PENSION AWARENESS WEEK 2026

Armed Forces Pension Tools

ARMED FORCES PENSION AWARENESS WEEK

Understanding the different Armed Forces pension resources and when to use them

The Armed Forces pension resources do different jobs. Using the wrong document can lead to confusion, particularly when comparing retirement figures or considering tax.

BENEFIT INFORMATION STATEMENT (BIS)

- It gives serving personnel a snapshot of accrued pension information based on the date it is produced.
- Use it to understand your current position and scheme membership.
- Do not treat it as a forecast of a guaranteed future retirement figure or a Pension Savings Statement.

ARMED FORCES PENSION CALCULATOR

- It projects Armed Forces pension benefits from the information entered.
- Use it to test scenarios such as serving longer or changing an expected leaving date.
- The result is a projection, based on your inputs, not your actual pension data, it is not a final pension award.

PENSION FORECAST

- A forecast uses pension records and assumptions to give a more individual estimate of future benefits. It projects to the date of leaving that you have requested and is based on current known information
- Check the date and assumptions provided in forecast as it can become out of date if service, pay, leaving date or pension circumstances change.

REMEDIABLE SERVICE STATEMENT (RSS)

- The RSS provides personalised remedy information. Use the immediate-choice or deferred-choice RSS user guides to assist you. It is not a tax statement.
- Two versions available: an annual RSS based on information at the date of production, and an RSS issued within 9 months of your exit date to support your remedy election.

ADDED PENSION CALCULATOR

- It gives an illustration of potential Added Pension figures.
- It does not create an Added Pension contract. You still need Form 6 for an official quotation and Form 6A to enter a contract.

SCHEME GUIDES

- GOV.UK hosts the AFPS 15, AFPS 05 and AFPS 75 scheme explained booklets and relevant JSPs.
- Use these when you need more detail than a calculator or statement can provide. For example: payment ages, eligibility, survivor rules or ill-health provisions.

CUSTOMER JOURNEY MAPS

- GOV.UK provides visual journey maps for processes including Early Payment of Preserved Pension and Internal Dispute Resolution.
- They are useful when you understand the benefit but need to know the steps, decision points or review route.

PENSION SAVINGS STATEMENT (PSS)

- A PSS reports pension growth for pension savings tax purposes. It is only issued to you if you exceed the annual allowance or are subject to tapering.
- It is not a pension forecast. Likewise, your BIS, calculator, forecast and RSS should not be substituted for a PSS.

FIND OUT MORE

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