

armed forces pension scheme 75

AFPS75



Re-employment



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 two new schemes were introduced, the Armed Forces Pension Scheme 2005 (AFPS 05) for new entrants to the Regular Armed Forces, and the Reserve Forces Pension Scheme (RFPS) for members of the Reserve Forces. Members of AFPS 75 were given the opportunity to transfer to AFPS 05 on 6 April 2006. Members of AFPS 75 – FTRS were given the opportunity to transfer to RFPS on 6 April 2006.

The purpose of this booklet is to explain the effect of re-employment on benefits you may have received when you left the Armed Forces, including preserved benefits, and to explain where you can get further information.

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***

IMPORTANT:

This booklet provides only a summary of some of the rules of the relevant schemes, more details relating to AFPS 75 are contained within the three Prerogative Instruments; the Order in Council made under the Naval and Marine Pay and Pensions Act 1865, the Army Pensions Warrant made under the Pensions and Yeomanry Pay Act 1864, and the Queens Regulations for the Royal Air Force made under the Air Force (Constitution) Act 1917. More details relating to AFPS 05 and RFPS are contained in Joint Service Publication 764. The booklet 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.

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TERMS YOU NEED TO UNDERSTAND

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

Abatement

Where payments (eg of pension) are reduced in certain circumstances.

Aggregate/Aggregating

Add together benefits arising from two or more periods of service in the Armed Forces.

Commutation

When a member gives up part of his/her pension in return for a tax-free sum of money.

There are 2 forms of commutation: resettlement commutation and life commutation.

Life Commutation

Is being phased out and applies only to those who gave service prior to 31 March 1978 and to that part of the pension earned by **reckonable service** up to 6 April 1980.

- for officers means the surrender, for the remainder of the officer's life, of part of his/her pension in exchange for the payment of a tax-free lump sum.
- for other ranks means the surrender, for the remainder of the serviceman/woman's life, of part of his/her pension in exchange for

the payment of a tax-free lump sum to finance a specific and approved project.

Resettlement Commutation

If you leave the Armed Forces before reaching the age of 55 and with an entitlement to an Immediate Pension, other than invaliding benefits, you may apply for resettlement commutation. Resettlement commutation means the surrender of part of your Immediate Pension to obtain an additional tax-free lump sum, with the restoration of the pension in full at age 55. This scheme applies to officers and other ranks who gave service on or after 31 March 1978.

Once the completed commutation application form (for either resettlement commutation or life commutation) has been forwarded to **SPVA Pension Division**, and they have processed it, the decision is **final** and **cannot be reversed**.

Since 1996 resettlement commutation and life commutation have been alternative options and you may not commute under both schemes concurrently (at the same time).

Dependants

For AFPS 75 members – a member's spouse, civil partner or eligible children. For attributable benefits only, this may include an eligible partner.

For AFPS 05 and RFPS members – a member's spouse, civil partner, eligible partner or eligible children.

EDP – Early Departure Payments

Payments to personnel 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. EDP income ceases at age 65 when the preserved pension and pension lump sum (normally tax-free) become payable.

Members of AFPS 75 and RFPS are not eligible for EDP. Personnel on bonus earning terms are not normally entitled to EDP.

Membership of AFPS 05 is not a pre-requisite for the receipt of EDP.

Full Career (Maximum) Pension

AFPS 75 – A pension paid at age 55 after 34 years' reckonable service as an Officer or 37 years' reckonable service as an Other Rank.

AFPS 05 – If you retire at age 55 or over you will be entitled to a pension paid immediately and a pension lump sum (normally tax-free) of three times your annual pension. After 35 years' reckonable service your pension (ie excluding the value of the lump sum) will be worth 50% of your final pensionable pay, but benefits may be earned up to a maximum of 40 years.

FTRS – Full Time Reserve Service

This includes those serving on Additional Duties Commitment (ADC) terms.

IP – Immediate Pension

For AFPS 75 members only – a taxable pension paid immediately on leaving the Armed Forces after 16 years' reckonable service from age 21 as an Officer or 22 years' reckonable service from age 18 as an Other Rank.

Inverse Commutation

AFPS 05 and RFPS members only. Exchanging all or part of the member's pension lump sum (normally tax-free) for an increase in the amount of taxable pension payable to the member or member and member's dependants.

Medical Discharge

The process whereby 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 duties. Being medically discharged does not mean that the individual could not be employed in other forms of full or part-time civilian employment.

Member

A person who has joined one of the Armed Forces pension schemes and who is earning benefits under one of the schemes, has a preserved pension under one of the schemes or is receiving a pension under one of the schemes.

Pensionable Pay

Basic pay including the X factor but excluding allowances, bonuses, financial retention incentives, loan service pay, bounties 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

A pension which is kept for a member leaving the Armed Forces but before becoming eligible to receive a pension immediately.

For AFPS 75 members who have not reached the Immediate Pension Point with a minimum of two years' service or a transfer in from another scheme – the preserved pension is payable from age 60 for service built up before 6 April 2006 and from age 65 for service built up from that date.

For AFPS 05 members who leave before age 55 with a minimum of two years' service or a transfer in from another scheme – the preserved pension is payable from age 65.

For RFPS members who leave before age 60 – the preserved pension is payable from age 65.

Qualifying Service

This includes: paid service in the Armed Forces; service transferred in from another scheme; any period of service with NATO/UN or similar collaborative arrangement in respect of which the member has repaid all elements of their severance payment to buy back the service they missed whilst on secondment, supplemented by a 'top up' from the project which sent them.

NOTE: In AFPS 75 only actual service counts towards an Immediate Pension. Transferred-in service does not count towards qualifying service for an Immediate Pension.

Reckonable Service

Reckonable service is the service which is used to calculate a member's pension:

For AFPS 75 members – for Officers this starts at age 21 for a maximum of 34 years, and for Other Ranks this starts at age 18 for a maximum of 37 years.

For AFPS 05 and RFPS members – this starts from the first day of paid service in the Armed Forces, but may not exceed 40 years.

The value of any pension benefits transferred in from another scheme

increases the service which counts towards the value of the pension, as does a credit resulting from the purchase of added years. For those who transfer to AFPS 05 as a result of the Offer To Transfer (OTT), their service under AFPS 75 will count too.

NOTE: In AFPS 75 only actual service counts towards an Immediate Pension. Transferred-in benefits and credits resulting from the purchase of added years **do not** count towards reckonable service for an Immediate Pension.

RG – Resettlement Grant

A tax-free lump sum payable to personnel who leave the Regular Armed Forces having given the required service under AFPS 75 or AFPS 05, and who are not eligible for benefits under the pension scheme or the EDP scheme, apart from a preserved pension.

Service Personnel and Veterans Agency (SPVA)

SPVA Pensions Division in Glasgow is the scheme administrators for the Armed Forces pension schemes (AFPS 75, AFPS 05, RFPS and AFAB). The SPVA Veterans Advice Unit in Norcross is responsible for the administration of the Armed Forces Compensation Schemes (AFCS and WPS) and Veterans issues.

RE-EMPLOYMENT RULES

It has been the policy of successive Governments that those who leave Public Service employment with a pension in payment and subsequently take up further employment covered by the same pension scheme or the same employer, or take up employment which is on closed competition terms should not earn more by way of pension and new salary than they were earning on the last day of Regular service. The benefits of ex-Service personnel will be affected if they take up Public Service employment for which Armed Forces experience is a pre-requisite. It follows that where re-employment is to another Armed Forces appointment, the effect on pensions, Early Departure Payments (**EDP**) and Resettlement Grants (**RGs**) needs to be carefully considered.

Members of **AFPS 75** who leave and rejoin the Armed Forces within 30 days must rejoin **AFPS 75**. This is because a break of less than 30 days is classed as continuous service for pension purposes. If the break in service is longer than one calendar month you will automatically join **AFPS 05**.

There will be no effect on any Armed Forces pension or EDP for those who leave the Armed Forces and take up employment in the private sector.

With these rules in mind, the effect on pension will depend on a number of factors relating to both former and re-employed service:

- Rejoining the Regular Armed Forces means joining **AFPS 05** with previous membership of that scheme or **AFPS 75**. This would mean that **abatement** could occur if a pension was in payment.
- FTRS posts rely on previous military service and employment is on closed competition terms. So, although the pension scheme for those joining after 6 April 2005 will be separate from **AFPS 75** or **AFPS 05**, your pension could still be abated.
- FTRS engagements before 6 April 2005 were pensionable under **AFPS 75 – FTRS**, but terminal benefits may still be affected if you rejoin after that date. This is because, although you will not be

joining the same scheme, you will be taking up employment which is covered by the same employer and you will be doing a job which relies on previous military service.

- For those who opt for non AFPS/ RFPS pension arrangements, the basic abatement rule applies irrespective of pension scheme membership so, even those who stay with the State Second pension will be subject to abatement.

RE-EMPLOYMENT IN THE REGULAR ARMED FORCES, MOBILISATION OR JOINING RESERVE SERVICE ON FULL TIME RESERVE SERVICE (FTRS)

An individual rejoining the Regular Armed Forces (including MPGS) or accepting an **FTRS** post may be in one (or more) of the following situations:

- An ex-Regular who has a **preserved pension** under **AFPS 75** or **AFPS 05** but no EDP (**AFPS 05** only). This individual may also have received a Resettlement Grant (**RG**);
- An ex-Regular who is in receipt of an Immediate Pension (**IP**) or invaliding pension under **AFPS 75**;
- An ex-Regular who is in receipt of EDP under **AFPS 05**;
- An ex-Regular who is in receipt of a pension under **AFPS 05** – this could be either a pension at age 55 or an ill-health pension;
- Additionally, an individual could take on a new FTRS Commitment when already in receipt of an **AFPS 75 – FTRS** or **RFPS** pension.

Each benefit may be affected in different ways, and the following paragraphs explain what they might be.

Effect on Preserved Pensions and Resettlement Grants

Those rejoining the Regular Armed Forces with preserved benefits in **AFPS 75** or **AFPS 05** may apply to **aggregate** their preserved benefits with the benefits building up during current service. The option to aggregate can be exercised at any time during the new period of service.

If benefits have come into payment they are not transferable, nor can they be aggregated.

Ex-Regulars joining the FTRS who have preserved benefits in **AFPS 75** or **AFPS 05** may apply to transfer their preserved benefits to the **RFPS**. Periods of Regular and Reserve service **cannot** be aggregated.

If your preserved pension is in respect of service before 6 April 2006, you will need to think about the effect that aggregation or transfer could have on the date at which preserved pension would be paid.

Note: In AFPS 75 the preserved pension is payable at the age 60 for service before 6 April 2006 and age 65 for service accrued after that date.

If you received a **RG** as an **AFPS 05** member and rejoin the Regular Armed Forces or start an **FTRS** engagement without a break of at least 30 days, you will have to repay all of your RG. If you later leave the Regular Armed Forces, and still qualify for a RG, it will be paid to you again; the same is not true for FTRS personnel whose conditions of service do not include RGs.

Note: If your RG was paid under **AFPS 75**, the required break is 121 days for rejoining the Regular Armed Forces voluntarily and 30 days for FTRS. If you rejoin the Regular Armed Forces in a period of less than 121 days any 'unexpired' period will be recovered. For example, if you were to rejoin the Regular Armed Forces after a break of 60 days, you would have to pay back 61 days' worth (or just over half) of your RG. Those joining FTRS within 30 days of receiving the RG will be required to repay the whole amount.

Effect on Special Capital Payments (SCPs)

If you received a SCP before 1 Apr 08 you will be required to repay part of the SCP if you are re-employed in Regular service within a period of five years, or re-employed in the Reserve Service, within a period of two years. For more information see the Tri-scheme booklet: **"The Armed Forces Redundancy Schemes" – MMP/138.**

Effect on Compensation Lump Sums (CLS)

If you received a CLS under the Armed Forces Redundancy Scheme 2006 (AFRS 06) you will be required to repay part of the CLS if you are voluntarily re-employed in the Regular or Reserve Forces within the relevant period. The relevant period is the period of time that is represented by the value of the CLS. Eg if your CLS was worth 730 days' pay there is no requirement to repay any of it if employed after a break of two years or more. For more information see the Tri-Scheme booklet: **"The Armed Forces Redundancy Schemes" – MMP/138.**

There is no requirement to repay SCP or CLS for Civil Service appointments through open competition.

Effect on Immediate Pension (IP) under AFPS 75 or Pension under AFPS 05

If you leave with an **IP** then rejoin the Armed Forces (including MPGS) or accept an FTRSpst, your IP will be reduced or suspended so that your new rate of pay together with your IP does not exceed your old rate of pay (adjusted to take account of changes to the Retail Prices Index (RPI)). This **abatement** continues throughout the period of re-employment. The same rule applies to **AFPS 05** pensioners as applies to those receiving an IP.

AFPS 05 members can opt to exchange their pension lump sum (normally tax-free) for an improvement to their taxable pension and/or that of their **dependants**. This is called **inverse commutation**. Individuals who are re-employed having opted for inverse commutation may see their pension reduced, but any inversely commuted sum will remain in payment.

Effect on Early Departure Payments (EDP)

EDP is, in part, compensation for not having an Armed Forces career much beyond the EDP 18/40 Point. It does not make sense to compensate on the one hand, and re-employ on the other, and there are therefore implications for those who either rejoin the Regular Armed Forces, are mobilised under the Reserve Forces Act 1996 (RFA 96) (or any corresponding provision of the Reserves Forces Act 1980 (RFA 80)), or accept FTRS posts.

Effect on EDP income

If you rejoin the Armed Forces your EDP income will stop. If you are serving on mobilisation, the loss of your EDP income will be taken into account when your reservist financial award is determined.

When you leave the Armed Forces again the following will apply:

- If you were mobilised under parts 4, 5 or 6 of RFA 96 and you are demobilised before the age of 55 your EDP income will restart at the same level. If you are demobilised after the age of 55, it will not

restart; If you are demobilised at or after age 55 it will restart at 75% of AFPS 05 preserved pension and become index linked.

- If you are mobilised under Part 7 of RFA 96 or under parts 4,5, or 6 and leave service before age 55 your preserved pension will be adjusted to take account of your additional service but your EDP will not be recalculated. If you leave at or after age 55 your pension will come into payment immediately.
- If your service is normal Regular service, and you leave again before the age of 55, your EDP income and lump sum will be recalculated to reflect the additional service you have given. If you leave at or after age 55 your pension is payable immediately.
- If your service is on an FTRS engagement, your EDP income will:
 - restart at its original level if you are under age 55;
 - increase to 75% of your **preserved pension** and become index-linked if you

are over age 55 but under age 65; or

- stop and be replaced by your preserved pension if you are age 65 or over.

Effect on EDP Lump Sum

If you rejoin the Regular Armed Forces voluntarily or accept an FTRS appointment (including ADC) without a break of at least the period represented by the **EDP** lump sum you will have to pay back the 'unexpired' proportion. This means that if your EDP lump sum was of equivalent value to 12 months' pay, and you rejoined the Armed Forces after six months, you would have to pay back half of the lump sum.

If you repay part of your lump sum on taking up an FTRS job it is lost to you, as FTRS terms and conditions do not include EDP.

If you repay part of your lump sum on rejoining the Regular Armed Forces and leave again before the age of 55, you will receive a new EDP lump sum based on your total service less the amount of your original EDP lump sum that you did not repay.

Example

The EDP lump sum at the EDP 18/40 Point is equivalent to approximately 282 days' pay. Thus an individual who rejoined the Regular Armed Forces three months (or 91 days) after receiving this lump sum would have to repay (282 – 91) 191/282 of his lump sum. If he left again before the age of 55 he would receive a lump sum based on his total service less the amount of the lump sum not repaid.

Effect on Mobilised Personnel

When personnel are mobilised under Parts 4, 5, 6 or 7 of the RFA 96, (or any corresponding provision of RFA 80), they are treated differently from personnel joining or rejoining the Regular Armed Forces or **FTRS**. This is because they have no choice as to whether to be mobilised. In recognition of this compulsion, they are not required to repay their **EDP** lump sum.

If they are in receipt of a pension under **AFPS 75**, the RFA 96 and RFA 80 provide that the pension may remain in payment without **abatement** provided service is for less than six months in duration.

Those mobilised under Parts 4, 5 or 6 of RFA 96 (or corresponding provisions of RFA 80) will be able to become **members** of **RFPS**. Those called out under Part 7 of RFA 96 (or corresponding provisions of RFA 80) will be able to become members of **AFPS 05**, unless they are in receipt of an **IP** under **AFPS 75**, in which case they can opt for an enhancement to their **AFPS 75** pension.

Preserved benefits in **AFPS 75** and **AFPS 05** may be added to the new service in **AFPS 05**. Service in **AFPS 75** or **AFPS 05** may be transferred to **RFPS**. If you are considering **aggregating** or transferring benefits from one scheme to another you need to think carefully about any possible impact on the **preserved pension** age for these earlier benefits. See booklets "**Reserve Forces Pension and Compensation Benefits**" – **MMP/123** and "**Transferring Benefits**" – **MMP/129** for more information.

If you are joining **AFPS 05** without aggregating or transferring benefits, remember you will need to build up two years' service to qualify for pension benefits, other than the death-in-service lump sum.

Effect on Ill-Health Payments

AFPS 05 ill-health benefits are paid under three tiers depending upon the seriousness of the condition which resulted in the **medical discharge**. The medical condition which results in the medical discharge will be deemed to belong to one of the following three tiers:

- **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.

It is possible that an individual who was discharged under Tier 1 could

enjoy an improvement in health that would result in him becoming fit for military service again. The following sets out the rules and explains what would happen to Tier 1 and 2 benefits on re-employment.

Tier 1

If you are medically discharged under Tier 1, you will receive a tax-free lump sum to help you adjust to your new circumstances. The size of the lump sum will vary depending upon your **pensionable pay** and your length of service. The payment will be calculated on the basis of $\frac{1}{8}^{\text{th}}$ 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.

If you are medically discharged under Tier 1 your pension benefits will be preserved until age 65. If, however, you have reached the age of 40, with at least 18 years' service (the **EDP 18/40 Point**) you will be entitled to EDP. If you receive an EDP instead of a Tier 1 lump sum, you should read pages 10 and 11.

If you rejoin the Armed Forces after a **medical discharge** under Tier 1, none of your break in service will count as reckonable for pension purposes, even though the lump sum is expressed in terms of **pensionable pay**.

If you were to be re-employed within the amount of time represented by the payment, you would be required to repay the 'unexpired' proportion of the lump sum.

Example

If a person was medically discharged under Tier 1 with a tax-free lump sum equivalent to 18 months' pensionable pay and was re-employed after 12 months, they would be required to repay the proportion equivalent to six months' pensionable pay.

If you repay the 'unexpired' proportion of the lump sum and later leave on Tier 1 ill-health grounds, your lump sum will be limited to the number of weeks' pay you repaid when re-employed. The only exception would be if you had reached the **EDP** 18/40 Point. In these circumstances you would be entitled to EDP.

It is highly unlikely that an individual would be re-employed following a Tier 2 discharge but the following sets out what would happen if they were. No example has been given of re-employment after a Tier 3 discharge. This is because the extent of disability which would entitle an individual to Tier 3 benefits would be so significant that military fitness levels would never again be achieved.

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 service you could have built up if you had served on until the normal retirement age of 55. Age 55 is used irrespective of the engagement or commission you are serving under. You will also receive a **pension lump sum** (normally tax-free) equivalent to three times your annual pension.

Example

A person aged 25 who is medically discharged under Tier 2 after 8 years' reckonable service would receive a taxable pension based on 18 years' service (8 years' actual service + one-third of the 30 years remaining until they are 55).

If you are re-employed after a Tier 2 medical discharge your pension will stop. Any additional service used to calculate your ill-health pension will only count to the extent that it covers your break in service.

Example

If your pension under Tier 2 was calculated as in the above example, your ill-health pension would be paid on the basis of 10 years more service than you had actually given. If you rejoined the Regular Armed Forces, say, four years after medical discharge, only that four years would remain reckonable rather than the 10 years that were added to your service under the Tier 2 calculation.

There are also implications for your Tier 2 lump sum. Using the example above, the lump sum would have been worth just over nine months' pensionable pay. Rejoining the Armed Forces within that period would mean that you have to repay the 'unexpired' proportion of the lump sum.

When your pension benefits subsequently become payable, your lump sum would be reduced by the amount of the lump sum that you did not repay.

Effect of Re-employment on Commutation

The Effect of Re-Employment on Commutation

Where an officer or other rank who has commuted a part of their pension is re-employed and their pension is subject to abatement in whole or in part, a reduction equal to the annual amount of pension commuted will be made in their pay or pension as appropriate.

Repayment of Resettlement Commutation

In respect of Resettlement Commutation, with effect from 21 July 2005, where the pension is abated in part, the reduction will be made in the pension. Where there is insufficient pension remaining after abatement the reduction will be made partly from pension and partly from pay. Where the pension is totally abated the repayment will be taken from pay.

Repayment of Life Commutation

In respect of Life Commutation, the reduction will be made in pay, regardless of whether the pension is abated in whole or in part.

Note: Commutation of Service Retired Pay will not be allowed where the officer or other rank is holding, or is about to hold, an appointment which involves the suspension of their Service Retired Pay.

FURTHER INFORMATION

If you have any queries about issues raised in this booklet, please contact your unit administration office in the first instance. In addition, Service Personnel and Veterans Agency (SPVA) is also on hand to answer questions. They can be contacted at the following address:

SPVA
Pensions Division
Mail Point 480
Kentigern House
65 Brown Street
Glasgow
G2 8EX

Phone: 0800 085 3600
(enquiry service)
Military: 94560 3600
Email: JPAC@spva.mod.uk

Other Booklets in this Series

Your unit administrator can obtain these booklets from Forms and Publication Section, Bicester Operation Centre, Bicester, by quoting the relevant MMP number.

Relating to **AFPS 75:**

- **Your Pension Scheme Explained – MMP/106**

- **Commutation – MMP/107**
- **Family Pension Benefits – MMP/114**
- **Invaliding – MMP/115**

Relating to **AFPS 05:**

- **Your Pension Scheme Explained – MMP/124**
- **Family Pension Benefits – MMP/126**
- **Ill-Health Benefits – MMP/127**

Relating to **RFPS:**

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

Relating to **Tri-Scheme AFPS 75**, **AFPS 05** and **RFPS:**

- **Increasing Benefits – MMP/128**
- **Transferring Benefits – MMP/129**
- **Internal Dispute Resolution Procedures – MMP/130**
- **Pension Benefits on Divorce – MMP/131**
- **The Armed Forces Redundancy Scheme – MMP/138**

Relating to **AFCS**:

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

Relating to **AFAB**:

Booklets for the **Armed Forces Attributable Benefits (AFAB)** are being prepared but details can be found on the Defence websites.

Relating to **WPS**:

Booklets and leaflets about the **War Pensions Scheme (WPS)** are available from the **SPVA Veterans** website (www.veterans-uk.info).

These booklets, and further information are also available on the Defence Intranet at:
<http://defenceintranet.diiweb.r.mil.uk/>

[DefenceIntranet/Admin/Find
OutAboutArmedForcesPensions](#)

or on the internet at:
www.armedforcespensions.mod.uk

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