Help using this Veterans UK PDF form

About this form

- **You must download and save this form to your computer before using it**
- You can save data typed into this PDF form if you use the latest version of **Adobe Acrobat Reader**
- To download the latest version of Adobe Acrobat Reader free of charge go to the Adobe website
- This means that you do not have to complete this form in one session

Helpful information for using this form

- Save the form to your computer
- After completion print the form
- Sign the form in black pen
- Post the form using the address given
- **If you have an enquiry for the Armed forces Pension Scheme, please call the JPAC Enquiry Centre on 0800 085 3600 or email DBS-PensionsHelp@dbspv.mod.uk**

The form will not save in

- older versions of Adobe Acrobat Reader
- other pdf readers, for example Preview on a Mac or Foxit on a PC

We have been made aware of issues when using Apple products such as Iphones and Ipads to complete this form.

You may be unable to save or re-open it due to updates to Apple products since this form was created.

Work is being undertaken to transform our forms and systems but until this is complete, we ask that you find an alternative device, if possible, or print the form and complete it by hand.

PLEASE NOTE YOU MUST SIGN THIS FORM USING A BLACK PEN. WE CANNOT ACCEPT THIS FORM BY EMAIL

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Ministry of Defence

Armed Forces Pension Schemes Application Form

Part A – Service and Personal Details

Service | Unit | Section

Unit phone number

Rank | Initials | Surname (in block capitals) | Service number

Title (Mr, Mrs, Miss, Ms, Rev, Dr) | Trade or Specialist Qualification

National Insurance number (on JPA self-service user)

Date of Birth DD/MM/YY | Termination Date DD/MM/YY

Reason for leaving **(tick the appropriate box)**

End of engagement ☐ | Early release ☐ | Medical ☐ | Redundancy ☐

Contact address on leaving the Armed Forces. All communications will be sent to this address.

Address (this should be your private address)

Postcode

Phone number

Mobile number

Email address (personal)

Please make sure you answer all the relevant questions. If you need help, contact your unit HR admin staff or JPAC on 0800 085 3600.

Part B(i) – Payment of Pension Benefits

This section is for you to tell us if you are entitled to any Immediate Benefits.

An immediate benefit is a pension payment, an early departure payment or an ill health pension – it does not include Resettlement Grant.

If you are in scope for Remedy and not entitled to Immediate Benefits, there is no requirement for you to complete Part C. You will receive an RSS when your benefits are due to be paid and will be asked to make your election at that time.

Please tick the appropriate box.

I am not entitled to any Immediate Benefits	☐	**Go to Part O**
I am claiming Immediate Benefits	☐	**Go to Part B(ii)**

Part B(ii) – Aggregation

This section is for you to let us know your decision on aggregation if you re-joined the Armed Forces Pension Scheme. **Please note, this option will not be applicable to all members and will only apply where aggregation options are shown on your Remedial Service Statement (RSS).**

Aggregation allows Regular service and rejoined Regular service in AFPS 75 or AFPS 05 to be added together. Only legacy service can be aggregated, and only the last period of regular service can be aggregated. More than 2 periods of service cannot be aggregated.

Aggregation is not possible with the AFPS 15 scheme. This is because AFPS 15 is a Career Average (CARE) pension scheme, and AFPS 75 and AFPS 05 are final salary pension schemes. Instead, Continuity of Service (CoS) rules may apply to AFPS 15.

It is important to understand the impact aggregation will have on your pension's benefits and your entitlement. Please therefore ensure you read the Re-employment booklet available on GOV.UK under the **Re-employment** section, available at the following link: Armed Forces Pension.

I wish to aggregate my AFPS 75/AFPS 05 pension benefits	☐	**Go to Part D**
I do not wish to aggregate my AFPS 75/AFPS 05 pension benefits	☐	**Go to Part D**
Aggregation is not applicable to my pension benefits	☐	**Go to Part D**

Part C - 2015 Remedy – Armed Forces Compensation Scheme (AFCS) – Guaranteed Income Payment (GIP)

This section is for you to tell us if you are entitled to a Guaranteed Income Payment from AFCS.

If you have been awarded compensation from AFCS at Tariff levels 1 to 11 or previously awarded a GIP, you must notify us below.

Please tick the appropriate box.

I have been awarded compensation from AFCS at a Tariff Level between 1 and 11	☐	Yes	☐	No
I have been awarded or am entitled to a GIP from AFCS	☐	Yes	☐	No

Part D - 2015 Remedy

You are in scope for the 2015 Remedy if you were a serving member on or before 31 March 2012 **and** on or after 1 April 2015, including if you've had a qualifying break in service of 5 years or less. **If you are not in scope, please tick statement (a) below, then go to Part E.**

This is your Remedy Election Form. You should only complete your election form once you have read and understood your Remediable Service Statement (RSS) which is designed to help you make your choice.

If you have not received your RSS, then please contact JPAC enquiry centre on 0800 085 3600 to obtain an RSS prior to submission of this form if you intend to claim your pension / Early Departure Payment (EDP) at this point.

If the date you are due to leave service is more than 4 months away, please wait until you receive your RSS before submitting this form if you intend to claim your pension / EDP at this point.

Please confirm below whether you have already received your RSS, and if you are in scope for the 2015 Remedy.

You must complete and return the completed form; otherwise, we will not pay any Terminal Benefits.

Please tick the appropriate box.

a) I am not in scope for 2015 Remedy	☐	**Go to Part E**
b) I am in scope for 2015 Remedy, and I am currently appealing my ill health Tier decision	☐	**Go to Part D(i)**
c) I am in scope for 2015 Remedy, and I have not yet received my RSS, or I have received my RSS with less than 6 months before my final date, and need time to make my election	☐	**Go to Part D(ii)**
d) I am in scope for 2015 Remedy, and I have received my RSS and wish to make an election	☐	**Go to Part D(iii)**

Part D(i) - 2015 Remedy - Ill Health Appeal

You should note that if you have not made your election by the date of your discharge, legacy pension benefits will be paid for the period after discharge until your election is made or the election period comes to an end, this includes any extension granted as a result of appeal. Benefits will be adjusted should you make an election for AFPS15 or RGPS15 scheme benefits.

If you start an appeal process after receiving your final RSS, this will extend the election process if the appeal commences before the end of the election period.

If you are in the process of appealing a Tier Award your election period will be extended until this process is complete.

If you have submitted a complaint to the Pensions Ombudsman (tPO), you should ensure you have notified DBS as your election period will be extended until the full appeal process has concluded. If you are appealing/reviewing and do not notify DBS of an appeal before the election period ends, then an election could be deemed to have been made.

An election decision is final and irrevocable, therefore if you choose to make your election before your appeal or complaint is concluded then your election cannot be changed even if your Tier Award is amended.

You will still have a six-month period in which to consider your options and make an election once the appeal has concluded.

If the outcome of your review or appeal leads to an increase in your Tier Award you should be aware that any difference in money you have already received, and your revised entitlement must be corrected. Your new Tier Award will be calculated, and any under/overpayments included in an updated RSS following your appeal outcome to enable you to make an informed remedy election. Benefits will be adjusted should your election require it.

Please tick the box, sign, and date.

I am in scope for 2015 Remedy, and I am currently appealing my ill-health Tier decision ☐ **Sign below, then go to Part E**

I acknowledge that legacy benefits will be paid until my appeal has been concluded and I will then be required to submit my election.

Failure to complete an election form before the end of my election period could result in me not being able to change my benefits.

I am choosing to make my election before my appeal or complaint is concluded. ☐ **Sign below, then go to Part D(iii)**

I understand my election cannot be changed if my Tier award is amended.

Signature

PLEASE SIGN IN BLACK PEN AFTER PRINTING

Date

Part D(ii) - 2015 Remedy - RSS not received or further time is required to make election

Complete this section if you have not yet received your RSS or you have received your RSS with less than 6 months before your final date and you require more time to make your election.

You acknowledge you will receive legacy benefits on discharge until you make your election.

You will still have a six-month period in which to consider your options and make an election, but it may not be possible for you to make a remedy election prior to your final day in service.

If you are unable to make an election prior to your final day in service, then legacy benefits will be put into payment. Once your election is made, then payments will be made in accordance with that choice.

You can change your deferred choice up until one calendar month before your benefits are due to come into payment. Past this point, any deferred choice election you make is final.

Once you receive your RSS you will have to re-complete this form and make your Remedy election (we will need you to confirm if you want to continue receiving the benefits in payment).

You should be aware that if you elect to receive AFPS15 or RGPS15 benefits, any difference in the amount you have already received will have to be recalculated which may result in an underpayment or overpayment.

Please tick the box, sign, and date.

I am in scope for 2015 Remedy, and I have not yet received my RSS.	☐	**Sign below, then go to Part E**
I have received my RSS with less than 6 months before my final date and need time to make my election.	☐	**Sign below, then go to Part E**

I understand that Legacy Benefits will be applied for the Remedy period (1 April 2015 to 31 March 2022).

I will submit my election once I receive my RSS to confirm if I wish to continue receiving Legacy benefits or if I wish to change to AFPS15 or RGPS15 benefits for the Remedy period.

Failure to complete an election form before the end of my election period could result in me not being able to change my benefits.

Signature

PLEASE SIGN IN BLACK PEN AFTER PRINTING

Date

Part D(iii) - 2015 Remedy Election - I have received my RSS

You are required to make a Remedy election when your Armed Forces Pension or Early Departure Payment (EDP) is due to come into payment. This means you must make a choice between receiving legacy scheme or AFPS15 or RGPS15 benefits for the Remedy period (1 April 2015 to 31 March 2022).

You will have a six-month period in which to consider your options and make an election, but it may not be possible for you to make a remedy election prior to your final day in service.

If you are unable to make an election prior to your final day in service, then legacy benefits will be put into payment. Once your election is made, then payments will be made in accordance with that choice.

You can change your deferred choice up until one calendar month before your benefits are due to come into payment. Past this point, any deferred choice election you make is final.

Please note if you make an election without receiving your RSS during the months leading up to your discharge date, your election will be considered void. Your pension benefits will still be paid; however, your benefits will be calculated using legacy scheme rules and you will be invited to make a choice in due course once you have been sent an RSS to inform your decision.

Please tick the appropriate box, sign and date.

Legacy pension scheme benefits
I wish to receive Legacy Armed Forces Pension benefits for the Remedy period (1 April 2015 to 31 March 2022).

☐ **Sign below, then go to Part E**

Signature

PLEASE SIGN IN BLACK PEN AFTER PRINTING

Date

AFPS15 or RGPS15 benefits
I wish to receive AFPS15 or RGPS15 benefits for the Remedy period (1 April 2015 to 31 March 2022).

☐ **Sign below, then go to Part E**

Signature

PLEASE SIGN IN BLACK PEN AFTER PRINTING

Date

Part E - Armed Forces Pension Schemes Application Form

Please indicate below what pension scheme you are a member of and then complete the relevant sections.

AFPS15 or RGPS15 with AFPS75 or RGPS75 accrued rights	☐	Complete parts F, I, J, K, L, M, N, O, P, Q, R & S
AFPS15 with AFPS05 accrued rights, FTRS97, NRPS and MPGS	☐	Complete parts G, I, J, K, L, M, N, O, P, Q, R & S
AFPS15 with accrued rights in RFPS05	☐	Complete parts H, I, J, K, L, M, N, O, P, Q, R & S
AFPS15 or RGPS15	☐	Complete parts I, J, K, L, M, N, O, P, Q, R & S

Part F – AFPS15 or RGPS15 with AFPS75 or RGPS75 accrued rights

Application to commute part of pension

You must read the rules relating to Resettlement Commutation Scheme before completing this section. See JSP 854 Section 7 - (accessible on gov.uk).

Resettlement Commutation is where you reduce your pension until age 55 to generate an additional lump sum. You pay back more than the capital you receive, use the online calculator at: www.mod-pc.co.uk to work out how much pension you will surrender until you reach age 55.

The Resettlement Commutation option can be exercised once only and must be made before your last day of service. The pension scheme rules do not allow you to change your option after you have left service.

I want to commute under Resettlement Commutation	☐	Yes - complete box a or b
	☐	No - **go to Part I**
a) The maximum allowed	☐	Yes
b) The following amount	£	

Part G – AFPS15 with 05 accrued rights

Please complete this section if you wish to inversely commute a lump sum from AFPS05.

Please read JSP 764 for more information (accessible on gov.uk).

Inverse commutation is where you exchange some of your Lump sum into taxable pension for you or for you and your dependants. It is not reversable, tell us how much lump sum you want to convert, in multiples of £100. We will then calculate how much pension this will buy.

Benefits to which you are entitled will be paid automatically.

I want to apply for Inverse Commutation	☐	Yes	☐	No
I wish to convert the following amount of my lump sum to increase my annual pension (in multiples of £100)	£			
I wish to convert the following amount of my lump sum to increase my annual pension and that of my dependant (in multiples of £100)	£			
I have **allocated** a portion of my pension to a dependant who is financially dependent on me and have completed **AFPS Form 3** and, if necessary, **AFPS Form 3A**	☐	Yes	☐	No

Part H – Application for Inverse Commutation of Pension (RFPS05 only)

Please complete this section if you wish to inversely commute a lump sum from RFPS05.

Please read JSP 764 Volume 1 Chapter 3 for more information (accessible on gov.uk)

Inverse commutation is where you exchange some of your Lump sum into taxable pension for you or for you and your dependants. It's not reversable, tell us how much lump sum you want to convert, in multiples of £100. We will then calculate how much pension this will buy.

The Inverse Commutation option can be exercised once only and must be made before your last day of service. The pension scheme rules do not allow you to change your option after you have left service.

I want to apply for Inverse Commutation	☐	Yes	☐	No
I wish to convert the following amount of my lump sum to increase my annual pension (in multiples of £100)	£			
I wish to convert the following amount of my lump sum to increase my annual pension and that of my dependant (in multiples of £100)	£			

Part I – AFPS15 or RGPS15

Inverse commutation is where you exchange your tax-free EDP lump sum into taxable EDP income, it is not reversable, we will then calculate how much EDP this will buy.

Benefits to which you are entitled will be paid automatically.

I want to Inversely commute my full EDP lump sum ☐ Yes ☐ No

If you retire after scheme pension age you can postpone your pension. You need to tell us the date you want to postpone to. If you choose this option, a late payment supplement may be added to your pension.

Pension will be payable from the date claimed onwards.

I want to postpone my pension ☐ Yes ☐ No

I want to postpone my pension until (insert date) ☐

I am between age 55 and 60 and wish to receive an Early Immediate Pension (Actuarially Reduced) and I understand that this will be payable from the day after my service has ended. ☐ Yes ☐ No

I have **allocated** a portion of my pension to a dependant who is financially dependent on me and have completed **AFPS Form 3** and, if necessary, **AFPS Form 3A** ☐ Yes ☐ No

Part J – AFPS15 - Application to Commute Part of Pension

Note: This part should only be completed if you are leaving service with an immediately payable AFPS 15 pension. If you are leaving service with preserved entitlement to an AFPS 15 pension, then this option should be made on AFPS Form 8 within 6 months of your pension becoming payable i.e. at State Pension Age.

☐ I want to commute my AFPS 15 pension to raise a tax-free lump sum. I understand that I shall raise £12 for every £1 of pension that I give up. The maximum amount I can raise is 25% of the value of my pension.

I want to commute my pension to raise:

The maximum lump sum allowed ☐

The following lump sum which is less than the maximum £ ☐

HM Revenue & Customs (HMRC) Required Information (Parts K-N)

As a result of legislation introduced by HM Revenue & Customs (HMRC) we require the details of other pension awards that you are in receipt of. Under HMRC legislation we cannot process any payment of benefits if this information is not provided.

From 6 April 2024, there is a limit on the total amount of lump sums and lump sum death benefits that you can receive free from Income Tax. These are the Lump Sum Allowance (LSA) and the Lump Sum and Death Benefit Allowance (LSDBA). The limits are based on the 2024 Lifetime Allowance (LTA) rates however may be higher if you have former LTA protection.

If you require more information about LTA, Primary or Fixed Protection please seek guidance from HMRC directly prior to completing and returning the form.

Part K – Retirement lump sums

Important note - Please read as this may impact on your future financial well-being.

Further details on the recycling of Pension lump sums can be found at:
https://www.gov.uk/hmrc-internal-manuals/pensions-tax-manual/ptm133810

You can also call HM Revenue and Customs (HMRC) helpline on **0300 123 1079**.

If you are calling from abroad telephone **44 (0) 300 123 1079**.

The notes below are for your guidance only. If in doubt, please discuss this matter with HMRC in the first instance.

If you intend to use some or all of your Pension lump sum to re-invest in another pension arrangement, known as 'Recycling', special rules apply. If you **do not intend to re-invest** at this time in another pension arrangement, answer **no** to question **(i)** below, then **go to Part L**.

Please note

Veterans UK has a legislative duty to record pension re-investment, inform HMRC of your investment intent and report breaches of the recycling rules.

Veterans UK report to HMRC does not remove the legislative requirement for you to independently report your investment or investment intent to HMRC.

If you **intend to re-invest** some or all of your pension lump sum into another pension arrangement and your lump sum is less than £7,500, the pension recycling rule does not affect you. If this is the case, answer no to question **(ii)** below, then **go to Part L.**

If the amount which you are re-investing in another pension arrangement is less than 30% of your Pension lump sum, the pension recycling rule does not affect you. If this is the case answer **no** to question **(iii)** below, then **go to Part L**.

Warning

If you **re-invest** and **breach** the current recycling allowance, HMRC consider this to be an unauthorised (Pension Scheme) member payment and you will be liable to tax on the reinvested amount at **40%** which will also attract a further **15% pension surcharge** i.e. you will be liable to a tax charge of 55%.

(i)	Do you intend to use any part of your lump sum to fund additional pension contributions to any other pension scheme?	☐	Yes	☐	No
(ii)	Does your pension lump sum exceed £7,500?	☐	Yes	☐	No
(iii)	Does the amount you have invested/are investing exceed 30% of your retirement lump sum?	☐	Yes	☐	No

Part L – Payment of pension immediately on leaving the Armed Forces

Do you have any other pension(s) in payment currently or any pensions that are due to be paid in the future? ☐ Yes ☐ No

Please fill in these boxes for any pensions put into payment **on or after 06 Apr 2006 only.**
Please ensure any other pensions you are due to claim are listed below.

Name of pension scheme	Date payment started or due to start	LTA percentage	Gross lump sum paid	Amount of lump sum allowance used if paid after 5th April 2024

Please fill in these boxes for any pensions put into payment **before 06 Apr 2006 only.**

Name of pension scheme	Date payment started	Current amount of yearly pension

Part M

I have requested a Transitional Tax-Free Amount Certificate from another pension scheme ☐ Yes ☐ No

I have sent you a copy of the Transitional Tax-Free Amount Certificate ☐ Yes ☐ No

If you have not already done so, you must provide or attach a copy of the Transitional Tax-Free Amount Certificate quoting your service number.

Part N

I have obtained Individual, Enhanced, Primary or Fixed Protection from HMRC ☐ Yes ☐ No

I have sent you a copy of the Protection Certificate ☐ Yes ☐ No

If you have not already done so, you must provide or attach a copy of the Protection Certificate quoting your service number.

Part O – Bank Account details

Any pension lump sum and/or resettlement commutation will be paid into the bank account held on JPA.

Instructions to split your pay between bank accounts will apply to these payments and you should amend your JPA instructions accordingly. Your monthly pension or monthly EDP will be paid by Equiniti Paymaster into your nominated account. Please complete the details below.

UK Bank Account		Overseas Bank Account	

Full name and address of bank/building society account	
Postcode	
Account name	
Account number	
Roll number	
Sort code	

UK account numbers usually have 7 to 10 numbers. Building society roll numbers or reference numbers can contain letters or numbers and can be up to 18 characters long. If you are unsure check the information with your account provider.

If you wish to have your pension paid into an overseas banking account please go to: https://www.gov.uk/government/publications/overseas-pensions-payment-mandates where you will find copies of the relevant overseas payment mandate.

On completion of the mandate, it must be sent to Equiniti Paymaster, the Veterans UK Paying Agent. Please note that any queries regarding monthly overseas pension payment should be directed to Equiniti Paymaster

Part P – Data Protection

How the MOD collects and uses personal information

The Ministry of Defence (MOD) is committed to protecting the privacy and security of your personal data and the MOD Privacy notice explains your rights and provides information that you are entitled to under UK data protection legislation. It is important that you read this notice, together with any other privacy notice that may be provided when we collect or process personal information about you so that you are aware of how and why we are using such information. The MOD Personal information charter contains the standards you can expect when we ask for, hold or share your personal information and your rights under the law.

Part Q – Declaration

I confirm that the information I have given is accurate and complete to the best of my knowledge and belief.

I understand that:

- I must immediately tell the Ministry of Defence of anything that may affect my entitlement to, or the amount of, an award under the Armed Forces Pension Schemes, or an award paid under any other scheme administered by Veterans UK, including any changes of address.
- If I knowingly give false information, I may be liable to prosecution.
- In accordance with Data Protection legislation, the Ministry of Defence will collect, use, protect and retain the information on the form in connection with all matters relating to personnel administration and policy.

Part R – Consent for email correspondence

Veterans UK is happy to conduct correspondence with customers via a nominated email address if that is their preference. There are some types of personal information we would not be able to include in an email correspondence, which are listed below:

- I authorise Veterans UK of the MOD to use email whenever possible in its correspondence with me via my nominated email address shown on the front of this claim form. I accept that the information may include my personal details excluding bank account numbers, National Insurance number, medical details and any other information that could compromise my identity.
- I understand that correspondence transmitted by email may be open to abuse because it is transmitting over an unsecured network. I accept that the MOD will not be liable for any loss, interception or unauthorised use of information transmitted this way. I am content for Veterans UK to correspond with me from the email address shown at the front of this claim form.

Do you wish to correspond via email? ☐ Yes ☐ No

Part S – Signature of applicant

Signature of applicant

PLEASE SIGN IN BLACK PEN AFTER PRINTING

Date

IMPORTANT

You must complete and return the completed form; otherwise, we will not pay any Terminal Benefits. Please enter your name, address and service number in the boxes provided below. We will acknowledge receipt of the form within 28 days. We cannot start to process your claim until the day after your termination date.

Please return the completed form to:
Veterans UK, MP480, Kentigern House, 65 Brown Street, Glasgow, G2 8EX

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Ministry of Defence

Veterans UK
MP480
Kentigern House
65 Brown Street
Glasgow
G2 8EX

Freephone: 0800 085 3600

With compliments

Your AFPS Form 1 dated / / has been received.

Name

Address

Postcode

Service number