Government Actuary's Department

Armed Forces Pension Scheme

2024 Actuarial Valuation

Data

15 July 2026

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Navigating risk | Cutting through complexity

Contents

Introduction

This Data report sets out details of the data used for the actuarial valuation of the Armed Forces Pension Scheme (AFPS) (the Scheme) as at 31 March 2024. It was prepared by Fiona Dunsire, Government Actuary, FIA C.Act and Joanne Rigby FIA C.Act, and published on 15 July 2026.

The Secretary of State for Defence is responsible for ensuring appropriate data is provided in order to support the legislative requirement to carry out the valuation. The data summarised in this report was provided by the Scheme's administrator at the time, Defence Business Services (DBS).

We have checked the data provided to ensure it is fit for the purpose of carrying out the valuation. We have excluded records that were not usable due to missing data items or otherwise deemed to be unreliable. Where appropriate, we have adjusted the remaining data to compensate for exclusions and to correct any other issues identified during our checks. Further details of the exclusions and adjustments carried out are set out in this report.

The approach taken to adjusting the data can impact on the valuation results. After making the adjustments detailed in this report, we conclude that the data is fit for purpose for the valuation.

Important

This report is a subset of the valuation reporting provided for the Scheme. The other reports are Overview, Approach, Assumptions, Results and Climate risk. The full set of valuation reporting information can be found in the Summary report.

Data as at 31 March 2024

Summary statistics - Whole scheme

An overview of the membership data as at 31 March 2024 is set out below. Further detail can be found in the Detailed data breakdown and Summary tables. Note that changes in pay and pension amounts reflect both increases since the last valuation and member movements.

Total membership

988k

Decrease ↓ 3.8%

vs. 2020

Active members

188k

Decrease ↓ 4.5%

vs. 2020

Deferred members

369k

Decrease ↓ 11.9%

vs. 2020

Pensioner members

430k

Increase ↑ 4.9%

vs. 2020

Male:Female ratio

86:14

vs. 87:13

in 2020

Total actual pensionable pay

£6.5bn

Increase ↑ 11.7%

vs. 2020

Total annual deferred pension

£1.2bn

Increase ↑ 9.5%

vs. 2020

Total annual pension in payment

£5.3bn

Increase ↑ 23.9%

vs. 2020

Summary statistics - Officers

An overview of the **Officers only** membership data as at 31 March 2024 is set out below. Further detail can be found in the **Detailed data breakdown** and **Summary tables**. Note that changes in pay and pension amounts reflect both increases since the last valuation and member movements.

Total membership
130k
Increase 6.9% vs. 2020

Active members
37k
Decrease 1.2% vs. 2020

Deferred members
20k
Decrease 0.1% vs. 2020

Pensioner members
73k
Increase 13.9% vs. 2020

Male:Female ratio
81:19
vs. 82:18 in 2020

Total actual pensionable pay
£2bn
Increase 14.2% vs. 2020

Total annual deferred pension
£115m
Increase 29.6% vs. 2020

Total annual pension in payment
£1.8bn
Increase 35.5% vs. 2020

Summary statistics - Other ranks

An overview of the **other ranks only** membership data as at 31 March 2024 is set out below. Further detail can be found in the Detailed data breakdown and Summary tables. Note that changes in pay and pension amounts reflect both increases since the last valuation and member movements.

Total membership
858k
Decrease 5.2% vs. 2020

Active members
151k
Decrease 5.3% vs. 2020

Deferred members
350k
Decrease 12.5% vs. 2020

Pensioner members
358k
Increase 3.2% vs. 2020

Male:Female ratio
87:13
vs. 88:12 in 2020

Total actual pensionable pay
£4.5bn
Increase 10.7% vs. 2020

Total annual deferred pension
£1.1bn
Increase 7.8% vs. 2020

Total annual pension in payment
£3.5bn
Increase 18.7% vs. 2020

Notes in respect of summary statistics

i. Pension amounts include pension increases up to and including the April 2024 pension increase.
ii. Pensioners include all members in receipt of a pension (including dependants).

Usability and standard adjustments

Not all the data we receive is usable. We exclude those individual records that have missing or unreliable key data and rate up similar records to replace them, where appropriate.

The percentage of valuation data as at 31 March 2024 that was able to be used without adjustment is shown below. This is based on the proportion of individual records which passed our reasonableness checks and were suitable for use.

The percentage slightly decreased in comparison to the data used for the 2020 valuation.

Total membership

99.3%

Proportion of records provided which we were able to use

Decrease

vs. 99.4% in 2020

Actives	Deferreds	Pensioners
98.3%	99.2%	99.9%
Decrease	Decrease	Unchanged
vs. 98.8% in 2020	vs. 99.3% in 2020	vs. 99.9% in 2020

Overall 0.7% of total records were excluded, which is an increase compared with 0.6% excluded in 2020.

Although this analysis shows a slight worsening of data quality since the 2020 valuation, this does not cause concern given the generally high quality of the data.

A breakdown of the exclusions by membership category is set out below

Actives excluded	Deferreds excluded	Pensioners excluded
3,253	3,037	216
1.7% of records.	0.8% of records.	0.1% of records.
Increase	Increase	Unchanged
vs. the 1.2% 2020 exclusion	vs. the 0.7% 2020 exclusion	vs. the 0.1% 2020 exclusion

The following table summarises the most common reasons for excluded records at this valuation.

Number of records	Category of member	Reason for exclusion
3,031	Active	Reckonable service missing, or outside of expected range (rate up applied).
3,012	Deferred	2015 CARE pension missing, or outside of expected range (rate up applied).
331	Active	2015 CARE pension missing, or outside of expected range (rate up applied).

Note that some members may fail more than one exclusion check and only one exclusion will apply in such cases. Consequently, the total number of members failing an exclusion criterion may exceed the total number of exclusions shown above.

Non-standard adjustments

In addition, we make adjustments to data provided to correct issues identified when processing the data. We only do this when requested, and when it is more efficient for us to make simple changes than to request new data from administrators.

The non-standard adjustments we have made are detailed below. Some further adjustments have been made for data issues relating to specific groups: pending actives, undetermined cases, no liability members and AF OTHER cases. Commentary on these adjustments can be found in the results report.

Actives

- The pensionable pay to be used for calculation purposes has been derived based on a combination of the final pensionable pay, AFPS 15 earnings and representative pay, depending on member circumstances.
- The representative pay to be used for calculation purposes has been taken from the 2023 representative pay tables.
- Members who joined post 2015 with no salary information have been assumed to be reservists, and so the salary and pension have been populated using a typical reservist profile rather than a typical regular profile. This affects around 7,000 members.

- The CARE pension used for calculation purposes has been filled in using average reservist pension where AFPS 15 pensionable earnings are zero.
- For the purposes of an estimate of the impact of the McCloud remedy cost, we have been provided with a flag indicating whether a member is eligible for McCloud remedy, and if so whether the data for this member has been updated for rollback.

Deferreds

- For the purposes of an estimate of the impact of the McCloud remedy cost, we have been provided with a flag indicating whether a member is eligible for McCloud remedy, and if so whether the data for this member has been updated for rollback.

Pensioners

- The male/female indicator for dependant members has been assumed to be the original member's sex, rather than the sex of the dependant, and so has been switched to the opposite sex.
- Children's pensions, and non-pensioner pension debits have not been included in the final dataset (and therefore the data summaries in the report) on the grounds of materiality.
- The pension type used for grouping members has used a combination of sex and age to fill in the missing raw data.
- For the total pension used in the calculations, EDP (Early Departure Payment) and IP (Immediate Pension) fields are used to fill in missing data. Additionally, pension increases are not applied to those under 55.
- For the purposes of an estimate of the impact of the McCloud remedy, we have been provided with a flag indicating whether a member is eligible for McCloud remedy, and if so, whether the data reflected their final and irrevocable choice.

Residual uncertainty

We are content that the checks and adjustments we have carried out are reasonable and that the data, after adjustments, is fit for purpose for the valuation. However, there remains a risk that our adjustments may not fully reflect the underlying data of the Scheme, or that the data provided does not accurately represent the Scheme and necessary adjustments have not been made.

Potential impact on valuation results

We estimate the potential impact of data uncertainty on the employer contribution rate and member outcomes (via the cost control mechanism) using actuarial judgement and based on the data adjustments we have made. Our estimates are set out below:

Employer contribution rate
Less than 0.5% of pensionable pay above or below the calculated employer contribution rate.

Member outcomes
No impact expected via the cost control mechanism.

Notes

i. The actual impact of data uncertainty on the employer contribution rate will be captured together with other experience and changes in subsequent valuations.

Movements data

The table below summarises movements between member categories from 2020 to 2024.

	Actives (000s)	Deferreds (000s)	Pensioners (000s)
Number as at 31 March 2020	**197**	**419**	**410**
New members			
New entrants	60	-	-
New dependants	-	-	14
Movements between categories			
Leavers from active service	-48	38	-
Retirements	-19	-30	49
Cessations with no ongoing liability			
Member deaths	-	-1	-42
Dependant deaths	-	-	-
Other exits	-	-44	-
Number expected as at 31 March 2024	**190**	**381**	**431**
Number as at 31 March 2024	**188**	**369**	**430**

There are some differences between the expected position and the actual position as at 31 March 2024. The differences shown are within our tolerance levels for a scheme of this size.

The movement between active and deferred status is shown on a net movements basis (i.e. the number of members moving from active to deferred status less the number of deferred members returning to employment).

We do not have full details of deferred member exits, but we have allowed for the following in the deferred other exits item:

- transfers out
- deferred members reaching 7 years past deferred retirement age
- removal of no liability records.

Detailed data breakdown

Overall

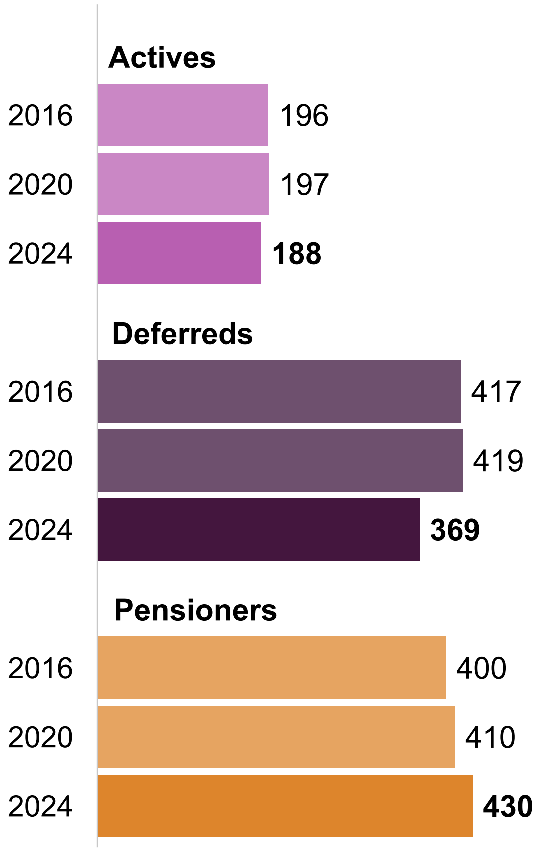
ⓘ **Note**

Membership data can be categorised further by section. Where applicable, members are assigned to the legacy scheme in which they already have accrued benefits, even if they have subsequently begun accruing benefits in the reformed scheme.

Membership over time (000's)

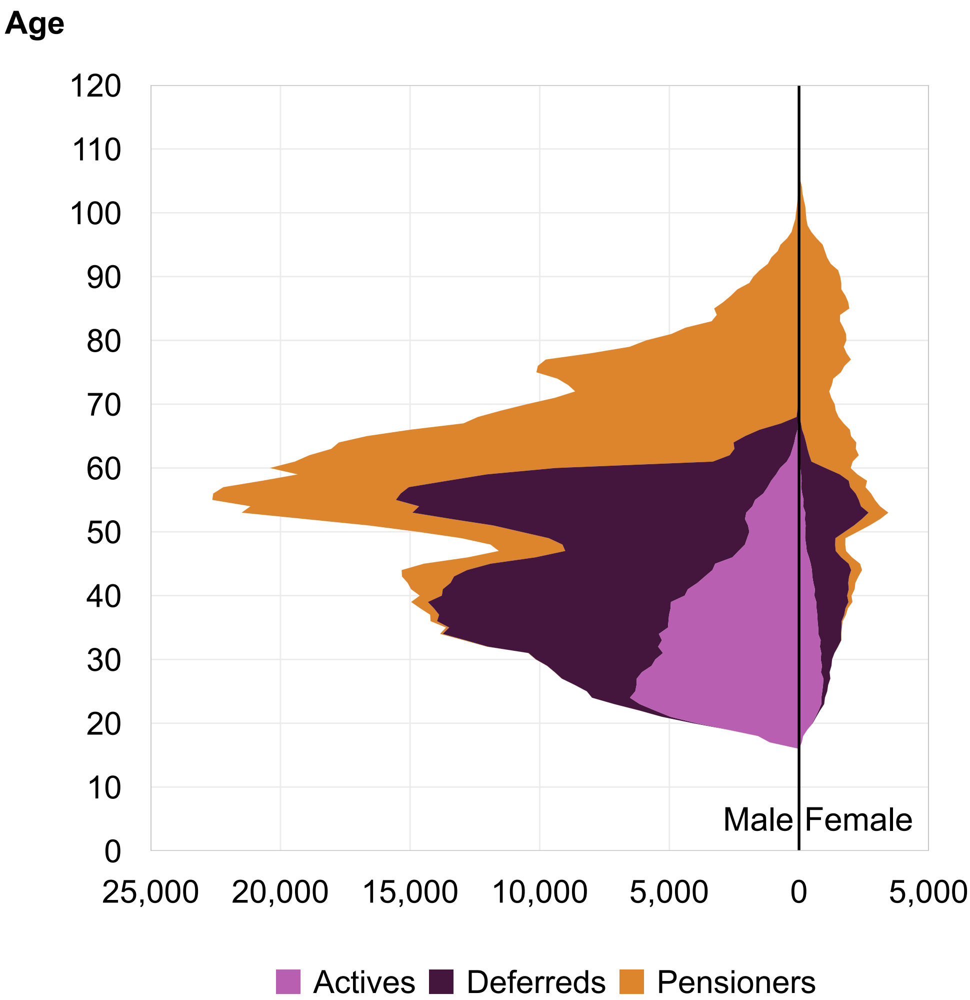
Total membership breakdown

The following chart shows the change in membership numbers over the past three valuations.



Membership distribution

The following chart illustrates the distribution of the membership by age, gender and membership category as at 31 March 2024.



Notes

i. Pensioners include all members in receipt of a pension (including dependants).

There are substantially more male than female members across the majority of ages.

Pensioner numbers begin increasing from around age 35 and peak around age 60. The overall population across all categories generally increases with age up to around age mid 50s (albeit with a trough in the late 40s).

Actives

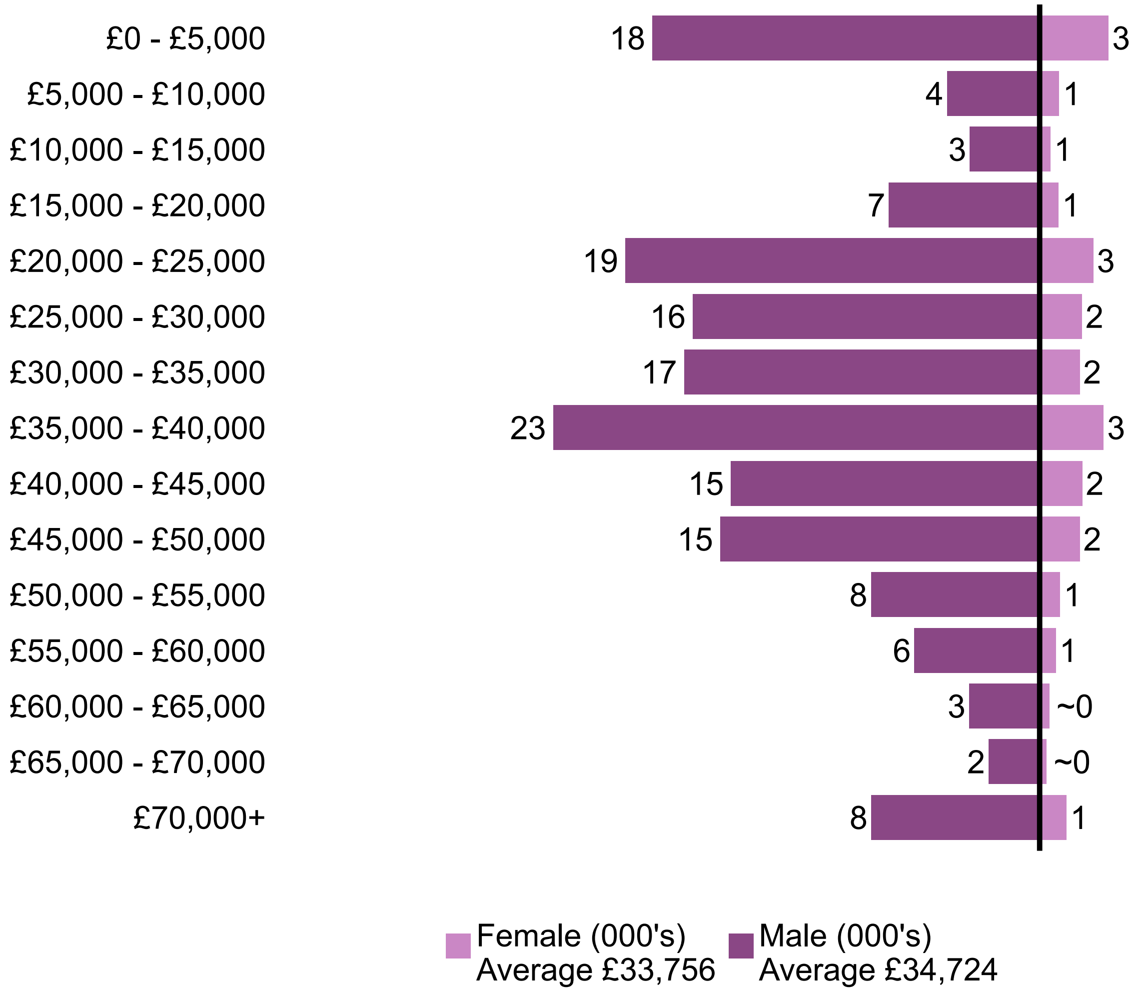
Summary statistics

Active members	188k	Decrease 4.5% vs. 2020
Male:Female membership	88:12	vs. 89:11 in 2020
Total actual pensionable pay	£6.5bn	Increase 11.7% vs. 2020
Average age (weighted by actual pensionable pay)	36.7yrs	Increase 0.4yrs vs. 2020
Average actual pensionable pay	£34,607	Increase 17.0% vs. 2020
Average 2015 Scheme annual CARE pension	£2,996	Increase 8.3% vs. 2020

Notes in respect of summary statistics

i. Average post-reform annual CARE pension amount includes pension revaluations up to and including the April 2024 pension revaluation.

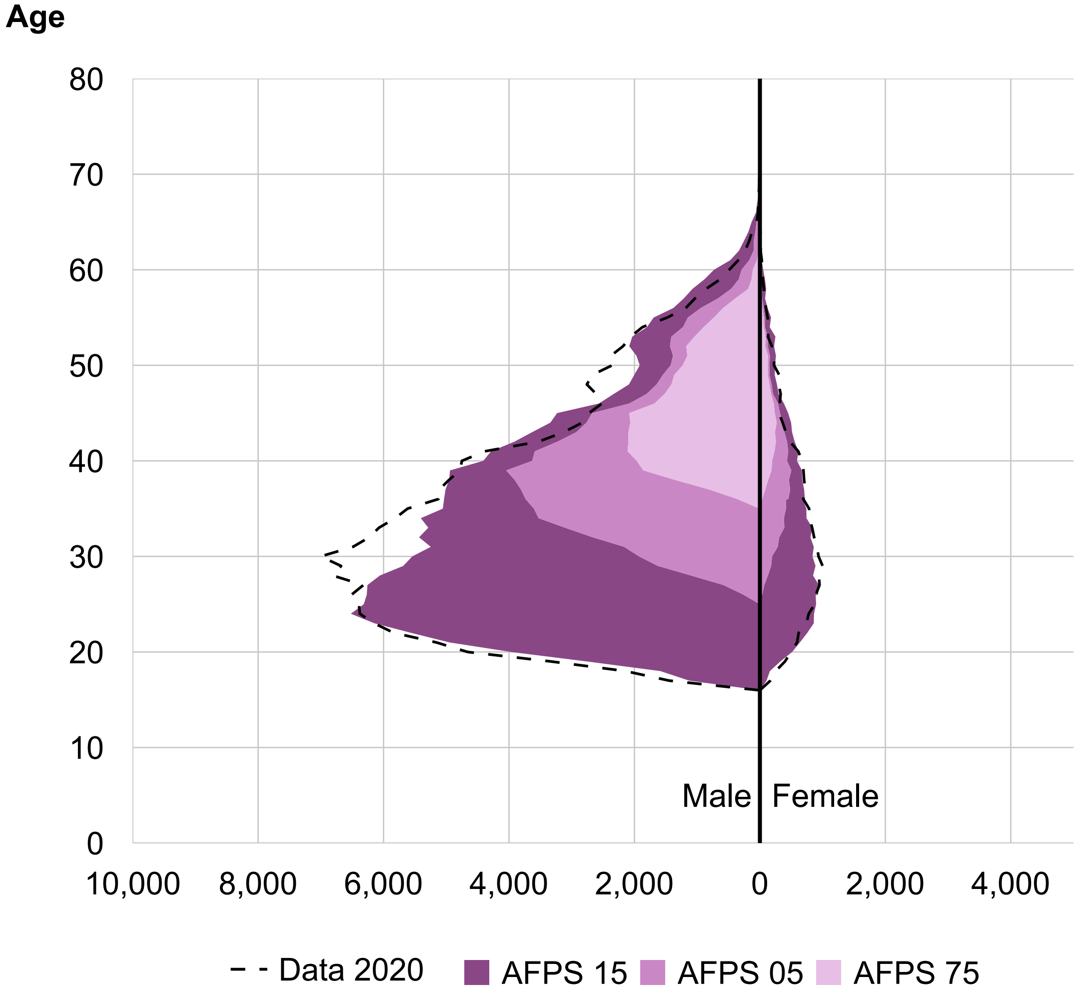
Actual pensionable pay distribution



Notes

i. ~0 means the figure is too small to report after rounding.

Membership distribution



There are more male members than female members across all ages.

In general as you move from younger to older ages:

- initially the largest proportion of members is in respect of AFPS 15;
- the proportion of members in AFPS 05 then begins to increase from around age 25;
- then finally the proportion of members in AFPS 75 begins to increase from around age 35.

Overall there are:

- fewer active members in their 20s, 30s and late 40s/early 50s in 2024 (as can be seen by the dotted line stretching beyond the purple area of the chart for these age ranges);
- more active members in their early-mid 40s in 2024;
- slightly more members at older ages (53 and above) in 2024.

Deferreds

Summary statistics

Deferred members

369k

Decrease ↓ 11.9% vs. 2020

Male:Female membership

88:12

vs. 88:12 in 2020

Total annual deferred pension

£1.2bn

Increase ↑ 9.5% vs. 2020

Average age (weighted by total deferred pension)

46.5yrs

Decrease ↓ 0.5yrs vs. 2020

Average annual deferred pension

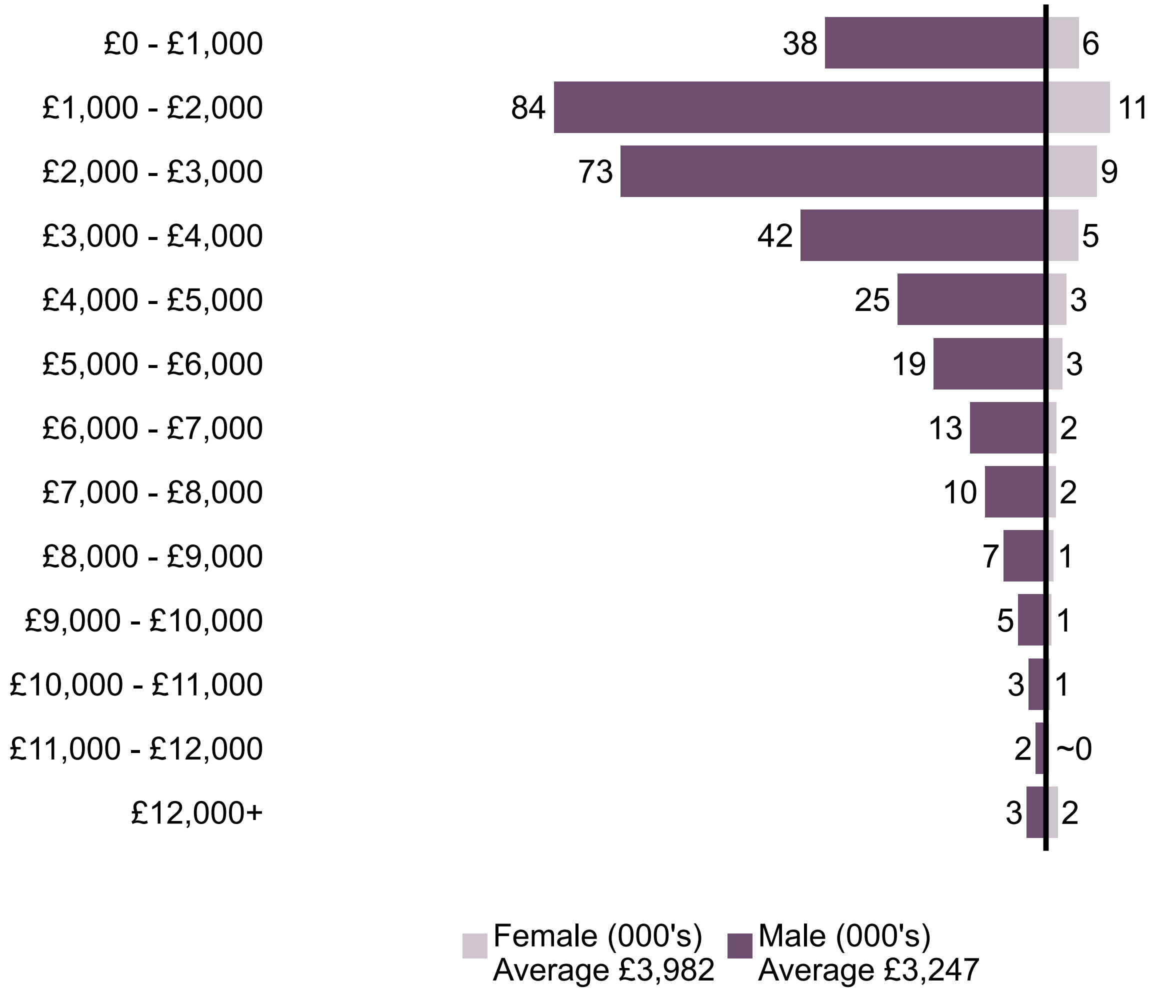
£3,338

Increase ↑ 24.3% vs. 2020

Notes in respect of summary statistics

i. Pension amounts include pension increases up to and including the April 2024 pension increase.

Deferred pension distribution



Notes

i. ~0 means the figure is too small to report after rounding.

Membership distribution

There are more male members than female members across all ages.

There are fewer deferred members in general in the legacy schemes now than at the 2020 valuation, as many members have retired. There are significantly more deferred AFPS15 members than at the 2020 valuation, as a result of members leaving active service, whilst few have retired from this section.

Around 16,000 deferred members have still not claimed their pensions, despite being over normal pension age.

Pensioners

Summary statistics

Pensioner
(retired members)

369k

Increase ↑ 5.3%
vs. 2020

Dependants

62k

Increase ↑ 2.3%
vs. 2020

Male:Female
membership

84:16

vs. 85:15
in 2020

Average age
(weighted by total annual pension in payment)

67.9yrs

Increase ↑ 1.3yrs
vs. 2020

Total annual pension in payment

£5.3bn

Increase ↑ 23.9%
vs. 2020

Average annual pension in payment

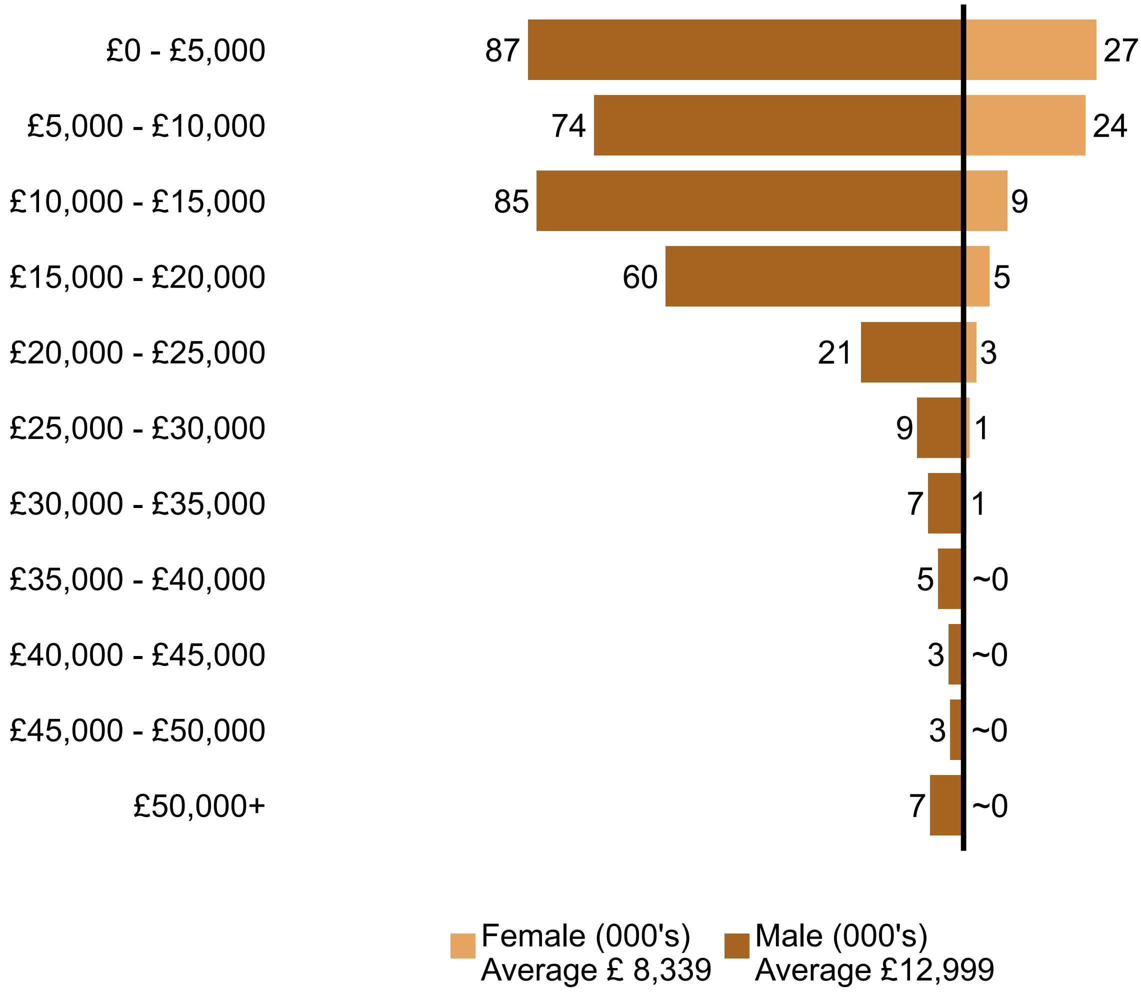
£12,243

Increase ↑ 18.1%
vs. 2020

Notes in respect of summary statistics

i. Pension amounts include pension increases up to and including the April 2024 pension increase.
ii. Pension increases are generally expected to reflect inflation over the period.

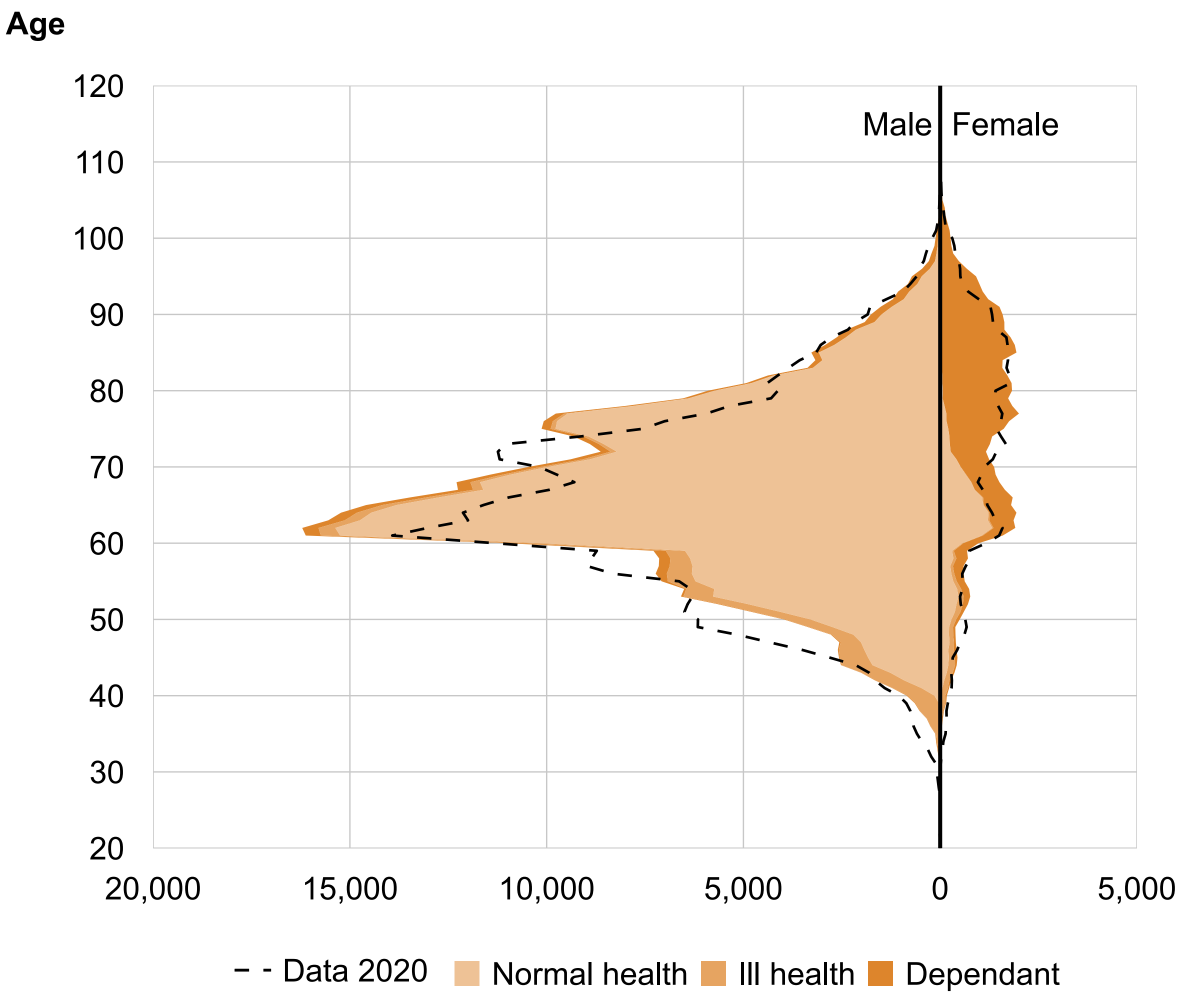
Pensioner pension distribution



Notes

i. ~0 means the figure is too small to report after rounding.

Membership distribution



The pensioner membership includes members who retired with Early Departure Payment (EDP) benefits. Children’s pensions have been excluded on the grounds of materiality.

There are more male members than female members across all ages.

The majority of pensioners are those who retired in normal health. There are also ill-health retirees and dependants.

Compared to 2020, the pensioner population has aged.

Summary tables

Please note that totals may not sum due to rounding.

Active data by section

Number of members (000's)

		2024			2020		
Rank	**Section**	**Males**	**Females**	**Total**	**Males**	**Females**	**Total**
Officer	**AFPS 75**	10	1	12	12	1	14
	AFPS 05	8	2	10	10	2	12
	AFPS 15	13	3	16	10	2	12
	Total	**32**	**6**	**37**	**32**	**5**	**38**
Other Ranks	**AFPS 75**	20	2	22	30	3	33
	AFPS 05	35	4	38	49	5	54
	AFPS 15	79	11	90	63	8	72
	Total	**134**	**17**	**151**	**142**	**17**	**159**
All Ranks	**All sections**	**165**	**23**	**188**	**174**	**22**	**197**

Average age (years)

		2024			2020		
Rank	**Section**	**Males**	**Females**	**Total**	**Males**	**Females**	**Total**
Officer	**AFPS 75**	48.5	47.1	48.4	46.2	43.8	46.0
	AFPS 05	40.6	40.2	40.5	39.0	36.9	38.7
	AFPS 15	34.2	33.4	34.0	34.7	33.3	34.5
	Total	**42.4**	**39.9**	**42.1**	**42.0**	**38.8**	**41.6**
Other Ranks	**AFPS 75**	44.2	43.7	44.1	41.3	40.8	41.3
	AFPS 05	36.8	36.0	36.8	33.3	32.2	33.2
	AFPS 15	27.5	27.8	27.5	26.7	26.8	26.7
	Total	**34.4**	**33.3**	**34.3**	**34.1**	**33.1**	**34.0**
All ranks	**All sections**	**36.8**	**35.8**	**36.7**	**36.5**	**35.2**	**36.3**

Notes

i. Weighted by actual pensionable pay

Total full-time equivalent pay (£m pa)

		2024			2020		
Rank	**Section**	**Males**	**Females**	**Total**	**Males**	**Females**	**Total**
Officer	**AFPS 75**	828	98	926	823	99	922
	AFPS 05	523	108	631	528	101	628
	AFPS 15	466	106	572	259	52	311
	Total	**1,817**	**312**	**2,128**	**1,609**	**251**	**1,861**
Other Ranks	**AFPS 75**	963	93	1,056	1,245	121	1,366
	AFPS 05	1,389	150	1,540	1,546	170	1,717
	AFPS 15	1,776	238	2,015	993	120	1,113
	Total	**4,129**	**482**	**4,610**	**3,784**	**412**	**4,196**
All Ranks	**All sections**	**5,945**	**794**	**6,739**	**5,393**	**664**	**6,057**

Total actual pensionable pay (£m pa)

		2024			2020		
Rank	**Section**	**Males**	**Females**	**Total**	**Males**	**Females**	**Total**
Officer	**AFPS 75**	780	91	870	784	91	875
	AFPS 05	494	99	593	505	94	599
	AFPS 15	459	105	564	251	50	301
	Total	**1,732**	**294**	**2,027**	**1,540**	**235**	**1,775**
Other Ranks	**AFPS 75**	909	88	998	1,191	115	1,306
	AFPS 05	1,333	143	1,476	1,489	162	1,651
	AFPS 15	1,763	236	1,999	968	117	1,085
	Total	**4,006**	**467**	**4,473**	**3,648**	**394**	**4,042**
All Ranks	**All sections**	**5,738**	**762**	**6,500**	**5,187**	**630**	**5,817**

Average full-time equivalent pay (£ pa)

		2024			2020		
Rank	**Section**	**Males**	**Females**	**Total**	**Males**	**Females**	**Total**
Officer	**AFPS 75**	79,815	81,662	80,007	67,920	68,191	67,949
	AFPS 05	64,783	68,898	65,451	52,104	53,388	52,305
	AFPS 15	35,509	35,864	35,574	25,757	24,747	25,583
	Total	**57,556**	**54,528**	**57,092**	**49,831**	**46,323**	**49,327**
Other Ranks	**AFPS 75**	47,805	47,399	47,769	41,438	40,890	41,388
	AFPS 05	40,127	40,526	40,165	31,652	31,770	31,664
	AFPS 15	22,510	21,328	22,363	15,684	14,313	15,523
	Total	**30,884**	**28,596**	**30,628**	**26,610**	**24,624**	**26,401**
All ranks	**All sections**	**35,979**	**35,169**	**35,882**	**30,908**	**29,934**	**30,798**

Average actual pensionable pay (£ pa)

		2024			2020		
Rank	**Section**	**Males**	**Females**	**Total**	**Males**	**Females**	**Total**
Officer	**AFPS 75**	75,165	75,507	75,201	64,698	62,906	64,506
	AFPS 05	61,138	63,304	61,490	49,880	49,828	49,872
	AFPS 15	34,998	35,417	35,075	24,924	24,035	24,771
	Total	**54,884**	**51,473**	**54,360**	**47,666**	**43,398**	**47,052**
Other Ranks	**AFPS 75**	45,152	44,863	45,127	39,634	38,808	39,560
	AFPS 05	38,500	38,477	38,498	30,484	30,167	30,453
	AFPS 15	22,341	21,164	22,195	15,288	13,938	15,130
	Total	**29,964**	**27,740**	**29,715**	**25,651**	**23,552**	**25,430**
All ranks	**All sections**	**34,724**	**33,756**	**34,607**	**29,726**	**28,409**	**29,578**

Average reckonable service (years)

		2024			2020		
Rank	**Section**	**Males**	**Females**	**Total**	**Males**	**Females**	**Total**
Officer	**AFPS 75**	22.9	20.3	22.7	17.8	14.5	17.4
	AFPS 05	9.8	9.0	9.7	5.7	4.6	5.5
	AFPS 15	-	-	-	-	-	-
	Total	**17.2**	**13.9**	**16.8**	**12.3**	**8.9**	**11.8**
Other Ranks	**AFPS 75**	20.7	19.9	20.6	15.7	15.1	15.7
	AFPS 05	9.4	8.4	9.3	4.9	4.5	4.9
	AFPS 15	-	-	-	-	-	-
	Total	**13.6**	**12.4**	**13.4**	**9.0**	**8.2**	**9.0**
All ranks	**All sections**	**14.5**	**12.9**	**14.3**	**9.7**	**8.4**	**9.6**

Notes

i. Unweighted (shown for final salary sections only)

Total 2015 Scheme CARE pension (£m)

		2024			2020		
Rank	**Section**	**Males**	**Females**	**Total**	**Males**	**Females**	**Total**
Officer	**AFPS 75**	51	6	57	76	10	85
	AFPS 05	44	9	53	47	10	56
	AFPS 15	50	11	61	16	3	19
	Total	**145**	**26**	**171**	**138**	**22**	**161**
Other Ranks	**AFPS 75**	63	6	69	128	13	141
	AFPS 05	122	14	136	154	17	171
	AFPS 15	164	22	186	54	6	60
	Total	**349**	**42**	**391**	**336**	**36**	**372**
All Ranks	**All sections**	**494**	**69**	**563**	**474**	**59**	**533**

Notes

i. 2024 post-reform annual CARE pension amount includes pension revaluations up to and including the April 2024 pension revaluation.
ii. 2020 post-reform annual CARE pension amount includes pension revaluations up to and including the April 2020 pension revaluation.

Deferred data by section

Number of members (000's)

		2024			2020		
Rank	**Section**	**Males**	**Females**	**Total**	**Males**	**Females**	**Total**
Officer	**AFPS 75**	7	2	9	9	2	11
	AFPS 05	7	1	8	7	1	8
	AFPS 15	2	~0	2	1	~0	1
	Total	**16**	**4**	**20**	**16**	**4**	**20**
Other Ranks	**AFPS 75**	201	31	231	273	37	310
	AFPS 05	80	8	88	73	7	80
	AFPS 15	27	3	30	9	1	10
	Total	**308**	**42**	**350**	**354**	**45**	**399**
All Ranks	**All sections**	**324**	**46**	**369**	**370**	**49**	**419**

Notes

i. ~0 means the figure is too small to report after rounding.

Average age (years)

Rank	Section	2024 Males	2024 Females	2024 Total	2020 Males	2020 Females	2020 Total
Officer	**AFPS 75**	50.1	49.4	50.0	48.3	46.8	48.0
	AFPS 05	41.6	41.9	41.6	40.9	39.9	40.7
	AFPS 15	38.2	36.8	38.0	42.5	38.2	41.8
	Total	**46.5**	**46.5**	**46.5**	**46.3**	**45.0**	**46.1**
Other Ranks	**AFPS 75**	51.2	51.8	51.3	50.0	49.7	49.9
	AFPS 05	36.5	38.3	36.7	33.4	36.7	33.8
	AFPS 15	30.2	30.9	30.2	30.1	31.9	30.3
	Total	**46.2**	**48.6**	**46.5**	**46.9**	**48.0**	**47.1**
All ranks	**All sections**	**46.2**	**48.4**	**46.5**	**46.9**	**47.7**	**47.0**

Notes

i. Weighted by total deferred pension

Total annual deferred pension (£m)

		2024			2020		
Rank	**Section**	**Males**	**Females**	**Total**	**Males**	**Females**	**Total**
Officer	**AFPS 75**	55	14	69	52	12	65
	AFPS 05	32	8	40	19	4	23
	AFPS 15	5	1	6	1	~0	1
	Total	**92**	**23**	**115**	**72**	**17**	**88**
Other Ranks	**AFPS 75**	652	124	776	732	123	856
	AFPS 05	264	30	295	158	18	176
	AFPS 15	43	4	48	5	~0	5
	Total	**960**	**159**	**1,118**	**895**	**142**	**1,037**
All Ranks	**All sections**	**1,051**	**181**	**1,233**	**967**	**159**	**1,125**

Notes

i. ~0 means the figure is too small to report after rounding.
ii. 2024 pension amounts include pension increases up to and including the April 2024 pension increase.
iii. 2020 pension amounts include pension increases up to and including the April 2020 pension increase.

Average annual deferred pension (£)

		2024			2020		
Rank	**Section**	**Males**	**Females**	**Total**	**Males**	**Females**	**Total**
Officer	**AFPS 75**	7,404	7,743	7,473	6,063	6,182	6,086
	AFPS 05	4,801	5,377	4,900	2,780	2,849	2,792
	AFPS 15	2,445	2,009	2,376	743	611	720
	Total	**5,694**	**6,227**	**5,792**	**4,437**	**4,607**	**4,468**
Other Ranks	**AFPS 75**	3,244	4,056	3,351	2,685	3,326	2,762
	AFPS 05	3,316	3,735	3,355	2,179	2,481	2,207
	AFPS 15	1,603	1,327	1,574	554	401	538
	Total	**3,119**	**3,787**	**3,199**	**2,529**	**3,123**	**2,597**
All ranks	**All sections**	**3,247**	**3,982**	**3,338**	**2,612**	**3,232**	**2,685**

Pensioner data by type

Post 01 pensioner data

Number of members (000's)

		2024			2020		
Rank	**Section**	**Males**	**Females**	**Total**	**Males**	**Females**	**Total**
Officer	**Normal health**	32	3	35	27	2	29
	Ill health	1	~0	1	1	~0	1
	Dependant	2	10	11	1	8	10
	Total	**35**	**13**	**48**	**29**	**11**	**40**
Other Ranks	**Normal health**	170	12	182	140	8	148
	Ill health	15	2	17	14	2	16
	Dependant	7	32	39	4	27	32
	Total	**192**	**46**	**238**	**158**	**38**	**196**
All Ranks	**All sections**	**227**	**59**	**286**	**187**	**48**	**236**

Notes

i. ~0 means the figure is too small to report after rounding.

Average age (years)

		2024			2020		
Rank	**Section**	**Males**	**Females**	**Total**	**Males**	**Females**	**Total**
Officer	**Normal health**	63.9	58.6	63.7	61.4	55.5	61.1
	Ill health	57.7	52.1	56.7	55.3	48.9	54.3
	Dependant	66.5	84.1	81.1	65.7	82.8	80.5
	Total	**63.8**	**76.6**	**65.9**	**61.3**	**75.0**	**63.6**
Other Ranks	**Normal health**	60.9	59.3	60.8	58.3	56.6	58.2
	Ill health	50.6	47.9	50.3	47.4	44.3	47.0
	Dependant	67.0	77.9	75.3	64.2	76.4	74.3
	Total	**60.3**	**70.2**	**61.6**	**57.5**	**68.6**	**59.0**
All ranks	**All sections**	**61.6**	**72.8**	**63.2**	**58.9**	**71.3**	**60.6**

Notes

i. Weighted by total pension in payment

Total annual pension in payment (£m)

		2024			2020		
Rank	**Section**	**Males**	**Females**	**Total**	**Males**	**Females**	**Total**
Officer	**Normal health**	954	50	1,003	661	34	695
	Ill health	28	6	33	19	4	22
	Dependant	29	138	167	15	97	113
	Total	**1,010**	**194**	**1,204**	**695**	**135**	**830**
Other Ranks	**Normal health**	1,612	83	1,695	1,132	51	1,183
	Ill health	139	20	159	105	14	119
	Dependant	54	177	231	25	124	149
	Total	**1,805**	**280**	**2,085**	**1,262**	**190**	**1,452**
All Ranks	**All sections**	**2,815**	**474**	**3,289**	**1,957**	**325**	**2,282**

Notes

i. 2024 pension amounts include pension increases up to and including the April 2024 pension increase.
ii. 2020 pension amounts include pension increases up to and including the April 2020 pension increase.

Average annual pension in payment (£)

		2024			2020		
Rank	**Section**	**Males**	**Females**	**Total**	**Males**	**Females**	**Total**
Officer	**Normal health**	23,819	21,140	23,742	21,183	18,625	21,111
	Ill health	21,474	16,372	20,870	18,209	14,509	17,768
	Dependant	14,277	16,330	16,170	10,511	13,274	13,074
	Total	**23,746**	**17,824**	**23,239**	**21,082**	**14,541**	**20,379**
Other Ranks	**Normal health**	12,378	10,248	12,332	10,289	8,858	10,262
	Ill health	7,840	5,845	7,657	6,729	4,876	6,551
	Dependant	5,846	6,854	6,508	3,496	5,618	5,254
	Total	**12,030**	**7,667**	**11,698**	**10,117**	**6,344**	**9,833**
All ranks	**All sections**	**14,054**	**9,617**	**13,709**	**11,582**	**7,868**	**11,286**

Pre 01 pensioner data

Number of members (000's)

		2024			2020		
Rank	**Section**	**Males**	**Females**	**Total**	**Males**	**Females**	**Total**
Officer	**Normal health**	23	1	23	21	1	22
	Ill health	~0	~0	~0	~0	~0	~0
	Dependant	~0	1	2	~0	2	2
	Total	**23**	**2**	**25**	**21**	**3**	**24**
Other Ranks	**Normal health**	103	2	106	134	3	137
	Ill health	4	~0	4	3	~0	4
	Dependant	3	6	10	2	8	10
	Total	**110**	**9**	**119**	**139**	**11**	**151**
All Ranks	**All sections**	**133**	**11**	**144**	**161**	**14**	**175**

Notes

i. ~0 means the figure is too small to report after rounding.

Average age (years)

		2024			2020		
Rank	**Section**	**Males**	**Females**	**Total**	**Males**	**Females**	**Total**
Officer	**Normal health**	79.8	75.6	79.6	76.5	72.5	76.4
	Ill health	72.0	63.1	71.2	67.2	59.5	66.4
	Dependant	76.5	85.7	85.0	76.2	83.4	83.0
	Total	**79.7**	**81.7**	**79.8**	**76.5**	**79.9**	**76.7**
Other Ranks	**Normal health**	73.9	67.8	73.8	72.3	66.3	72.2
	Ill health	62.3	56.8	61.9	58.7	52.8	58.3
	Dependant	84.4	80.4	81.7	81.4	78.8	79.1
	Total	**73.8**	**75.5**	**73.9**	**72.1**	**74.1**	**72.2**
All ranks	**All sections**	**75.5**	**77.7**	**75.6**	**73.1**	**76.1**	**73.3**

Notes

i. Weighted by total pension in payment

Total annual pension in payment (£m)

		2024			2020		
Rank	**Section**	**Males**	**Females**	**Total**	**Males**	**Females**	**Total**
Officer	**Normal health**	540	14	554	448	11	459
	Ill health	5	~0	5	3	~0	4
	Dependant	2	24	26	2	26	28
	Total	**546**	**38**	**585**	**453**	**38**	**490**
Other Ranks	**Normal health**	1,278	23	1,301	1,380	23	1,403
	Ill health	28	2	31	23	2	25
	Dependant	20	44	64	6	47	53
	Total	**1,326**	**70**	**1,395**	**1,409**	**72**	**1,481**
All Ranks	**All sections**	**1,872**	**108**	**1,980**	**1,862**	**109**	**1,971**

Notes

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iii. 2020 pension amounts include pension increases up to and including the April 2020 pension increase.

Average annual pension in payment (£)

		2024			2020		
Rank	**Section**	**Males**	**Females**	**Total**	**Males**	**Females**	**Total**
Officer	**Normal health**	23,819	21,140	23,742	21,183	18,625	21,111
	Ill health	21,474	16,372	20,870	18,209	14,509	17,768
	Dependant	14,277	16,330	16,170	10,511	13,274	13,074
	Total	**23,746**	**17,824**	**23,239**	**21,082**	**14,541**	**20,379**
Other Ranks	**Normal health**	12,378	10,248	12,332	10,289	8,858	10,262
	Ill health	7,840	5,845	7,657	6,729	4,876	6,551
	Dependant	5,846	6,854	6,508	3,496	5,618	5,254
	Total	**12,030**	**7,667**	**11,698**	**10,117**	**6,344**	**9,833**
All ranks	**All sections**	**14,054**	**9,617**	**13,709**	**11,582**	**7,868**	**11,286**

Data for special groups

Gurkha Pension Scheme (GPS)

Below is a summary of the GPS members who are not in the main data set (see the main summary tables for details of main data set). Members of the GPS who took the Gurkha Offer to Transfer ('GOTT') are included in the main data set. The GPS pension in payment is equivalent to £98m at an exchange rate of 1 Indian Rupee = £0.0095 as at 31 March 2024. Of this £98m, £91m is pre 2001 pension and £7m is post 2001 pension.

Pensioner members	Pension in payment (Indian Rupees)	Average age (Weighted by pension)
19k	10.3bn	72.5yrs

Royal Gibraltar Regiment Pension Scheme (RGRPS)

The figures below represent the RGRPS members who are no longer in service (and not in the main data set). RGRPS active members are included in the main data set.

Deferred members

36

Total annual deferred pension

£182k

Pensioner Members

200

Total annual pension in payment

£2.5m

Non-Regular Permanent Staff (NRPS)

NRPS members were included in the main data set (and therefore are included in the main summary tables).

Reservist members and Flexible Engagement Service (FES) members

Both reservist and FES members were included in the main data set (and so are included in the main summary tables). There is an increasing number of members with differences between actual pay and ‘full-time equivalent pay’. This is assumed to be due to FES members.

There was an indicator in the data for reservist members, but we understand this indicator is only included when all periods of service are in relation to reserve service. Consistent with the 2020 valuation, we have assumed that members who have post 2015 service and zero pay are reservists.

Pre 01 retirees

Pensioner members who retired before 1 April 2001 are excluded from valuation calculations to determine the new employer contribution rate. These members are included in the main data set, but are split out in the summaries above. Whilst the final valuation results and the concluding recommendation for the employer contribution rate will exclude these members, we will for completeness include a valuation of these members in a separate section of the valuation report.

Compliance and limitations

The Overview report should be referred to and contains compliance and limitation information covering this and other component parts of the valuation reports.

Directions

This report has been prepared to meet the following reporting requirements set out in the Directions:

Reporting Direction	Description	Relevant Directions (where applicable)
23(1)(a)	Information regarding scheme membership	
23(1)(b)	Average age of scheme members on effective date	