PENSION AWARENESS WEEK 2026

Armed Forces Pension Death & Survivor Benefits

ARMED FORCES PENSION AWARENESS WEEK

A clear guide to the benefits that may support families after a member dies

DEATH / SURVIVOR BENEFITS

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POTENTIAL BENEFIT TYPES

There can be more than one type of benefit

Following a member's death, the scheme may provide an adult survivor pension, children's pensions/allowances and/or a lump sum. Which benefits apply depends on the scheme, whether the member was serving, deferred or already receiving pension, and who survives them.

SURVIVOR PENSION

Ongoing support for an eligible spouse, civil partner or partner, depending on scheme rules.

CHILDREN

Eligible children may receive pensions or allowances, subject to age, education and dependency conditions.

£ LUMP SUM

A death lump sum is separate from an adult survivor pension and follows different rules.

HOW THE SCHEMES DIFFER

75 AFPS 75

Adult survivor pensions are normally limited to a spouse or civil partner and are generally 50% of the member's pension entitlement. Where a member dies in service or with AFPS 75 pension in payment, a Short-Term Family Pension can provide an initial period of support before the continuing survivor pension. Different rules apply to preserved benefits.

05 AFPS 05 & AFPS 15

Adult survivor pensions can be payable to a spouse, civil partner or eligible unmarried partner and are normally 62.5% of the member's pension entitlement. An unmarried partner must satisfy the scheme's eligibility conditions, including evidence of financial dependence or interdependence. Living together alone should not be assumed to guarantee entitlement.

✓ DEATH-IN-SERVICE & NOMINATIONS

4× DEATH-IN-SERVICE LUMP SUM

Under AFPS 15 rules, an eligible death-in-service lump sum is normally four times pensionable pay. Opt-out and membership circumstances can affect entitlement. A death lump sum and an adult survivor pension are separate benefits with different rules.

KEEP NOMINATIONS CURRENT

AFPS 05 and AFPS 15 members can nominate who should receive an eligible death lump sum. If married or in a civil partnership, the spouse or civil partner is generally the beneficiary, so a specific nomination is not essential. If a nomination form is raised, keep it under review, especially after life changes.

! A nomination does not decide who qualifies for a spouse or partner pension. These benefits are paid in line with scheme rules.

OTHER CIRCUMSTANCES TO CHECK

CHILDREN

Eligible children may receive pensions or allowances. Age, education and dependency conditions can affect entitlement, so families should use the dedicated children's pensions/allowances guidance rather than assume every child is covered in the same way.

MORE THAN ONE PENSION SCHEME

Where the member has benefits in more than one AFPS scheme, the family may have more than one entitlement. Each part is assessed under its own scheme rules.

WHAT SHOULD FAMILIES DO?

1 CONTACT

Contact Veterans UK so the full service and pension record can be checked.

2 CHECK

Confirm all relevant AFPS scheme entitlements and survivor circumstances.

3 USE GUIDANCE

GOV.UK also provides 'What to do when a veteran dies' guidance covering pension entitlements and wider bereavement support.

FIND OUT MORE

- https://www.gov.uk/guidance/pensions-and-compensation-for-veterans
- **Phone:** 0800 085 3600 (UK freephone)
- **Email:** DBS-JPAC@dbspv.mod.uk