

Armed Forces Pensions and Death Benefits - Children



The Rules Around Children's Pensions

AFPS 75 rules require the child to be a child of the marriage (this includes a natural, adopted or stepchild):

- under the age of 17; or
- under the age of 23 and in full time education or vocational training.

If the parents are unmarried the child must be born during the member's service or within 9 months of their death. If the parents are married, the child must be the child of a marriage which took place before the member left the service and they must be born within 9 months of the member's death.

AFPS 05, AFPS 15 and RFPS rules require the child to be:

- under the age of 18; or
- under the age of 23 and in full time education or vocational training.

There is no marriage criteria for children's pensions in these schemes – the child simply has to be a natural child or a child who is financially dependent upon the member and to meet the age criteria above. In the case of an unborn child, he or she must be born within 12 months of the member's death.

For all schemes, a child's pension is only payable beyond age 23 if the child is unable to undertake gainful employment due to mental or physical disability suffered before age 23.

Having established who might be entitled to a child's pension, let's have a look at what they might receive:

For AFPS 75, where there is an adult pension in payment, the remaining 50% of the member's entitlement is available to be shared by the eligible children. For **AFPS 05, AFPS 15 and RFPS**, 37.5% remains available for the eligible children. In each scheme, where there is an adult pension in payment, no child can receive more than 25% of the member's entitlement.

In all schemes, where there is no adult pension in payment, and the children are not living with a parent or step-parent, the whole pension is available to be divided between the children, with no child receiving more than 33.33% of the member's pension entitlement.

Again, if the member had benefits in more than one scheme, their children's entitlement would be considered under the rules for each.