

War Widows Recognition Payment Scheme

Background

It was standard under older pension and compensation schemes, across the public sector, for surviving spouses in receipt of a widow(er)s pension or benefit to forfeit this on remarriage or cohabitation. Originally, such forfeiture was permanent, but over time the rules have been mitigated for members of the armed forces, to recognise the additional sacrifices made by those who support them during their service and suffer bereavement, particularly where such bereavement is attributable to service. In 1995, the law was changed to provide that war widow(er)s pension under the War Pension Scheme and certain other linked schemes could be restored when the individual became single again. In 2000, the law was changed so that widows in receipt of an attributable element in their occupational widow's pension would not forfeit it going forward, and this change was introduced in the AFPS 75 pension scheme and the War Pension Scheme in 2015, as part of the pensions for Life changes. However, these changes can only operate prospectively, that is from the date on which the law is changed. It is a longstanding principle of successive governments that retrospective improvements to pensions or benefits that have come into payment cannot be made. The Government is aware that this leaves a cohort of widow(er)s who forfeited their pensions or benefits before the relevant date and who cannot have them restored because they remain in that relationship. This Scheme addresses the position of that cohort of former pensioners because it is not possible to restore their pensions.

The War Widows Recognition Payment Scheme applies to widow(er)s (including civil partners or unmarried cohabiting partners) of service personnel who forfeited their pension for a service attributable death prior to 2015 and have not had this pension restored. It consists of a one-off payment of £87,500 as part of the Government's continued support for the armed forces, their families, and veterans.

The purpose of the War Widows Recognition Payment Scheme is to recognise the sacrifice made by widow(er)s who forfeited their entitlement to a pension for a service attributable death prior to 2015 and cannot have that pension restored because they are still in a relationship. The Government recognises the hurt felt by these widow(er)s and the Scheme has been developed to address this. It is not an attempt to reinstate pensions, or provide compensation to those who are entitled to a service attributable or war widow's pension, because the recognition in those circumstances is provided by entitlement to the widow(er)s pension. The Scheme reflects an important principle of the Armed Forces Covenant, which provides that special provision may be justified for those who have sacrificed the most, such as the bereaved and injured.

Eligibility Criteria

Eligibility criteria for this recognition payment must distinguish between those who have had service attributable pensions restored and those who have not.

The eligibility criteria for the scheme are that the claimant:

- forfeited their entitlement to a service attributable survivor's pension and/or a pension in accordance with the rules of the War Pension Scheme prior to 2015 for the death of a member of the UK Armed Forces

and

- has not had either pension restored because they are still in a relationship.

UK Armed Forces refers to regulars and reservists who served in the Army, Navy, or Royal Air Force, as this scheme is aligned to the Armed Forces Covenant.

Under certain older occupational pension schemes for the armed forces, where the death of the member was attributable to service, the survivor's pension was enhanced by an attributable element, which was not related to the occupational pension, but was, in fact, compensation. The attributable element is distinct from the occupational pension but often paid together with it and known collectively as a service attributable pension.

Since 2000, service attributable pensions for surviving spouses have not been subject to forfeiture or suspension on remarriage: they have been paid for life. Where a widow(er) was in receipt of a war widow(er)'s pension under the War Pension Scheme and a service attributable pension in relation to the same individual, and remarried after the changes in 2000, they will only have forfeited their war widow(er)'s pension. In such cases, they are not eligible to claim a payment under the War Widows Recognition Payment Scheme, because they are still in receipt of the attributable pension, which recognises their bereavement.

Timeframe for applications

This scheme is open from 16 October 2023 and will close to applications on 15 October 2025.

Estates

This payment will not be paid to the estates of those who may have been eligible but have died before making an application.

Where an individual makes a successful application and subsequently dies before payment is made, the payment will form part of their estate. It will be payable to their personal representatives, and form part of the estate for the purposes of inheritance tax. In such cases, the personal representatives should inform Defence Business Services as soon as possible:

Email: veterans-uk@mod.gov.uk

Freephone (UK only): 0808 1914 2 18

Telephone (overseas): +44 1253 866 043

Normal Service 8.00 am to 4.00 pm Monday to Friday

Defence Business Services
Veterans UK
Ministry of Defence
Norcross
Thornton Cleveleys
FY5 3WP

Mental Capacity

If the claimant lacks the mental capacity to apply, then a claim can be made on their behalf by a person exercising power of attorney or corresponding powers over their financial affairs with the correct supporting documentation.

Award and Payment

Claimants will be notified of the decision on their claim in writing.

If deemed eligible, the amount of £87,500 will be paid to the nominated bank or building society account of the claimant's choice and the claimant will be notified in writing that the payment has been processed.

Tax and Benefits

The recognition payment will not be subject to income tax or national insurance contributions but it may impact on entitlement to means-tested benefits.

Means-tested benefits are benefits where income or capital are taken into consideration when determining entitlement to a payment or the amount of payment. These include benefits like Pension Credit or Universal Credit. For the purposes of the relevant benefit rules, the War Widows Recognition Payment will be treated as capital alongside any other savings the claimant may have.

The specific rules relating to, and treatment of, capital vary by benefit, and may be different depending on the part of the United Kingdom in which the claimant resides.

Details of the relevant rules are available on the following websites:

England & Wales: relevant www.gov.uk page for the specific benefit

Scotland: socialsecurity.gov.scot

Northern Ireland: nidirect.gov.uk

It is the claimant's responsibility to inform the Department for Work and Pensions, Social Security Scotland, Northern Ireland Jobs & Benefits Office or the relevant local authority if they receive a payment under this Scheme, and are also in receipt of a means-tested benefit.

Governance

This scheme is administered by the Defence Business Services Operations team and is open for applications for 2 years from 16 October 2023.

Support for applicants is provided by Defence Business Services:

Email: veterans-uk@mod.gov.uk

Freephone (UK only): 0808 1914 2 18

Telephone (overseas): +44 1253 866 043

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FY5 3WP

When the helpline is closed, callers in need of immediate emotional support will be given the option to be routed to The Samaritans 24-hour helpline with welfare support also available through the Veterans Welfare Service:

Centurion (London, SE, and SW England)

Tel 0808 1914 2 18

Email: Veterans-UK-VWS-South@mod.gov.uk

Kidderminster (South and Central Wales, Midlands, and East England)

Tel 0808 1914 2 18

Email: Veterans-UK-VWS-Wales-Mid@mod.gov.uk

Norcross VWC (NW England, Yorkshire, and Humber, North Wales, and IOM)

Tel 0808 1914 2 18

Email: Veterans-UK-VWS-North@mod.gov.uk

Glasgow (Scotland, NE England, NI and ROI).

Tel 0808 1914 2 18

Email: Veterans-UK-VWS-Scot-NI@mod.gov.uk

How to make a claim

To make a claim please download and complete the application form, which can be found at [War Widows Recognition Payment - GOV.UK \(publishing.service.gov.uk\)](https://www.gov.uk/publishing.service.gov.uk) or request a hard copy from the Defence Business Services Veterans UK helpline on 08081 914 218 (UK only) or +44 1253 866 043 (overseas). Individuals who have already registered their interest with Defence Business Services will receive a hard copy in the post. If the form has not arrived within 10 working days, please contact Defence Business Services to request a replacement.

Forms can be returned by email or by post to:

Email: veterans-uk@mod.gov.uk

Post: Defence Business Services
Veterans UK
Ministry of Defence
Norcross
Thornton Cleveleys
FY5 3WP

Supporting Information

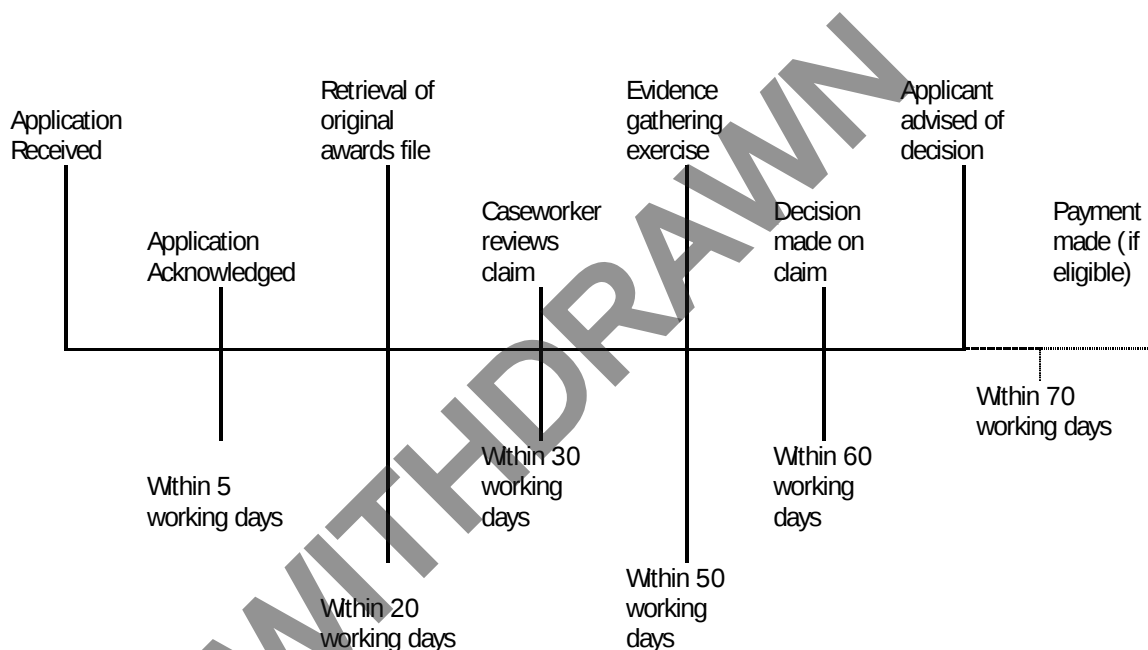
In addition to the details requested on the claim form, the claimant should provide any documents they may hold to expedite assessment of eligibility. These may include the following:

- Death certificate of the deceased service person
- The claimant's birth certificate
- The claimant and deceased service person's original (preferable) or a certified copy marriage certificate or civil partnership registration certificate
- The claimant's current marriage certificate or civil partnership registration certificate
- Lasting Power of Attorney (Property and Financial Affairs), Enduring Power of Attorney or Deputyship Order if they are unable to deal with their own affairs.

Defence Business Services will dispatch these documents back to the claimant within 5 days of receipt but these should be sent to **Defence Business Services, Veterans UK, Ministry of Defence, Norcross, Thornton Cleveleys FY5 3WP** using a tracked or recorded delivery service.

Application Timeline

The process from claim to payment is expected to take up to 70 days. An illustrative timeline is provided below. The evidence gathering will be the largest part of the process as this will require information being collected from a variety of sources, including historical records. Defence Business Services may also need to contact the claimant again for further information in support of the application.



Internal Review Process

If the claimant is unhappy with the decision following their application they should contact Defence Business Services at **Defence Business Services, Veterans UK, Ministry of Defence, Norcross, Thornton Cleveleys FY5 3WP** or email **veterans-uk@mod.gov.uk** detailing why, in writing. An application for a review must be received within 3 months of the original decision. Defence Business Services will then review the decision and consider the claimant's request and reasons. The decision maker who undertakes the review will be a different member of the team from the one who made the initial decision. The review will follow similar illustrative timelines as above for processing the original claim and will include scrutiny of the original decision and evidence provided. Further evidence maybe requested based on the complexity of the case and reasons for review.

Frequently asked questions

Q: Why is the amount £87,500?

A: There is nothing we can do to bring a loved one back, and no amount of money will ever change that. This payment is not intended to put a value on the widow(er)'s loss. But this is a meaningful amount in recognition that remarriage or cohabiting with a new partner does not erase the bereavement.

Q: What about widows who have already died?

A: Sadly, not all those who were affected in this cohort are still with us today. The payment will not be paid to descendants of eligible widow(er)s who have already died. If an eligible widow(er) dies after applying, the payment will be due to their estate.

Q: Are people who have had their pensions reinstated through divorce or further bereavement eligible for this payment?

A: No. This payment is a form of recognition for those who are not eligible for pension reinstatement under the relevant scheme rules. Therefore, those who have already had pensions reinstated are not eligible.

Q: If a person subsequently has their pension reinstated due to divorce or further bereavement, will this payment be taken into account or be removed?

A: No. This payment is not a form of pension reinstatement and therefore would not be taken into account should the individual become eligible for restoration of the forfeited pension in the future.