FPS Help Sheet

The Schemes, Pension Eligibility, and Claiming

The Schemes

AFPS 75
Regulars only
Entry closed on 05/04/2005

A minimum of two years' service is needed in the scheme in order to be entitled to any pension. Commissioned Officers can leave with immediate pension award entitlements after 16 years reckonable service (from age 21 or service start date, whichever is the later).
Non-commissioned personnel can leave with immediate pension award entitlements after 22 years reckonable service (from age 18 or service start date , whichever is the later).

AFPS 05
Regulars only
Entry closed on 31/03/2015

A minimum of two years' service is needed in the scheme in order to be entitled to any pension. The same rules apply to all Regular serving personnel.
No immediate pension payable to leavers under the age of 55, and those who leave before age 55 receive a preserved pension payable at age 65. There is an Early Departure Payment (EDP) income stream and lump sum payable to leavers aged between 40 and 55 if they've completed 18 years' service.

RFPS 05
Full Time Reservists only
Entry closed on 31/03/2015

Only one days' service is needed to be entitled to this pension. The same rules apply to all Full Time Reserve Service personnel. Pensions are paid at age 60 for those who serve until age 60 or beyond. No immediate pension is payable to leavers under the age of 60. There are no EDP awards.
Personnel who leave before age 60, will receive a preserved pension payable at age 65. All short periods of service are payable at the age of 60 if personnel leave full time Reserve service at that age.

AFPS 15
All Regulars and All Reservists

A minimum of two years' service is needed in the scheme in order to be entitled to any pension.
The same rules apply for all Regular and Reserve personnel.
No immediate pension is payable to leavers under the age of 60, and those who leave before age 60 receive a deferred pension payable at their State Pension Age. There is an EDP income stream and lump sum payable to Regular leavers only, aged between 40 and 60 if they've completed 20 years' service.

Important benefit points and how to claim?

In the 6 months prior to your discharge date, JPA will prompt you to complete a Pens Form 1

If you are leaving with a pension paid immediately, a Resettlement Grant (RG) or Early Departure Payment (EDP) Scheme benefits, completion of the Pens Form 1 will trigger the assessment of these payments.

Unless your pension is being paid immediately, there is more claiming ahead - even if your EDP is in payment.

AFPS 75 preserved pensions are payable at age 60 for benefits before 6 April 2006 and age 65 for benefits earned from that date. Sums due at age 65 may be claimed at age 60 at an actuarially reduced rate.

AFPS 05 preserved pensions are payable at age 65 but you can claim as early as age 55 at an actuarially reduced rate. If you are in receipt of EDP benefits, these will not be affected by claiming your pension early.

AFPS 15 Deferred Pensions are payable at the member's state pension age. Again, this Deferred Pension can be claimed as early as age 55 without affecting any EDP benefits in payment.

You claim by submitting an AFPS Form 8 to Veterans UK about 3 months before your pension benefits are due. If you have benefits in more than one scheme, you will need to claim separately for each at the point at which they are due. AFPS 75 members will need to claim at both age 60 AND 65 unless claiming early. Remember to claim – the pension is NOT paid automatically.

Need guidance? We're here to help
www.forcespensionsociety.org

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