

05 Armed Forces Pension Scheme

Family Pension Benefits



A booklet designed for the dependants of Service personnel

There are two Armed Forces 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.

In the event of the death of your spouse, civil partner or partner you will need to know what dependants' benefits you may be entitled to as a result of his or her membership of AFPS 05 and where to go for help. The benefits described in this booklet are not available if the Serviceman or woman opted out of AFPS 05 in favour of another pension arrangement, or if he or she was a member of the Armed Forces before 6 April 2005 and remained in AFPS 75.

If your spouse or partner was an AFPS 75 member at the time of his or her death, you should look at the booklet "Family Pension Benefits" – MMP/114. If you are unsure to which scheme they belonged, you should contact the Service Personnel and Veterans Agency. See page 17 for address.

The purpose of this booklet is to explain your entitlement to the benefits available and how to secure them. Additional benefits may be available under the Armed Forces Attributable Benefits (AFAB) or Armed Forces Compensation Scheme (AFCS) if your spouse's, civil partner's or partner's death was caused or hastened by service. This booklet should be read in conjunction with the booklet "Your Armed Forces Compensation Scheme Explained" – MMP/129 or AFAB information on the website.

This booklet has been written as clearly and as simply as possible, but, because the subject of benefits is complicated, the booklet also tells you how to contact a variety of organisations which can give you practical support and advice in the event of bereavement, whether in service or in retirement. There are some special terms that you need to know: you can find them on pages 2 to 6 and refer to them as you go along. They appear in ***bold italics***.

IMPORTANT:

This booklet provides a summary of the rules of the scheme. More details are contained in Joint Service Publication 764. As this booklet is not a full explanation of the rules, it is not the legal basis for any entitlement under the scheme. If there are any differences between the scheme rules and an explanation in this booklet, the scheme rules take precedence and will be followed.

FINDING YOUR WAY ABOUT THIS BOOKLET

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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.

Added Years

An arrangement in which a member makes contributions to buy extra years of service to reckon in the calculation of his final pension and lump sum and that of their dependants.

AFAB – Armed Forces Attributable Benefits

This is a compensation scheme for members of AFPS75 and AFPS05 who are medically discharged for conditions which are due to service, the origin of which is before 6th April 2006 when AFCS was introduced

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 after its introduction on the 6th 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.

Attachment Order

A Court Order made as part of a divorce settlement instructing the scheme to pay all or part of a member's pension and/or pension lump sum to the member's former spouse when these benefits become payable in the future. This may also include some or all of a Death in Service lump sum.

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 paid from AFAB or AFCS in respect of injuries or conditions which are due to or made worse by service in the Armed Forces. 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 entitled to benefits unless a Pension Sharing Order is awarded

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.

Decree Absolute

A final decree granted by a court of law which ends a marriage and so ends entitlements to a spouse's pension benefits.

Dependants

A member's spouse, civil partner, eligible partner or eligible children.

Eligible Child

A natural or adopted child and any child who is financially dependent on the member, who is

- under 18, or
- in full-time education or vocational training and is under 23, or
- unable to engage in employment because of physical or mental disability which was present at the time of the death of the member and began before the age of 23.

This includes children born within one year of the member's death.

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 and they are not prevented from marrying or forming a civil partnership.

Final Pensionable Pay

The greatest amount of pensionable earnings (excluding allowances and any form of specialist pay) received for 365 consecutive days over the last three years of service.

Index-Linking

Annual increase in pension value in line with movements in the Retail Prices Index (RPI). Changes are made in April, using the previous September's annual headline rate of inflation. All ill-health pensions, pensions and dependants' pensions are index-linked from the date of payment. Preserved pensions are index-linked using prices since the date of leaving the Armed Forces.

Inverse Commutation

Exchanging all or part of the member's tax-free pension lump sum for an increase in the amount of taxable pension payable to the member and their dependants.

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.

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.

PSO – Pension Sharing Order

An order made by the Court on divorce or dissolution of a civil partnership creating pension rights for a former spouse or civil partner out of the benefits in the scheme, which the member has built up at the time of the PSO. The value of the pension will depend on the percentage specified in the PSO.

Preserved Pension

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

Reckonable Service

In AFPS 05, reckonable service is the service which is used to calculate a member's pension. 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.

Scheme Actuary

The Government Actuary's Department provides actuarial advice to the scheme.

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, prime beneficiary of a will, shared accommodation, the length of the relationship and no legal spouse or civil partner (on either side).

Visiting Officer

An individual, usually a commissioned officer, who acts as the main point of contact, and offers ongoing support and advice to the next of kin of deceased or missing Service casualties.

WPS – War Pensions Scheme

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

AN OVERVIEW OF BENEFITS PAYABLE ON DEATH

Your **spouse's, civil partner's** or partner's membership of **AFPS 05** may entitle you to benefits in the event of his or her death, providing he or she had two years or more **reckonable service**. The benefits available and the criteria for their payment are as follows:

Spouse's or Civil Partner's Pension

You must satisfy the following conditions for entitlement to receive a spouse's or civil partner's pension:

- you must be married to the member, or have registered your **civil partnership**, at the time of his or her death;
- only a **decree absolute** ends a marriage, and thus the entitlement to a spouse's pension. A civil partner is not entitled to a pension if the partnership is legally dissolved.

If the marriage or civil partnership registration took place less than six months before the member's death, the spouse's or civil partner's pension may be withheld if the evidence shows that the marriage or registration was contracted mainly to provide entitlement to the pension. Any necessary enquiries to establish the nature of the relationship will be carried out as sensitively as possible.

Partner's Pension (including same sex partners)

You will be entitled to receive pension benefits if you were the **eligible partner** of the deceased Serviceman or woman and can prove that:

- your relationship was substantial and exclusive at the time of your partner's death; and
- you and your partner were both free to marry.

Whether or not a relationship was substantial will be determined by **SPVA** on a case-by-case basis against a range of criteria that includes shared dependent children and financial dependence. Again, this assessment will be carried out as sensitively as possible.

Child's or Children's Eligibility

See page 3 for the definition of **eligible child**.

Pensions Increases

All **dependants'** benefits are **index-linked** to the Retail Prices Index (RPI) from the date of issue. This makes sure that the benefits keep their value over time. You will receive written notification of the annual increase from the Xafinity paymaster who is responsible for the payment of Armed Forces pensions.

Lump Sums

Apart from any dependant's pension entitlement, **AFPS 05** provides lump sum payments when a member dies:

- in service,
- having left service but before their pension becomes payable; or
- within a short period after receiving their pension.

During the **member's** service he or she will have been given the opportunity to nominate one or more persons or organisations as the beneficiary for this lump sum, should he or she die in service, or after having left the service, but before their pension comes into payment.

A nomination is invalid if:

- the nominee dies before the member;

- the nominee was the **spouse** or **civil partner** of the **member** and they divorced or legally dissolved the **civil partnership**. However, if, after the relationship is legally over, and the member re-nominates his former spouse or civil partner, the nomination stands; or
- the nominated person is convicted of an offence which involves the unlawful killing or wounding of the member, **SPVA** has the discretion to treat the nomination as invalid.

If no nomination has been made the lump sum will normally be paid to the member's spouse, civil partner, **eligible partner** or, if there are none of these, to his or her estate.

The size of these lump sums is as follows:

- for death-in-service, four times pensionable pay; or
- for death after service but before the pension becomes

payable, the value of the preserved **pension lump sum**. This lump sum will be adjusted to take account of increases in RPI between the member's discharge from the Armed Forces up to his or her death and is equivalent to three years' pension; or

- for death within five years of the pension coming into payment, a tax-free lump sum equivalent to five years' pension, less the lump sum already paid and any pension paid up to the date of death.

Example

If a person who was receiving a pension of £10,000 per year died one year after retirement, the death in retirement lump sum would be £10,000. This is worked out as follows:

5 years' worth of pension is £50,000. The member has received a pension lump sum of £30,000 and one year's pension of £10,000 giving a total of £40,000. The balance payable is therefore £10,000.

If the **member** opted for **inverse commutation**, this would be taken into account and the calculation would be based on figures provided by the **scheme actuary**.

Lump sums following a death-in-service, where the beneficiary is known (eg a nominee, **spouse**, **civil partner** or **eligible partner**), are normally paid within one month of the member's death. Death-in-service lump sums are separate from **dependants'** benefits.

When death occurs after discharge, it can take longer for payment to be made, although every effort will be made to pay it as soon as possible after the member's death. A delay might arise because families are sometimes unaware that a **preserved pension** exists or that nominations are invalid due, perhaps, to divorce.

Effect of Divorce on New Spouse, Civil Partner or Eligible Partner Benefits

If your spouse, civil partner, or partner has been divorced or had a civil partnership dissolved their previous spouse or civil partner may have made an agreement in the Court as part of the divorce/dissolution settlement regarding their AFPS 05 pension benefits. This may affect your benefits as follows:

- **Death in Service Lump Sum.**

If there is an **Attachment Order** which states that some or all of the Death In Service lump sum is to be paid to the ex-spouse or ex-civil partner then this will override any nomination that the member has made.

- **Spouse, Civil Partner or Eligible Partner's pension.**

If there is a **Pension Sharing Order** (PSO), the new spouse, civil partner or eligible partner's pension will be calculated using the reduced member's pension entitlement after the PSO share has been taken.

DEPENDANTS' BENEFITS

If a **member** dies leaving a **spouse, civil partner, eligible partner** or **eligible child**, **AFPS 05** will normally pay them a pension providing the member has given at least two years reckonable service. If the member's death was mainly due to his or her service in the Armed Forces, his or her **dependants** may be entitled to compensation benefits from the Armed Forces Compensation Scheme (**AFCS**) or Armed Forces Attributable Benefits (**AFAB**). These are in addition to AFPS 05 benefits. More information on AFCS can be found in the booklet Your Compensation Scheme Explained – MMP/125. An AFAB Booklet will be published in due course but see the Defence Internet (address on page 17) for the most current information.

Dependants' benefits are based on:

- the length of the member's service;
- his or her **final pensionable pay**;
- whether he or she died in

service or after leaving service;

- whether the member was married, had a civil partner or was in a substantial, exclusive relationship with someone;
- whether he or she had children.

The following takes no account of any **added years** the member may have purchased or have been purchasing and, for members in receipt of their pension, any **inverse commutation** the member may have asked for.

Spouse's, Civil Partner's and Partner's Pension

Spouse's, civil partner's and partner's pensions are paid for life and are taxable. They are worked out by multiplying the member's final pensionable pay by their **reckonable service** and dividing by 112. This gives a pension which is approximately 62.5% of the member's entitlement. If the death was in service, the reckonable service is increased by half the number of years he or she could

have served to age 55. This gives a pension which is approximately 62.5% of the member's entitlement had he or she been discharged on Tier 3 ill-health grounds and lived.

In certain circumstances the pension may be less than 62.5% of the member's entitlement. For example, if the **member** served more than 37.33 years, the resulting **spouse's**, **civil partner's** or partner's pension would be less than 62.5% of the member's pension.

Further, if the spouse, civil partner or **eligible partner** is more than 12 years younger than the member, his or her pension will be reduced by 2.5% for every complete year over 12 years he or she is younger than the member, subject to a maximum reduction of 50%.

Example

If a widow was 14 years younger than her late husband her pension would be reduced by 5% (2 x 2.5%).

If she was 20 years younger, her pension would be reduced by 20% (8 x 2.5%).

This reflects the fact that very young adult beneficiaries can be expected to draw their pension for a longer period than would usually be expected. It is the policy for many Public Service schemes that it is unreasonable for the scheme to bear this cost.

The **reckonable service** used in the calculation depends upon whether the member was serving at the time of his or her death. The following sets out the broad value of the spouse's, civil partner's or partner's pension:

- If the member dies in service, the scheme will pay his or her spouse, civil partner or eligible partner up to 62.5% of the pension that the member would have received, if he or she had been discharged on Tier 3 ill-health grounds and lived. This means that his or her actual service would be increased by half the number of years he or she could have served to age 55. If this calculation results in a total of less than 20 years, the pension will be based on 20 years reckonable service.

Example

If the member died in service at age 33 with 13 years' service, the pension would be based on $(13 + (22/2)) = 13 + 11 = 24$ years' service.

If the calculation results in a total of less than 20 years, the pension will be based on 20 years' service.

- If the **member** dies after leaving the Armed Forces but before their **preserved pension** becomes payable, his or her **spouse, civil partner** or **eligible partner** will normally be entitled to up to 62.5% of the member's preserved pension adjusted for increases in the RPI.
- If the member dies after the pension comes into payment, his or her spouse, civil partner or eligible partner will normally be entitled to up to 62.5% of the pension the member was receiving before the member's death.

Children's Entitlements

When the scheme is paying a spouse's, civil partner's or partner's pension and there are **eligible children**, up to 37.5% of the member's pension entitlement will be divided equally among the eligible children. Under these circumstances, the maximum payable to a child is one quarter of the member's pension.

If the scheme is not paying a spouse's, civil partner's or partner's pension, and there are eligible children, the whole of the member's pension entitlement may be divided equally among the eligible children. In these circumstances the maximum payable to a child is one-third of the member's pension.

If, after the death of the member, another eligible child becomes eligible for a pension (eg the birth of another eligible child within 12 months of the member's death), the scheme will automatically adjust the pension awarded to the other child or children. If the spouse, civil partner or eligible partner dies whilst children's pensions are in payment,

the scheme will redistribute their pension to award the children the maximum that the rules allow.

ATTRIBUTABLE BENEFITS

If the death of the member was caused by service, in addition to AFPS 05 benefits, the spouse, civil partner, eligible partner or eligible children will be considered for attributable benefits.

under AFAB. For more details on AFAB see the internet (address on page 17).

If the member dies in service, details of the member's death are automatically forwarded to the Veterans Advice Unit (VAU) for them to determine whether the death was caused by service. If the member dies after he or she leaves service, the family need to claim. See page 16 for contact details of the VAU.

AFCS

If the cause of death is the result of an injury or illness which occurred on or after 6 April 2005, you will be considered for additional benefits under the AFCS. For more details on the AFCS see the booklet "Your Compensation Scheme Explained – MMP/125".

AFAB

If the cause of the death is the result of an injury or illness which occurred before 6 April 2005 you will be considered for additional benefits

HOW TO CLAIM AFPS 05 BENEFITS

When an **AFPS 05 member** dies after leaving the Armed Forces, you or your personal representative (for example a solicitor or relative acting on your behalf) should tell **SPVA** about the death (see page 17 for contact details). SPVA will send application forms inviting you to claim any pension benefits or lump sums due to you or the estate.

You will need to make sure that the application forms are signed, witnessed and fully completed before they are returned to SPVA, as no further action can be taken until they have the necessary information. SPVA will advise you as to the documentation which must accompany the forms. This includes birth and marriage certificates, **civil partnership** registration or documentation demonstrating a **substantial relationship**. The certificates will be photocopied and the originals returned to you. Eligibility will then be considered. If benefits are awarded they will be backdated to the day after the member's death.

If the member dies in service, a **Visiting Officer** can help you with the application process. If the member was your partner, the Visiting Officer will be able to advise on what documentation will help provide evidence of a substantial relationship. SPVA will be looking for evidence of:

- financial dependence or interdependence
- provisions for you in your partner's will or for him or her in yours
- a valid life insurance policy in which your partner nominates you as a person to whom the proceeds are paid (or your policy nominating him or her)
- joint ownership, lease or rental of a dwelling or joint ownership of other property of a substantial nature
- joint bank or building society accounts
- joint financial agreements
- joint responsibility for children.

If your partner dies after leaving the Armed Forces, SPVA can provide you with this advice on what is needed.

SOURCES OF HELP AND ADVICE

If the member dies in service, an officer will be appointed to break the news of his or her death as soon as possible after the death occurring. Longer term support will be provided by one or more **Visiting Officers** whose role is to help you with the range of issues that arise following the death. So far as possible, they will follow your wishes and can help with obtaining the death certificate, making the funeral arrangements, claiming any pensions, lump sums or grants that you may be entitled to, finding out about accommodation entitlements, and the return of personal belongings. If the Visiting Officer cannot sort out the problem, they can get help and advice from a range of Service staff or specialist advisers.

If the member dies after leaving the Armed Forces and you think that service is the main cause, advice is available through the Veterans Advice Unit (VAU) and perhaps, the Veterans Welfare Service, who can be contacted through the VAU.

The VAU can be contacted as follows:

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
Thorton-Cleveleys
Lancs FY5 3WP

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

Website: www.veterans-uk.info

For Northern Ireland residents, contact:

Belfast War Pensions Office
Marlborough House
30 Victoria Street
Belfast
BT1 3GE

Phone: 02890 327881

Some of the Service or ex-Service organisations provide free advice and financial help to bereaved **dependants** of Service personnel (see pages 19 to 26).

Tel: 0800 085 3600 (enquiry service)

EEmail: JPAC@spva.mod.uk

If you need to complain or appeal about any decision made regarding your eligibility for a spouse's, civil partner's, partner's or children's

pension, you are advised to contact **SPVA** for information on the Internal Disputes Resolution Procedure or to visit the MOD website:

www.armedforcespensions.mod.uk

SPVA can be contacted as follows:

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

Monday–Thursday 0800–1630

Friday 0800–1600

Social Security Benefits

You can contact the Department for Work and Pensions (DWP), to find out if, in addition to any **AFPS 05**, **AFPS 75**, **AFCS** or **WPS** entitlements, you are eligible for any social security benefits. You can do this by getting in touch with:

- your local social security office; or
- an advice centre such as the Citizens Advice Bureau.

The addresses and phone numbers are listed at the post office or in the phone book under:

- Benefits Agency (England and Wales);
- Benefits Agency (Scotland);
- Government of Northern Ireland Health and Social Services (Northern Ireland).

If you are still not sure, you can contact the DWP Public Enquiry Office:

Tel: 0207 712 2171 (9 am to 5 pm
Monday to Friday)
Fax: 0207 712 2388

If you live in the Republic of Ireland, you should contact:

Service Personnel and Veterans
Agency
Leopardtown Park Hospital
Foxrock
Dublin 18

Pension and Pay Organisations

SPVA: see page 17 for address.

Paymaster Ltd

Paymaster Limited is responsible for making your pension payments.

Their contact details are as follows:

Paymaster Ltd

Sutherland House
Russell Way
Crawley
West Sussex
RH10 1UH

Tel: 0845 121 2514

EMail: pensions@paymaster.co.uk

Service Welfare Organisations

Naval Personal Family Service (NPFS)/Royal Marines (RM) Welfare

NPFS/RM Welfare offers help to Royal Navy (RN) and RM personnel and their families who face personal

difficulties, especially those which arise as part of Service life. The services it provides include advice, counselling, support (practical or emotional) and representation. A quick call to one of the offices below will confirm if NPFS or RM Welfare can help.

For more details, see the RN/RM website:

www.royalnavymod.uk/rn/families

Enquiries should be directed to the NPFS Area Officer that covers your address.

Area Officer NPFS Eastern

Swiftsure Block
HMS Nelson
HM Naval Base
Portsmouth
Hampshire
PO1 3HH

Tel: 02392 722712 (working hours)

Out-of-hours emergencies:
02392 726159 (contact the Officer of the Watch, HMS Nelson)

Areas: Bedfordshire, Berkshire, Buckinghamshire, Cambridgeshire, Derbyshire, East Sussex, Essex, Greater London, Hampshire, Hertfordshire, Isle of Wight, Kent, Leicestershire, Lincolnshire, Norfolk, Northamptonshire, Nottinghamshire, Oxfordshire, Suffolk, Surrey, West Sussex and countries abroad (not including Eire).

Area Officer NPFS Northern

Churchill Square
Churchill Estate
Helensburgh
Argyll & Bute
G84 9HL

Tel: 01436 672798 (working hours)

Out-of-hours emergencies:
01436 674321 Ext 4005 (contact the Duty Naval Base Officer)

Areas: Cheshire, Cleveland, Cumbria, Durham, Greater Manchester, Isle of Man, Lancashire, Merseyside, Northern Ireland, North and North East Lincolnshire, Northumberland, Scotland, Tyne & Wear, Yorkshire.

Area Officer NPFS Western

Fenner Block
HMS Drake
HM Naval Base
Devonport
Plymouth
PL2 2BG

Tel: 01752 555041 (working hours)

Out-of-hours emergencies:
01752 555220 (contact the Officer of the Watch, HMS Drake)

Areas: Bristol, Channel Islands, Cornwall, Devonshire, Dorset, Eire, Gloucestershire, Herefordshire, Scilly Isles, Shropshire, Somerset, Staffordshire, Wales, Warwickshire, West Midlands, Wiltshire, Worcestershire.

RM Welfare

RM Welfare is a unit-based organisation with welfare officers at all main RM units. (For contact details see the appropriate Area Officer NPFS.)

Army Families Advice Bureau

The Bureau exists to give information and advice to Army personnel and their families. The Bureau is staffed by trained personnel who are experienced in most of the problems encountered by Army Families. The Bureau staff are in touch with military and civilian agencies who can provide assistance and advice on almost any subject.

Army Families Advice Bureau

HQ LAND
Erskine Barracks
Salisbury
SP2 0AG

Tel: 01722 436569 or 436461
Email: afab@hqland.army.mod.uk

RAF Families Advice Network

The RAF community support website is available to provide information on a wide variety of community and welfare issues pertinent to RAF families, and includes easy-to-use links to other relevant Service,

civilian and Government web pages. It can be found at:
www.rafcom.co.uk.

If you require specific welfare advice or assistance, contact Station personnel staffs (Officer Commanding Personnel Management Squadron) or local SSAFA Forces Help Personal and Family Workers. If an emergency arises out of hours, contact the Station Guardroom who will put you in touch with the Duty Officer.

HIVE Information Centres

The HIVE organisation is a tri-Service information network available to all members of the Service community – serving personnel, their families and civilians employed by the Services. Your local HIVE also provides a wide range of information for families, through leaflets and booklets, or through use of their internet facilities. They can also provide contact details and advice on many other specialist welfare organisations. You should contact your local HIVE centre.

Details of these can be obtained from the following:

Tel: 01722 436499

(HIVE Support Team)

Websites:

RN/RM: www.royalnavy.mod.uk/rn/families.html

(click on community)

Army: www.army.mod.uk/soldierwelfare/supportagencies/aws/hive

RAF: www.rafcom.co.uk/hive/index_hive.cfm

Ex-Service Organisations and Charities

There are many ex-Service organisations who can give you help and advice on pensions, allowances and other difficulties you may experience following the death of a spouse, civil partner or eligible partner. This may include representing you at an appeal against a pension decision.

You do not need to be a member of the various organisations to get free advice.

Association of Royal Navy Officers (ARNO) also RN Officers' Benevolent Society

The Secretary

ARNO

70 Porchester Terrace

London

W2 3TP

Tel: 0207 402 5231

EEmail: arno@eurosurf.com

Website: www.eurosurf.com.ARNO

The Association is a charity and membership organisation that provides relief of hardship to commissioned officers of the RN, RM, former QARNNS, WRNS, Reserves and to dependants who are in financial distress.

The Royal Naval Benevolent Trust (RNBT)

Castaway House
311 Twyford Avenue
Portsmouth
PO2 8RN

Tel: 02392 690112 (Administration)
02392 660296 (Grants)
EMail: rnbt@rnbt.org.uk
Website: www.rnbt.org.uk

All other ranks of the RN or RM are part of the RNBT family, 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 and advice on welfare matters.

White Ensign Association

HMS Belfast
Tooley Street
London SE1 2JH

Tel: 0207 407 8658
EMail: office@whiteensign.co.uk
Website: www.whiteensign.co.uk

The association is a charitable

organisation that is a source of free help to current and former RN and RM personnel on all matters of personal finance including pensions.

The Army Benevolent Fund (ABF)

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

Tel: 0207 591 2000
Fax: 0207 584 0889
EMail: mmickleburgh@armybenevolentfund.com
Website: 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 Army Widows Association

The Chairman
c/o PS4(Army)
Building 398
Trenchard Lines
Upavon
Wiltshire
SN9 6BE

Tel: 01935 972983 or
01980 615959

The Army Widows Association offers practical support, advice and friendship to Army widows, and can put the individual in touch with other Service widows in the area.

The Royal Air Force Association (RAFA)

117¹/₂ Loughborough Road
Leicester
LE4 5ND

Tel: 0116 266 5224
EMail: welfare@rafa.org.uk
Website: www.rafa.org.uk

The RAFA promotes the welfare of all serving and former members of the RAF and their dependants. RAFA

provides free help and advice on Service pensions and allowances and free representation at pension appeals tribunals. RAFA liaison officers are located on all major RAF units.

RAF Benevolent Fund (RAFBF)

67 Portland Place
London
W1N 4AR

Tel: 0207 580 8343 (office hours)
EMail: info@rbf.org.uk
Website: www.rafbt.org.uk

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

RAF Widows Association

The Chairman
c/o the Controller
RAF Benevolent Fund
67 Portland Place
London W1N 4AR

Tel: 0870 514 3901
(24 hour answer phone)
Website: [www.rafcom.co.uk/
bereavement](http://www.rafcom.co.uk/bereavement)

The RAF Widows Association offers practical support, advice and friendship to RAF widows, and can put the individual in contact with other Service widows in the area.

Forces Pension Society

68 South Lambeth Road
Vauxhall
London
SW8 1RL

Tel: 0207 820 9988

Website: www.forpen.co.uk

The Society protects the pension interests of ex-Service personnel of all ranks and their dependants.

The Royal British Legion

48 Pall Mall
London
SW1Y 5JY

Tel: 0845 772 725

EMail: pensions@britishlegion.org.uk

Website: www.britishlegion.org.uk

The Royal British Legion provides free help and advice for all ex-Service personnel and their

dependants who are applying for pensions, War Widow's or Widower's Pensions and allowances. They will also represent you free of charge at war pensions tribunals.

The Royal British Legion Scotland

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

Tel: 0131 557 2782

EMail: info@rblscotland.org.uk

Website: www.rblscotland.org.uk

They help all ex-Service personnel and their dependants living in Scotland. They provide help with pensions, welfare advice and friendship.

The Royal Patriotic Fund Corporation

4 North Street
Wilton
Salisbury
Wiltshire
SP2 0HE

Tel: 01722 744030
Fax: 01722 744150
Email: rpat@fish.co.uk

The Corporation gives financial help to dependants of Servicemen and women.

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

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

Tel: 0207 403 8783
Fax: 0207 403 8815
Email: info@ssafa.org.uk
Website: www.ssafa.org.uk

The Association helps all Service and ex-Service personnel and their

families. It acts as a friendly adviser, giving practical and financial help. There are local representatives throughout the UK.

War Widows' Association of Great Britain

c/o 48 Pall Mall
London
SW1Y 5JY

Tel: 0870 2411305

The Association works to improve conditions for all war widows. It offers friendship through local groups and keeps in touch with its members with regular newsletters.

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