

# 05

## Armed Forces Pension Scheme

### III-Health Benefits

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There are two pension schemes for members of the Regular Armed Forces. The first was introduced in 1975 and was closed to new entrants from 6 April 2005. This is known as AFPS 75. On 6 April 2005 a new scheme was introduced, the Armed Forces Pension Scheme 2005 (AFPS 05) for new entrants to the Regular Armed Forces. Members of AFPS 75 were given the opportunity to transfer to AFPS 05 on 6 April 2006.

If you are medically discharged from the Regular Armed Forces because you are suffering from ill-health or become injured and are no longer able to carry out your full range of duties, you need to know what benefits you are entitled to receive. This booklet describes the ill-health benefits from AFPS 05 and how to secure them. It also describes the link between AFPS 05 and either the Armed Forces Compensation Scheme (AFCS), or the War Pensions Scheme (WPS) and AFPS 75, and how to claim these benefits. For further information about these schemes you should see the booklets "Your Armed Forces Compensation Scheme Explained" – MMP/125, or the AFPS 75 booklet "Invaliding" – MMP/115.

This booklet provides a straightforward guide to the main ill-health benefits provided by AFPS 05. There are some special terms that you need to know: you can find them on pages 2 to 5 and refer to them as you go along. They appear in **bold italics**. The booklet does not cover everything; more details are contained in Joint Service Publication 764 and Statutory Instruments 438/05 and 437/05, as amended by Statutory Instrument 717/06.

**IMPORTANT: This booklet provides only a summary of some of the rules of the relevant schemes. It is not a full explanation of the rules and is not the legal basis for any entitlement under the schemes. If there are any differences between the rules and an explanation in this booklet, the rules will be followed.**

**In addition, this booklet does not give you financial or legal advice. If you want financial or legal advice you should seek independent advice. Unit administrative or personnel staffs can offer information and an explanation of benefits, but will not take responsibility for your pensions decisions. They will be able to let you have a list of Services Insurance and Investment Advisory Panel (SIIAP) approved independent financial advisers, although you are free to use any independent financial adviser that you wish.**

## FINDING YOUR WAY ABOUT THIS BOOKLET

### **Terms You Need to Understand**

**2**

*Some special terms you need to know*

### **Ill-health Benefits Awarded by AFPS 05**

**6**

*The AFPS 05 benefits you will receive if you are medically discharged from the Armed Forces*

- **Ill-health Benefits**

**6**

*– paid for injuries or illnesses*

- **Attributable Ill-health Benefits**

**11**

*– additional benefits paid for an injury or illness that was **mainly** caused or made worse by service in the Armed Forces*

### **Review of ill-health pensions**

**12**

*Details of the limited review process and how to appeal on the tier awarded*

### **Early Payment of Pensions**

**16**

*Details of how to apply for a preserved pension early in the event of ill-health*

### **Sources of help**

**17**

*Details of organisations providing help, advice and financial support to veterans*

### **Further information**

**24**

*Other booklets in this series and Defence Intranet and Internet sites*

## TERMS YOU NEED TO UNDERSTAND

Here is a list which explains the meaning of some special terms used in this booklet.

### **AFAB – Armed Forces Attributable Benefits**

The attributable benefits payable under AFPS 75 are being replaced by AFAB to create a stand-alone compensation scheme for injuries, illnesses and deaths caused by service on or before 5 April 2005. AFAB is being introduced to continue to provide cover to Service personnel if they are medically discharged from the services (regardless of whether they are members of AFPS 75 or AFPS 05) and their surviving dependants.

### **AFCS – Armed Forces Compensation Scheme**

This is a compensation scheme for all members of the Regular and Reserve Forces. It provides compensation for all injuries, ill-health and deaths mainly due (attributable) to service, the cause of which occurred on or after its introduction on 6 April 2005. See AFCS booklet – MMP/125.

### **AFPS 75 – Armed Forces Pension Scheme 1975**

This is the pension scheme for Regular Service personnel which was introduced in 1975 and was closed

to new entrants from 6 April 2005.

### **AFPS 05 – Armed Forces Pension Scheme 2005**

This is the pension scheme for Regular Service personnel. It is effective for new entrants from 6 April 2005 and from 6 April 2006 for Service personnel who were in service on that date and who elected to transfer from AFPS 75 as a result of the Offer To Transfer.

### **Attributable**

The term used to describe where:

- an injury or illness was caused or significantly aggravated by service in the Armed Forces;
- a death was caused or significantly hastened by service in the Armed Forces.

### **Attributable Benefits**

Attributable benefits are not paid under AFPS 05 which offers ill-health pensions whatever the cause of the condition. Benefits are paid under two schemes depending on the date when the injury or condition was caused. See AFAB and AFCS.

### Civil Partner

An individual who has formed a legally recognised partnership with another person of the same sex under the procedure provided by the Civil Partnership Act (CPA) 2004. If the civil partnership is legally dissolved, the former civil partner is not eligible to receive a pension.

### Civil Partnership

An arrangement under which same sex couples can enter into a legally recognised partnership under the procedure set out in the CPA 2004.

### EDP – Early Departure Payments

Payments to personnel (excluding AFPS 75 members) who leave service before age 55, after a minimum of 18 years' service AND who are at least age 40 (the EDP 18/40 Point). Payments are made up of a tax-free lump sum equal to three times the value of the preserved annual pension and an income payment equal to at least 50% of the preserved pension.

### Eligible Partner

Someone with whom a member is cohabiting, in an exclusive (ie neither partner is married or a civil partner to someone else) and substantial relationship with financial and wider inter-dependence (this is not the same as a civil partnership) and they are not prevented from marrying or forming a civil partnership.

### GIP – Guaranteed Income Payments

A monthly payment, under the AFCS, that may be made to ex-Service personnel for injury or illness caused by service.

### Ill-Health Pension

A pension awarded to an eligible member of AFPS 05, who is medically discharged from the Armed Forces.

### Medical Discharge/Medically Discharged

The process where an individual is discharged from the Armed Forces because they do not meet the fitness standards required if a Service person is to be able to fulfil the full range of his or her duties. Being medically discharged does not necessarily

mean that the individual could not be employed in other forms of full or part-time civilian employment.

### **Member**

A person who has joined AFPS 05 and who is earning benefits under the scheme, has a preserved pension under the scheme or is receiving a pension under the scheme.

### **Non-Attributable Benefits**

Normal scheme benefits payable if a member is discharged from the Armed Forces because of ill-health which does not arise from his service. He must have a minimum of two years' qualifying service. These benefits can only be awarded at the time of medical discharge from the Armed Forces. Only scheme members qualify for these benefits; those who have opted out of AFPS 05 are not eligible. There is a three-tier arrangement depending on the severity of the condition.

### **Pensionable Pay**

Basic pay including the X factor but excluding allowances, bonuses, financial retention incentives, loan service pay and any form of specialist pay.

### **Pension Lump Sum**

A one-off lump sum (normally tax-free) equal to three times the annual pension awarded. The pension lump sum is paid in addition to the pension when the pension first comes into payment.

### **Preserved Pension**

Benefits due to a member leaving AFPS 05 before age 55 after a minimum of two years' service or a transfer in of pension rights from another scheme. The preserved pension is payable from the age of 65.

### **Reckonable Service**

Reckonable service is the service which is used to calculate a member's pension. For AFPS 05 members this starts from the first day of paid service in the Armed Forces, but may not exceed 40 years, irrespective of rank.

The value of any pension benefits transferred in from another scheme increases the service which counts towards the value of a member's pension, as does a credit resulting from the purchase of added years. For those who transferred from AFPS 75 as a result of the Offer To Transfer, their

service under AFPS 75 will count too. Certain absences are not reckonable for pension purposes, such as a period of detention, unauthorised absence or unpaid leave.

### Retail Prices Index

This is published monthly to measure the change in price levels. It is used to increase the value of pensions in April.

### Scheme Managers

Service Personnel Policy (Pensions) manages AFPS 05.

### Spouse

A legally married (including separated, but not divorced) husband or wife.

### SPVA – Service Personnel and Veterans Agency

The MoD Agency that runs the Armed Forces Compensation Scheme (AFCS), War Pensions Scheme (WPS) and Armed Forces Pensions Schemes (AFPS) and authorises appropriate payments.

### Substantial relationship

To establish whether a relationship is substantial various factors are taken

into consideration, such as: children, financial dependence or interdependence, shared commitments such as a mortgage, whether one partner is the prime beneficiary of the other's will, shared accommodation, the length of the relationship and the absence of a spouse or civil partner (on either side).

### WPS – War Pensions Scheme

The WPS may pay benefits to an individual when they have left the Armed Forces, where an injury or death was caused or made worse by service in the Armed Forces before 6 April 2005.

## ILL-HEALTH BENEFITS AWARDED BY AFPS 05

If you are **medically discharged** from the Regular Armed Forces you may be entitled to **AFPS 05** benefits. You will qualify if you are a **member** of the scheme with at least two years' **reckonable service**; you will not qualify if you are a member of **AFPS 75**. Also, different arrangements apply depending on whether or not the medical discharge is for an **attributable** condition. Where an **ill-health pension** is paid, Retail Prices Index (**RPI**) increases will be applied every April.

### Ill-Health Benefits

If you are medically discharged from the Armed Forces because you are no longer fit enough for military employment, you may be awarded a taxable ill-health pension, a lump sum (normally tax-free), or both. Your benefits can only be awarded at the time of medical discharge and will be calculated according to the degree of your ill-health, your length of **reckonable service** and your final

**pensionable pay**. Only **AFPS 05** members qualify for these benefits; those who have opted out of the scheme are not eligible. If you have opted out of **AFPS 05** you may receive similar benefits from your personal pension arrangement.

If your illness or injury was caused or made worse by your service in the Armed Forces you may be entitled to additional benefits from the Armed Forces Compensation Scheme. See the booklet "**Your Armed Forces Compensation Scheme Explained**" – MMP/125 for further details.

A decision on whether your condition is attributable to service and whether, therefore, you are entitled to **attributable benefits** will take a little longer to reach but the payment of your **AFPS 05** ill-health benefits should not be delayed by this.

### Eligibility

If you have less than two years' reckonable service, you will have no entitlement to ill-health benefits under **AFPS 05**. The scheme



administrators, the Service Personnel and Veterans Agency (**SPVA**), will arrange for you to be contracted back into the State Second Pension Scheme. This may qualify you for certain State benefits for the period of your service in the Armed Forces. Alternatively, in certain circumstances you may opt to transfer this value to another occupational or personal pension arrangement.

If you have two years’ or more **reckonable service**, your medical condition will be assessed by SPVA and allocated to one of three tiers which will determine the benefits you receive:

- **Tier 1:** for conditions which mean you are unable to do your **service** job, but your ability to get gainful employment is not deemed to be significantly impaired;
- **Tier 2:** for a breakdown in health which is not considered to leave you permanently incapable of gainful employment, although your employment prospects are deemed to be significantly impaired;

- **Tier 3:** for a breakdown in health which it is deemed leaves you permanently incapable of any further full-time employment.

The tiers are linked to the tariff that is used for the AFCS. The tariff allocates conditions between 15 levels and these map across the tiers as follows:

<u>Tier</u>	<u>Tariff level</u>
1	12-15
2	7-11
3	1-6

### III-Health Benefits Paid under the Three Tiers

#### Tier 1

If you are **medically discharged** under Tier 1 you will receive a tax-free lump sum to help you to adjust to your new circumstances. The payment will be calculated on the basis of one-eighth of your **pensionable pay** multiplied by the length of your **reckonable service**, subject to a minimum of six months’

pensionable pay and a maximum of two years' pensionable pay. In these circumstances your pension benefits will be preserved until age 65.

### Examples

A person who joined at age 20 who was medically discharged under Tier 1 after two years' reckonable service would receive a tax-free lump sum of six months' final pensionable pay because the calculation ( $\frac{1}{8}^{\text{th}}$  x final pensionable pay x 2) results in a lump sum below the minimum.

If final pensionable pay is £16,000, lump sum calculated is  $\frac{1}{8} \times £16,000 \times 2 = £4,000$ . As this is less than six months' pay, the lump sum would be increased to £8,000.

A person who joined at age 20 who was medically discharged under Tier 1 after 10 years' reckonable service would receive a tax-free lump sum equal to one year and three months' final pensionable pay ( $\frac{1}{8}^{\text{th}}$  x final pensionable pay x 10).

If final pensionable pay is £32,000, lump sum calculated is  $\frac{1}{8} \times$

$£32,000 \times 10 = £40,000$ .

A person who joined age 20, who was injured and medically discharged under Tier 1 after 17 years' service is entitled to a tax-free lump sum equal to two years' final pensionable pay because the calculation ( $\frac{1}{8}^{\text{th}}$  x final pensionable pay x 17) exceeds the maximum payment of two years' final pensionable pay.

If final pensionable pay is £40,000, lump sum calculated is  $\frac{1}{8} \times £40,000 \times 17 = £85,000$ . As this exceeds the maximum, the lump sum would be reduced to £80,000

However, if you have reached the age of 40 with at least 18 years' service (the Early Departure Payments Point (**EDP** 18/40 Point)) you will be entitled to EDP. This means that you will receive a tax-free EDP lump sum equivalent to three times your **preserved pension** (instead of the Tier 1 lump sum) and a taxable income of not less than 50% of your preserved pension. See the booklet **"Your Pension Scheme Explained"** –

**MMP/124** for further details about EDP. EDP will not be increased in line with inflation until age 55.

**Tier 2**

If you are **medically discharged** under Tier 2, you will receive a taxable pension based on your **reckonable service** at the date of your discharge plus one-third of the further reckonable service you could have built up if you had served on until the normal retirement age of 55. If you are over 55 you will not receive any enhancement to your pension. You will also receive a **pension lump sum** (normally tax-free) equivalent to three times your annual pension. As this is more generous than the EDP, it replaces the EDP for those serving beyond the EDP 18/40 Point. **No** further pension benefits are payable at age 65.

**Example**

A person aged 25 who is medically discharged under Tier 2 after eight years’ reckonable service would receive a taxable pension based on 18 years’ service (eight years’ actual service + one-third of the 30 years remaining until he is 55).

Pension-able Pay £28,000	Before Enhance-ment	After Enhance-ment
Pension	£3,200	£7,200
Lump sum	£9,600	£21,600

### Tier 3

If you are medically discharged under Tier 3 you will receive a taxable pension based on your **reckonable service** at the date of your discharge plus one-half of the further reckonable service you could have built up if you had served on until the normal retirement age of 55. If this formula results in a total of less than 20 years' service, you will instead receive a pension based on 20 years' service. However, if you are over age 55 you will not receive any enhancement to your pension. You will also receive a **pension lump sum** (normally tax-free) equivalent to three times your annual pension. As this is more generous than the **EDP**, it replaces the EDP for those serving beyond the EDP 18/40 Point. **No** further pension benefits are payable at age 65.

### Examples

A person aged 24 who is medically discharged under Tier 3 after four years' reckonable service will receive a taxable pension based on 20 years' service because the formula gives a total of 19.5 years service (four years' actual service + half of the

31 years remaining until age 55).

Pension-able Pay £21,000	Before Enhance- ment	After Enhance- ment
Pension	£1,200	£6,000
Lump sum	£3,600	£18,000

A person aged 39 who is medically discharged under Tier 3 after 20 years' service would receive a taxable pension based on 28 years' service (20 years actually served + half of 16 years' service remaining until age 55).

Pension-able Pay £49,000	Before Enhance- ment	After Enhance- ment
Pension	£14,000	£19,600
Lump sum	£42,000	£58,800

These **ill-health pensions** are increased yearly in line with the Retail Prices Index (**RPI**) from the date of discharge from the Armed Forces.

## Attributable Ill-health Benefits

Attributable benefits are not payable under **AFPS 05**. They will be considered under the War Pensions Scheme (**WPS**) and the Armed Forces Attributable Benefits (AFAB) Scheme or the Armed Forces Compensation Scheme (**AFCS**) depending on the date of the cause of your injury or illness.

### Assessment of your medical condition

When you are **medically discharged**, your case will automatically be considered as to whether the main injury or illness leading to your medical discharge was caused or made significantly worse by your service. If this injury illness or its worsening was caused before 6 April 2005 your case will be considered under WPS and **AFAB**; if its origins are on or after 6 April 2005 your case will be considered under **AFCS** rules.

You do not need to be a **member** of **AFPS 05** to qualify for payments from the **AFCS** or WPS. Your

**AFPS 05** benefits are payable irrespective of any award from **AFCS**, but **AFCS** payments may be reduced to take account of **AFPS 05** pension benefits. See the booklet **"Your Armed Forces Compensation Scheme Explained" – MMP/125** for further details, and the **AFPS 75** booklet **"Invaliding" – MMP/115**.

If SPVA decides that your condition is not **attributable** to your service, you will continue to receive benefits under **AFPS 05**.

If SPVA (Norcross) decide that your condition is attributable and was caused by service on or after 6 April 2005, it will make an assessment of your condition against a 15 level tariff. You will be awarded a tax free lump sum and may be awarded a Guaranteed Income Payment (**GIP**).

If SPVA (Glasgow) decide that your condition is attributable and was caused by service before 6 April 2005, then benefits will be paid under **AFAB**.

## REVIEW OF ILL-HEALTH PENSIONS

### Request from the Individual

If you have been **medically discharged** under Tier 1 or Tier 2, you have the right to ask for the level to be reviewed at any time before the fifth anniversary of your discharge. The request must be made in writing to **SPVA**. The grounds for your request may be:

- that the original decision was incorrect, or
- that your condition has deteriorated in an unexpected way.

### Incorrect Original Decision

Where SPVA agrees that the original decision was incorrect, the award will be recalculated using the formula as appropriate to the new tier and benefits will be backdated to the date of your medical discharge. In some cases the new lump sum will exceed the old but, in others, it will not and it will be necessary to recover the overpayment.

The following shows the effect of a successful Tier 1 to Tier 2 review where the original decision was wrong.

#### Example 1

A person who joined at age 20 and was discharged under Tier 1 after two years' service with a tax-free lump sum equivalent to six months' pensionable pay. A successful review to Tier 2 would result in the payment of the following:

- A taxable pension based on 13 years' service (two years' actual service plus one-third of his remaining years to age 55) backdated to the date of discharge and increased by RPI.
- A tax-free lump sum based on 13 years' service less the lump sum already received as part of the original Tier 1 award. This means that the new lump sum (worth 55.7% of annual pensionable pay) would be reduced by the six months' pay already received, leaving a small lump sum due for payment.

## Example 2

A person who joined at age 21, who was medically discharged under Tier 1 after 10 years' service with a tax-free lump sum equivalent to 15 months' pensionable pay, whose condition was reviewed and placed in Tier 2, would get the following:

- A taxable pension based on 18 years' service (10 years' actual service plus one-third of his remaining years to age 55) backdated to the date of discharge and increased by RPI as appropriate.
- A tax-free lump sum based on 18 years' service less the lump sum already received. This means that the new lump sum worth 0.771% of annual pensionable pay is due, but the previous lump sum (15 months' pensionable pay) is greater. In these circumstances, recovery would be achieved by agreement with the individual.

The following shows the result of a successful review from Tier 2 to Tier 3 where the original decision turns out to have been incorrect.

## Example

A person who joined at age 20, who was medically discharged under Tier 2 after 17 years' service would get a pension based on 23 years' service (17 years' actual service plus one-third of the remaining 18 years until age 55), and a tax-free lump sum worth three times the annual pension.

Under Tier 3, he would receive a pension based on 26 years' service (17 years' actual service plus one-half of the remaining 18 years until age 55) and a tax-free lump sum worth three times this higher annual pension.

Thus, he would receive the difference between the two lump sums plus the difference between the two pensions, backdated to the date of discharge and index-linked as appropriate.

## In the Event of Significant Unexpected Deterioration

Reviews on these grounds will be rare because the tariff used to establish the level to which the condition belongs builds in expected deterioration. Where **SPVA** agrees that there has been a significant unexpected deterioration since the original award that warrants an **ill-health pension** under Tier 2 or Tier 3, the award will be recalculated as in the examples above but will be backdated to the date of the application for review and increased by **RPI** where appropriate.

The Revenue do not allow a second pension lump sum to be paid for the same period of service. Therefore, if your Tier 2 award is changed to a Tier 3 the value of your pension lump sum will be inversely commuted to increase your pension. It would not, however, increase your spouse's or eligible partner's pension.

## Review by SPVA

SPVA reserves the right to review the health of persons **medically discharged** in Tiers 2 or 3 or in early receipt of a **preserved pension** on ill-health grounds in order to ensure that they are still entitled to that level of pension. For example, if the health of an individual who had been receiving a Tier 3 pension had significantly improved or his condition no longer existed, and he was now able to work, his pension could be reduced or stopped.

## Appeal against Tier Level Awarded

If you are medically discharged under Tier 1 or 2 you can appeal against the decision, by writing to SPVA (see address on page 24) explaining why you believe the award is incorrect.

The appeal will be considered by the Discretionary Awards Panel (DAP). If the DAP does not uphold your appeal, you can request the Discretionary Awards Appeal Panel (DAAP) to consider your appeal.



If you are still not satisfied with the decision, and you consider maladministration has occurred you can forward your complaint to the Pensions Ombudsman.

## EARLY PAYMENT OF PENSIONS

### Early payment of preserved pension in the event of permanent ill-health

If you have left the Armed Forces with a preserved pension, including those who are in receipt of EDP, you are entitled to apply for the immediate payment of your preserved pension and pension lump sum before reaching age 65 if:

- in the opinion of SPVA (who can consider evidence from medical and other specialists), you have suffered a **permanent** breakdown in health involving incapacity for any full-time employment until the age of 65, and
- you are not an active member of another occupational pension scheme in which your employer is making contributions in relation to your employment, and
- you make a claim in writing to SPVA for immediate payment of your pension and lump sum.

### Life expectancy of less than 12 months

If you have left the Armed Forces with a preserved pension, including those who are in receipt of EDP, you can apply in writing to SPVA to exchange the whole of your pension for a lump sum if you have been given a life expectancy of less than 12 months. You can also apply if you are still serving and have the same prognosis. If SPVA, having taken any advice necessary, agrees to your application, the amount of the lump sum will be five times the annual pension, taking into account any lump sum due. If you live longer than 12 months you will not receive a pension; taking this option extinguishes any further liability from the scheme, although your dependants will still be eligible for benefits on your death.

## SOURCES OF HELP

### Veterans' Organisations and Charities

There are many veterans' organisations and charities that can give you help and advice on Armed Forces pensions, War Pensions and allowances.

If you want to appeal against a decision on your claim, the following organisations can help you if you fall within their particular membership criteria.

#### **The Royal Alfred Seafarers' Society**

SBC House  
Restmor Way  
Wallington  
Surrey  
SM6 2AH

Phone: 0208 401 2889

The society provides accommodation for former seafarers and their dependants.

#### **The Royal Naval Association (RNA)**

82 Chelsea Manor Street  
London  
SW3 5GJ

Phone: 0207 352 6764

Email:

[noeline@RoyalNavalAssoc.com](mailto:noeline@RoyalNavalAssoc.com)

The association offers friendship and personal support to its members and has limited welfare funds.

#### **The Royal Naval Benevolent Trust (RNBT)**

Castaway House  
311 Twyfold Avenue  
Portsmouth  
PO2 8RN

Phone: 02392 690112

(Administration)

02392 690296 (Grants)

Email: [rnbt@rnbt.org.uk](mailto:rnbt@rnbt.org.uk)

Website: [www.rnbt.org.uk](http://www.rnbt.org.uk)

All other ranks of the Royal Navy or Royal Marines are part of the RNBT; as are their dependants. The trust provides financial grants meeting a wide range of individual needs. They also provide regular payments to supplement the income of older people, care homes for older people and advice on welfare matters.

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### **The Army Benevolent Fund (ABF)**

Army Benevolent Fund  
41 Queen's Gate  
London  
SW7 5HR

Phone: 0207 591 2000

Fax: 0207 584 0889

Email:

[enquiries@armybenevolentfund.com](mailto:enquiries@armybenevolentfund.com)

Website: [www.armybenfund.org](http://www.armybenfund.org)

The Army Benevolent Fund (ABF) is the Army's national charity and is committed to the welfare of Army and ex-Army personnel and their dependants. It gives financial support to those in "real need".

### **The Royal Air Force Association (RAFA)**

117½ Loughborough Road  
Leicester  
LE4 5ND

Phone: 0116 266 5224

Email: [welfare@rafa.org.uk](mailto:welfare@rafa.org.uk)

Website: [www.rafa.org.uk](http://www.rafa.org.uk)

The Association gives help and advice to ex-RAF and Commonwealth Air Forces personnel.

### **RAF Benevolent Fund (RAFBF)**

67 Portland Place  
London  
W1N 4AR

Phone: 0207 580 8343 Ext 204  
(office hours)

Email: [info@rbf.org.uk](mailto:info@rbf.org.uk)

Website: [www.raf.benfund.org.uk](http://www.raf.benfund.org.uk)

The RAFBF exists to help past and present members of the RAF, children and their dependants.

**British Limbless  
Ex-Servicemen's Association**

Frankland Moore House  
185-187 High Road  
Chadwell Heath  
Essex  
RM6 6NA

Phone: 0208 590 1124

Email: [blesma185@btconnect.com](mailto:blesma185@btconnect.com)

Website: [www.blesma.org](http://www.blesma.org)

The Association aims to promote the welfare of all those who have lost a limb or limbs, or one or both eyes, or the use of limbs as a result of their service in any branch of the Armed Forces or auxiliary forces. It also aims to help dependants of these people.

**Forces Pension Society**

68 South Lambeth Road  
London  
SW8 1RL

Phone: 0207 820 9988

Website: [www.forpen.co.uk](http://www.forpen.co.uk)

The Society protects the pension

interests of ex-Service personnel of all ranks and their dependants.

**St Dunstan's**

12-14 Harcourt Street  
London  
W1H 4HD

Phone: 0207 723 5021

Email: [caroline.payne@st-dunstan's.co.uk](mailto:caroline.payne@st-dunstan's.co.uk)

St Dunstan's cares for blind ex-Servicemen and women no matter how they lost their sight. You must be ex-Service and have a significant sight loss in both eyes.

**The Ex-Service Mental  
Welfare Society/Combat  
Stress**

Tyrwhitt House  
Oaklawn Road  
Leatherhead  
Surrey  
KT22 0BX

Phone: 01372 841600

Email:

[contactus@combatstress.org.uk](mailto:contactus@combatstress.org.uk)

Website: [www.combatstress.com](http://www.combatstress.com)

The Society cares for ex-members of the Armed Forces who have psychiatric disabilities. The Society provides a network of regional welfare officers throughout the United Kingdom. There are also three short-term treatment centres.

### **The “Not Forgotten” Association**

4th floor

2 Grosvenor Gardens

SW1W 0DH

Phone: 0207 730 2400/3600

Email: [director@nfassociation.org](mailto:director@nfassociation.org)

Website: [www.nfassociation.org](http://www.nfassociation.org)

The Association helps disabled ex-Service personnel. They provide televisions and holidays for severely disabled people, and outings, concerts and gifts for people in hospitals and homes.

### **The Officers’ Association**

48 Pall Mall

London

SW1Y 5JY

Phone: 0207 930 0125

Email: [postmaster@oaed.org.uk](mailto:postmaster@oaed.org.uk)

The Association gives advice and help to ex-officers and their dependants.

### **The Royal British Legion**

48 Pall Mall

London

SW1Y 5JY

Phone: 0845 7725725

Email:

[pensions@britishlegion.org.uk](mailto:pensions@britishlegion.org.uk)

Website: [www.britishlegion.org.uk](http://www.britishlegion.org.uk)

The Legion is Britain’s main organisation for the welfare of ex-Service personnel and their dependants. It provides advice on pensions and welfare matters. It also offers social focus for ex-Service personnel through branches and clubs in England, Wales and Ireland.

### **The Royal British Legion Scotland**

The Earl Haig Fund  
Scotland and the Officers'  
Association Scotland  
New Haig House  
Logie Green Road  
Edinburgh  
EH7 4HR

Phone: 0131 557 2782

EMail: [info@rblscotland.org.uk](mailto:info@rblscotland.org.uk)

Website: [www.rblscotland.org.uk](http://www.rblscotland.org.uk)

The Legion Scotland helps all ex-Service personnel, and their dependants living in Scotland. It also provides help with pensions and welfare advice.

### **The Royal Hospital**

Chelsea  
London  
SW3 4SR

Phone: 0207 881 5204

(office hours)

Phone: 0207 730 0161

(out of office hours)

EMail:

[info@chelsea-pensioners.org.uk](mailto:info@chelsea-pensioners.org.uk)

Website:

[www.chelseapensioners.org.uk](http://www.chelseapensioners.org.uk)

The Hospital provides a home for old soldiers who are getting an Army long-service pension or a War Pension. It is not a medical hospital.

### **The Royal Patriotic Fund Corporation**

4 North Street  
Wilton  
Salisbury  
Wilts  
SP2 0HE

Phone: 01722 744150

Fax: 01722 744150

The Corporation gives financial help to widows and widowers, orphans and dependants of Service personnel.

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**The Soldiers, Sailors, Airmen  
and Families Association –  
Forces Help (SSAFA)**

Queen Elizabeth the Queen  
Mother House  
19 Queen Elizabeth Street  
London  
SE1 2LP

Phone: 0207 403 8783

Email: [info@ssafa.org.uk](mailto:info@ssafa.org.uk)

Website: [www.ssafa.org.uk](http://www.ssafa.org.uk)

The Association helps Service and ex-Service personnel and their dependants to get the practical and financial help they are entitled to from statutory sources. It also offers accommodation for disabled people and residential care for the elderly.

**War Widows' Association of  
Great Britain**

c/o 48 Pall Mall  
London  
SW1Y 5JY

Phone: 0870 2411 305

The Association exists to improve the conditions of widows and widowers in receipt of a War Pension and their dependants in Great Britain.

**Department For Transport (DFT)**

Mobility and Inclusion Unit  
Great Minster House  
76 Marsham Street  
London  
SW1P 4DR

Phone: 0207 944 8300

Email: [miu@gsi.gov.uk](mailto:miu@gsi.gov.uk)

DFT has published a guide to transport for people with disabilities, called **Door to Door**.

**The Mobility Advice and  
Vehicle Information Service  
(MAVIS)**

Department for Transport  
TRL – Crowthorne Business Estate  
Old Wokingham Road  
Crowthorne  
Berkshire  
RG45 6XD

Phone: 01344 661000



Email: [mavis@dft.gis.gov.uk](mailto:mavis@dft.gis.gov.uk)

MAVIS gives advice and information to people with disabilities on choosing, adapting and driving motor vehicles.

### **Motability**

Goodman House  
Station Approach  
Harlow  
Essex  
CM20 2ET

Phone: 01279 635999

Motability is an independent voluntary organisation that helps disabled people to use their War Pensioners' Mobility Supplement or Disability Living Allowance mobility component to buy or hire a car or powered wheelchair. If Motability helps you to get a car, SPVA (Norcross) may be able to help towards the cost of adaptations – but only if you need them because of your disability.

### **Royal Association for Disability and Rehabilitation (RADAR)**

12 City Forum  
250 City Road  
London  
EC1V 8AF

Phone: 0207 250 3222

Email: [radar@radar.org.uk](mailto:radar@radar.org.uk)

Website: [www.radar.org.uk](http://www.radar.org.uk)

RADAR has published a book called *Motoring and Mobility* for disabled people.

### **Royal National Institute for the Deaf (RNID)**

19-23 Featherstone Street  
London  
EC1Y 8SL

Phone: 0808 808 0123

Email: [informationline@rnid.org.uk](mailto:informationline@rnid.org.uk)

Website: [www.rnid.org.uk](http://www.rnid.org.uk)

The RNID represents 8.7 million deaf and hard of hearing people in the UK.

## FURTHER INFORMATION

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### Pension

If you need more information about your pension entitlement under

**AFPS 05**, you should contact:

Service Personnel and Veterans  
Agency  
Pensions Division  
Mail Point 480, Kentigern House  
65 Brown Street  
Glasgow  
G2 8EX

Monday to Thursday: 0700 – 1900  
Friday: 0700 – 1900

Phone: 0800 085 3600 (General  
Enquiries)

Military: 94560 3600

Email: [JPAC@spva.mod.uk](mailto:JPAC@spva.mod.uk)

### Veterans Welfare Service (VWS)

The VWS is part of the SPVA and will be pleased to help and advise you about your scheme benefits or any other problem you may have.

### Veterans Advice Unit

Freeline (UK only): 0800 169 2277

Free Minicom: 0800 169 3458

Tel (Overseas): +44 1253 866043

Lines are open:

Monday to Thursday: 0815 – 1715

Friday: 0815 – 1630

Address:

Veterans Advice Unit  
Service Personnel and Veterans  
Agency  
Thornton-Cleveleys  
Lancs FY5 3WP

Email:

[veterans.help@spva.gsi.gov.uk](mailto:veterans.help@spva.gsi.gov.uk)

Website: [www.veterans-uk.info](http://www.veterans-uk.info)

If you live in Northern Ireland, you should get in touch with:

### Belfast War Pensions Office

Marlborough House

30 Victoria Street

Belfast

BT1 3GE

Phone: 02890 327881

## **XAFINITY PAYMASTER**

Xafinity Paymaster is responsible for making your pension payments.

Their contact details are as follows:

### **Xafinity Paymaster**

Sutherland House  
Russell Way  
Crawley  
West Sussex  
RH10 1UH

Phone: 0845 121 2514

(Enquiry Service)

Email:

[spvapensions@xafinitypaymaster.com](mailto:spvapensions@xafinitypaymaster.com)

## **Other Sources of Information**

Guidance in Bereavement – Help and Guidance for families of Servicemen or women who die whilst in Service. This booklet is produced by the SPVA.

These booklets, and further information on how to increase your benefits, and the Internal Dispute Resolution procedure are also available on the Defence Intranet at: <http://defenceintranet.diiweb.r.mil.uk/DefenceIntranet/Admin/FindOutAboutArmedForcesPensions> or on the internet at: [www.armedforcespensions.mod.uk](http://www.armedforcespensions.mod.uk)

## Other Booklets in this Series

There is general information about your **AFPS 05** benefits in the booklet **“Your Pension Scheme Explained”, MMP/124**.

Other booklets also available in this series from the Forms and Publication Section, Bicester Operation Centre, Bicester, by quoting the relevant MMP number or from SPVA Veterans.

Relating to **AFPS 75**:

- **Your Pension Scheme Explained – MMP/106**
- **Family Pension Benefits – MMP/114**
- **Invaliding – MMP/115**

Relating to **AFPS 05**:

- **Family Pension Benefits – MMP/126**

Relating to **AFCS**:

- **Your Armed Forces Compensation Scheme Explained – MMP/125**

Relating to **RFPS**:

- **Reserve Forces Pension and Compensation Benefits – MMP/123**

Relating to **AFPS 75**,  
**AFPS 05** and **RFPS**:

- **Re-employment – MMP/116**
- **Increasing Benefits – MMP/128**
- **Transferring Benefits – MMP/129**
- **Internal Disputes Resolution Procedure – MMP/130**
- **Pensions on Divorce – MMP/131**
- **The Armed Forces Redundancy Scheme – MMP/138**
- **Taxation of Pension Benefits – MMP/144**



