

## Busting some pension myths around Reserves

**Myth:** I completed 20 years regular service (2000–2020, retiring as an OF3) and I am now on a 2 year Full Time Reserve Service (FTRS) contract. I currently receive an Early Departure Payment (EDP) from AFPS 15 as I completed the 20 years' service required and was aged 40 when I left the Services. I've been told by a colleague that when I complete my FTRS contract that I will receive an additional EDP from AFPS 15 – is that correct?

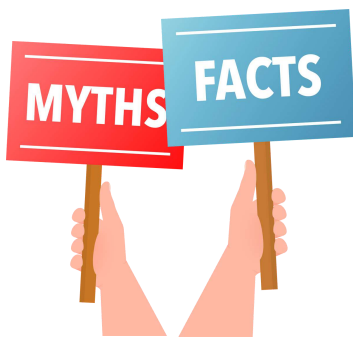
**Fact:** EDP is only accrued during regular service and not during any kind of reserve service, including FTRS. During your FTRS you have been accruing pension on the '15 scheme, and this will be added to the '15 deferred pension that you accrued during your regular service. This will come into payment at your State Pension Age, unless you serve to age 60 in which case the '15 scheme pension will come into payment immediately.

**Myth:** I've heard that I need a break between leaving Regular service and re-joining into the Part Time Volunteer Reserves (PTVR). Is this true?

**Fact:** You would only need a break of 28 days between leaving Regular service and joining PTVR service if you are going to be in receipt of your AFPS 15 pension when you leave Regular service. If you are only in receipt of an AFPS 75 pension, AFPS O5 pension, AFPS O5 EDP or AFPS 15 EDP (or any combination of these awards), then no break is required.

**Myth:** A colleague of mine is in FTRS after leaving Regular service and says they will get their AFPS 15 pension from their Regular service if they retire at age 60, but I was told that my AFPS 15 pension is deferred until I reach State Pension Age.

**Fact:** If someone leaves Regular service with a deferred AFPS 15 pension and then rejoins into any form of Reserve service within 5 years, they will remain an active member of AFPS 15. If they stay in Reserve service until they are age 60, their AFPS 15 pension will be payable at the point of discharge with no reduction. This will include the AFPS 15 pension accrued during Regular service.



**Myth:** If you leave Regular service and re-join FTRS, then your AFPS 75 pension and AFPS15 EDP income will be subject to abatement.

**Fact:** Whilst your AFPS75 pension would be subject to an abatement exercise, AFPS15 EDP income is not abated. There would be no impact on the AFPS 15 EDP and no impact on any of the lump sums you receive, even if you re-joined immediately.

**Myth:** I left the Regular Army in 2023 and became a Volunteer Reserve in 2024. I have been told that my Reserve service isn't pensionable.

**Fact:** As a member of the Part Time Volunteer Reserve (PTVR) you have been accruing pension in AFPS15 since you started your Reserve service in 2024. The amount of pension you have accrued as a reservist is calculated on a pro-rata basis based on the number of days you have served.

If you serve until age 60, your AFPS15 pension benefits will be payable at the full rate when you leave the PTVR (for both your Regular and Reserve service), and if you are in receipt of an AFPS15 EDP income it will stop. If you retire from the PTVR before age 60, your AFPS15 pension benefits will be payable at your State Pension Age (SPA) at which point EDP income would cease