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 and Reserve Forces Pension Schemes
Armed Forces Pension Schemes Application Form

CLAIM FOR PAYMENT OF PRESERVED PENSION BENEFITS
Please make sure you answer all the relevant questions and complete the form in block capitals
If you need help, contact JPAC on 0800 085 3600

This form should be completed and despatched to the address given on **Page 7.**
(AFPS75 / FTRS97 / AFPS05 / RFPS05 / AFPS15 / RGPS15) Immediately if permanently incapacitated.
(AFPS75 / FTRS97 / RGPS75) 3 months before your 60th birthday or 3 months before your 65th birthday.
(You can claim the element of pension due at 65 on an actuarily reduced basis at age 60).
(For FTRS you can claim deferred benefits due at age 65 on an actuarily reduced basis at any time between age 60 and age 65).
(AFPS05 / RFPS05) 3 months before your 65th birthday or from age 55 on an actuarily reduced basis.
(AFPS15 / RGPS15) 3 months before reaching State Pension age or from age 55 onwards on an actuarily reduced basis.
AFPS75 Applicants who have Military Service which spans 05 Apr 06, will have to submit two claims one at age 60 and another at age 65, to apply for that element of Pension due.

Part A – Your details

Rank	
First name	
Surname	
Service number	

If you have changed your name since leaving service, please provide supporting documentation. For example, a copy of your marriage certificate/deed poll, showing your change of name.
Copies only, please do not send originals.

Title (Mr. Mrs, Miss, Ms, Dr, Rev)	
National Insurance number	
Date of Birth	

Contact address. All communications will be sent to this address.

Address	

Part A – Your details continued

Telephone number

Email address

Part B – Application for Pension Benefits

Please place a tick in the appropriate boxes below.

My pension is subject to a Pension Sharing Order ☐ Yes ☐ No

AFPS75 / RGPS75 / FTRS97 / NRPS / AFPS05 / RFPS05 / AFPS15

Early due to ill-health ☐ **Please ensure that you also complete the EPPP Annex B-C form and submit this along with your AFPS Form 8.**

AFPS75 / RGPS75 / FTRS97 / NRPS

I wish to claim AFPS75 / RGPS75 / FTRS97 / NRPS Pension/lump sum

Age 60 having completed reckonable service before 5 April 2006 ☐

Age 60 plus early payment of age 65 benefits actuarially reduced having served after 5 April 2006 ☐

Age 65 full entitlement having served after 5 April 2006 ☐

FTRS97 ONLY AGE 65 ELEMENT

I wish to claim an actuarially reduced pension from **(Date must between your 60th and 65th birthday)**

AFPS05 / RFPS05

I wish to claim my AFPS05 / RFPS05 Pension benefits/lump sum ☐ Age 65

I wish to claim an actuarially reduced pension from **(Date must between your 55th and 65th birthday)**

AFPS15 / RGPS15

Note: This part should only be completed if you are claiming preserved entitlement to an AFPS 15 pension. This part must be completed 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 £

AFPS15 / RGPS15 continued

I wish to claim AFPS15 or RGPS15, benefits having reached State Pension Age

I wish to claim an actuarially reduced Pension from **(Date must between your 55th birthday and State Pension Age)**

To delay payment beyond State Pension Age until

Part C – 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 – Bank Account Details

Please indicate below how you would like your pension, and any lump sum paid. I would like my Pension, and any lump sum paid into my account.

UK Bank Account/Building Society ☐ Overseas Bank Account (see note below) ☐

Full name and address of Bank/Building Society

Name(s) of account holder

Account number

Building Society roll number

Sort code

If you want to have your pensions and any lump sums paid into an overseas bank 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 Veterans UK, Process Team MP 330, Kentigern House, 65 Brown Street, Glasgow G2 8EX.

Payment Account details

✓ We can make payments to overseas accounts but require you to print out and complete the relevant overseas payment mandate, please refer to note above.

✘ We cannot make payments to a Post Office Account.

✘ We cannot make payments to a third party; you must provide an account or joint account in your name

HM Revenue & Customs (HMRC) Required Information (Parts E-H)

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 E - 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 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.

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, your answer to question (ii) below will be no and you should then **go to Part F**.

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 your answer to question **(iii)** below will be **no** and you should then **go to Part F.**

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)	Is your pension lump sum less than £7,500?	☐	Yes	☐	No
(iii)	Does the amount you have invested/are investing exceed 30% of your retirement lump sum?	☐	Yes	☐	No

Part F – Payment of Other Pension(s)

Do you have any other Pension(s) currently in payment or any that are due to be paid on or before your Armed Forces award date? ☐ Yes ☐ No

If yes, please complete the details below. If no, go to **Part G.**

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

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

Part G

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 H

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 Transitional Tax-Free Amount Certificate quoting your service number.

Part I – 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 J – 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 MOD of anything that may affect my entitlement to, or the amount of, payment made under any scheme administered by Veterans UK, including any change of address.
- if I knowingly give false information, I may be liable to prosecution.

I agree:

- to refund any sum paid as a result of this claim in the event that an overpayment is made for any reason.

Remember – You must sign this form yourself if you can, even if someone else has filled it in for you. If a representative who acts as a Power of Attorney or Appointee for the claimant is signing this form, they must enclose evidence to show that they are the legal representative.

Part K – 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 L – Signatures of Applicant and Witness

Signature of Applicant

PLEASE SIGN THE FORM IN BLACK PEN AFTER PRINTING

Date

Witness – I certify that the person named at Part A has signed this form in my presence

Title

Surname

First name

Address

Signature of Witness

PLEASE SIGN THE FORM IN BLACK PEN AFTER PRINTING

Date

Please send completed form to:
Veterans UK
Process Team
MP330
Kentigern House
65 Brown Street
Glasgow
G2 8EX

Signature of Applicant and Witness
You must sign this form before submitting and ensure that it is witnessed.

Intentionally left blank

Ministry of Defence

Veterans UK
MP330
Kentigern House
65 Brown Street
Glasgow
G2 8EX

Freephone: 0800 085 3600

With compliments

Your AFPS Form 8 dated / / has been received.

Name

Address

Postcode

Service number

✓ **CHECK OFF THE APPLICABLE ITEMS BELOW BEFORE SUBMITTING THIS**

- ☐ Change of name – I have enclosed evidence
- ☐ Payment Account details – I have provided valid UK account details in my own name
- ☐ Overseas Bank account – I have enclosed the relevant overseas mandate
- ☐ I have signed the form, and the witness details are completed and signed

INCORRECT OR INCOMPLETE FORMS WILL BE REJECTED AND WILLDELAY OUR ABILITY TO ASSESS YOUR CLAIM