PENSION AWARENESS WEEK 2026

ARMED FORCES PENSION AWARENESS WEEK

Armed Forces Pension Scheme Benefits

A visual overview of the main benefits available under the Armed Forces Pension Schemes

WHAT MAKES AFPS DIFFERENT?

0%
All serving members are automatically enrolled unless they opt out. Members pay 0% employee pension contributions

DB
AFPS is a Defined Benefit arrangement. Benefits are calculated under scheme rules

✓
Benefits are guaranteed, rather than depending on stock-market performance

⇄

WHICH SCHEME BUILDS MY PENSION?

AFPS 15 is the current scheme for future pension accrual. Depending on when or how you served, you may also have protected benefits in any of the legacy schemes. Those earlier benefits do not simply disappear when you move to AFPS 15.

WHAT ARE THE LEGACY SCHEMES?

The legacy schemes are the Armed Forces Pension Schemes (AFPS) that were available at various points prior to 1 April 2015. Those schemes are the AFPS 75 and AFPS 05 for Regular service, FTRS 97 and RFPS 05 for those who undertook full time reserve service and NRPS 11 for some personnel who served on a unique Army engagement within the reserve service.

YOUR BENEFIT PACKAGE

£ RETIREMENT PENSION

Income payable in retirement. Calculation and payment age depend on scheme and service history. AFPS 15 builds pension using career average earnings at 1/47th of pensionable earnings for each year of service. The accrued pot is revalued every year under the scheme rules.

↗ EARLY DEPARTURE PAYMENT

Available under AFPS 05 and AFPS 15 for eligible Regular personnel leaving before normal pension age and after meeting the relevant age/service conditions. It is a separate benefit providing support between leaving service and deferred pension benefits becoming payable.

◷ DEFERRED / PRESERVED

If your pension is not payable when you leave service, it is preserved until you become eligible to claim it. In some cases, it may be claimed early, but actuarial reductions may apply. GOV.UK provides a guidance on eligibility, when benefits can be claimed and how to claim them.

♥ SURVIVOR & CHILDREN

Eligible spouses, civil partners, partners and children may receive pension or lump-sum benefits after a member dies. AFPS 05 and AFPS 15 allow an eligible unmarried partner to qualify where the scheme conditions are met. AFPS 75 adult pension rules are more restrictive.

+ ILL-HEALTH BENEFITS

Members medically discharged may qualify for ill-health pension benefits depending on the scheme rules and the assessed impact of the condition on future employment. The AFPS uses tiered ill-health assessments in relevant schemes.

RG RESETTLEMENT GRANT

A tax-free lump sum for eligible Regular personnel leaving service without an immediate pension or qualifying benefit. For AFPS 05 and AFPS 15, at least 12 years' relevant service is required. Only one Resettlement Grant is payable if service spans more than one scheme.

BUILDING OR MOVING BENEFITS

+ ADDED PENSION
Eligible AFPS 15 members can buy added pension to increase defined pension benefits. The Added Pension calculator illustrates potential figures; Forms 6 and 6A support the quotation and contract process.

⇄ TRANSFERS
Transfers out are restricted because AFPS is an unfunded public service Defined Benefit scheme. A pension already in payment cannot be transferred. Transfers in usually need to be completed within 12 months of joining AFPS.

✓

LOOK AT THE WHOLE PACKAGE
Payment ages, eligibility and benefit types differ by scheme. Consider every part of your entitlement rather than relying on one headline figure.

FIND OUT MORE

- https://www.gov.uk/guidance/pensions-and-compensation-for-veterans
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