



FPS Help Sheet

Death in Retirement & Family Benefits

Some of you may be thinking of leaving Service but, if you did, what are your family entitlements if the worst happened to you?

AFPS 75

AFPS 75 normally limits adult pensions to the member's spouse/civil partner.

Where the pension is in payment the family will receive the member's full pension for the first 91 days (if there are no eligible children) or 182 days (if there are), reducing to 50% of the member's entitlement thereafter.

For a preserved pensioner, the spouse/civil partner receives 50% of the member's pension entitlement plus a lump sum of three times the member's pension– if none, it goes to the children or, if none, to the estate.

For AFPS 75, a child must be:

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

AND

- A natural, adopted or stepchild of a marriage which took place before the member left service. A child born outside marriage but during the member's service would have an entitlement, as would any natural child born within 9 months of their death.
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AFPS 05 and AFPS 15

AFPS 05 and AFPS 15 pay adult pensions, normally worth 62.5% of the member's entitlement, to the spouse/civil partner or eligible partner.

If the member dies within 5 years of their pension commencing, the balance of 5 years' worth of pension benefits will be paid to the entitled adult or, if none, to their estate.

If the member's pension is preserved/deferred a lump sum of three times their pension will be paid to their nominee or, if none, to the entitled adult or, if none, to the estate.

For AFPS 05/AFPS 15, a child must be:

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

AND

- a natural child or a child who is financially dependent upon the member or a child born within 12 months of their death.

These benefits would be based on your pension (if in payment) or your preserved/deferred pension.

If you have membership of more than one scheme, your family could have more than one entitlement and may be offered choices about which scheme some of these benefits come from.

Your pension is a very valuable asset, and it grows all the time you are in the Armed Forces – and, for AFPS 15 and AFPS 05, death-in-service benefits are based on an enhancement to Reckonable Service. So, if you are thinking of leaving it is worth taking your pension into account as part of your decision making.



**Beyond
the Wire**

Bereavement can be a deeply difficult and overwhelming experience. Alongside understanding any pension benefits that may be available, families may find it helpful to access specialist support during this challenging time.

Beyond the Wire provides support to armed forces families, friends, and comrades as they navigate the profound impact of military bereavement.

<https://beyondthewire.org.uk/>