Comparison of the Gurkha Pension Scheme with the Armed Forces Pension Scheme

The claim that the Gurkha Pension Scheme (GPS) is less satisfactory than the Armed Forces Pension Scheme (AFPS), does not withstand scrutiny. Gurkhas who qualified for the GPS (which will be the majority of those Gurkhas who served since 1948) received an immediate pension after 15 years’ service, typically in their early 30’s; whereas most British soldiers on the AFPS do not serve the 22 years necessary to qualify for an immediate pension, and instead have a preserved pension payable at the age of 60. This typically means that most Gurkhas will have been receiving pension payments for over 25 years before British soldiers of the same rank and length of service qualify for any payments under the AFPS.

As an example, a calculation was made in 2009 which showed that a Gurkha Rifleman who retired in 1994 will have received some £61,000 at 2009 prices by age 60, compared to his British AFPS equivalent who will have received no pension payment to that point. Gurkha officers and Warrant Officers Class 1 and those who were given extensions of service to 22 years, around 10% of Gurkha pensioners, are the only cohort for whom a British pension is significantly better. It is not the case that “equalisation” of the pension would benefit the majority of Gurkhas.

This point has been reinforced by a further report produced by the Government Actuary’s Department (GAD) on 26 July 2013. This report, which compares the value of benefits of the GPS against AFPS 1975, was submitted as evidence for the pensions case in the European Court of Human Rights and to the Inquiry held by the All Party Parliamentary Group (APPG) on Gurkha Welfare. The GAD report is available at the Inquiry’s website at https://gurkhainquiry.files.wordpress.com/2014/03/01-gad-report-comparison-of-gps-and-afps-1975.pdf.

Gorkha Pension Scheme and Armed Forces Pension Scheme Comparison

Gorkha pension scheme (GPS) places emphasis on Gurkha service, which is traditionally less than British service. For instance, a Gurkha Officer who retired in 1994 will have received some £61,000 at 2009 prices by age 60, compared to his British AFPS equivalent who will have received no pension payment to that point. Gurkha officers and Warrant Officers Class 1 and those who were given extensions of service to 22 years, around 10% of Gurkha pensioners, are the only cohort for whom a British pension is significantly better. It is not the case that “equalisation” of the pension would benefit the majority of Gurkhas.
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