PENSION AWARENESS WEEK 2026

ARMED FORCES PENSION AWARENESS WEEK

Armed Forces Pension Multiple Scheme Interactions

How benefits from different Armed Forces pension schemes work alongside each other

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Why can I have more than one Armed Forces pension scheme?

Your pension scheme is linked to when and how you served. You may therefore have benefits in AFPS 15 and an earlier scheme. From 1 April 2022 all serving members build future pension in AFPS 15, but benefits already earned under earlier schemes are retained.

WHAT CHANGES BETWEEN SCHEMES?

∑ CALCULATION METHOD

Legacy benefits and AFPS 15 benefits are calculated under different rules. AFPS 15 uses Career Average Revalued Earnings (CARE); each year of AFPS 15 service builds a separate slice of pension.

PAYMENT AGE

Different parts of your benefits may become payable at different ages. Do not assume that because one benefit starts, every Armed Forces pension entitlement starts at the same time.

↗ LEAVING BENEFITS

Depending on your age and service, you may leave with an immediate pension, Early Departure Payment (EDP), deferred/preserved pension or, in some cases, a Resettlement Grant.

♥ SURVIVOR BENEFITS

If you die, entitlement is assessed under the rules applying to each scheme in which you hold benefits. This can mean more than one survivor entitlement.

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EDP AND RESETTLEMENT GRANT

EDP EDP IS NOT YOUR PENSION

AFPS 05 and AFPS 15 include Early Departure Payment arrangements for eligible Regular personnel who leave before pension age after meeting the relevant age/service point. EDP is a separate benefit designed to support the transition between leaving the Armed Forces and pension payment age. Receiving EDP does not mean your deferred pension has disappeared or been merged into the EDP.

RG RESETTLEMENT GRANT

A Resettlement Grant is a tax-free lump sum for eligible Regular personnel who leave after substantial service without entitlement to an EDP, Immediate Pension, ill-health award or other immediate pension benefit. If you have service in more than one Armed Forces pension scheme, only one Resettlement Grant is payable.

WHERE MCCLOUD FITS

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2015 Pension Remedy

The 2015 Pension Remedy can affect how eligible service between 1 April 2015 and 31 March 2022 is treated. If you are affected, your Remediable Service Statement (RSS) helps show the legacy-scheme and AFPS 15 position for the remedy period. Your remedy choice affects the relevant remedy-period benefits; it does not turn all of your Armed Forces pension service into one scheme.

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WHAT SHOULD I CHECK?

1 SERVICE DATES

Check the date you joined and the type of service you were undertaking.

2 YOUR STATEMENTS

Use your Benefit Information Statement, Pension Forecast and, where relevant, Remediable Service Statement.

3 THE WHOLE PACKAGE

When planning a leaving date, look at the whole package rather than one headline pension figure.

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WHAT SCHEME AM I IN?

SCHEME	TYPE OF SERVICE	WHEN YOU HAD TO HAVE JOINED
AFPS 75	Regular	Joined the Regulars before 6 Apr 2005
AFPS 05	Regular	Joined the Regulars 6 Apr 2005 – 31 Mar 2015 (or transferred in from AFPS 75)
AFPS 15	Regular and Reserve	Serving on or after 1 Apr 2015 (all remaining legacy members moved by 1 Apr 2022)
FTRS 97	Full Time Reserve Service / ADC	FTRS or ADC commitment 1 Nov 1997 – 5 Apr 2005
RFPS 05	Reserve (FTRS, ADC, mobilised)	Reserve commitment or mobilisation 6 Apr 2005 – 31 Mar 2015
NRPS 11	Non-Regular Permanent Staff	NRPS commitment before 1 Sep 2011

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