

Help using this Veterans UK PDF form

About this form

- **You must download and save this form to your computer before using it**
- You can save data typed into this PDF form if you use the latest version of **Adobe Acrobat Reader**
- To download the latest version of Adobe Acrobat Reader free of charge go to the Adobe website
- This means that you do not have to complete this form in one session

Helpful information for using this form (if not being sent by email)

- Save the form to your computer
- After completion print the form
- Sign the form in black pen
- Post the form using the address given
- **If you have an enquiry for the Armed forces Pension Scheme, please call the JPAC Enquiry Centre on 0800 085 3600 or email DBS-PensionsHelp@dbspv.mod.uk**

The form will not save in

- older versions of Adobe Acrobat Reader
- other pdf readers, for example Preview on a Mac or Foxit on a PC

We have been made aware of issues when using Apple products such as Iphones and I pads to complete this form.

You may be unable to save or re-open it due to updates to Apple products since this form was created.

Work is being undertaken to transform our forms and systems but until this is complete, we ask that you find an alternative device, if possible, or print the form and complete it by hand.

Feedback

If you have any feedback about this form please send these to DBS-PensionsHelp@dbspv.mod.uk. We will only use these comments to improve future versions.

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**Important Notice for Members affected by
the 2015 Pension Remedy (McCloud) Judgment**

The 2015 Pension Remedy only applies to you if you were in service on or before 31 March 2012 and were still serving on or after 1 April 2015 including if you have had a qualifying break of 5 years or less. More information is available in the Your 2015 Pension Remedy Explained booklet at:

[Armed forces pensions - GOV.UK](#).

**The following notices only applies if you are affected by
2015 Pension Remedy(McCloud)**

- 1. If you are in receipt of a pension from 1st October 2023 onwards and have not yet received your Remediable Service Statement (RSS) to make a remedy choice.**
 - Instruction on the calculation method that must be applied to provide your Cash Equivalent Value in these particular circumstances is not yet confirmed. The timeframe on this is not yet known, as such it will take longer to process your application. More information is available in the 2015 Pension Remedy - Divorce Information Note at [Armed forces pensions - GOV.UK](#).
 - If you are in this position you can still submit this form. On receipt we will investigate whether we can issue you a Remediable Service Statement to enable a remedy choice and we will provide further instruction if we are able to do so. If not we will provide you with a the Cash Equivalent Value as soon as the updated guidance and processes are in place.

If the above applies to you please tick this box

- 2. If you are an active member, have a deferred pension or a pensioner who has made a remedy election and pension position is now settled.**
 - The implementation of the Pension Remedy meant it was not immediately possible to provide a Cash Equivalent Value owing to complexities and the production of relevant guidance. This is now resolved, though owing to a backlog requests will take longer to process than normal.
 - For requests accumulated since 1 October 2023 these are being processed in date received order and will be prioritised over newly received requests. New request are currently taking up to 6 months to process though every effort is being made to reduce this as soon as possible.

Part A – Member's Personal/Service Details

Surname

First and middle name(s)

Address (This is where your valuation will be sent to)

Postcode

Service Number

National Insurance Number

Date of Birth

Contact Telephone Number

Email Address

Part B - Member's Service and Pension history

Are you paying or have you ever paid for Additional Voluntary Contributions?

☐

Yes

☐

No

Are you paying or have you ever paid for Added Pension?

☐

Yes

☐

No

Have you transferred pension benefits from previous employment into the AFPS/RFPS/NRPS?

☐

Yes

☐

No

Have you transferred benefits from the AFPS/RFPS/NRPS to another pension scheme?

☐

Yes

☐

No

Do you already have a Pension Share Order in place against your pension?

☐

Yes

☐

No

Do you have more than one AFPS pension currently in payment to you?

☐

Yes

☐

No

Part C - Scottish Law Divorces/Dissolutions

If your divorce is being heard under Scottish Law, you must tell us whether your pension rights are to be valued using a 'relevant date'. If a valuation using a 'relevant date' is required, **an administrative charge will be made**.

Charging is currently suspended for all members with effect from 19 May 2026. Please see Part D for further information.

Is your divorce/dissolution case to be heard under Scottish Law?

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Yes

☐

No

If yes, what is the agreed 'relevant date' of your separation?

Part D - Options for Requesting Information

Important - please carefully read the section below headed 'Charging Policy' before completing this section and tick the relevant box.

We have temporarily suspended charging for all members with effect from 19 May 2026, pending the implementation of new factors from the Government Actuary's Department (GAD).

Please note that charges will still apply where more than one Cash Equivalent Value is requested within a 12-month period.

Please supply me with

☐

A free of charge, basic statement detailing my pension benefits, which may include a transfer value in the case of those with deferred benefits and serving members without sufficient service to qualify for an immediately payable pension. I understand that this type of statement has not been specifically designed for disclosure in a divorce/dissolution case.

☐

A full statement detailing my pension benefits, including a Cash Equivalent Valuation, in a format suitable for disclosure in a divorce/dissolution case. I agree to the payment of relevant charges prior to receiving this service.

Part E - Data Protection

How the MOD collects and uses personal information

The Ministry of Defence (MOD) is committed to protecting the privacy and security of your personal data and the [MOD Privacy notice](#) explains your rights and provides information that you are entitled to under UK data protection legislation. It is important that you read this notice, together with any other privacy notice that may be provided when we collect or process personal information about you so that you are aware of how and why we are using such information.

The [MOD Personal information charter](#) contains the standards you can expect when we ask for, hold, or share your personal information and your rights under the law.

Part F - Consent for email correspondence

Veterans UK is happy to conduct correspondence with customers via a nominated email address if that is their preference. There are some types of personal information we would not be able to include in an email correspondence, which are listed below:

- I authorise Veterans UK of the MOD to use email whenever possible in its correspondence with me via my nominated email address shown on the front of this claim form. I accept that the information may include my personal details excluding bank account numbers, National Insurance number, medical details and any other information that could compromise my identity;
- I understand that correspondence transmitted by email may be open to abuse because it is transmitting over an unsecured network. I accept that the MOD will not be liable for interception or unauthorised use of information transmitted this way. I am content for Veterans UK to correspond with me from the email address shown at the front of this claim form.

Do you wish to correspond via email?

☐

Yes

☐

No

Part G – Declaration

I confirm that:

- the information I have given is accurate and complete to the best of my knowledge and belief.

I certify that:

- I understand that I will be responsible for any charges for divorce/dissolution services related to my Armed Forces/Reserve Forces Pension(s) in accordance with the scheme charging regime;
- I understand that chargeable services will only be supplied to me upon the pension scheme administrators (Veterans UK) receiving confirmation that all charges have been fully paid.

Charging is currently suspended for all members with effect from 19 May 2026. Please see Part D for further information.

Remember – You must sign this form yourself if you can, even if someone else has filled it in for you. If a representative who acts as a Power of Attorney or Appointee for the claimant is signing this form, they must enclose evidence to show that they are the legal representative.

Part H – Signature of Applicant

Signature

Printed name

Date

Part I – Charging Policy

Current Legislation

(The Welfare Reform and Pensions Act 1999) permits pension schemes to make charges for services that are specifically related to divorce/ dissolution. This is because no public money has been made available to meet the extra administrative costs associated with the provision of the services involved.

If you select the chargeable statement, please arrange for payment in accordance with the Payment Instructions page attached to this form.

Charging is currently suspended for all members with effect from 19 May 2026. Please see Part D for further information.

About the Free statement

- You are legally entitled to one free basic statement of benefits within any 12 months period;
- The free statement is produced as at a current date only;
- If your pension is preserved (i.e. claimable from age 60 or 65) or would be if we assumed retirement on the date of the statement, you are entitled to a free assessment of the Cash Equivalent Transfer Value (CETV). The CETV is the sum that we would pay to another scheme, if you were to transfer your pension benefits to that scheme. Your solicitor will be able to tell you if the free statement is appropriate for your particular circumstances. If it is not appropriate then a Cash Equivalent Valuation (CEV) specifically designed for disclosure in divorce/ dissolution proceedings can be provided but this is not free and a charge will apply;
- If you are already receiving a pension or have completed sufficient service to qualify for an immediately payable pension, if we assumed retirement on the date of the statement you cannot transfer your pension and therefore, cannot be provided with a CETV. Instead a Cash Equivalent Value (CEV) specifically designed for disclosure in divorce/ dissolution proceedings can be provided, but this is not free and a charge will apply (see below).

About the Chargeable Statement

- The statement required for disclosure in a divorce/dissolution case must include a Cash Equivalent Value (CEV) of all the pensionable benefits as at a current date (unless in Scotland) that will or may fall due in the future to you (or other beneficiaries in the event of your death);
- If your divorce/dissolution is before a Scottish Court we can value your pensionable benefits at the 'relevant date' which is the agreed date of separation. Please note that we cannot apportion the CEV for the period of marriage/partnership. Details of the different rules in Scotland for divorce/ dissolution can be found in the Pension Benefits on Divorce and Dissolution of Civil Partnerships booklet (MMP131);
- Veterans UK statement is set out in a format designed to meet the Court's requirements for financial disclosure, it will include Death in Service or Death in Deferment benefits where applicable. This statement can only be provided after payment of the relevant scheme administrative charge.

Valuations and Implementation Charges

- CEVs and the implementation of Court Orders are charged separately for each scheme the service person is a member, except for members with accrued rights (see definition above). For these members, although separate CEVS will be produced, only one charge will be made in respect of this continuous period of service.

Further information on our Charging Regime can be found at the following link:

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/550944/20160901-Pensions_on_divorce_or_dissolution_of_a_civil_partnership-Charging_Regime.pdf

Please note, should you fail to make payment, no statement will be provided.

Part J – Current Charges and Payment Methods

Do not complete Part J.

Charging is currently suspended for all members with effect from 19 May 2026. Please see Part D for further information.”

Please see the Notices at the top of this form for further information.

Provision of Pension Statement in a format designed for disclosure in Divorce/Dissolution Proceedings		COST
		£150.00
	Sub-total	£150.00
	VAT (20%)	£ 30.00
	TOTAL DUE	£180.00

Please indicate your preferred method of payment by ticking one of the boxes below:

A single deduction directly from my next available Salary payment.
Please note this facility is not available to Volunteer Reservist Personnel.

☐

A single deduction directly from my next available pension payment.
Please note this facility is not available to Volunteer Reservist Personnel.

☐

By bank transfer using the details below:

Account Title:
MOD DBS MIL PERS UK Receipts
Sort Code: 60 – 70 – 80
Account Number: 10021116

☐

If paying from abroad please use the following:

IBAN Number: GB87NWBK60708010021116
SWIFT Code: NWBKGB2L

Date

If paying by bank transfer, please confirm the date the transfer was made

In all bank transfers please use your service number followed by the reference POD in all cases, as in Service Number/POD.

Part K – General Notes for Completion

General

It is our policy to provide information directly to our Scheme member, even if the scheme member gives written authority to provide information to a third party. This is because:

It is the scheme member's legal obligation to disclose relevant information during the divorce/ dissolution proceedings, in accordance with the Court's requirements. It is the scheme's obligation to provide information about his/her benefits to the schemes member, unless otherwise directed by the Court.

Pension Schemes are allowed by law to charge for services relating to divorce/ dissolution proceedings, and it is the scheme member who is responsible for those charges, unless otherwise directed by the Court.

Charging is currently suspended for all members with effect from 19 May 2026. Please see Part D for further information.

Once completed this form should be returned to DBS-JPAC-PODAFPSForm19@dbspv.mod.uk

By exception, if you cannot return this form by email, it should be returned **in full** by post to:

**Veterans UK
Pensions Complex Team
Mail Point 480
Kentigern House
65 Brown Street
Glasgow G2 8EX**

Part L - Pensions on Divorce - Armed Forces Pension Scheme (AFPS 15)

Background

On 1st April 2015, certain members of the Armed Forces transferred to a new pension scheme, the Armed Forces Pension Scheme 2015. Members included in this transfer are now members of AFPS15 with accrued rights in the scheme to which they belonged prior to 01 April 2015.

The following details show how this may affect you/your client:

Transitionally Protected Members

The Government provided Transitional Protection for those who were within ten years of their respective scheme's Normal Pension Age (NPA) on 1 April 2012. The AFPS 75 and AFPS 05 both have a Normal Pension Age (NPA) of 55 and RFPS 05 has a NPA of 60. This means if you were aged 45 or over or 50 or over respectively on 1 April 2012, you remained in your legacy pension scheme until moving to AFPS 15 on 1 April 2022.

Members with Accrued Rights

Regardless of Legacy scheme accrued rights, all active members are part of AFPS 15 with effect from 1 April 2022.

New Members

Members of the Regular Armed Forces who joined on or after 1 April 2012 and before 1 April 2015, will have accrued rights in AFPS 05 but automatically joined AFPS 15 on 1 April 2015 where all subsequent pension rights earned were in that scheme.

Members of the Armed Forces who joined on or after 2015 automatically joined AFPS 15 and all future pension rights they earn will be in that scheme.

Part L - Pensions on Divorce - Armed Forces Pension Scheme (AFPS 15) continued

All Members

Members who have a separate period of service may also have benefits under an additional scheme(s).

Impact on Valuations

We will now provide separate cash equivalent valuations for each scheme in which the service person holds benefits. This will allow the divorcing parties to make a more informed decision on which pension benefits should be included in the financial settlement. (Please see below for details of our charges).

Cash Equivalent Transfer Value (CETV)

The Government is currently finalising proposals to address discrimination identified by the Courts in respect of certain members that may affect the cash-equivalent transfer value (CETV) set out in this communication. It is expected that, in due course, eligible members with relevant service between 1 April 2015 and 31 March 2022 may be entitled to different pension benefits in relation to that period. It is important for the recipient of this CETV to note that the value given may change in the future.

Impact on Pension Sharing Orders

We will require **a separate annex for each scheme** against which the order is to apply. The percentage to be transferred to the former spouse/civil partner may be different for each scheme.

- **Current Armed Forces schemes are:**
 - Armed Forces Pension Scheme 1975 (AFPS75)
 - Armed Forces Pension Scheme 2005 (AFPS05)
 - Armed Forces Pension Scheme 2015 (AFPS15)
 - Full Time Reserve Service 1997 (FTRS97)
 - Non- Regular Permanent Staff (NRPS)
 - Reserve Forces Pension Scheme 2005 (RFPS05)
- **Former Spouse/Civil Partner payable ages:**
 - NRPS payable at age 60
 - AFPS 75, AFPS 05, FTRS97 and RFPS05 payable at age 65
 - AFPS 15 payable at State Pension Age (SPA) of the former spouse/civil partner

Pension credits in all schemes may be paid from age 55, at an actuarially reduced rate.

Impact on Pension Attachment Orders

We will require **a separate annex for each scheme** against which the order is to apply. The targeted benefits and the percentage thereof, payable to the former spouse/civil partner, may be different for each scheme.

- **Current Armed Forces schemes:**
 - As above.
- **Former Spouse/Civil Partner payable ages:**
 - When the pension benefits become payable to the scheme member.
- **Commutation to raise a lump sum**

AFPS75	AFPS05	AFPS15	FTRS97	NRPS	RFPS05
Yes	No	Yes	No	No	No
Pension abated then restored at age 55		Pension abated for life			

Please see our individual scheme booklets for full details of this option.

Part L - Pensions on Divorce - Armed Forces Pension Scheme (AFPS 15) continued

Effect on the Member

If the parties decide on pension sharing or pension attachment, Veterans UK will require a suitably worded Court Order and a separate Pensions Sharing/Pension Attachment Annex for each scheme. The Order must make it clear what type of order is being made against the AFPS benefits, and the Annex must clearly identify the particular scheme against which the order is to apply.

Example

Service person born 1981. Served between 1999 - 2003 and was a member of AFPS75.

They re-joined in 2007 and are still serving. Upon re-joining, they became a member of AFPS05. On 1st April 15, they transferred to AFPS15. They have not yet opted to aggregate their AFPS 75 service with their current service. They therefore have deferred benefits in AFPS 75 and are currently a member of AFPS15 with accrued rights in AFPS 05.

After receiving three separate statements showing the value of the benefits held under AFPS 75, AFPS 05 and AFPS 15, the parties decide to make a pension sharing order which will give the former spouse 35% of the value of the deferred AFPS 75 benefits; 10% of the value of the AFPS 05 benefits and 5% of the value of the AFPS 15 benefits.

In order to achieve this outcome, Veterans' UK would require:

- a Court Order, which confirms that a pension sharing order has been made;
- a pension sharing annex which identifies the scheme as AFPS 75 and shows the percentage as 35;
- a pension sharing annex which identifies the scheme as AFPS 05 and shows the percentage as 10;
- a pension sharing annex which identifies the scheme as AFPS15 and shows the percentage as 5.

Scheme members may have many variations on the above example and can choose, if they so wish, to levy a higher percentage against one scheme and nothing against any other scheme the service person may be a member of. We are happy to comment on draft orders, free of charge. We may also provide additional information in some circumstances, although a charge may be made for this service.

Further information, our Pensions on Divorce Booklet and Charging Regime can be found at the following links:

<https://www.gov.uk/government/publications/armed-forces-pensions-on-divorce-and-dissolution-of-civil-partnerships/guidance-and-information>

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/551145/20160826-MMP131_AFP_guide_on_divorce_and_dissolution_of_civil_partnerships.pdf