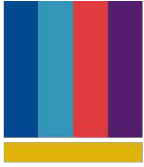


Armed Forces Pensions Death Benefits - Adults



The Rules Around Adults Pensions

AFPS 75 adult pensions are normally limited to the spouse or civil partner of the member.



If the member died in service, and has not been transferred to **AFPS 15**, or they die with their pension in payment, the family pension is paid in two stages. First is the Short-Term Family Pension (STFP). This means the family receives the member's representative rate of pay for their rank (if they were still in service) or their full pension (if the pension was in payment) in the immediate aftermath of the member's death for 91 days, if there were no eligible children, or 182 days, if there were. After the STFP the pension reduces to 50% of the member's entitlement and this pension is payable for life.

If the member's pension is a preserved **AFPS 75 pension** (that is a pension not yet in payment), the spouse/civil partner entitlement is 50% of the member's pension entitlement payable for life (so, no STFP entitlement). This would include a lump sum of three times the pension, which is paid, automatically, to the spouse/civil partner. If there is no spouse/civil partner, the lump sum is paid to the eligible children. If there are none, it is paid into the deceased's estate.

AFPS 05, AFPS 15 and RFPS pay adult pensions to the member's spouse, civil partner, or eligible partner. The eligible partner is an unmarried partner of either sex, who lives with the member and can demonstrate financial dependence or interdependence.

There may be a lump sum payable on death if, for example, the member dies in service, dies before claiming their pension or before having received 5 years' worth of pension (which includes any lump sum the member took on discharge). The lump sum will normally be paid in accordance with any nomination the member has made stipulating who should receive the money. If there is no nominee, it is paid to the member's spouse, civil partner, or eligible partner. If there is none, it is paid to the estate.

AFPS 05 and AFPS 15 adult pensions are normally 62.5% of the member's pension entitlement. Again, these pensions are payable for life.

If the member has benefits in more than one scheme, there could be entitlements in more than one scheme. For example, a spouse or civil partner of a former **AFPS 75** member could have entitlements in **AFPS 75** and **AFPS 15** but an eligible unmarried partner of a former **AFPS 75** member would have benefits under **AFPS 15** rules only.