

ARMED FORCES PENSIONS

THE WHO, WHAT & WHEN

THE LOW DOWN ON WHO DOES WHAT AND WHEN, AND HOW TO GET HELP AND GUIDANCE



ARMED
FORCES
PENSION
SCHEMES

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WHAT?

The Armed Forces Pension Schemes (AFPS) are designed to reflect the unique nature of Service life, to provide a retirement income for a service person and their dependants, and to incentivise retention in Service as a key part of the overall remuneration package.

WHO? FOR THE REGULAR ARMED FORCES...

There are three Armed Forces pension schemes:

- AFPS 75
- AFPS 05
- AFPS 15

WHO?

FOR THE RESERVE FORCES...

There are four schemes:

- Full Time Reserve Service (FTRS) Pension Scheme 1997
- Reserve Forces Pension Scheme 05 (RFPS 05)
- Non-Regular Permanent Staff (NRPS) Pension Scheme
- Armed Forces Pension Scheme 15 (AFPS 15)



VETERANS UK

WHO?

Veterans UK is the Ministry of Defence's (MOD) dedicated veterans support organisation for service personnel, veterans, and their families.

WHAT?

Veterans UK deal with the assessment, award, payment and maintenance of all pensions relating to service in the Armed Forces.

If your pension benefits **are not yet in payment** you should approach **Veterans UK** if you have a query, or you wish to update your contact details, via the **Joint Personnel Administration Centre (JPAC)**



They also administer the War Pension Scheme (WPS), the Armed Forces Compensation Schemes (AFCS), and provide veterans support through the Veterans Welfare Service (VWS).

CONTACT

Phone: 0800 085 3600

Phone (overseas): 0044 141 224 3600

Email: dbs-pensionshelp@dbspv.mod.uk

Post: Joint Personnel Administration

Centre (JPAC)

Mail Point 480

Kentigern House

65 Brown Street

Glasgow

G2 8EX



More info at: gov.uk/guidance/pensions-and-compensation-for-veterans



EQ

EQUINITI PAYMASTER




WHO?


Equiniti Paymaster (EQ) is the MODs paying agent for Armed Forces pensions

WHAT?

Equiniti makes the payments of all Armed Forces pensions on behalf of Veterans UK.



If your pension benefits **are in payment** you should approach Equiniti if you have a query relating to your pension payments, changes to your banking details, your address, and P60 information.



CONTACT

Phone: 0345 121 2514

Email: veteransukpensions@equiniti.com

Post: Equiniti Paymaster
Sutherland House
Russell Way
Crawley
RH10 1UH



More info at: equiniti.com/uk/help-and-support

FORCES PENSION SOCIETY



WHO?

The **Forces Pension Society (FPS)** is independent from Government/MoD, and is a not-for-profit membership funded organisation that also acts as a pension watchdog for the whole military community. The Society empowers its members to make the best Armed Forces pension choices.

Don't confuse the FPS with AFPS



WHAT?

The Forces Pension Society

- Guides its members on the technical aspects of their Armed Forces pension
- Campaigns against any injustices in the policy provision or mal-administration of Armed Forces pensions
- Educates the Armed Forces community on all Armed Forces pension matters



CONTACT

Email: memsec@forpen.co.uk

Post: Forces Pension Society
68 South Lambeth Road
Vauxhall
London
SW8 1RL



More info at: forcespensionsociety.org

TO SUMMARISE

ARMED FORCES PENSIONS



VETERANS UK
Administer the Armed
Forces Pension
Schemes



FORCES PENSION SOCIETY
Empowers its Members to make the best
Armed Forces pension choices



EQUINITI PAYMASTER
Pay your Armed Forces
pension benefits

Forces Pension Society

It pays to understand your pension



Scan to find out more

