



ARMED FORCES PENSIONS

PLANNING CHECKLIST FOR **FAMILIES**

Armed Forces Pension Scheme (AFPS) : A Practical check list for Families of Service Personnel

An Armed Forces pension is one of your family's most valuable assets. As a service spouse or partner, you are an equal stakeholder in your family's financial future. Use this quick guide to know what questions to ask at home, what benefits protect your household, and how to make the most of your military pension.

Top 15 Questions Every Armed Forces Family Should Be Able to Answer

1. Which AFPS scheme are we in?
2. Where are pension statements stored?
3. Who are the beneficiaries?
4. Are nominations up to date?
5. Would an unmarried partner qualify for benefits?
6. What pension would a spouse receive?
7. What pension would children receive?
8. Is there a death-in-service lump sum?
9. How do we contact Veterans UK?
10. What happens on medical discharge?
11. What benefits are preserved if service ends early?
12. When can pension benefits be accessed?
13. What is the current pension forecast?
14. Have all family circumstances been declared?
15. Does the family know where all pension documents are stored?



ARMED FORCES PENSIONS

PLANNING CHECKLIST FOR FAMILIES

Annual Family Pension Review Checklist

Once a year sit down together and check:

- ☐ Latest pension statement received
- ☐ Pension forecast reviewed
- ☐ Beneficiary details updated
- ☐ Marriage/partner records accurate
- ☐ Contact details current
- ☐ Veterans UK & Equiniti contact information saved
- ☐ Retirement plans discussed
- ☐ Additional savings reviewed
- ☐ Emergency file updated

QUICK REFERENCE INFORMATION

Service Person Name: _____

Service Number: _____

Service Branch: _____

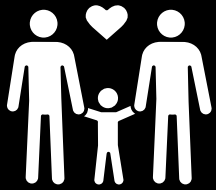
Unit: _____

Pension Scheme: AFPS 15 / AFPS 05 / AFPS 75

Emergency Contact: _____

Veterans UK Contact Details Stored: Yes / No

Location of Pension Documents: _____



ARMED FORCES PENSIONS

PLANNING CHECKLIST FOR FAMILIES

Career Stage Checklist

JOINING THE ARMED FORCES (YEARS 0-5)

Understand Your Pension: Questions to ask:

- ☐ Which pension scheme am I in?
- ☐ Where can I access my pension records?
- ☐ How is my pension calculated?
- ☐ How often will I receive statements?

All serving personnel now build pension benefits under AFPS 15

Family Actions

- ☐ Record Service Number
- ☐ Keep copies of pension statements
- ☐ Save important contact details
- ☐ Create a family emergency information folder



ARMED FORCES PENSIONS

PLANNING CHECKLIST FOR FAMILIES

Career Stage Checklist

Developing a Career

Essential Questions

- ☐ Have beneficiary nominations been completed?
- ☐ Are beneficiary details current?
- ☐ Do family circumstances need updating? marriage, divorce etc.
- ☐ Have you updated any new address details

Updated records can be important for death benefits and survivor pensions.

Family Checklist

- ☐ We know which AFPS scheme applies
- ☐ We know where pension records are stored
- ☐ We know how to contact Veterans UK
- ☐ We know who is nominated for benefits



ARMED FORCES PENSIONS

PLANNING CHECKLIST FOR FAMILIES

Career Stage Checklist

Marriage, Partners and Children

Survivor Benefits

Depending on the scheme and family circumstances, benefits may be payable to:

- Spouse; Civil Partner; Eligible Partner; Dependent Children

Important Questions

- ☐ What would my spouse receive if I died?
- ☐ Would my partner qualify for a survivor pension?
- ☐ Would my children receive pension benefits?
- ☐ Is there a lump-sum death benefit?



ARMED FORCES PENSIONS

PLANNING CHECKLIST FOR FAMILIES

Career Stage Checklist

Promotion and Mid-Career

As pay increases, pension benefits generally increase.

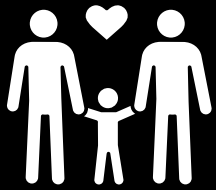
Regularly Review

- ☐ Pension statement
- ☐ Pension forecast
- ☐ Beneficiary nominations
- ☐ Dependants details
- ☐ Partner information
- ☐ Contact information

Family Discussion

Can every adult family member answer:

- Which pension scheme applies?
- Where are important documents?
- Who should be contacted in an emergency?



ARMED FORCES PENSIONS

PLANNING CHECKLIST FOR FAMILIES

Career Stage Checklist

Injury, Ill Health and Medical Discharge

Military service presents unique occupational risks.

Questions to Understand

- ☐ What happens if medical discharge occurs?
- ☐ Are there ill-health retirement provisions?
- ☐ What compensation arrangements may apply?
- ☐ What evidence should be retained?

The Armed Forces pension arrangements include provisions relating to ill-health retirement and medical discharge.

Documents to Keep

- ☐ Medical reports
- ☐ Discharge paperwork
- ☐ Compensation correspondence
- ☐ Pension decisions



ARMED FORCES PENSIONS

PLANNING CHECKLIST FOR **FAMILIES**

Career Stage Checklist

Leaving the Armed Forces

Not all personnel complete a full military career.

Important Questions

- ☐ What pension have I already earned?
- ☐ Is it preserved?
- ☐ When can it be claimed?
- ☐ Do Early Departure Payment arrangements apply?

Service personnel who leave often retain valuable pension benefits built up during service

Before Leaving

- ☐ Obtain a pension forecast
- ☐ Attend a Financial Aspects of Resettlement Briefing
- ☐ Update contact details
- ☐ Fill out your APFS Form 1. This form is used to apply for your pension (not claim)



ARMED FORCES PENSIONS

PLANNING CHECKLIST FOR FAMILIES

Career Stage Checklist

STAGE: Leaving the Armed Forces

Retirement Planning

Review

- ☐ Pension forecast
- ☐ State Pension entitlement
- ☐ Additional savings
- ☐ ISA investments
- ☐ Retirement goals

Suggested discussion:

- ☐ What income will we need in retirement?
- ☐ What income do we expect from AFPS?
- ☐ What income will come from the State Pension?
- ☐ Are additional savings required?



ARMED FORCES PENSIONS

PLANNING CHECKLIST FOR **FAMILIES**

IF THE SERVICE PERSON DIES

Immediate Actions.

- ☐ Contact Veterans UK helpline
- ☐ Have ready: The service person's Service Number; National insurance number; marriage or civil partnership certificate (if applicable)

Potential Benefits

Depending on circumstances and scheme rules, benefits may include:

- Death-in-Service Lump Sum. Death-in-service benefits may include a lump-sum payment.
- Short-Term Family Pension (STFP)
- Survivor Pension. A surviving spouse, civil partner, or eligible partner may be entitled to an ongoing pension.
- Children's Pension. Eligible children may receive pension support in accordance with scheme rules.

FINAL FAMILY QUESTION

"If the service person died tomorrow, would we know who to call, what benefits might be payable, and where all the paperwork is?"

If the answer is "Yes", the family is better prepared than many military families and is taking full advantage of the protection provided by the Armed Forces Pension Scheme.