



SPOUSE/PARTNER PENSIONS IN THE EVENT OF DEATH IN SERVICE

Which scheme?

There are currently three pension schemes to which members of the Regular Armed Forces can belong:

- AFPS 75 for those who joined before 6 April 2005;
- AFPS 05 for those who joined on or after 6 April 2005, or who chose to transfer to it as part of the Offer To Transfer in 2006; or
- AFPS 15 for those who joined on or after 1 April 2015.

Members of AFPS 75 or AFPS 05 who were over age 48 on 1 April 2015 remained on those schemes: everybody else was transferred to AFPS 15 with protected benefits in their 'old' scheme. This means that the majority of members will have benefits in more than one scheme and, if the deceased had benefits in more than one scheme, the spouse/partner may have too.

What happens when a member dies?

When Defence Business Services (DBS) are notified of the death of a member they send a form to the family asking about family members who might be eligible for pension benefits. If the dependant is a spouse or civil partner Veterans UK will require documentation to prove a marriage or civil partnership. If the dependant is an unmarried partner ('an eligible partner') the eligibility test is more involved – but more of that later.

AFPS 75 Spouse/Civil Partner Benefits

AFPS 75 only pays pensions to the spouse or civil partner of the member and, following a successful campaign by the Forces Pension Society, these are now paid for life, regardless of any subsequent marriage or relationship. Note that a civil partnership does not mean 'the person you live with' it is a formal alternative to marriage. People who are not married or in a civil partnership will get nothing under AFPS 75 occupational pension arrangements although, if the death is due to service, there may be benefits from another scheme.

If the member has **not** been transferred to AFPS 15 the pension is paid in two stages. First is the Short Term Family Pension (STFP). This means the family receives the member's full pay in the immediate aftermath of the member's death for 91 days if there were no eligible children or 182 days if there were. After the STFP the spouse/civil partner pension reduces to 50% of the member's entitlement and this pension is payable for life. There is also a death-in-service lump sum of three times the member's representative rate of pay.

If the member has been transferred to AFPS 15 the STFP is not paid and the death-in-service lump sum is four times the member's final pensionable pay.



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AFPS 05 and AFPS 15 Spouse/Partner Benefits – the Criteria

AFPS 05 and AFPS 15 pay adult pensions to the member's spouse, civil partner or eligible partner, and these pensions are payable for life. The eligible partner is an unmarried partner of either sex, who lives with the member and can demonstrate financial dependence or interdependence. Examples of the sort of financial evidence that Veterans UK will be looking for could include:

- a joint bank account,
- a joint rent book,
- evidence of bill sharing, or
- a will which names the unmarried partner as the beneficiary.

This list is not exhaustive and there is something the member can do to help Veterans UK make their decision. Submitting an AFPS Form 2, nominating the partner as the recipient of any lump sums due from the pension scheme in the event of the member's death, provides clear evidence of the member's intention to make longer-term financial provision for the partner. (Please see AFF Pensions Leaflet 5).

AFPS 05/AFPS 15 – How are spouse/partner benefits calculated?

When a member dies in service his or her family's benefits are based on his or her pension had he or she been invalided with a Tier 3 condition – and this means that benefits are enhanced to take account of half of the prospective service to age 55 for AFPS 05 and to age 60 for AFPS 15. Where a member has entitlements under both AFPS 05 and AFPS 15, there is then an adjustment to ensure that the enhancements are not double counted.

The AFPS 05 adult pensions will **normally** be 62.5% of the enhanced sum. We say 'normally' because for members with more than 37.33 years' reckonable service, the spouse/partner pension would be slightly less than 62.5%. AFPS 15 adult pensions are **always** 62.5% of the member's pension entitlement.

The death-in-service lump sum for AFPS 05/AFPS 15 members is four times the member's final pensionable pay.

Where can I get more information?

MOD Booklets:

Armed Forces Pension Scheme 1975 Family Benefits
Armed Forces Pension Scheme 2005: Family Benefits
The Armed Forces Pension Scheme 2015 Your Pension Scheme Explained
Veterans UK/DBS website:

<https://www.gov.uk/government/organisations/veterans-uk>