 12 years service, possibly because you are interested in outstanding 'deferred/preserved' pensions.

If so, it may be helpful if I explain that all the pension schemes have different 'pension benefit ages'. Therefore, 'deferred' pensions are paid out at differing ages depending on the Scheme.

**Under AFPS 75** – The pension benefit age is age 60 for Service up to and including 6 April 2006, and age 65 for Service after 6 April 2006.

**Under AFPS 05** – The pension benefit age is age 65.

**Under AFPS 15** – Deferred members will be entitled to a deferred pension paid at State Pension Age, currently age 67 or 68 (depending on date of birth).

Deferred members may also receive their pension earlier than the listed dates above, e.g. due to a successful claim for the 'early payment of preserved pension'.

In 1975, to qualify for a 'deferred pension' the service member would have required five years reckonable service and would have to have been 26 years old on discharging. This requirement changed in 1978, when the age requirement was dropped.

The requirement was amended further in 1983, ruling that any servicemember who discharged after this date, and who enlisted after 6 April 1978, no longer required five years reckonable service for a preserved pension, but five years full paid service from age 16.

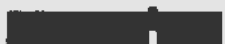
And finally, in 1988, the Service member required two full years paid service (from any age) to qualify for a preserved pension. Although only their reckonable service counts towards their benefits.

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,



Defence Business Services (Secretariat)