PENSION AWARENESS WEEK 2026

ARMED FORCES
PENSION AWARENESS WEEK

# Armed Forces Pension Divorce Benefits

Understanding pension values, sharing arrangements and the steps to take

## WHY YOUR PENSION NEEDS ATTENTION

**PENSION RIGHTS**

**An Armed Forces pension can be one of the largest assets considered on divorce or dissolution. Pension rights should be identified and valued as part of the financial settlement rather than left until after the relationship has legally ended.**

## GET THE CORRECT PENSION VALUE

### 1 IDENTIFY

Identify all Armed Forces pension rights.

### 2 REQUEST

Use the Veterans UK divorce process and Form 19.

### 3 CHECK

Check whether charges apply to the calculation requested.

A normal pension statement is not necessarily the valuation required by a court. Use the Veterans UK divorce process and Form 19 to request the appropriate pension/cash-equivalent information.

A charging regime applies to some divorce pension work. Check the current GOV.UK charging guidance before requesting additional calculations.

## THREE COMMON APPROACHES

### PENSION SHARING

Pension Sharing Order (PSO): part of the pension value is transferred into a separate pension credit for the former spouse/civil partner. This creates pension rights in their own name.

### ATTACHMENT / EARMARKING

Pension attachment / earmarking: directs specified payments from the member's pension to the former spouse/civil partner when the member's benefits are paid. Terminology and rules differ across the UK.

### OFFSETTING

Offsetting: pension value is taken into account against other matrimonial assets, so the pension itself may remain with the member while the other party receives more of another asset.

## PENSION SHARING ORDER

**PCM**

Pension Credit Member

### What is a Pension Credit Member?

- When a PSO is implemented, the former spouse/civil partner becomes a Pension Credit Member (PCM). Their pension credit is separate from the member's remaining pension debit and is governed by the scheme's pension-credit rules.
- A PCM's rights are not the same as those of a serving scheme member; for example, the pension credit is not simply another active Armed Forces pension account that can be built up through service.

## IMPORTANT CHECKS

### McCloud (Pension Remedy) matters here too

- The 2015 Pension Remedy can alter the value or treatment of pension rights relevant to divorce. GOV.UK has a specific 2015 Pension Remedy divorce information note, updated in July 2026.
- This is particularly important where pension sharing calculations or orders relate to service within the remedy period.

### Avoid relying on old figures

- Pension values can change and remedy corrections can matter. Use current Veterans UK calculations and current court/legal advice rather than an old BIS or an online calculator estimate.

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**KEY ACTION**

**Request the right valuation early, disclose pension information as part of the financial settlement and consider specialist family-law/financial advice. Veterans UK supplies pension information but does not decide how a couple should divide assets.**

**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