



FAQs



Q. If I leave Regular service before reaching my Early Departure Payment (EDP) qualifying point, can I join the Reserves and then qualify for EDP benefits once I have completed enough time in service and reached 40 years of age?

A. No, it is only Regular service that attracts EDP benefits for the AFPS 05 and the AFPS 15. You will need to complete 18 years of Regular service and reach 40 years of age to qualify for EDP benefits from the AFPS 05, and complete 20 years of Regular service and reach 40 years of age to qualify for EDP benefits from the AFPS 15.

Q. I'm looking for information about nomination of death benefit and allocation of pension on AFPS75. I don't seem to be able to find an answer anywhere. My wife and I are getting divorced, and I want to ensure I leave my money to my partner. How do I do it?

A. Under AFPS 75, you cannot nominate the person you would like to receive any benefits due to you when you die. AFPS 75 pays pensions to the spouse or civil partner of the member, therefore if you are still legally married to your wife and you die, she will receive the pension benefits. And finally, if you and wife do finally get divorced, you still must be married or in a civil partnership for any new partner to receive anything from AFPS 75.

Q. I have read that from April 2028 the age at which you can claim a pension will change to age 58. Will this affect my ability to claim my AFPS 15 pension early from age 55.

A. No, armed forces pension will be exempt from this rule and it will still be possible to claim your AFPS 15 pension from the age of 55.

Q. I left the RN in April 2011 on AFPS 05, and I seem to recall that there was a second lump sum payable at age 65! Am I imagining this?

A. On AFPS05 you would have received an Early Departure Payment (EDP) when you left. When you reach 65, you will be paid a lump sum equivalent to your EDP, along with your monthly pension benefits. Please note you must apply for this 3-6 months before its due (your birthday) by using [AFPS Form 8](#)



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Q. I'm due out of the service (25 years) in December and needed to fill out the PEN Form 1 in June but I put it off — what sort of issues may this cause in terms of delay of benefits?

A. It won't cause any issues. The form becomes available to you on JPA 9 months before your final day in service, you don't have to fill it at that exact date, but of course, early submission is always encouraged.

Q. I joined at 15 served 6 years between 1972 and 1979, and was informed by Veterans UK that I don't qualify for a pension. Some veterans I know served for 9 years from age 15 and are in receipt of a pension – it doesn't seem fair!

A. Unfortunately Veterans UK are correct Those who left service between 1 Apr 1978 and 6 Apr 1988 were required to have 5 years (or more) reckonable service to be entitled to a preserved pension. Reckonable service would have started for you at age 18 therefore we assume less than 5 years reckonable. The other veterans you talk about, assuming the same period of time, likely had 6 years reckonable service which would give them an entitlement.

Q. Can I claim my AFPS15 pension early rather than waiting until State Pension Age (SPA)?

A. You have the option anytime between age 55 and SPA to claim the AFPS15 pension early. However, if you do so the pension would be actuarially reduced to reflect the longer period over which it would be in payment. For example, if your SPA is at age 68 and you claim the AFPS 15 pension at age 55 the AFPS 15 pension would be reduced by approximately 48%, and at age 60 the reduction would be in the region of 35%. The pension is never restored to its original value. If you wish to consider claiming your AFPS15 pension early there are two other important points to note. Firstly, you still have the option create a tax-free lump sum by commuting an amount of the AFPS15 pension, although the lump sum would also be reduced but not as severely as the pension. Secondly, if you are in receipt of an AFPS15 EDP income, it would continue to be paid at the full rate along with the AFPS15 actuarially reduced pension until you reach SPA. At SPA, the EDP income would stop and you would continue to receive the reduced AFPS 15 pension for life.



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Q: I haven't served long enough to get my Early Departure Payment or Immediate Pension. Do I still need to complete the Pen 1 Form?

A: Yes you do still need to complete your Pen 1 Form. After the first personal details section, you only need to look at Section B before going to the end of the document for the declaration and signature. So section B, if you are leaving before your AFPS 75 Immediate Pension Point (IPP) and/or your AFPS 05/15 Early Departure Payment (EDP) point, you tick the first box that says "I am not entitled to any immediate benefits" then go straight to Part L. If you are due a Resettlement Grant this will still be paid to you if you tick the 'no immediate benefits' box because the benefits it is referring to are pension benefits and the RG is not a pension benefit.

Q: I have been offered an extension of service from 22 to 24 years. If I accept the extension but decide to leave sooner and not serve 24 years, will this negatively affect my pension? I am a non-commissioned rank on AFPS 75/15

A: As a non-commissioned rank, there is no penalty to your pension scheme awards for accepting an extension of service and leaving prior to your new end of service.

Q. Will I have to repay any of my lump sums if I join PTVR?

A. No! The Resettlement Grant, EDP, pension and commutation lump sums are not affected by PTVR service. The same is not true for those undertaking FTRS duties after leaving the Regular Armed Forces. Pension and commutation lump sums are not affected on joining the FTRS but:

- If leaving with a Resettlement Grant, you need a break of 31 days between leaving Regular Service and joining the FTRS if you are to avoid having to pay back some or all of it.
- If leaving with an AFPS05 EDP lump sum, you will have to repay any 'unexpired portion' of the lump sum.

So, if your EDP lump sum is worth nine months' pay and you join the FTRS or the Regular Armed Forces six months after receiving it, you will have to pay back the equivalent of three months' pay. Incidentally, a break of up to 121 days depending on scheme is required to avoid some or all of any Resettlement Grant clawback if you rejoin the Regulars.