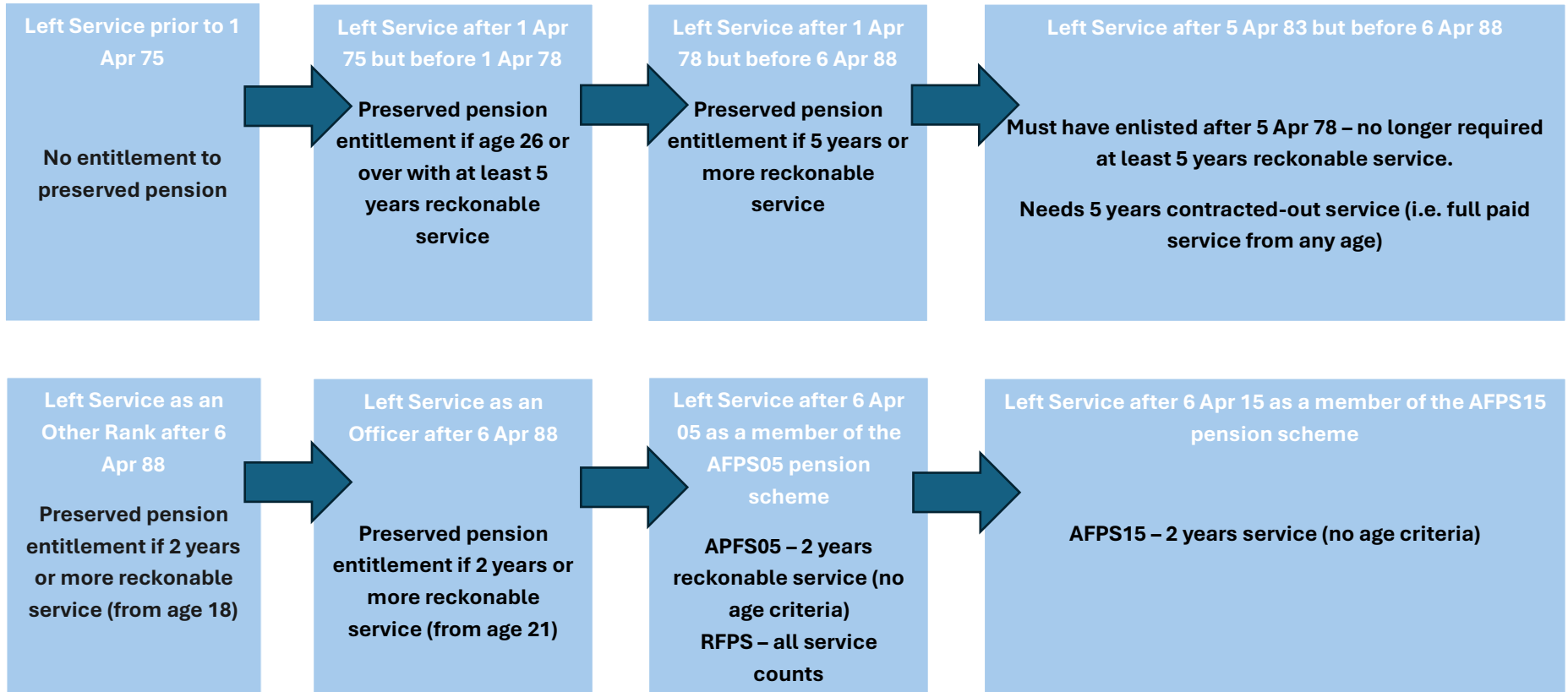




PRESERVED ARMED FORCES PENSIONS

Information pack





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When and how to apply for a preserved pension

Details of when applications can be made for the various pension schemes can be found on the [preserved pension application form \(Form 8\)](#). The form can be completed online and printed, or printed to complete by hand. It must be sent to the address on the form by post only.

Useful links

Official Government website for all Armed Forces Pensions information: [Armed Forces Pensions](#)

[Armed Forces Pension Society](#) – provides information and advice on pensions, for an annual membership fee.

Pension forecasts

Pension forecasts can be requested by completing [Form 14](#). For a former spouse pension credit forecast, use [Form 18](#). Both of these forms must be returned by post only.

Pension protection

The Lifetime Pension Allowance was abolished in April 2024. Information on protections from reductions in pensions due to this can be found here: [Pension protection](#). Questions about pension protection should be directed to HMRC.

Pensions and divorce

Advice should be sought from a solicitor or qualified financial advisor.



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Pre-1975 pensions

Prior to 6 April 1975 there was no provision for a preservation of pension benefits and service personnel who left the armed forces had to have completed 16 years from age 21 (officers) or 22 years from age 18 (other ranks). Those who left before that date without completing the above criteria, lost all pension entitlement.

In 2003/4 a legal case was brought to challenge the policy on preserved pensions for pre-1975 leavers. The claim was unsuccessful at the High Court and Court of Appeal. Lord Justice Parker concluded that whilst pre-1975 leavers had an undoubted sense of grievance, they did not have a remedy in law: “The stark facts are that the appellants received their gross pay, and that they were entitled to nothing further, either by way of gross pay or under the terms of the [Armed Forces Pensions] scheme. They have, therefore, suffered no injustice entitling them to a remedy in law.” He went on to describe the claim as “manifestly hopeless”. The case was subsequently presented to the European Court of Human Rights, and was ruled inadmissible.

Please direct questions to JPAC, as detailed below.



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Further help and advice

Armed Forces Pension enquiries:

Joint Personnel Administration Centre (JPAC)

Mail Point 480

Kentigern House

65 Brown Street

Glasgow

G2 8EX

Phone: 0800 085 3600

From overseas: 0044 141 224 3600

Email: dbp-pensionshelp@dbpsv.mod.uk

If you live in the Portsmouth, Isle of Wight and South Hampshire area in which Veterans Outreach Support operates, we can provide help with form filling and advice on a range of issues. Contact us at welfare@vosuk.org for an appointment, or come to one of our Drop-Ins – see our [website](#) for details.