

**DRAFT**



INVALIDING



Senate Standing Committee on Economics  
Inquiry into the provisions of the Tax Laws Amendment  
(Simplified Superannuation) Bill 2006 and  
five related Bills  
Tabled Document

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## INTRODUCTION

## TERMS YOU NEED TO UNDERSTAND

If you leave the Armed Forces early because you suffer from ill health or become injured, you will need to know what benefits payments you are entitled to receive. This booklet explains the different benefits that may be available to you under the three Ministry of Defence (MOD) pension and compensation schemes depending on whether your injury or illness was caused or made worse by your service. It describes the invalidating benefits from the Armed Forces Pension Scheme (AFPS) and how to secure them. It describes the benefits that may, in addition, be available under a second scheme, the War Pensions Scheme (WPS) and how to claim these. It also covers those benefits that are due to Reservists under a third scheme, the Reserve Forces (Attributable Benefits etc) Regulations (RFAB).

schemes. Additionally, it provides details of the role of the Veterans Agency (VA) and gives contact details for a number of sources of help, advice and financial support for disabled ex-Service men and women.

**IMPORTANT:**

**This booklet provides only a summary of the rules of the relevant schemes. It is not a full explanation of all the rules and 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.**

**In addition, nothing in this booklet constitutes financial or legal advice; you must obtain this from an independent source.**

The booklet also describes how you can make claims for benefits under these three

**Attributable**  
 In this booklet the term is used to describe when an injury or illness was caused or made worse by service in the Armed Forces.

**Attributable Benefits**  
 Attributable benefits are paid under three schemes; pension benefits under the Armed Forces Pension Scheme (AFPS) or Reserve Forces (Attributable Benefits etc) Regulations (RFAB), and compensation benefits under the War Pensions Scheme (WPS). The three schemes have separate legislation and rules for paying benefits and are administered by two MOD agencies: the AFPS by the Armed Forces Personnel Administration Agency (AFPAA) and the WPS by the Veterans Agency (VA).

**AFPS Attributable Benefits**  
 Benefits from the AFPS, payable if a member of the Armed Forces is invalided out of Service, provided that the injury or illness that resulted

in discharge was caused or made significantly worse by service in the Armed Forces. We call this 'attributable'. Attributable benefits can only be awarded at the time of invaliding from the Armed Forces. They are available even if you have opted out of the AFPS or are on gratuity earning terms.

**RFAB Benefits**  
 Benefits from the RFAB, payable if an individual is invalided out of a Reserve Force, provided that the injury or illness that resulted in discharge was caused or made significantly worse by service in the Reserve Force. Attributable benefits can only be awarded at the time of invaliding from the Reserve Force.

**WPS Benefits**  
 Benefits paid by the WPS where the Veterans Agency (VA) has accepted that the injury or illness has been caused or made worse by service in the Armed Forces. If you are not

invalidated out of Service you may still receive WPS benefits. WPS benefits also may be paid to a former member of the Armed Forces who was not a member of the AFPS.

#### **Burden and Standard of Proof**

The requirement to prove any given set of facts to the standard set for each scheme. The person to whom this burden falls varies depending on the scheme rules.

#### **Standard of Proof**

The level of certainty required by the decision maker in order to be satisfied that a particular set of facts is proven.

#### **Consequential Conditions**

Medical disorders which occur after the Principal Invaliding Condition (PIC) and as a result of it. See also Principal Invaliding Condition.

#### **Discretionary Awards Panel (DAP)**

The Discretionary Awards

Panel is the body that takes decisions on whether AFPS benefits should be paid where a claim does not clearly fit into the rules.

#### **Discretionary Awards Appeals Panel (DAAP)**

The Discretionary Awards Appeals Panel considers appeals against decisions of the DAP and is senior to the DAP.

#### **Gratuity**

A lump sum paid on leaving the Service.

#### **Immediate Pension**

An AFPS pension paid to officers on leaving the Armed Forces after 16 years' reckonable service as an officer (from age 21 or over) and for other ranks after 22 years' reckonable service (from age 18 or over).

#### **Index Linking**

Yearly increasing of your pension once in payment, in line with movements in the All Items Retail Price Index to make sure that your pension

retains its purchasing power. Increases are made in April each year.

#### **Injury or Illness**

In this booklet 'injury' includes wounds and 'illness' includes any medical disorder, physical or mental.

#### **Invaliding**

The process where an individual is medically discharged from the Armed Forces because they do not meet the high medical standards. Invaliding applies to individuals whether or not their ill health or injury is attributable to their Armed Forces Service. Invaliding does not mean that the individual could not be employed in many other forms of full or part-time civilian employment.

#### **Medical Discharge**

See Invaliding.

#### **Non-Attributable Invaliding Benefits**

Benefits from the AFPS,

payable if a member of the AFPS is invalidated out of Service, where the medical condition was not caused or made significantly worse by service in the Armed Forces. We call this 'non-attributable'. These benefits can only be awarded at the time of invaliding from the Armed Forces. Only members of the AFPS qualify for these benefits; those who have opted out or are serving on gratuity earning terms are not eligible. If you have opted out of the AFPS you may receive similar benefits from your personal pension arrangement.

#### **Pension Schemes Rules**

There is one set of pension scheme rules for each Service and a separate set for the War Pension Scheme:

- The Royal Navy – Naval and Marine Pay and Pensions (non-effective benefits and Family Pensions Order)
- The Army – Army Pensions Warrant 1977
- The RAF – Queen's Regulations

for the Royal Air Force

**WPS** – The Naval, Military and Air Forces etc. (Disablement and Death) Service Pensions Order 1983.

These are the authoritative rules of the schemes and can be read at your local administration office.

**Preserved Benefits**

Pension benefits due to a member leaving the AFPS offer a minimum of 2 years' service and before the Immediate Pension Point (see Immediate Pension), currently payable at the age of 60.

**Principal Invalidating Condition (PIC)**

The main injury or illness that led to you being invalided from the Armed Forces. See also Consequential Conditions.

**Rank**

Throughout this booklet rank means the normal or present rank of the person, not the acting or local rank.

**Redeemable Service**

The service which counts towards a member's pension. For officers, this starts at age 21 or over up to 34 years, and for other ranks at age 18 or over up to 37 years.

**Reserve Forces**

Reserve Forces are covered by the Reserve Forces (Attributable Benefits etc) Regulations.

The Reserve Forces include:

- Royal Fleet Reserve
- Royal Naval Reserve
- Royal Marines Reserve
- Army Reserve
- Territorial Army
- Royal Air Force Reserve
- Royal Auxiliary Air Force

The Territorial Army (Non

Regular Permanent Staff) TA (NRPS) are covered by different arrangements. The Services Pensions Division can advise on these (see page 34).

Reservists who are recalled into the Regular Force (for example members of the Recall Reserve (Naval and

Marine), Long-Term Reserves, Army Pensioners, RAF Retired Officers and Air Force Pensioners) are covered by different arrangements. You should contact the Pensions Division for details (see page 34).

**Terminal Grant**

A lump sum equal to three times the annual pension awarded, in addition to the immediate, full career, invaliding or preserved pension. The Terminal Grant is paid at the same time the pension comes into payment.

## ABBREVIATIONS

## INVALIDING BENEFITS AWARDED BY THE AFPS

This is a list of the most commonly used abbreviations in this booklet.

AFPAA	Armed Forces Personnel Administration Agency
AFPS	Armed Forces Pension Scheme
DAAP	Discretionary Awards Appeals Panel
DAP	Discretionary Awards Panel
MOD	Ministry of Defence
RAF	Royal Air Force
RFAB	Reserve Forces (Attributable Benefits)
RM	Royal Marines
RN	Royal Navy
SAP	Service Attributable Pension
SIP	Service Invaliding Pension
VA	Veterans Agency
WDP	War Disablement Pension
WPS	War Pensions Scheme
WPWS	War Pensioners' Welfare Service
WWP	War Widow's or Widower's Pension

If you are invalided (sometimes referred to as a medical discharge – See Terms You Need to Understand – Invaliding on page 7), you may be entitled to an immediate AFPS pension and lump sum. Different arrangements apply depending on whether or not invaliding is due to your service.

- **Under two years' full paid service** – you have no entitlement to a Service Invaliding Pension (SIP). The AFPS administrators will arrange for you to be contracted back into the State Second Pension Scheme. This will qualify you for certain State benefits for the period of your service in the Armed Forces.

This section explains how the two agencies, AFPAA and the VA, decide whether attributable benefits will be paid under their schemes, and if so, the level of the award.

### Non-attributable invaliding benefits

If you are invalided from the Armed Forces because you are no longer fit enough for military employment you will initially receive, provided that you are eligible, a non-attributable Service Invaliding Pension (SIP). The benefits paid depend on your length of service. If you have:

- **At least two years' but less than five years' reckonable service** – you will be entitled to a SIP

payable immediately, assessed using preserved pension rates. You will also receive a terminal grant of three times the pension.

**ASSESSMENT OF YOUR INVALIDATING CONDITION**

When you are invalidated, AFPA will automatically forward your medical papers to the VA. The VA will decide whether the main injury or illness leading to your medical discharge (your Principal Invalidating Condition (PIC)) was caused or made worse by your service.

• **Five or more years' reckonable service** – If you have five or more years' reckonable service, you will be entitled to a SLP, payable immediately, assessed based on an enhancement to your length of service and on your rank. You will also receive a terminal grant of three times the pension.

**STANDARD AND BURDEN OF PROOF**

The two pension schemes and the compensation scheme have different burdens and standards of proof for determining whether an injury or illness is caused or made worse by service. They are explained below:

- **WPS**  
 You do not have to show that your injury or illness was due to service if it occurred in Service or within seven years of discharge from the Armed Forces. In

See page 22 for taxation of invaliding awards.

these cases, it is for the Secretary of State for Defence to prove beyond reasonable doubt that the injury or illness is not attributable to your service.

After seven years it is up to you to provide reliable evidence to raise a reasonable doubt that there might be a Service link to your injury or illness.

• **AFPS**

From 1 April 2004, for all three Services, the balance of probabilities (that is, more likely than not) standard of proof is used to determine whether the injury or illness was attributable to, or to a significant extent aggravated by service. It is up to you to prove that your injury or illness is attributable if the

Discretionary Awards Panel decides that the cause of your injury or illness is not attributable. For injuries or illnesses before 1 April

2004 (1 April 1999 for RN officers and other ranks), decisions on attributability under the AFPS were taken by the Veteran's Agency. If the Veteran's Agency accepted attributability, then generally attributable benefits under the AFPS were awarded.

• **RFAB**

Decisions made under the RFAB have used the balance of probabilities standard of proof since the Regulation came into force on 30 April 2001.

**NOTE:** As the AFPS (since 1 April 2004) and RFAB have different standards of proof from the WPS, in some instances this can lead to the WPS paying a War Disablement Pension or gratuity where the AFPS or RFAB do not pay attributable benefits.

If the VA decides that your PIC is not attributable to your

service, you will continue to receive a SIP (the non-attributable benefits) under the AFPS.

If the DAP decide your PLC is attributable to service, you may be eligible for attributable benefits immediately or in the future.

**Attributable Invaliding benefits**

If the VA decides that your PLC is attributable it will make an assessment of your level of disablement worked out as a percentage. When assessing your entitlement to WPS benefits, the VA considers all injuries or illnesses you may have, not just the PLC, and will award benefits for all injuries or illnesses found attributable (see page 20 for WPS benefits).

The VA will automatically notify AFPA whether they consider the PLC, and any other conditions or injuries, are attributable to your service.

If the VA finds your condition attributable, the DAP will then consider whether the PLC is attributable to your service using the balance of probabilities standard of proof.

If the total degree of disablement for your PLC and consequential conditions is less than 20% and you have served more than two years you will receive the benefits set out in the section 'Non-Attributable Invaliding' (see page 11). The one exception to this is if you have less than two years' full paid service, and you previously did not qualify for a SIP, you may be granted an attributable gratuity. The gratuity is worked out using your length of service and rank. The minimum gratuity is 13.75% of the full career pension for other ranks, 15% for officers, and the maximum gratuity is 27.5% of the full career pension for other ranks, 30% for officers.

If the total degree of disablement for PLC and consequential conditions is 20% or more you will receive a Service Attributable Pension (SAP). The SAP is based on rank and degree of disability; your length of service is not taken into account and the benefits are available even if you are injured on your first day of your service.

Where the assessment of your degree of disability is low, and you have long service, the SIP that you initially receive may be more valuable. In such cases a SAP will be paid at the rate of your SIP. The SAP is paid from the day after discharge or the day when your degree of disablement reaches 20%, whichever is later.

All SAPs are increased yearly in line with the All Items Retail Price Index from the day after invaliding (see Terms You Need to Understand – Index-linking on page 6). In

addition, an attributable gratuity, based on rank and degree of disablement, is payable, provided that no previous attributable gratuity has been paid.

See page 22 for taxation of invaliding awards.

**Changes to the assessment of your degree of disablement**

During the first 12 months following discharge, the rate of your SAP may vary if the VA assessment of the degree of your disablement changes. After the first 12 months:

- if the degree of disablement increases the rate of SAP will increase
- but if the degree of disablement decreases the rate of SAP will not decrease, except when the degree of disablement falls below 20% the SAP will cease but any entitlement to a SIP will continue to be paid.



## RESERVE FORCES BENEFITS

### Appeals against decisions on attributable

If the DAP do not find that your PIC is caused or made significantly worse by service, you may appeal against that decision to the Discretionary Awards Appeals Panel (DAAP). Details will be provided in the letter informing you of the reasons for the DAP's decision.

If the DAAP agrees with the DAP's decision, you may take your case to the Pensions Ombudsman if you believe that the Department has not acted correctly in the administration of your claim or where you disagree with their views on an issue of fact or law. Details will be provided in the letter informing you of the DAAP's reasons for rejecting your appeal.

Separate appeals procedures apply to decisions made by the VA for the WPS. Further details are available from the VA help line (see page 24).

### Claims for compensation

If you receive any compensation (apart from Criminal Injuries Compensation awards) for an injury or illness for which a SAP award has been made, the SAP may be reduced. This is because compensation awards may include an element for loss of career and future earnings in the Armed Forces and MOD's policy is that you should not be compensated twice for the same disablement. However, the SAP will not be reduced below any SIP awarded.

### Where to find the rates of AFPS pension and lump sums

You can find details of the current rates of AFPS non-attributable and attributable benefits on the MOD Intranet (see page 35) or from the Pensions Division (see page 34 for details).

## ELIGIBILITY AND ENTITLEMENT

If your injury or condition is attributable to (caused by), or to a significant extent aggravated by (made worse by), your service, in a **Reserve Force**, the Reserve Forces (Attributable Benefits etc) Regulations (RFAB), rather than the AFPS, will provide you with attributable pension benefits.

The RFAB does not provide payments when the injury or death is not considered attributable to, or to a significant extent aggravated by, service. However, you may have your own arrangements, such as personal or occupational pensions or accident insurance, to cover these circumstances.

The RFAB acts as a minimum income guarantee scheme; using the rates of pension and lump sum paid to the Regular Armed Forces but taking into

account any benefits you may receive from your civilian occupational or personal pension scheme. If you are medically discharged from the Reserve Forces your Principal Invaliding Condition (PIC) will be assessed in the same way as a member of the Regular Forces (see Assessment of your Invaliding Condition – pages 11 and 12).

If the Veterans Agency and the Discretionary Awards Panel both accept that your PIC is attributable to service, you may be eligible for attributable benefits. The benefits depend on the total degree of disablement for your PIC and any consequential conditions (see Terms You Need to Understand):

- If your degree of disablement is less than 20%
  - no pension or gratuity is payable immediately but a pension may be payable should the degree of disablement increase to

20% or more.

• *If your degree of*

disablement is 20% or more – a pension and an attributable gratuity, based on rank and degree of disablement, is payable.

The pension is paid from the day after your discharge (or the day after your degree of disablement reaches 20% whichever is later) and is paid at the higher or lower rate:

– The **higher rate** of pension is paid where you are unable to carry out your normal profession or occupation which you carried out before you suffered the injury or illness. Your rank and degree of disablement are also taken into account.

– The **lower rate** is paid when you are invalided from the Reserves but you can return to your normal profession or occupation

after demobilisation. The lower rate is one-third of the full rate for an Able Rating, Marine, Private and Aircraft-man/woman who is assessed at 20% disabled.

The pension may be abated if you receive a civilian occupational or personal pension paid for the injury or condition which led to your medical discharge, or an award of compensation for your injury or illness.

A higher rate of attributable gratuity is paid when a higher rate of pension is paid, and a lower rate of attributable gratuity is paid when a lower rate of pension is paid.

You should also read the following sections on the AFPS as the arrangements are similar.

**ATTRIBUTABLE INVALIDING BENEFITS**  
 – see page 14

**CHANGES TO THE ASSESSMENT OF YOUR DEGREE OF DISABLEMENT**  
 – see page 15

**APPEALS AGAINST DECISIONS ON ATTRIBUTABILITY**  
 – see page 16

**CLAIMS FOR COMPENSATION**  
 – see page 16

**WHERE TO FIND THE RATES OF RFAB PENSION AND LUMP SUM**

You can find details of the current rates of RFAB attributable benefits on the MOD intranet (see page 35) or from the Pensions Division (see page 34).

## ATTRIBUTABLE DISABLEMENT BENEFITS AWARDED UNDER THE WPS

A War Disablement Pension (WDP) or a gratuity may be awarded by the Veterans Agency (VA) when you become disabled due to service in the Armed Forces. It can be awarded in a variety of circumstances: if you suffer the loss of an arm fighting in an armed conflict; or a back injury when driving a Service vehicle which was involved in an accident. These are some examples; there are many more circumstances that may be considered by the VA. A WDP or gratuity is only payable after you have left the Service.

If you have been invalided from the Armed Forces, you may qualify for a WDP in addition to your AFPS benefits. You may also qualify for a WDP if you develop a condition after leaving the Armed Forces and the VA accepts it as attributable.

The VA will look at the conditions for which you are

claiming, using your Armed Forces medical records and may ask you to have a medical examination. The VA will use all this information to assess your Service related disablement. This assessment will be made by comparing your condition with that of a normal healthy person of the same age and sex expressed as a percentage. If the VA assesses your disablement at 20% or more, they will pay you a pension. If the VA assesses your disablement at less than 20% they will normally pay you a lump sum called a gratuity. The amount that you will get depends on how disabled you are and how long you are likely to be disabled.

If your condition is noise-induced sensorineural hearing loss, and your disablement assessment is less than 20%, the VA will not pay you a pension or gratuity.

If you get a WDP or gratuity

you may also be entitled to extra allowances.

If you want to know more about the current rates of War Disablement Pensions, allowances and gratuities, please see the **WPA-Letterlet-9 Rates of War Pensions and Allowances**. (You can get this leaflet from the VA – see page 24 and from any War Pensioners' Welfare Office).

### HOW TO CLAIM FOR A WAR DISABLEMENT PENSION

A War Disablement Pension may be claimed at any time after you have been discharged from the Armed Forces.

If you believe you have a disablement that was caused or made worse by service, contact the VA (see page 24) or The Royal British Legion for

a claim form (see page 30). You will need to tell the VA your full name and any other names that you have used, such as your maiden name or married name, and your National Insurance number. You also need to give the following information:

- Your Service number
- Your rank or rating
- Your branch of the Forces, including your regiment or corps
- The dates you enlisted and were discharged

Please provide as much information as you can about your injury or disablement. If you need help with completing the claim form, staff at the VA can help you (see page 24) or you may ask for a Welfare Manager to visit you.

**TAXATION OF AFPS, RFAB AND WPS BENEFITS**

**ARMED FORCES PENSION SCHEME (AFPS)**

**Service Invaliding Pension**

When you receive your Service Invaliding Pension (SIP) it will initially be taxed as earned income. However, your SIP may be paid tax-free following the VA's decision on whether your Principal Invaliding Condition (PIC) was caused or made worse by your service. If the VA find your PIC and any consequential conditions:

- **Attributable, and awards either a gratuity (where the assessment of your degree of**

**disablement is between 1 and 19%) or a War Disablement Pension (WDP – assessment of 20% or above) – your SIP will be paid tax-free.** You may be entitled to receive a refund of the tax you have paid back to the date you first received a SIP. (Note: if your PIC is Bi-Sensori Neural Hearing Loss

(BSNHL) and your award was made after 7 January 1993, the degree of disablement must be 20% or more).

- **Attributable, but the assessment of your degree of disablement is nil% (that is, neither a gratuity nor a WDP is awarded) – the SIP will remain taxable.** However, if the degree of disablement increases, and an award is made by the VA, the SIP will be paid tax-free from the date of the revised degree of disability.

- **Non-attributable – your SIP will remain taxable.**

**Service Attributable Pension**

Service Attributable Pensions (SAP) are paid tax-free to pensioners. This includes when the SAP is paid at the SIP rate because the SIP is higher than the SAP

**Terminal Grant**  
 This is paid tax-free regardless of the tax status of your pension.

**Additional Attributable Gratuity**  
 This is paid tax-free.

**RESERVE FORCES (ATTRIBUTABLE BENEFITS etc) REGULATIONS (RFAB)**

**Attributable Pension and Lump Sum**  
 These are paid tax-free to the pensioner.

**WAR PENSION SCHEME (WPS)**

**Gratuities and War Disablement Pensions**  
 All gratuities and War Disablement Pensions are paid tax-free.

## OTHER SOURCES OF HELP

### WAR PENSIONERS' WELFARE SERVICE

The War Pensioners' Welfare Service (WPWS) is part of the Veteran's Agency (VA) and will be pleased to help and advise you about your scheme benefits or any other problem you may have.

Free-line on 0800 169 34 58.

You can contact the VA by email at: [help@veteransagency.mod.uk](mailto:help@veteransagency.mod.uk)

You can visit the VA website at: [www.veteransagency.mod.uk](http://www.veteransagency.mod.uk)

You can write to the VA at:

You can contact the VA and WPWS by phoning the VA Free-line number on: 0800 169 22 77.

**Veterans Agency**  
Norcross  
Blackpool  
FY5 3WP

(8.15 a.m. to 5.15 p.m. Monday to Thursday; and 8.15 a.m. to 4.30 p.m. Friday)

If you live in Northern Ireland, you should get in touch with:

### Belfast War Pensions Office

Marlborough House  
30 Victoria Street  
Belfast  
BT1 3GE

Phone: 02890 327881

If you have problems with your hearing and you have a Textphone, you can phone the

### EX-SERVICE ORGANISATIONS AND CHARITIES

There are many ex-Service organisations and charities that can give you help and advice on War Pensions and allowances.

The society provides accommodation for former seafarers and their dependants.

**The Royal Naval Association (RNA)**  
62 Chelsea Manor Street  
London  
SW3 5GJ

Phone: 020 7352 6764

E-mail: [ma@netcomuk.co.uk](mailto:ma@netcomuk.co.uk)

If you want to appeal against a decision on your claim, the following organisations can help you and represent you at an appeal if you fall within their particular membership criteria. This advice and support is free. You do not need to be a member of these organisations to get free general advice.

The association offers friendship and personal support to its members and has limited welfare funds.

**The Royal Alfred Seafarers' Society**  
SBC House  
Resistor Way  
Wallington  
Surrey  
SM6 2AH

**The Royal Naval Benevolent Trust (RNBST)**  
Castaway House  
311 Tyfold Avenue  
Portsmouth  
PO2 8RN

Phone: 020 840 12 889

Phone: 023 9269 0112  
(Administration)  
023 9269 0296  
(Grants)

E-mail: [rmbf@rmbt.org.uk](mailto:rmbf@rmbt.org.uk)

Website: [www.rmbt.org.uk](http://www.rmbt.org.uk)

All other ranks of the Royal Navy or Royal Marines 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, care homes for older people and advice on welfare matters.

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 primarily gives financial support to those in "real need".

The Royal Air Force Association (RAFA)

117 1/2 Loughborough Road  
 Leicester  
 LE4 5ND

Phone: 0116 266 5224

Email: [welfare@rafa.org.uk](mailto:welfare@rafa.org.uk)

Website: [www.rafa.org.uk](http://www.rafa.org.uk)

The Association gives help and advice to ex-RAF and Commonwealth Air Forces personnel.

RAF Benevolent Fund (RAFBF)

67 Portland Place  
 London  
 W1N 4AR

Phone: 0207 580 8343

Ext 204 (office hours)

Out-of-hours:

0207 580 4306

(ask for duty officer)

Email: [info@rbf.org.uk](mailto:info@rbf.org.uk)

Website:

[www.rafbenfund.org.uk](http://www.rafbenfund.org.uk)

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

British Limbless Ex-

Service men's Association

Frankland Moore House  
 185-187 High Road  
 Chadwell Heath  
 Essex  
 RM6 6NA

Phone: 020 9590 1124

Email:

[blesma@btconnect.com](mailto:blesma@btconnect.com)

Website: [www.blesma.org](http://www.blesma.org)

The Association aims to

promote the welfare of all those who have lost a limb or limbs, or one or both eyes, or the use of limbs as a result of their service in any branch of the Armed Forces or auxiliary forces. It also aims to help dependants of these people.

Burma Star Association

4 Lower Belgrave Street  
 London  
 SW1W 0LA

Phone: 020 7823 4273

The association provides a welfare service and gives free and confidential advice to all holders of the Burma Star.

Forces Pension Society

68 South Lambeth Road  
 London  
 SW8 1RL

Phone: 020 7820 9988

Website: [www.forpen.co.uk](http://www.forpen.co.uk)

The Society protects the

The Army Benevolent

Fund (ABF)

Army Benevolent Fund

41 Queen's Gate  
 London  
 SW7 5HR

Phone: 020 7591 2000

Fax: 020 7584 0889

Email: [mickleburgh@armybenevolentfund.com](mailto:mickleburgh@armybenevolentfund.com)

[armybenevolentfund.com](http://armybenevolentfund.com)

Website:

[www.armybenfund.org](http://www.armybenfund.org)

pension interests of ex-service personnel of all ranks and their dependants.

**St Dunstan's**  
 12-14 Harcourt Street  
 London  
 W1H 4HD

Phone: 020 7723 5021

E-mail: [admissions@st-dunstan.s.co.uk](mailto:admissions@st-dunstan.s.co.uk)

St Dunstan's cares for blind ex-servicemen and women no matter how they lost their sight. You must be ex-service and have a significant sight loss in both eyes.

**The Ex-Service Mental Welfare Society/Combat Stress**  
 Tyrwhit House  
 Oakdown Road  
 Leatherhead  
 Surrey  
 KT22 0BX  
 Phone: 01372 841600

E-mail: [contacts@combatstress.org.uk](mailto:contacts@combatstress.org.uk)

Website: [www.combatstress.com](http://www.combatstress.com)

The Society cares for ex-members of the Armed Forces who have psychiatric disabilities. The Society provides a network of regional welfare officers throughout the United Kingdom. There are also three short-term treatment centres.

**The Joint Committee of the Order of St John and the British Red Cross Society**  
 5 Grosvenor Crescent  
 London  
 SW1X 7EJ  
 Phone: 020 7201 5171

The Joint Committee provides financial assistance to needy ex-service personnel and their widows or widowers, disabled in the Wars of 1914 to 1918 and 1939 to 1945.

**The 'Not Forgotten' Association**  
 4th floor  
 2 Grosvenor Gardens  
 SW1W 0DH

Phone: 020 7730 2400/3600

E-mail: [director@ntfassociation.freeserve.co.uk](mailto:director@ntfassociation.freeserve.co.uk)

Website: [www.ntfassociation.freeserve.co.uk](http://www.ntfassociation.freeserve.co.uk)

The Association helps disabled ex-service personnel. They provide televisions and holidays for severely disabled people, and outings, concerts and gifts for people in hospitals and homes.

**The Officers' Association**  
 48 Pall Mall  
 London  
 SW1Y 5JY  
 Phone: 0207 930 1025

E-mail: [postmaster@oed.org.uk](mailto:postmaster@oed.org.uk)

The Association gives advice

and help to ex-officers and their dependants.

**The Royal British Legion**  
 48 Pall Mall  
 London  
 SW1Y 5JY

Phone: 08457 725725

E-mail: [pensions@britishlegion.org.uk](mailto:pensions@britishlegion.org.uk)

Website: [www.britishlegion.org.uk](http://www.britishlegion.org.uk)

The Legion is Britain's main organisation for the welfare of ex-Service personnel and their dependants. It provides advice on pensions and welfare matters. It also offers social focus for ex-service personnel through branches and clubs in England, Wales and Ireland.

0207 788615204

<p><b>The Royal British Legion Scotland</b> The Earl Haig Fund Scotland and the Officers' Association Scotland New Haig House Logie Green Road Edinburgh EH7 4HR</p>	<p>Phone: 020 7730 0161 (out of office hours)  E-mail: info@chelsea-pensioners.org.uk  Website: www.chelsea-pensioners.org.uk</p>	<p><b>The Soldiers, Sailors, Airmen and Families Association – Forces Help (SSAFA)</b> Queen Elizabeth the Queen Mother House 19 Queen Elizabeth Street London SE1 2LP</p>	<p>Phone: 020 7233 1894  The Corporation gives financial help to widows and widowers, orphans and dependants of Service personnel.</p>
<p>Phone: 0131 557 2782  E-mail: info@rblscotland.org.uk  Website: www.rblscotland.org.uk</p>	<p>The Hospital provides a home for old soldiers who are getting an army long-service pension or a War Pension. It is not a medical hospital.</p>	<p>Phone: 0207 403 8783  E-mail: info@ssafo.org.uk  Website: www.ssafo.org.uk</p>	<p>The Association helps Service and ex-Service personnel and their dependants to get the practical and financial help they are entitled to from statutory sources. It also offers accommodation for disabled people and residential care for the elderly.</p>
<p>The Legion Scotland helps all ex-Service personnel, and their dependants living in Scotland. It also provides help with pensions and welfare advice.</p>	<p><b>The Royal Patriotic Fund Corporation</b> 40 Queen Anne's Gate London SW1H 9AP</p>	<p><b>War Widows' Association of Great Britain</b> c/o 48 Pall Mall London SW1Y 5JY</p>	
<p><b>The Royal Hospital Chelsea</b> London SW3 4SR</p>			
<p>Phone: 020 7881 5204 (office hours)</p>			



## OTHER ORGANISATIONS THAT CAN HELP

Maccadam Avenue  
Old Wokingham Road  
Crowthorne  
Berkshire  
RG45 6XD

### Department For Transport (DFT)

DFT has published a guide to transport for people with disabilities, called **Door to Door**. If you want more information, write to:

Phone: 01344 661000

E-mail: [mavis@dft.gov.uk](mailto:mavis@dft.gov.uk)

### DFT

Mobility Unit  
Great Minster House  
76 Marsham Street  
London  
SW1P 4DR

### Motability

Goodman House  
Station Approach  
Harlow  
Essex  
CM20 2ET

Phone: 01279 635999

### The Mobility Advice and Vehicle Information Service (MAVIS)

MAVIS gives advice and information to people with disabilities on choosing, adapting and driving motor vehicles. If you want more information, write to:

### MAVIS

Department for Transport  
TRL  
"O" Wing

Motability is an independent voluntary organisation that helps disabled people to use their War Pensioners' Mobility Supplement or Disability Living Allowance mobility component to buy or hire a car or powered wheelchair. If Motability helps you to get a car, the VA may be able to give you some money towards the cost of adaptations – but only if you need them because

of your disability.

E-mail:

[informationline@rnid.org.uk](mailto:informationline@rnid.org.uk)

### Royal Association for Disability and Rehabilitation (RADAR)

RADAR has published a book called **Motoring and Mobility** for disabled people. If you want more information, write to:

Website: [www.rnid.org.uk](http://www.rnid.org.uk)

The RNID represents 8.7 million deaf and hard of hearing people in the UK.

### RADAR

12 City Forum  
250 City Road  
London  
EC1V 8AF

Phone: 0207 250 3222

E-mail: [radar@radar.org.uk](mailto:radar@radar.org.uk)

Website: [www.radar.org.uk](http://www.radar.org.uk)

### Royal National Institute for the Deaf (RNID)

1-23 Featherstone Street  
London  
EC1Y 8SL

Phone: 0800 808 0123

## FURTHER INFORMATION

### PENSION AND PAY ORGANISATIONS

#### PENSIONS DIVISION

The contact details for the Pensions Division which, deals with the award of pensions for the three Services is:

**APPAA (S),**  
 Pensions Division,  
 Mail Point 480,  
 Kenfigern House,  
 65 Brown Street,  
 Glasgow  
 G2 8EX

Phone: 0141 224 3600  
 (Enquiry Service)

Email: [afps-pensions-div@dal.pipex.com](mailto:afps-pensions-div@dal.pipex.com)

#### 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

Phone: 01293 560999  
 (Enquiry Service)

Email: [pensions@paymaster.co.uk](mailto:pensions@paymaster.co.uk)

#### Other Booklets in this Series

There is general information about your AFPS benefits in the booklet "**Your Pension Scheme Explained**", which your unit administrator can get from DSDC(Llangennech) by quoting MMP/106.

Other booklets also available in this series from DSDC(Llangennech) are:

- **Commutation**  
MMP/107
- **Increasing Your Benefits**  
MMP/109
- **Internal Dispute Resolution Procedures**  
MMP/108
- **Pensions on Divorce**  
MMP/110
- **Preserved Pensions / Transferring Benefits**  
MMP/112

#### • Family Pensions MMP/114

A further booklet will be available soon:

#### • Re-employment

#### Other Sources of Information

- Up-to-date information on the Armed Forces Pension Scheme and New Armed Forces Pension Scheme can be found on the MOD websites at:

Internet:

[www.mod.uk/issue/index](http://www.mod.uk/issue/index)

Intranet:

[www.defence.mod.uk/cr/content/pension.htm](http://www.defence.mod.uk/cr/content/pension.htm)

If you have any further queries please contact the Pensions Division (see page 34).