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# Armed Forces Pensions Calculator User Guide



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This guide is designed by DBS to support in service personnel using the Armed Forces Pension Calculator (AFPC). This guide compliments the Scheme Publications available from [Armed forces pensions - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/organisations/armed-forces-pensions).

This document is only a supporting guide and further assistance, including aiding accessibility for those with additional needs, can be obtained through Unit HR or via the JPAC Enquiry Centre

Continuous Improvement of this document is managed by DBS AF&VS, suggestions for improvement should be sent via your Pers Admin Branch chain of command to the Future Development Team - SO2 Future Development (Pensions)

**Should you encounter any issues when using the AFPC or when acquiring some of the detail required to complete your entry then please report this to your Pers Admin chain of command who are can advise you directly; or report the issue/default through the Functional Chain of Command**



# Current Exemptions

The Armed Forces Pension Calculator (AFPC) is being updated with regular feature improvements. This includes the addition of calculating benefits where individual circumstances differ from 'the norm' eg Pension Sharing Order on Divorce, Added Pensions and Additional Voluntary Contributions, Rejoiners and Specialist Trades

As such the calculator is much more complicated than previous issues and requires much more information from the user and indeed some further refinement from the developers. As this time we have some user exemptions, they are:

- RFPS Medical & Dental Officer (MODOs) members
- RFPS Professional Aviator members
- RFPS Officer Commissioned from the Ranks (OCFR)
- Members of the Royal Gibraltar Regiment
- AFPS 75 Special Forces Commissioned from the ranks with 5 years or more commissioned service who leaves at the end of their engagement
- AFPS 75 / 05 Members with Pension Sharing Orders (PSO) where the impact falls within the 2015 Pension Remedy Period. Only upon receipt of your RSS will you as a cohort be able to receive an accurate calculation
- Members of AFPS 75 who have a break in service prior to 6 Apr 06 and are entitled to a preserved pension, your forecast will be inaccurate and you are advised to complete an [E-Form 12](#)
- Specialist Pay Spines where service to 55-60 entitles a further resettlement commutation. This is being investigated by the developers and anomalies should continue to be reported.



## ARMED FORCES PENSION CALCULATOR

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### Welcome to the Armed Forces Pension Calculator

The Armed Forces Pension Calculator (AFPC) includes a projection of benefits from the Armed Forces Pension Schemes. This calculator is designed to be used by Regular Service, MPGS and Reservist personnel, however, due to the complexity of pay arrangements some cohorts are unable to use the calculator. Check the terms and conditions below to see which groups are excluded.

The pension calculator has not yet been updated to provide an accurate forecast for your options under the McCloud Remedy. Once the full details of the McCloud Remedy have been confirmed by Her Majesty's Treasury, the calculator will be updated and made available to members.

The Armed Forces Pension Scheme 2015 is designed to reflect the unique nature of Service life, to provide a retirement income for you and your dependants, and to incentivise retention in Service as a key part of your overall remuneration package. These videos explain your benefits in further detail and direct you where to find further information [Armed Forces Pension Scheme 15 \(AFPS15\)](#). If you are using the calculator via MODnet the correct video link is available [here](#).

The Armed Forces Pension Calculator site uses cookies to make the site simpler. [Find out more about cookies](#)

The calculations provided are for guidance purposes only and not intended to provide you with financial advice. It is strongly advised that you read the Terms and Conditions. Click [here](#) to read the Terms and Conditions.

I have read and accept the Terms & Conditions (You have to accept the Terms & Conditions to continue)

Continue >

## The landing page.

With the release of the new AFPC it is important that all users take the time to read and engage with notices on the front page and review the Terms and Conditions before progressing.

This page provides vital links to policy documents and provides the user with a guide to which information types would be useful prior to commencement (eg any Pension Sharing Order or Ill Health Benefit documentation)

Once read please tick the Terms & Conditions acceptance button and continue



Screens may appear differently, screen presented is an example

**ARMED FORCES PENSION CALCULATOR**  
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Please click the icon to find out more details

### I Want to ...

- Make a new projection
- Use the data from my previous projection that has been stored on my computer as a cookie
- Use saved projection

1. Reference number

2. Action

- Please select--
- Email
- Download
- Rerun the pension projection

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### I Want to....

On this page you have three option.


1. **Make a new projection**, this will be the choice for most users.
2. **Utilise the data from my previous projection that has been stored on my computer as a cookie.** This option will allow you to follow your previous entry through and make adjustments where required to suit your needs
3. **Used a saved projection.** For this you will need the unique code that was supplied during the saving phase from your last projection – simply copy and paste and choose Rerun the previous projection















## ARMED FORCES PENSION CALCULATOR

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Please click the  icon to find out more details

### Personal Details

1. Service 	--Please select-- 
2. Engagement type 	--Please select-- 
3. Rank 	--Please select-- 
4. Date of birth (dd/mm/yyyy) 	DD/MM/YYYY 
5. Date of Entry or Enlistment (dd/mm/yyyy) 	DD/MM/YYYY 
6. Anticipated date of leaving Service (dd/mm/yyyy) 	DD/MM/YYYY 

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Continue >

## Personal Details

On this page you will be required to enter your **current** service including Service, Engagement type, Rank, Date of Birth, Date of Entry or Enlistment (current contract) and project out to a future date for your anticipated service termination.

It is vital at this point that you enter your **current** service as it will direct the remainder of the calculators questions. For example if you are now FTRS but have previous service in Regular forces then the current service is FTRS and past service as and when required will be Regular – even if there period of broken service was limited to days.



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**From this point forward the AFPC will use the information you provide and create a unique pathway linked to your answers, it is intuitive so it will only offer options that were or are available to you and your service.**

**This guide covers all possible pathways and some may not be available or applicable to you.**



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**Screens may appear differently, screen presented is an example**

**ARMED FORCES PENSION CALCULATOR**  
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ROYAL NAVY ARMY ROYAL AIRFORCE

Please click the icon to find out more details

**Re Joining**

1. Are You Re Joining the Armed Forces

2. Did you leave service last time with a preserved pension

3. Do you wish to count your previous Armed Forces service with your current and future service for the award of one pension

4. Service Years Transferred  
Years:  Days:

5. Terms And Conditions

- It is optional to transfer service or aggregate service in respect of a previous preserved pension. If you do and leave before age 55 with an entitlement to a preserved pension, your new combined preserved pension will not be paid until you reach age 65.
- Only the last period of service under AFPS 75 can be aggregated with your current AFPS 05 service. Previous engagements would need to have been formally transferred in within your first year of joining AFPS 05. See the booklet 'transferring pension benefits'.
- With effect from 17 December 2014, AFPS 75 service and AFPS 05 service will count for Resettlement Grant (RG) purposes without having to opt to aggregate these periods of service. (This is assuming no RG has been received for the first period of service and no EDP or immediate pension benefits are payable).
- If you transferred your pension rights from a previous employer's scheme or a private pension arrangement, or you were given a credit of service in respect of a previous AVC agreement, such credits will not count as relevant service towards the minimum of 18 years relevant service required for the award of 2005 EDP even if you are over age 40 when you leave service again. Transfers in should therefore not be included in your total relevant service.
- Only Regular Service Personnel are eligible to receive Resettlement Grants.
- You cannot aggregate a period of Regular service with Reserve Service.

I accept the above terms (you have to accept the terms to continue)

## Re Joiners AFPS 75/05

**Note:** This option will only appear if your current service started after Apr 2005. Any previous service entitles you to 'rejoiner' status and you will be asked for details that will automatically consider whether your pensions can be linked. This is important as the benefits defined at the end of this projection will show joined qualifying service with immediate benefits or a single deferred pensioned forecast for your current service

Leaving the service with a preserved pension could indicate that you may be entitled to join your previous service with this current membership in order to enhance your benefits, detail can be obtained from your unit Pers Admin teams or via the links below.

By adding the previous service the calculator will make assumptions based on the years transferred and use current / future ranks for calculation purposes

**As a rejoiner you are strongly advised to read the T&Cs and [AFPS Scheme Booklets](#)**

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**Required: your PSO letter from DBS or future RSS for those with PSO impacted by Remedy**

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Please click the ? icon to find out more details

**Pension Sharing Order on Divorce (PSOD) ?**

1. Have you had any Pension Sharing Order on Divorce (PSOD)

2. Scheme PSOD Debit is to be applied against

Pension Sharing Order on Divorce (PSOD)

Pension Type	Remedy Legacy Pension Debit	Remedy Legacy Lump Sum Debit	Transfer Day
<input type="text" value="--Please select--"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="DD/MM/YYYY"/>
	Remedy Reformed Pension Debit	Remedy Reformed Lump Sum Debit	
	<input type="text"/>	<input type="text"/>	

## Pension Sharing Order (PSO) on Divorce

Service personnel with a PSO will have previously received correspondence informing them of the future deductions to be placed against their Pension Benefits.

## Outside of Remedy Period

For personnel with PSOs which impact only an individual pension scheme you will be able to enter your informed details here (taken from your scheme PSO letter).

AFPS 75/05, NRPS – transfer date prior to 1 Apr 15  
Full AFPS 15 members – Transfer date post 1 Apr 12



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## For those eligible for Remedy

If you are eligible for a future Remedy choice then you will need to wait for your RSS which will contain the pension details required.



6. Value of the Pension Debit. The value of your pension debit resulting from implementation of pension sharing is shown below.

Pension at age 60	£1,964.68
Pension at age 65	£1,453.86
Terminal Grant (TG) at age 60	£5,894.04
Further TG at age 65	£4,361.58
Widow's Benefits	£1,709.27



### Pension Sharing Order - AFPS 75

**You will need your PSO letter from DBS which identifies the Value of the Pension Debit**

Pension Sharing Order on Divorce (PSOD)

<div style="border: 1px solid red; padding: 2px;"> --Please select--  --Please select--  Immediate  Deferred At 60  Deferred At 65 </div>	Remedy Legacy Pension Debit	Remedy Legacy Lump Sum Debit	Transfer Day
	<input type="text"/>	<input type="text"/>	<input type="text" value="DD/MM/YYYY"/>
	Remedy Reformed Pension Debit	Remedy Reformed Lump Sum Debit	
	<input type="text"/>	<input type="text"/>	

[Add](#)

Once the detail is obtained you will be required to make two entries. One for Deferred Pension at 60 and one for Deferred Pension at 65.

Taking the detail from your PSO letter you must complete the same detail for both Remedy Legacy and Remedy Reformed boxes. Once the Deferred at 60 figures are entered click 'Add' and proceed to complete for Deferred at 65 and click 'Add'.

AFPS 75 Deferred At 60	Legacy: 1,964 Reformed: 1,964	Legacy: 5,894 Reformed: 5,894	10/10/2014	<a href="#">Remove</a>
AFPS 75 Deferred At 65	Legacy: 1,453 Reformed: 1,453	Legacy: 4,361 Reformed: 4,361	10/10/2014	<a href="#">Remove</a>

Once both lines are visible, as shown, you can click continue



**Pension Sharing Order on Divorce (PSOD) ?**

1. Have you had any Pension Sharing Order on Divorce (PSOD)

2. Scheme PSOD Debit is to be applied against

Pension Sharing Order on Divorce (PSOD)

Remedy Legacy Pension Debit	Remedy Legacy Lump Sum Debit	Transfer Day
<input type="text"/>	<input type="text"/>	<input type="text" value="DD/MM/YYYY"/>
Remedy Reformed Pension Debit	Remedy Reformed Lump Sum Debit	
<input type="text"/>	<input type="text"/>	

Example:

	Pension Debit	Lump Sum Debit	
AFPS 05	Legacy: 1,964 Reformed: 1,964	Legacy: 5,894 Reformed: 5,894	10/10/2014 <input type="button" value="Remove"/>

## Pension Sharing Order on Divorce AFPS 05/RFPS

Service personnel with a PSO will have previously received correspondence informing them of the future deductions to be placed against their Pension Benefits.

### Outside of Remedy Period

For those with PSOs with effective dates prior to 1 Apr 15 and linked to AFPS 05 or RFPS service you will be able to enter your informed details here (taken from your scheme PSO letter). You must enter the same detail for both Legacy and Reformed boxes and click 'Add'. A further box will appear as shown in the example. Check this and continue.

### Eligible for 2015 Pension Remedy?

If you are eligible for a future 2015 Pension Remedy choice then you will need to wait for your RSS which will contain the pension details required to complete this form




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**Required: your PSO letter from DBS outlining the Sharing Order details under AFPS 15 scheme**

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ROYAL NAVY ARMY ROYAL AIR FORCE


Please click the  icon to find out more details

### Pension Sharing Order on Divorce (PSOD)

1. Have you had any Pension Sharing Order on Divorce (PSOD)

2. Scheme PSOD Debit is to be applied against

Pension Sharing Order on Divorce (PSOD)

Pension Debit	Transfer Day
<input type="text"/>	<input type="text" value="DD/MM/YYYY"/> 

## Pension Sharing Order on Divorce (AFPS15)

Service personnel who joined as an AFPS15 member and applied a PSO after this date will be able to use the AFPC. As a member of AFPS15 the calculator will apply the pension debit and transfer date to your pension benefits and produce a forecast.

The information required for this input is available to you from the original DBS letter titled Armed Forces Pension Scheme – Divorce Proceedings. If you are unable to produce this letter you should contact the JPAC Enquiry Centre



## Required: your record of Benefit purchased under AFPS 15 Added Pension Benefit Scheme

### Added Pension Benefits (AFPS15)

As a service person you are entitled to purchase future Added Pension Benefits, this can be completed by following the [LINK](#) to the Armed Forces Pension Scheme Forms page and completing Form 6. Once complete an agreed contract will be in place and this detail can be added to the AFPC page against the relevant tax year as shown.

For further information please read the Pension Scheme Guide Para 10 'Increasing your benefits' [Armed Forces Pension Scheme 2015: your pension scheme explained \(publishing.service.gov.uk\)](https://publishing.service.gov.uk)

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Please click the ? icon to find out more details

**Added Pension Benefits ?**

1. Have you purchased, or do you plan to purchase, Added Pension or Additional Voluntary Contributions?

Purchased Pension Contracts

Tax Year  Benefit Purchased

2022/23  
2023/24  
2024/25  
2025/26  
2026/27  
2027/28

### 2015 Pension Remedy

For personnel eligible for Remedy steps are being taken to review your past Added Benefits under this scheme and will be provided with a refund for the remedy period.



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**Required: your AVC 24/25 contract letter from DBS**

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Please click the  icon to find out more details

**Added Pension / AVC Benefits **

1. Have you purchased, or do you plan to purchase, Added Pension or Additional Voluntary Contributions?

Yes 

Purchased Pension Contracts

--Please select-- 

- Please select--
- AFPS 15 Added Pension
- AFPS 75 AVC
- AFPS 75 AVC Remedy
- AFPS 75 AVC Remedy - Enhance all Benefits

Continue >

**Added Voluntary Contributions (AFPS75 Remedy / Remedy Enhanced)**

AFPS 15 Added Pension purchased during the Remedy period ie before 1 Apr 22 will be refunded to personnel as part of the 2015 Pension Remedy. You will be provided with further information regarding purchase of further Added Pension and AVC under your legacy scheme

These additional benefits can be recorded under the AVC Remedy and Remedy – Enhance all Benefits options. Note you will require your AVC Contract to complete this detail.



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Your unit Pers Admin will be able to accurately provide the detail of any breaks in service

### ARMED FORCES PENSION CALCULATOR

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#### Breaks in Service

1. Have you had any breaks in service or periods of unpaid service including: career breaks; detention; and those who left and rejoined the Service? If you have a preserved pension under AFPS 75 and have completed the 'Rejoinder' questions and entered the amount of service to be transferred, do not re-input this same information in the Break in Service section.

Yes

2. Details of any other breaks in service, e.g. detention, career breaks and those who left and rejoined the Service (dd/mm/yyyy)

From

DD/MM/YYYY

To

DD/MM/YYYY

Add

01/07/2019

01/11/2019

Remove

01/09/2021

01/01/2022

Remove

If the break in service was prior to 6 April 2006, and you are entitled to a Preserved Pension the forecast for this period will be inaccurate. In addition, if the break in service contains a leap day, the total days deducted may also be inaccurate. Please contact Veterans UK in writing for a forecast at Ministry of Defence, Veterans UK, Mail Point 480, Kentigern House, 65 Brown Street, Glasgow, G2 8EX.

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## Breaks in Service

Breaks in Service are common, often linked to a period of unpaid Maternity Leave or Detention. Further we can manage breaks in service where an individual has joined the service after 2005 having left the service and rejoined with a break of less than 5 years.

If you have already included a period of rejoinder service in an earlier question you are not required to re-enter it here.

The example shows two periods of Breaks in Service – simply enter your dates and select 'Add' as required



**Required: Your pay statement for 1 Apr 15 and 1 Apr 26 – available via JPA / Unit HR**

### ARMED FORCES PENSION CALCULATOR

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Please click the icon to find out more details

#### Regular Current Service History for 01/04/2015 - 25/07/2023

1. Rank on 01/04/2015	Corporal
2. Were you on Stand Still Rate of Pay (SSRP) or Specially Determined Rate of Pay (SDRP) or paid from Extended Increment Levels (Ex ILs)	Yes - SDRP
3. What was your Annual Salary	29544

Add

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Continue >

Example:

	Rank	Effective date	Increment Level	
	Corporal	01/04/2015	29544	

### Service History

### Special Determined Rates of Pay (SDRP)

Understanding your service history for 2015 – 2016 when the pay reforms were introduced is important. Many personnel are unaffected and moved simply from one Pay Table to another with little or no impact on their respective pay ladder levels.

Some however moved from a Higher pay band to a Lower supplement level. As such their pay was held at their current rate as an SDRP for a defined period of time. Confirmation of this can be found on your pay statement – marked in the information box as ‘SDRP’ indicating the annual salary and date the SDRP will end.

Ensure you click ‘Add’ before you continue





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## ARMED FORCES PENSION CALCULATOR

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Please click the icon to find out more details

### Regular Current Service History for 01/04/2015 - 05/07/2023

1. Rank on 01/04/2015	Corporal
2. Were you on Stand Still Rate of Pay (SSRP) or Specially Determined Rate of Pay (SDRP) or paid from Extended Increment Levels (EX ILs)	--Please select--
3. Pay Table Paid From	No
4. Increment Level	Yes - SSRP

Add

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Continue >

## Service History Stand Still Rates of Pay (SSRP)

A times you will be asked about your current and past pay rates. There may have been occasions when your pay was held on a Stand Still Rate of Pay (SSRP) due perhaps to promotion or a transfer in service

You will be required to find this information on your pay statement. As indicated in the lower image your pay statement contains useful information indicating when an SSRP is in place, the Annual Salary and date the SSRP will end.

This detail should be entered and 'Add' clicked. You should have two entries one for 2015 and one for 2016 before the calculator will allow you to continue,

#### Message to Employee

Basic Pay Annual Salary 61,533.12, Core Salary 53,740.68, Supp Rate:NONE, Amount 0.00, XFactor 14.5%, Amount 7,792.44, SSRP End Date 30-JUL-26 (IBD 31-J L-21)

CILOCT Family Accn Charge: Type 4 Accn

Family Accn Charge: Type 4 Rental Band B Unfurnished (DH+| Upper| Intermediate)

Garage Charge: Standard Garage

1.25% uplift in NICs funds NHS, health & social care

Example (Note 2 x entries on for Apr 15 and one for Apr 16:

Rank	Effective date	Increment Level
+	Corporal	01/04/2015 29544
+	Staff Sergeant	01/04/2016 Level 5 salary 39724 <span>Edit</span>


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## ARMED FORCES PENSION CALCULATOR

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### MPGS Which Scheme

1. Which Pension Scheme are you a member of	AFPS 75/15
2. Did you leave the Armed Forces last time with any Regular legacy preserved pension 	Yes
3. What type of Regular service pension did you leave with 	Preserved Pension
4. Do you wish to count your previous Armed Forces preserved legacy pension 	Yes
5. Service Years Transferred 	Years: 7 Days: 0
6. What was the end date of the engagement	01/04/2005

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Continue >

## Service Details

### Military Provost Guard Service – Preserved Pension (Previous Service)

The AFPC has been improved with many more personnel able to use the tool. On cohort is the MPGS. These personnel can now add their current service detail and build in any previous service years they may have had on current / legacy schemes.

If you served previously you may have discharged with a preserved pension or indeed a crystallised Pension in payment (often abated). In this example the individual served 7 years with a preserved pension which is added to the future pension forecast.

It is important you accurately calculate your previous service in years and days for the forecast to be accurate




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## ARMED FORCES PENSION CALCULATOR


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### MPGS Which Scheme

1. Did you leave the Armed Forces last time with any Regular legacy preserved pension 

2. In which Pension Scheme was your Regular service pension 

3. What type of Regular service pension did you leave with 

#### 4. Terms And Conditions

Personnel in receipt of an immediate pension are not entitled to combine previous periods of service with their current MPGS service.

I accept the above terms (you have to accept the terms to continue)

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#### 4. Terms And Conditions

Personnel in receipt of an immediate pension are not entitled to combine previous periods of service with their current MPGS service.

I accept the above terms (you have to accept the terms to continue)

## Service Details

### Military Provost Guard Service (Pension in Payment)

The AFPC has been improved with many more personnel able to use the tool. One cohort is the MPGS. These personnel can now add their current service detail and build in any previous service years they may have had on current / legacy schemes.

If you served previously you may have discharged with a preserved pension or indeed a crystallised Pension in payment (often abated). In this example the individual served a full career and has a pension / early departure payment in payment. As the pension is in payment you will not be able to join these pensions for a forecast and will only receive a forecast for your MPGS service











## ARMED FORCES PENSION CALCULATOR

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Please click the  icon to find out more details

### Rank on Leaving Service and all promotional ranks in between

1. Anticipated rank when leaving service 	Surgeon Captain
2. Current Surgeon Captain pay table 	Medical and Dental
3. Your Surgeon Captain category	GMP&GDP (Accredited)
4. Are you on Stand Still Rate of Pay (SSRP) or Specially Determined Rate of Pay (SDRP) or paid from Extended Increment Levels (Ex ILs) 	No
5. Current Surgeon Captain Increment Level 	Level 5 salary 121119
6. Did you have any Cadetship before comissioning? 	Yes
7. Please provide the date at which the cadetship started 	DD/MM/YYYY 
8. Will you be leaving on Premature Voluntary Retirement terms 	Yes

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## Service Details

### Medical Officer Dental Officer (MODO)

The AFPC has been improved with many more personnel able to use the tool. One new cohort is the MODO members. These personnel can now add their current service detail and build in any previous service years they may have had on current / legacy schemes.

In addition you will be able to report cadetships which count towards your pensionable service

Note: the calculator will only produce a forecast based on the final rank provided by you. For OF4 MODOs departing with entitlement to OF5 pensions you are advised to enter this higher rank for the last two years of calculated service.



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# Your forecast explained:

## ARMED FORCES PENSION CALCULATOR

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Ref: 9B964245-9BF4-4867-BB54-36BC4E360833

### Personal Details

Service	ARMY	Engagement type	Regular
Current rank	Major (OF 3)	Date of Birth	02/02/1976
Date of Enlistment	02/10/1994	Current Major Salary	61,533
Start of Reckonable Service	02/02/1997	Were you commissioned from the ranks	Yes
Commissioned from the ranks on	07/09/2015	Rank commissioned from	Warrant Officer II
SSRP/SDRP/Ex ILs	Yes - SSRP	Stand still rate of pay period ends on	01/07/2025
State Pension Age (SPA)	67	Leaving Terms	Premature Voluntary Retirement

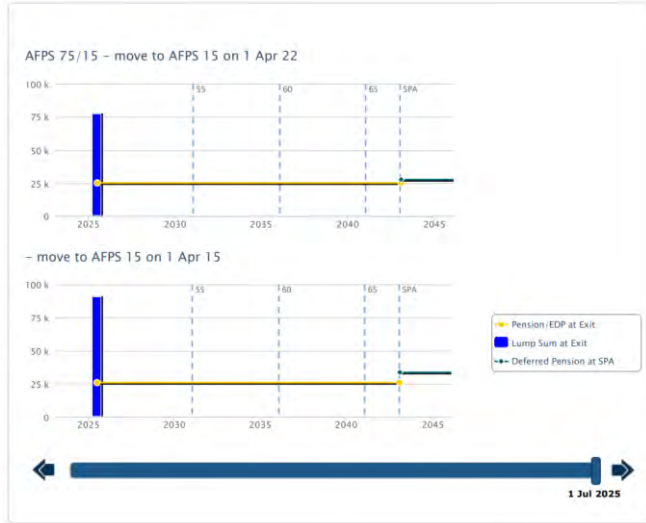
## Personal Details

Taken from your entries earlier in the calculator. When running comparisons against future ranks or discharge dates it is worth checking the detail here is correct.

You will also note Your SPA is provided, this is calculated on your Date of Birth and is subject to future change should the UK Government adjust the state retirement and pension age.

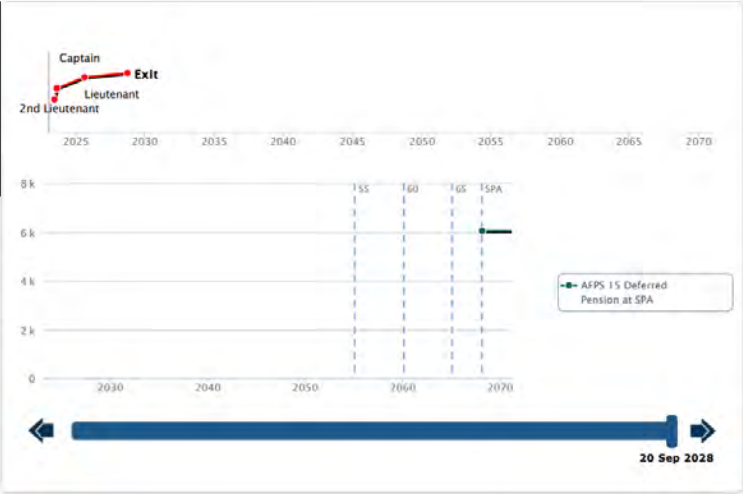


# Your forecast explained:



Example: AFPS75/AFPS15 with immediate benefits compared for 2015 Pension Remedy

Example: AFPS15 only member with deferred benefits



Sliding bar to vary service termination date

## Graphical Representation of Benefits

There are two main benefits graphs which can be displayed at this point. The upper graph shows the comparative benefits of those individuals who are in scope for 2015 Remedy. The single graph shows an output for those members on AFPS15 only.

You can also see that the graphs capture the benefits of those with immediate pensions / EDPs or those with a benefit that will come later in life. These vary from person to person subject to the projection

There is also a useful slide bar which can be used to reduce service and demonstrate the impact on your future benefits



# Your forecast explained:

Service Details AFPS 75/15 - move to AFPS 15 on 1 Apr 22		Service Details - move to AFPS 15 on 1 Apr 15	
Start of Reckonable Service	02/10/1994	Start of Reckonable Service	02/10/1994
End of Reckonable Service	01/07/2025	End of Reckonable Service	01/07/2025
AFPS 75 Reckonable service length	25 years and 58 days	AFPS 75 Reckonable service length	18 years and 58 days
AFPS 15 Reckonable service length	3 years and 92 days	AFPS 15 Reckonable service length	10 years and 92 days
AFPS 15 EDP Qualifying Date	01/02/2016	AFPS 15 EDP Qualifying Date	01/02/2016
Substantive OR rank you will be commissioned from	Warrant Officer II	Substantive OR rank you will be commissioned from	Warrant Officer II
Anticipated Leaving Rank	Major (OF 3)	Anticipated Leaving Rank	Major (OF 3)
Age at the end Reckonable Service	49	Age at the end Reckonable Service	49
Final Pensionable salary	61,533	Final Pensionable salary	61,533
Pay Table	Standard	Pay Table	Standard

## Service Details – 2015 Pension Remedy Member

As a 2015 Pension Remedy member you will have two Service Detail reports. It is here that you can see how your service is apportioned to each pension scheme.

For those terminating service after 1 Oct 23 your Service Details will formally be those represented on the left. As part of 2015 Remedy you will be given a choice to move the service to the scheme benefits on the right – this is call a deferred choice and more detail will be provided.

**You may be aware of the term ‘Rollback’. This term is used to describe the legal requirement of moving your remedial pensionable service from your current scheme (on the right) to your legacy schemes (on the left), this will occur on 1 Oct 23. You do not need to do anything as this process is automatic.**

Important to note here is how the 7 years service has moved from AFPS 15 to a legacy scheme (AFPS75 / AFPS05 / RFPS etc) and the benefits applied



# Your forecast explained:

Pension Details AFPS 75/15 - move to AFPS 15 on 1 Apr 22			Pension Details - move to AFPS 15 on 1 Apr 15		
Pension/EDP at Exit	<b>25,009</b>		Pension/EDP at Exit	<b>25,751</b>	
AFPS 75 - Immediate Pension	23,213		AFPS 75 - Immediate Pension	20,225	
AFPS 15 - Early Departure Payment	1,796		AFPS 15 - Early Departure Payment	5,526	
Lump Sum at Exit	<b>77,176</b>		Lump Sum at Exit	<b>90,527</b>	
AFPS 75 - Lump Sum	67,475		AFPS 75 - Lump Sum	60,675	
AFPS 15 - Early Departure Lump Sum	9,700		AFPS 15 - Early Departure Lump Sum	29,852	
Deferred Pension at SPA	<b>27,524</b>		Deferred Pension at SPA	<b>33,493</b>	
AFPS 75 - Immediate Pension	23,213		AFPS 75 - Immediate Pension	20,225	
AFPS 15 - Deferred Pension at SPA	4,311		AFPS 15 - Deferred Pension at SPA	13,268	

**Remember – the scheme booklets explain all the detail above and are available at this [LINK](#).**

## Pension Details – 2015 Remedy Member (75/15)

As a 2015 Remedy member with AFPS 75 legacy benefits you will be presented with 2 forecasts. The first (left) shows your benefits should you be discharging after 1 Oct 23 and choose to remain on your current benefit terms. The right displays your options to take a deferred choice and move your pensionable service back into the AFPS 15 scheme.

It is important you look at all the figures and understand how much and for how long these will be in payment.

Other elements of each scheme may also be a deciding factor. For example making provision for dependents against Lump Sums or Widow Death Benefits

**This represents information only you do not need to make a choice until you leave the service**





# Your forecast explained:

Pension Details AFPS 05/15 - move to AFPS 15 on 1 Apr 22		Pension Details - move to AFPS 15 on 1 Apr 15	
Pension/EDP at Exit	9,714	Pension/EDP at Exit	8,041
AFPS 05 - Early Departure Payment	6,021	AFPS 05 - Early Departure Payment	2,760
AFPS 15 - Early Departure Payment	3,693	AFPS 15 - Early Departure Payment	5,281
Lump Sum at Exit	60,563	Lump Sum at Exit	51,507
AFPS 05 - Early Departure Lump Sum	36,123	AFPS 05 - Early Departure Lump Sum	16,557
AFPS 15 - Early Departure Lump Sum	24,440	AFPS 15 - Early Departure Lump Sum	34,950
EDP at 55	12,724	EDP at 55	9,420
AFPS 05 - Early Departure Payment at 55	9,031	AFPS 05 - Early Departure Payment at 55	4,139
AFPS 15 - Early Departure Payment	3,693	AFPS 15 - Early Departure Payment	5,281
Deferred Pension at 65	15,734	Deferred Pension at 65	10,800
AFPS 05 - Deferred Pension at 65	12,041	AFPS 05 - Deferred Pension at 65	5,519
AFPS 15 - Early Departure Payment	3,693	AFPS 15 - Early Departure Payment	5,281
AFPS 05 Lump Sum	36,123	AFPS 05 Lump Sum	16,557
Deferred Pension at SPA	22,903	Deferred Pension at SPA	21,052
AFPS 05 - Deferred Pension at 65	12,041	AFPS 05 - Deferred Pension at 65	5,519
AFPS 15 - Deferred Pension at SPA	10,862	AFPS 15 - Deferred Pension at SPA	15,533

## Pension Details – 2015 Remedy Member (05/15)

As a 2015 Remedy member with AFPS 05 legacy benefits you will be presented with 2 forecasts. The first (left) shows your benefits should you be discharging after 1 Oct 23 and choose to remain on your current benefit terms. The right displays your options to take a deferred choice and move your pensionable service back into the AFPS 15 scheme.

It is important you look at all the figures and understand how much and for how long these will be in payment.

Other elements of each scheme may also be a deciding factor. For example making provision for dependents against Lump Sums or Widow Death Benefits

**This represents information only you do not need to make a choice until you leave the service**

**Remember – the scheme booklets explain all the detail above and are available at this [LINK](#).**



# Your forecast explained:

Commutation AFPS 75/15 - move to AFPS 15 on 1 Apr 22			Commutation - move to AFPS 15 on 1 Apr 15		
If you opt to inversely commute your AFPS 15 EDP Lump Sum			If you opt to inversely commute your AFPS 15 EDP Lump Sum		
Total increased AFPS 15 EDP income by inverse commutation			Total increased AFPS 15 EDP income by inverse commutation		
AFPS 75	AFPS 15	Total	AFPS 75	AFPS 15	Total
0	2,488	2,488	0	7,657	7,657
If you opt for maximum Commutation			If you opt for maximum Commutation		
Commutation additional lump sum payable at Exit			Commutation additional lump sum payable at Exit		
AFPS 75	AFPS 15	Total	AFPS 75	AFPS 15	Total
12,690	0	12,690	9,159	0	9,159
Commutation total lump sum payable at SPA			Commutation total lump sum payable at SPA		
AFPS 75	AFPS 15	Total	AFPS 75	AFPS 15	Total
0	18,477	18,477	0	56,862	56,862
Reduced Immediate Pension (until age 55)			Reduced Immediate Pension (until age 55)		
AFPS 75	AFPS 15	Total	AFPS 75	AFPS 15	Total
22,816	0	22,816	18,329	0	18,329
Reduced Deferred pension at SPA			Reduced Deferred pension at SPA		
AFPS 75	AFPS 15	Total	AFPS 75	AFPS 15	Total
0	2,772	2,772	0	8,529	8,529

## Commutation – 2015 Remedy Member (75/15)

As a 2015 Remedy member you will have two Commutation reports. It is here that you can explore the options of either raising a Lump Sum and decreasing annual pension benefits (AFPS 75 only) or reducing your Lump Sum and increasing your annual pension benefits (AFPS 15 only). Both of these options have taxation and repayment implications which are further explained in the scheme booklets.

You must be clear of the financial impact over time when choosing these options.

**Inverse Commutation: Taking your Tax Free Lump sum and turning it into a taxable annual income**

**Resettlement Commutation: Taking your annual Pension (note pension only) and converting it into a Tax Free Lump Sum which is paid back over time**



# Your forecast explained:

Commutation AFPS 05/15 - move to AFPS 15 on 1 Apr 22			Commutation - move to AFPS 15 on 1 Apr 15		
If you opt to inversely commute your AFPS 15 EDP Lump Sum			If you opt to inversely commute your AFPS 15 EDP Lump Sum		
Total increased AFPS 15 EDP income by inverse commutation			Total increased AFPS 15 EDP income by inverse commutation		
AFPS 05	AFPS 15	Total	AFPS 05	AFPS 15	Total
0	5,020	5,020	0	7,179	7,179
If you opt for maximum Commutation			If you opt for maximum Commutation		
Commutation total lump sum payable at SPA			Commutation total lump sum payable at SPA		
AFPS 05	AFPS 15	Total	AFPS 05	AFPS 15	Total
0	46,552	46,552	0	66,571	66,571
Reduced Deferred pension at SPA			Reduced Deferred pension at SPA		
AFPS 05	AFPS 15	Total	AFPS 05	AFPS 15	Total
0	6,983	6,983	0	9,986	9,986

## Commutation – 2015 Remedy Member (05/15)

As a member of AFPS 2015 you can inversely commute ALL of your lump sum to increase your annual benefits (known as Inverse Commutation), note the lump sum is tax free and the annual benefits are not.

As a member of AFPS 15 you can also explore the option of Commutation of your annual income at State Pension Age in order to raise a tax free Lump Sum. This option may have taxation implications which are further explained in the scheme booklets.

**Inverse Commutation: Taking your Tax Free Lump sum and turning it into a taxable annual income**

You must be clear of the financial impact over time when choosing either of these commutation options.



# Your forecast explained:

Early Payment Pension With Actuarial Reduction AFPS 75/15 - move to AFPS 15 on 1 Apr 22			Early Payment Pension With Actuarial Reduction - move to AFPS 15 on 1 Apr 15		
Age	Lump Sum	Pension	Age	Lump Sum	Pension
55	Not applicable	4,904	55	Not applicable	7,872
AFPS 15	0	4,904	AFPS 15	0	7,872
56	Not applicable	5,135	56	Not applicable	8,242
AFPS 15	0	5,135	AFPS 15	0	8,242
57	Not applicable	5,376	57	Not applicable	8,631
AFPS 15	0	5,376	AFPS 15	0	8,631
58	Not applicable	5,640	58	Not applicable	9,054
AFPS 15	0	5,640	AFPS 15	0	9,054
59	Not applicable	5,926	59	Not applicable	9,513
AFPS 15	0	5,926	AFPS 15	0	9,513

## Early Payment - 2015 Remedy Member

There are occasions when an individual's needs require them to retire early and draw on their pension benefits. In this example the service person will already be in receipt of an AFPS 75 pension, but can apply through DBS for an early release of their AFPS15 benefits.

You will note that the Calculator provides a forecast against the age of retirement and that the amount to be paid against each year is lower than your deferred pension payable at State Pension Age (SPA). As your early release of pension gets closer to SPA the amount to be received goes up.



# Your forecast explained:

Early payment of pension with actuarial reduction			
Age		Lump Sum	Pension
55		Not applicable	5,196
	AFPS 15	0	5,196
56		Not applicable	5,437
	AFPS 15	0	5,437
57		Not applicable	5,702
	AFPS 15	0	5,702
58		Not applicable	5,979
	AFPS 15	0	5,979
59		Not applicable	6,290
	AFPS 15	0	6,290
60		Not applicable	6,624
	AFPS 15	0	6,624

## Early Payment – AFPS 2015 Member

There are occasions when an individual's needs require them to retire early and draw on their pension benefits. In this example the service person will have a deferred Pension payable within the scheme rules of AFPS15. By taking actuarial reduction, a 'reduced pension over a longer period of time' the individual can draw those benefits from the age of 55

You will note that the Calculator provides a forecast against the age of retirement and that the amount to be paid against each year is lower than your deferred pension payable at State Pension Age (SPA). As your early release of pension gets closer to SPA the amount to be received goes up.



# Your forecast explained:



**Look out for me I contain useful information**

**Service History** ?

Engagement type:	<b>Regular - AFPS 75/15</b>	Period:	<b>09/04/2003 - 12/06/2023</b>
Rank:	<b>Corporal</b>	Paid from:	<b>Standard</b>
Effective date:	<b>01/04/2015</b>	High or Low	<b>High</b>
SSRP or SDRP:	<b>No</b>	Band:	
		Increment Level:	<b>Level 4 salary 32147</b>
Rank:	<b>Corporal</b>	Effective date:	<b>01/04/2016</b>
SSRP or SDRP:	<b>Yes - SDRP</b>	Annual salary:	<b>33252</b>

**Agreed Terms and Conditions**

**REFERENCES**

- [Your Pension Scheme Explained AFPS 75](#)
- [Your Pension Scheme Explained AFPS 05](#)
- [Outline Scheme design of Armed Forces Pension Scheme 2015](#)
- [Final Scheme Agreement of Armed Forces Pension Scheme 2015](#)

**TERMS AND CONDITIONS**

1. The Armed Forces Pension Calculator (AFPC) is for guidance purposes only and has a 2% error margin. It is not intended to provide you with financial advice. If you require financial advice, you should contact an independent financial adviser. Your unit administration staff have a list of Services Insurance and Investment Advisory Panel (SIAP) approved independent financial advisers, although you are free to use any independent financial adviser that you wish. The forecasts that the calculator provides are for active members and based on 2021 pension codes and 2021 pay rates. The 2022 pension codes and pay rates will be available following the announcement of the AFPRB pay award. Reference to a 'preserved' or 'deferred' pension throughout the Calculator has the same meaning i.e. 2 or more pensionable years of service but not qualifying for an immediate pension.

**Terms and Conditions are important – please do read**

## Service History

Here you will be able to identify some of their earlier detail entered, including PSO information, SSRP / SDRP pay spines / Added Pension etc. You should check the detail to ensure it matches the detail you entered. If it is different or absent you may need to re-enter the detail for an accurate forecast.

## Terms & Conditions

Rarely read and super important! In here you will find further detail on the limitations of the AFPC and the exemptions currently in place. Reading these will take no more than 5 minutes and fore most will add value to understanding of the output from the calculator



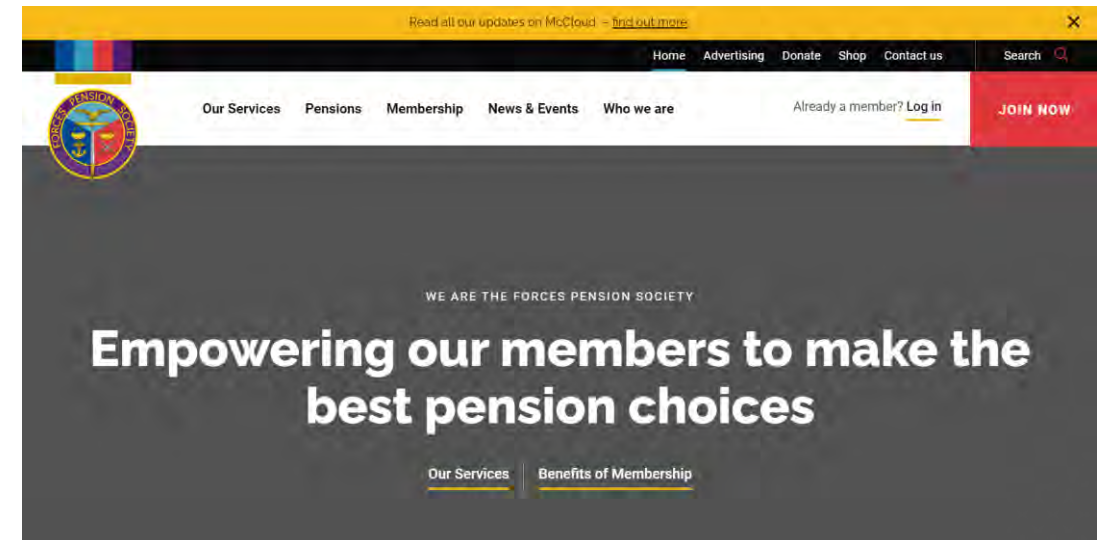
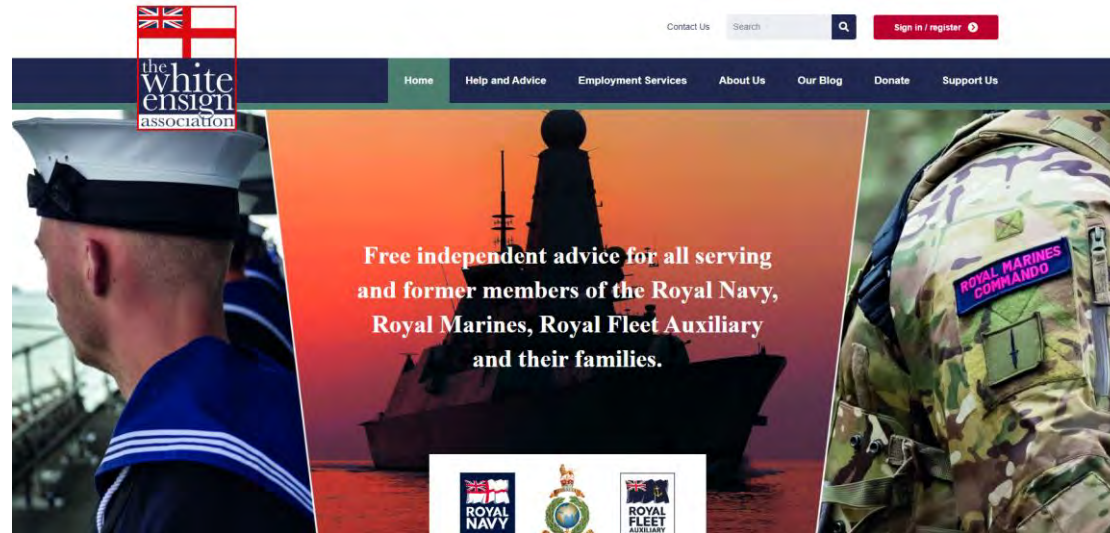
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## Additional Help & Advice

For further information about your Pension Scheme you should approach your unit Pers Admin teams. They will be able to explain some of the terminology and sign post you to further information

For Pensions advice you are signposted to independent financial advisors. A recommended list can be found at the following link [SIIAP](#)

Further our friends within the [Forces Pension Society](#) & [The White Ensign Association](#) provide support and advice to their members.



**Defence Business Services: Armed Forces & Veterans**  
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# Armed Forces Pensions Calculator User Guide



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