



A GUIDE TO CHILDREN'S PENSION AND BENEFITS IN PAYMENT FROM THE ARMED FORCES PENSION SCHEME, ARMED FORCES COMPENSATION SCHEME & WAR PENSIONS SCHEME

DBS Veterans UK administers the various pension and allowance benefits for children of deceased members of the Armed Forces.

This guide is intended to provide information on the policy, process and review stages for children remaining in education beyond the age when the pension or allowance would normally stop. It will explain the different review stages for each of the schemes and is intended to provide helpful information for parents, guardians, and students.

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INTRODUCTION

FURTHER EDUCATION REVIEWS

Payment of a child's pension from the Armed Forces Pensions Scheme (AFPS), or a child payment from the Armed Forces Compensation Scheme (AFCS) or a child allowance from the War Pensions Scheme (WPS) is subject to review at certain ages when the benefit will stop. For the WPS a new claim must be made for each period of education.

If the child continues in education the pension or allowance can be extended. In all schemes there is a review process. This guide aims to give parents/guardians and students useful information to explain what happens and what to expect within each of the schemes.

We have introduced some improvements aimed at reducing the administrative difficulties experienced by some of our families when a review form needs to be endorsed by the school, college, or university.

There is no longer a requirement for the AFPS form to be completed by the educational establishment each time a review is conducted. DBS will however reserve the right to request confirmation of continued participation in education at any time.

The review application form can be accessed on the Gov.uk website. This form can be used for AFPS and AFCS only. This guide which gives important information to enable parents/guardians and students to be more in control of their pension, allowances and the review process, to ensure continuation of income without unnecessary disruption.

Each section of this guide provides important information relevant to the particular schemes, as well as contact information if you need support during the review process, and timelines of when the review will start.

After the initial review at normal cessation age, for AFPS and AFCS, there will be an annual review. This occurs in the September of each academic year. A Further Education Review Form will be issued, and this must be completed by the parent/guardian or student and returned to the department who issued the form. A letter will accompany the form with all the information you need to know. More information about the form is stated in each of the sections that relate to the scheme benefit the child receives.

There are no restrictions or reductions to a child's pension in payment if a child changes course or moves from one discipline to another. However, WPS child allowance is considered on merit; we will consider the circumstances and may continue the allowance if a child changes course or moves from one discipline to another. There are however some restrictions if the child takes a gap year in their education. See section 9.

SECTION 1

AFPS 75

Once a child's pension has been put into payment from this scheme, the pension will normally stop when the child reaches age 17 years. The pension can be extended if the child remains in education beyond their 17th birthday and may be extended during the time the child is in further education. The pension will not be paid beyond the age of 23 years unless the child is incapacitated through physical or mental infirmity (see section 8), even if the education path continues beyond that age.

The payment of the child's pension is administered by our paying agent Equiniti, who pay the pension on our behalf. Equiniti will only act upon notifications from the Pensions Administration Team (DBS Veterans UK) in Glasgow. If the pension is

being extended because the child is in education, it is the responsibility of the Pensions Administration Team to inform Equiniti of the extension of pension payment.

The Pensions Administration Team in Glasgow will start the review process around 4-6 weeks before the child's 17th birthday. They will write to the parent or guardian to establish whether education will continue beyond the normal cessation age.

A standard form will be sent to the address held on the payment account and the parent/guardian is required to provide details of the educational establishment which the child attends, along with dates for when the child will leave education.

The form must be returned to the issuing department as soon as possible to ensure continuation of income.

The form is available for download from the following link on gov.uk.

[Children's Pension Allowance Reviews \(publishing.service.gov.uk\)](https://publishing.service.gov.uk)

We are not currently able to accept an electronic submission of this form as it requires a signature, but you can print this from the link and send us the signed form in paper copy or return the form that will be sent to you by post from our Pensions Team.

Will payment of the child's pension stop?

The child's pension will cease to be paid on their 17th birthday. For our Pensions Team to have enough time to notify Equiniti of any extension to the child's pension, it is important that the further education form is returned as soon as possible.

If the further education form is received and the pension has stopped, the arrears of entitlement will be processed once Equiniti has been notified to re-start the pension by the Pensions Team in Glasgow.

Address of Veterans UK responsible for the review:

Pensions Division, Mail Point 486, Kentigern House, 65 Brown Street, Glasgow G2 8EX

JPAC Enquiry Centre: 0800 085 3600 or +44141 224 3600 if calling from abroad

Email dbs-jpac@dbspv.mod.uk

SECTION 2

AFPS 05/RFPS05/AFPS15

Once a child's pension has been put into payment from any of these schemes, the pension will normally stop when the child reaches age 18 years. The pension can be extended if the child remains in education beyond their 18th birthday and may be extended during the time the child is in further education. The pension will not be paid beyond the age of 23 years unless the child is incapacitated through physical or mental infirmity (see section 8), even if the education path continues beyond that age.

The payment of the child's pension is administered by our paying agent Equiniti, who pay the pension on our behalf. Equiniti will only act upon notifications from the Pensions Administration Team (DBS Veterans UK) in Glasgow. If the pension is being extended because the child is in education, it is the responsibility of the Pensions Administration Team to inform Equiniti of the extension of pension payment.

The Pensions Administration Team in Glasgow will start the review process about 4-6 weeks before the child's 18th birthday. They will write to the parent or guardian to establish whether education will continue beyond the normal cessation age.

A standard form will be sent to the address held on the payment account and the parent/guardian is required to provide details of the educational establishment which the child attends, along with dates for when the child will leave education.

The form is available for download from the following link on Gov.uk:

[Children's Pension Allowance Reviews \(publishing.service.gov.uk\)](https://publishing.service.gov.uk)

We are not currently able to accept an electronic submission of this form as it requires a signature, but you can print this from the link and send us the signed form in paper copy or return the form that will be sent to you by post from our Pensions Team.

Will payment of the child's pension stop?

The child's pension will cease to be paid on their 18th birthday. For our Pensions Team to have enough time to notify Equiniti of any extension to the child's pension, it is important that the further education form is returned as soon as possible.

If the further education form is received and the pension has stopped, the arrears of entitlement will be processed once Equiniti has been notified to re-start the pension by the Pensions Team in Glasgow.

Address of Veterans UK responsible for the review:

Pensions Division, Mail Point 486, Kentigern House, 65 Brown Street, Glasgow G2 8EX

JPAC Enquiry Centre: 0800 085 3600 or +44141 224 3600 if calling from abroad

Email dbs-jpac@dbspv.mod.uk

SECTION 3

War Pension Scheme

Under the War Pension Scheme, compensation for bereavement for surviving dependants may be payable where the cause of death of the individual is due to service, or was substantially hastened by service, before 6 April 2005.

For surviving eligible children, compensation may be paid as a supplementary allowance to the War Widows Pension (WWP), or where the surviving parent is not entitled to a WWP, a child allowance only may be paid and in the case of a child who has no parents living, an orphan's pension.

A child allowance can be claimed where a survivor has living with them the deceased veteran's child (biological or adopted) under the age of 16, or a child over the age of 16, who is still in full-time education or apprenticeship, or is incapable of self-support by reason of an infirmity which began before they were 16. The deceased must have been, at the time of their death, regularly contributing to the maintenance of the child, or could reasonably be expected to contribute. Payment can be made for more than one child. Child allowance can also be considered for any child for whom a child allowance was awarded with the war pensioner's Unemployability Supplement.

Child Allowance overlaps with means-tested benefits paid by DWP.

Will payment of the child's pension stop?

Once a child allowance has been put into payment from this scheme, the pension will normally stop when the child reaches age 16 years. In the United Kingdom, child allowance will be paid up to the first Monday in September if the child is under 19 years old. The pension can be extended if the child remains in education beyond

their 16th birthday and may be extended during the time the child is in further or higher education or vocational training.

There is no upper age limit to the pension provided the child is continuing to progress their education. A child is normally considered to have completed their education following their first undergraduate degree.

Child allowance will continue if the child is incapacitated through physical or mental infirmity which arose prior to age 16, even if the education path continues beyond that age. A child allowance will not be awarded on these grounds where equivalent DWP benefits are in payment.

Administration and payment of the scheme is by WPS Team at Norcross.

Child allowance will normally be paid with the War Widows or Widowers Pension. Otherwise, payment of a child allowance will normally be made to the bank account of the parent/guardian who claimed the pension on behalf of the child.

If the child is over the age of 18 years, they can request that the pension is paid directly to their own bank account without the written approval of the parent/guardian.

The WPS Team will tell you that the child allowance is due to stop around 4 months before that date. You should contact Veterans UK if the child is continuing in a further period of education or training and we will send you a claim form.

The form must be returned to the issuing department as soon as possible to ensure continuation of income.

Rent Allowance

Rent allowance may be paid to widows or widowers maintaining a home for a child or children. If you receive a rent allowance, it will continue to be paid for 26 weeks following the last child allowance stopping. This applies even if the last child stops more than once.

Rent allowance is usually reviewed every 2 years but this period may be extended if the normal review date is close to the last child allowance stopping. You may be sent a rent allowance form with your child allowance form. If your rent allowance has stopped and you have not received a claim form, please contact us.

Address of Veterans UK responsible for WPS:

Veterans UK

Ministry of Defence

Norcross

Thornton Cleveleys

FY5 3WP

Email: veterans-uk@mod.gov.uk

Freephone (UK only): 0808 1914 2 18

Telephone (overseas): +44 1253 866 043

SECTION 4

Armed Forces Compensation Scheme

A child payment under the AFCS scheme will normally stop when the child reaches age 18 years. The allowance can be extended if the child remains in education beyond their 18th birthday and may be extended during the time the child is in further education. The allowance will not be paid beyond the age of 23 years unless the child is incapacitated through physical or mental infirmity (see section 8), even if the education path continues beyond that age.

The child payment is adjusted for the amount of any Armed Forces pension being paid. 75% of any amount paid to or for the child in relation to the deceased's Armed or Reserve Forces Pension Scheme will be taken into account when the child payment is calculated.

The child payment is administered by our paying agent Equiniti, who pay it on our behalf. This is normally paid along with the pension from the AFPS. The further education review will be carried out by the Pensions Administration Team in Glasgow if there is an AFPS pension and an AFCS child payment in payment.

If there is no AFPS Pension in payment to the child, the review process will be carried out by the AFCS Team in Norcross, who will follow the same review process.

It is the responsibility of the Administration Team in Glasgow to notify the AFCS Team when the AFPS pension is being extended. This will allow the AFCS Team to take the necessary action to extend the allowance beyond the normal cessation age. The allowance will be subject to an annual review, which occurs in the September of each academic year beyond normal cessation age. The AFCS Team will inform Equiniti of the extension of allowance.

The Pensions Administration Team in Glasgow or the AFCS Team in Norcross will start the review process about 4- 6 weeks before the child's 18th birthday. They will write to the parent or guardian to establish whether education will continue beyond the normal cessation age. (If an AFPS 1975 pension is received, it is reviewed at the child's 17th birthday. The AFCS child payment is not reviewed at this stage but there will be a change in the amount of the payment if the AFPS pension changes or ceases.)

A standard form will be sent to the address held on the payment account and the parent/guardian is required to provide details of the educational establishment which the child attends, along with dates for when the child will leave education.

The form is available for download from the following link on Gov.uk:

[Children's Pension Allowance Reviews \(publishing.service.gov.uk\)](https://publishing.service.gov.uk)

If the child receives both AFPS & AFCS benefits, you need only one form to apply for the extension as the Pensions Administration Team in Glasgow will notify the AFCS Team of the child's continuation in education. The AFCS Team will then take the necessary action to inform Equiniti of the extension of any AFCS child payment.

If you wish to contact the AFCS Team:

Veterans UK Norcross
Thornton-Cleveleys
Lancashire
FY5 3WP

veterans-uk@mod.gov.uk

Telephone: 0808 1914 218

Telephone: +44 1253 866 043 if you're abroad

SECTION 5

Paid Training and how it affects AFPS 75 Pension

Vocational Training - Pension Abatement

When a child is in paid vocational training, normally through an apprenticeship or government training scheme, their Armed Forces Occupational Pension is subject to abatement dependent upon the earnings they receive. The appropriate amount to deduct from earnings before abatement is determined by reference to the Earnings Limit below.

The Earnings Limit

The Earnings Limit increases annually by the rate of CPI and is rounded to the nearest pound (50 pence or over rounded up, and 49 pence and below rounded down). The following table shows the actual rates over the past 5 years:

YEAR	MONTHLY UPPER EARNINGS LIMIT	ANNUAL UPPER EARNINGS LIMIT
2018-19	£261.83	£3,142
2019-20	£268.08	£3,217
2020-21	£272.67	£3,272
2021-22	£274.00	£3,288
2022-23	£282.50	£3,390

When a child in full-time paid vocational training receives a wage that exceeds the upper earnings limit, the difference between the two is deducted from the annual rate of child's pension. You are required to notify the Pensions Team in Glasgow and provide copies of the child's pay statement.

Example:

A = Annual child's pension of £6,000.00

B = Apprentice wage of £8,754.20

C = Annual Upper Earnings = £3,390

D = Wage less upper earnings (£8,754.20 - £3,390) is £5,364.20

Revised Annual pension is A – D (£6,000 - £5,364.20) = £635.80

If the child's wage subsequently changes, you must notify the Pensions Team in Glasgow, who will recalculate the revised pension. If the monthly wage falls below the upper earnings limit, the AFPS pension should be restored.

If the child receives an AFCS child payment and an AFPS child pension which is reduced due to vocational training, the AFCS child payment will increase.

SECTION 6

Cessation of Further Education before age 23

A child's AFPS pension or AFCS child payment is subject to annual review. This occurs in September of each year at the start of the academic year. If the child's course ends out-with the normal term-time of September, or the child withdraws from further education, the date at which the pension should stop is the same in both schemes.

The cessation dates for children in full-time secondary education before reaching the age of 19, is whenever the following next falls:

- the second Monday in January
- the second Monday after Easter Monday.
- the second Monday in September
- the person's 19th Birthday
- the day on which the person becomes engaged in full-time gainful employment.

When the child is due to finish their course after the age of 19, the date at which the pension will stop is the date when the course ends. If the child withdraws from further education, the pension will stop on the day the child finished attending the course.

If there has been an overpayment of child's pension between the date the entitlement ceased and the date the pension stopped being paid, we will seek recovery of the overpayment.

SECTION 7

Continuation of Child's Pension/Allowance due to Incapacity AFPS

A child's pension may be extended beyond normal cessation age if the child is incapacitated through physical or mental incapacity, affecting the child's ability to maintain an independent living.

The infirmity does not have to be deemed permanent to qualify. The condition of entitlement is based on the infirmity being present before the age of 23 years if the child's pension started after 06/04/2006, or age 17 years if the pension started before 06/04/2006.

To assess entitlement, the parent or guardian will have to complete a specific application form (AFPS 98A) which also includes a section to be completed by the child's GP. This form is available from the Pensions Administration Team in Glasgow.

The completed AFPS 98A application form should be sent to:

**Veterans UK, Armed Forces Pension Scheme, Mail Point 486, Kentigern House,
65 Brown Street, Glasgow, G2 8EX.**

The application may be referred to our own Medical Advisers for an opinion on incapacity. All claims of this nature are assessed by the Pension Scheme Managers who will decide whether the pension for the incapacitated child should be approved.

It may be necessary to carry out periodic reviews if a pension has been extended on account of ill health which is not deemed lifelong. Reviews of this kind will require the same application form (AFPS 98A) to be completed and a statement from the GP will be necessary for the review.

Our Pensions Team will inform the parent/guardian if a future review is required. The pension will not be suspended during the review process. If the level of incapacity has improved and the pension is no longer to be continued, it will cease from a current date and no recovery of pension will be made.

SECTION 8

Continuation of Child's Pension due to Incapacity AFCS

A child's pension may be extended beyond normal cessation age if the child is incapacitated through physical or mental incapacity, affecting the child's ability to maintain an independent living.

The infirmity does not have to be deemed permanent to qualify. The condition of entitlement is based on the infirmity being present on the day of the member's death.

To assess entitlement, the parent or guardian will have to complete a specific application form (AFCS0104) which also includes a section to be completed by the child's GP. This form is available from AFCS Team at Norcross.

The completed AFCS0104 application form should be sent to:

Veterans UK, Ministry of Defence, Norcross, Thornton Cleveleys, FY5 3WP

The application may be referred to our own Medical Advisers for an opinion on incapacity. All claims of this nature are assessed by the AFCS Team at Norcross who will decide whether the pension for the incapacitated child should be approved.

It may be necessary to carry out periodic reviews if a pension has been extended on account of ill health which is not deemed lifelong. Reviews of this kind will require the same application form (AFCS0104) to be completed and a statement from the GP will be necessary for the review.

The AFCS Team will inform the parent/guardian if a future review is required. The pension will not be suspended during the review process. If the level of incapacity has improved and the pension is no longer to be continued, it will cease from a current date and no recovery of pension will be made.

SECTION 9

Continuation of WPS Child's Allowance due to Incapacity

A child's pension may be extended beyond normal cessation age if the child is incapacitated through physical or mental incapacity, affecting the child's ability to maintain an independent living.

The infirmity does not have to be deemed permanent to qualify. The condition of entitlement is based on the infirmity being present before the age of 16.

To assess entitlement, the parent or guardian will have to complete a specific application form (WPS0007) which also includes a section to be completed by the child's GP. This form is available from WPS Team at Norcross.

The completed WPS0007 application form should be sent to:

Veterans UK, Ministry of Defence, Norcross, Thornton Cleveleys, FY5 3WP

The application will be referred to our own Medical Advisers for an opinion on incapacity. All claims of this nature are assessed by the WPS Team at Norcross who will decide whether the pension for the incapacitated child should be approved.

It may be necessary to carry out periodic reviews if a pension has been extended on account of ill health which is not deemed lifelong. Reviews of this kind will require the same application form (WPS0007) to be completed and a statement from the GP will be necessary for the review.

The WPS Team will inform the parent/guardian if a future review is required. The pension will not be suspended during the review process. If the level of incapacity has improved and the pension is no longer to be continued, it will cease from a current date and no recovery of pension will be made.

SECTION 10

Gap Years

AFPS 75

If a child takes time out of continuous education, the AFPS income will stop, and you must notify the Pensions Administration Team. The pension may be re-started providing the Gap is not more than one academic year between the conclusion of secondary education and returning to a full-time course in further or higher education, or vocational training, but the intention to do so must be given in advance.

AFPS 05/15 & RFPS 05

If a child takes time out of continuous education, the AFPS income will stop, and you must notify the Pensions Administration Team. The pension may be re-started providing the Gap is not more than one academic year (up to 15 months) between the conclusion of secondary education and returning to a full-time course in further or higher education, or vocational training, but the intention to do so must be given in advance.

If a child is returning to further education following a Gap in education not previously agreed, the circumstances should be explained to the Pensions Administration Team and the case will be reviewed sympathetically. We accept that there can be special

circumstances such as ill health or bereavement, which can prevent the child's education from being continuous. You should provide details to allow us to consider the specific circumstances of the case.

AFCS

If a child takes time out of continuous education, the AFCS income will stop, and you must notify the AFCS Team. The child payment may be re-started providing the gap is not more than one academic year (up to 15 months) between the conclusion of full-time education and starting further full-time education or vocational training.

If a child is returning to further education following a gap in education, the circumstances should be explained to the AFCS Team, and the case will be reviewed. We accept that there can be special circumstances such as ill health or bereavement, which can prevent the child's education from being continuous. You should provide details to allow us to consider the specific circumstances of the case.

WPS

If a child takes time out of continuous education, the WPS income will stop, and you must notify the WPS Team. The case will be reviewed. If a child is returning to further education following a gap in education, the circumstances should be explained to the WPS Team. The pension may be re-started depending upon the circumstances.

We accept that there can be special circumstances such as ill health or bereavement, which can prevent the child's education from being continuous. You should provide details to allow us to consider the specific circumstances.

AFBSS

If a child takes time out of continuous education, the AFBSS scholarship will stop, and you must notify the Administrator. The scholarship may be awarded provided the child is due to start or started further full-time education or vocational training within 3 years from the conclusion of full-time education. If more than 3 years, the child must provide justification why the further education has been delayed.

If a child is returning to further education following a gap in education, the circumstances should be explained to the Administrator and the case will be reviewed. We accept that there can be special circumstances such as ill health or bereavement, which can prevent the child's education from being continuous. You should provide details to allow us to consider the specific circumstances of the case.

SECTION 11

Armed Forces Bereavement Scholarship Scheme

The Armed Forces Bereavement Scholarship Scheme (AFBSS) provides post 16 education scholarships for the children of Service Personnel who died whilst serving in HM Armed Forces on or after 1 January 1990 and whose death has been attributed to Service. This scheme provides children with a head start in life, by allowing them to progress their post 16 education.

At the time of bereavement, the child must be 24 years or under and unmarried or not in a civil partnership. The age limits do not apply to a son or daughter who is physically or mentally incapable of contributing to their own support.

The scholarships are for study in the UK. A claim form must be completed for each year of study.

Payments under this scheme are made 3 times a year no later than:

- 31 October
- 31 January
- 30 April

Your college, university or other educational establishment must have confirmed that you are registered for a course and attending before any payment is sent.

Payments can be backdated in some circumstances, for example if you become eligible for a scholarship and apply while studying.

Scholarships are paid to either you or your parent or guardian.

All scholarships are tax free and there is no overlap with other MOD child payments made under AFPS, AFCS or WPS.

Further information on this scheme can be found at: <https://www.gov.uk/support-military-bereaved-children/how-to-apply>

This scheme is administered by Veterans UK. If you have any questions or issues, for example what you need to do to apply or how to complete the application form, please contact the Veterans UK helpline:

Veterans UK helpline

veterans-uk@mod.gov.uk

Telephone: 0808 1914 218

Telephone: +44 1253 866 043 if you're abroad

Normal Service 8.00 am to 4.00 pm Monday to Friday

Armed Forces Bereavement Scholarship Scheme Administrator
Veterans UK Norcross
Thornton-Cleveleys
Lancashire
FY5 3WP

SECTION 12

Payment of Childs Armed Forces Pension and AFCS Child Payment

Payment of a child's pension and child payment will normally be made to the bank account of the parent/guardian who claimed the pension/payment on behalf of the child. However, we can also pay the pension/payment direct to the child's bank account at the parent or guardian's request if the child is under the age of 18.

If the child is over the age of 18 years, they can request that the pension is paid directly to their own bank account without the written approval of the parent/guardian.

The Paying Agent is Equiniti, who administer payment of all Armed Forces Pensions and Armed Forces Compensation Scheme Payments on behalf of Veterans UK. Their address is:

PO Box 1246, Sutherland House, Russell Way, Crawley, RH10 0HZ

Telephone number: 0345 121 2514 or +441903768625 if calling from abroad

Email: veteransukpensions@equiniti.com

If you raise an enquiry with Equiniti, they aim to respond within 5 working days although it may take up to 10 working days for a reply during busier periods.

SECTION 13

Payment of WPS Child Allowance

Payment of a child allowance will normally be made to the bank account of the parent/guardian who claimed the pension/payment on behalf of the child.

If the child is over the age of 16 years, they can request that the pension is paid directly to their own bank account without the written approval of the parent/guardian.

The Paying Agent is Veterans UK at Norcross. Their address is:

Veterans UK, Ministry of Defence, Norcross, Thornton Cleveleys, FY5 3WP

Veterans UK helpline

Email: veterans-uk@mod.gov.uk

Telephone: 0808 1914 218

Telephone: +44 1253 866 043 if you're abroad

Normal Service 8.00 am to 4.00 pm Monday to Friday

If you raise an enquiry with Veterans UK, they aim to respond within 5 working days although it may take up to 10 working days for a reply during busier periods.

Acronym	Meaning
AFBSS	Armed Forces Bereavement Scholarship Scheme
AFCS	Armed Forces Compensation Scheme
AFPS	Armed Forces Pensions Schemes 75, 05 or 15
CP	Child payment
LTA	Life-Time Allowance
MOD	Ministry of Defence
SGIP	Survivor's Guaranteed Income Payment
SPO	Service Pensions Order (the legislation for the WPS)
WPS	War Pension Scheme