

Pay, Pensions and Other Benefits



General

Pay Entitlement

You will be paid up to and including your date of termination. Before the beginning of the month in which you are due to terminate, or the start of your termination leave, you must contact your unit HR Admin staff to make sure your allowance entitlements are stopped on the correct dates. If there is not enough money available, arrangements for recovery will be made following your termination.

Any overpayments or other Service debts will be deducted from your final pay and/or terminal benefits, where possible. If there are insufficient funds in the final pay and/or terminal benefits you will be contacted after your discharge regarding repayment of the monies owed. Any overpayments identified **after** your final pay and/or terminal benefits have been processed will also be recovered.

Address and Bank Account Information

All monies will be paid into the account used for your monthly pay unless you change the details on JPA. Any future correspondence will be sent to your nominated address. (You can change your address and/or account details on JPA online if you have access, otherwise your unit HR admin staff can make the changes for you.)

If your service is terminated from an overseas unit and want to be paid to an overseas account, you **must** have the local CO's approval, be emigrating to an overseas non EU country and accept liability for all bank charges and adverse currency conversion rates.

Payment of Final Balance

Your final pay will be forwarded on the payday of the month of termination once any outstanding debts or overpayments have been recovered.

Only one P45 will be issued to your primary address on JPA.

If you have any questions about your final pay and allowances, please contact:

SPVA

JPAC

MP 406, Kentigern House, 65 Brown Street,
Glasgow G2 8EX

Tel: **0800 085 3600**

Questions about income tax payments should be directed to your local revenue enquiry office – go to www.hmrc.gov.uk for further information.

State Benefits

For Pension forecasts or information and advice about any other state benefits go to:
www.dwp.gov.uk

Armed Forces Pension Schemes

These Guidance Notes are intended to give you a brief summary of the Armed Forces Pension Schemes. Please read them **before** you complete **AFPS Form Pen 1**.

Information About Aggregation of Previous Armed Forces Preserved Pension Awards

If you have rejoined the Armed Forces and have a preserved pension award in either AFPS 75 or AFPS 05 schemes, you are entitled to combine your most recent period of previous service with your current service. However, you must apply to do this before your termination date as applications cannot be accepted after.

Please note:

- Aggregation can only take place where AFPS 75 or AFPS 05 pension is preserved.
- If previous scheme benefits are in payment prior to re-joining aggregation cannot take place.

Aggregation impact

If you have an AFPS 75 **preserved** pension award you must consider the impact of combining it with your current period of service where AFPS 05 applies with AFPS 05 service.

- Currently, all AFPS 75 **preserved** pension awards (where service was before the 6 April 2006) are paid at age 60, with any service from 6 April 2006 paid at age 65.
- If you choose to combine your AFPS 75 **preserved** benefits with AFPS 05, your preserved benefits will not be payable until your 65th birthday.

Medical Discharge

In order to qualify for AFPS 05 ill health benefits you must have a minimum of 2 years reckonable service. If you have under 2 years reckonable service at the date of your medical discharge but have applied to aggregate a previous preserved pension award you will be entitled to AFPS 05 ill health benefits.

Further Information

If you wish to aggregate please write to SPVA, the address can be found on **page 29**. Further information regarding aggregation can be obtained from the re-employment booklet (MMP/116) which can be found at the link below:
www.mod.uk/DefenceInternet/AboutDefence/CorporatePublications/PersonnelPublications/Pensions/Booklets/Reemployment.htm

Payment of Terminal Benefits and Pension

Payment will be made within 30 days of your termination date, providing SPVA have all the correct forms and other information needed.

Our Pension Paying Agent (PPA)

All pensions are paid monthly in arrears by Xafinity Paymaster. Payment will not be made unless the **AFPS Form Pen 1** is completed and returned. Please make sure you give clear accurate information and return it no later than **8 weeks** before your termination date.

Helping us to Help You

Pension contact details are listed on **page 29**. If you ring SPVA or PPA you will be asked for your name, service number or PPA reference number and your National Insurance number.

If you want a forecast of pension benefits, have questions about your pension generally or want to apply for payment of your pension, you should contact the **JPAC**. You should also report any relevant change in your circumstances to them.

If you want information about payments of your pension, deductions of tax or a change of address or account details you should contact PPA. Your dependants should also contact them in the event of your death.

Disputes and Complaints

SPVA aim to get things right first time but if you think there has been a mistake, please let them know. Your complaint will be acknowledged within 5 working days of receipt and a full response will be sent within 20 working days. If you are not happy with the way your complaint is handled, you can ask for it to be escalated.



Armed Forces Pension Scheme 1975 (AFPS 75)

If you belong to AFPS 75 you will be entitled to pension benefits provided you have at least 2 years reckonable service. Your benefits are based on **rank** and **reckonable service**.

Full Career (Maximum) Pension at age 55

If you retire at age 55 with 34 years' reckonable service (Officer) and 37 years (Other Ranks), you will be entitled to a full career (maximum) pension and a lump sum (normally tax-free) of 3 times the annual rate of pension. These are your '**Terminal Benefits**'.

Immediate Pension

If you have completed 16 years' reckonable service as an officer, 22 years reckonable service for other ranks, when you retire, you will be entitled to an **Immediate Pension** and a **terminal grant** of 3 times the annual rate of pension. The terminal grant is normally tax-free.

Preserved Pension

If you leave the Armed Forces before reaching the point when you become eligible for an

Immediate Pension, but have completed at least 2 years reckonable service, you will be entitled to a preserved pension and a terminal grant of 3 times your annual pension, which is payable when you reach the age of **60** for service before 6 April 2006 and at age **65** for service after 6 April 2006. The terminal grant is normally tax-free. You can have all your benefits paid at age **60** but they will be actuarially reduced to reflect the early payment.

Invaliding Pension

If your career is cut short by illness or injury (which is not your fault) and you have completed more than 2 years' reckonable service, you will receive an invaliding pension and a lump sum. If you are subsequently awarded either a war pension or payment under the Armed Forces Compensation Scheme, your Service Invaliding Pension will be reviewed.

Resettlement Grant

If you complete more than 9 years as an Officer from age 21 (or date of entry if later) or 12 years as an Other Rank from age 18 (or date of entry if later) and leave the Armed Forces with no other immediate benefits, you may qualify for a tax-free **resettlement grant** to aid your resettlement to civilian life.

Dependants' Benefits

When you die – either in service or during retirement – benefits may be due to your **spouse or civil partner**, and also to eligible children born during your service.

Note

Spouse's or civil partner's benefits **cannot** be left by will or awarded to anyone other than a legal spouse or civil partner. A spouse, from whom you are separated but not divorced, retains their entitlement to these benefits, as does a civil partner where the relationship has not been legally dissolved. Unmarried partners are not entitled to receive non-attributable benefits. Children's benefits can be paid to a legal guardian.

Death of a Member with No Dependants

If you are single with no eligible children and die in service or with a **preserved pension** in retirement, a **Death Benefit lump sum** (normally tax-free) will be paid to your estate as part of the assets you leave. More information is available in the **AFPS 75** booklet: **Family Pension Benefits (MMP/114)**. If you don't have a copy, you can view or download it from the MOD internet or intranet, or ask your unit HR admin staff.

These notes are not intended to replace the booklet **AFPS 75 – Your Pension Scheme Explained (MMP/106)**, which you should have already received. If you don't yet have a copy, you can view or download it from the MOD internet or intranet. Your unit HR admin staff should also have a copy.

Resettlement and Life Commutation

Resettlement and Life Commutation option can only be taken once and **must** be made before the last day of service.

Armed Forces Pension Scheme 2005 (AFPS 05)

If you belong to AFPS 05 you will be entitled to pension benefits provided you have at least 2 years **reckonable service**. Your benefits are based on your final **pensionable pay**, that is; the greatest amount of pensionable pay you

received for 365 consecutive days over the last 3 years of reckonable service. This service starts from your first day of paid service in the Armed Forces.

Preserved Pension

If you leave the Armed Forces before age **55** having completed at least 2 years' reckonable service, you will be entitled to a **preserved pension** and a **pension lump sum** (normally tax-free) of 3 times your annual pension, which is payable when you reach age 65.

Pension at age 55

If you retire at age **55** or over you will be entitled to a pension paid immediately and a pension lump sum (normally tax-free) of 3 times your annual pension. There is no further lump sum paid at age 65.

Early Departure Scheme Payments (EDP)

If you leave the Armed Forces before age **55**, but having reached at least age **40** and having

served at least 18 years, you will get a tax-free lump sum and an income paid until age **65**, when your preserved pension comes into payment with a further lump sum (normally tax-free).

Ill-Health Benefits

If your career is cut short by illness or injury and you have completed more than 2 years' reckonable service, you will receive an ill-health award. The amount is based on a three tier system. For less serious conditions, Tier 1 provides a tax-free lump sum only. If you have a serious condition, covered by Tiers 2 and 3, you will receive an ill-health pension based on your actual service, plus a tax-free lump sum of 3 times your annual ill health pension.

Resettlement Grant

The resettlement grant is intended to help you adjust to civilian life. You are entitled to a grant when you leave the Armed Forces provided:

- you have served at least 12 years
- you are not entitled to any other immediate payments, e.g. ill-health pension or **EDP**

and: you are not a member of the **Reserve Forces Pension Scheme (RFPS)** which does not offer a resettlement grant.

Reserve Forces Pension Scheme (RFPS)

Dependants' Benefits

When you die – either in service or after leaving service – benefits may be due to your **spouse, civil partner, eligible partner** or your **eligible children**. See the booklet **Family Pension Benefits (MMP/126)** for more information. If you don't have a copy, you can view or download it from the MOD internet or intranet, or ask your unit HR admin staff.

Death of a Member with No Dependants

If you are single, with no eligible children and die, payments will be made as follows:

- In service, a lump sum (normally tax-free) of 4 times pensionable pay will be paid to your nominee or estate as part of the assets you leave.
- After service but before your preserved pension comes into payment, a lump sum (normally tax-free) of 3 times your annual preserved pension will be paid to your nominee or estate as part of the assets you leave. Your pension stops on death.
- Within 2 years of drawing your pension, a lump sum equivalent to the balance of 2 years' worth of pension will be paid to your estate. Again, your pension stops on death.

If you start or re-start on Full Time Reserve Service (FTRS), including Additional Duties Commitment (ADC) terms on or after 6 April 2005, you will automatically become a member of the RFPS. Personnel called out for service under section 32, 43, 52, 54, or 56 of the Reserve Forces Act 1996 (or corresponding section of the Reserve Forces Act 1980) from that date may choose to become members of RFPS. Further information can be found at www.mod.uk/NR/RDonlyRes/55AA5D15-B03A-48B7-831C-61AE9EB43683/O/MMP123.PDF

These notes are not intended to replace the booklet **AFPS 05 – Your Pension Scheme Explained (MMP/124)** which you should have already received. If you don't yet have a copy you can view or download it from the MOD internet or intranet. Your unit HR admin staff should also have a copy.

Veterans and War Pension

We use the term 'veteran' to mean all those who have served in the UK Armed Forces. It does not matter how long you served for or whether you saw active service.

War Pension Scheme

You can claim a War Disablement Pension if you are no longer serving in the UK Armed Forces and;

- you have a condition which was caused or made worse by your service before 06 April 2005.

The Scheme rules also cover those who were;

- injured or disabled through service in the Ulster Defence Regiment (now known as the Royal Irish Regiment), the Home Guard and nursing and auxiliary services
- a civil defence volunteer (CDV) disabled through serving as a CDV
- a civilian disabled as a result of enemy action in the 1939 to 1945 war
- a merchant seaman, a member of the naval auxiliary service or a coast guard and you were disabled because of an injury you received or a disease suffered because of conditions during a war or because you were a prisoner of war or:
- a member of Polish Forces under British command who served in the 1939 to 1945 war, or in the Polish Resettlement Forces and you were injured or disabled through this service.

When to Claim

Claims can be made at any time **after** leaving service. If you are invalided, SPVA will automatically consider a pension without the need for a claim.

How to Claim

You can get a claim form from SPVA at the address on **page 29**; download one from the Veterans-UK website, or from one of our recognised agents such as the Royal British Legion. If you need any help completing the form call the Veterans-UK Helpline.

The Claim Process

SPVA will consider any claim using evidence from Service and civilian medical records. You may be asked to go for a medical examination. You will be kept informed of the progress on your claim.

Any payment you may receive is tax-free.

For More Information

Get in touch with SPVA, contact details are on **page 29**.

The Armed Forces Compensation Scheme

The Armed Forces Compensation Scheme (AFCS) provides compensation for any injury, illness or death which is caused by service on or after 6 April 2005.

The War Pension Scheme (WPS) compensates for an injury, illness or death which occurs up to this date.

The AFCS is a no-fault Scheme which means payment is made without admitting fault. It is entirely separate from personal accident cover, such as PAX or SLI. Therefore, any accident cover that you may already hold is not taken into account when determining an AFCS award.

Who is eligible?

ALL current and former members of the UK Armed Forces, including Reservists, may submit a claim for compensation. You can claim for any injury or illness which has been sustained as a result of service. This **includes** Adventurous Training (AT), physical exercise and organised sport, for example inter-Service athletics.

What type of awards can I get?

There are two main types of AFCS benefits:

- **Lump Sum Payments**
For injury or illness, AFCS provides a tax-free lump sum payment for pain and suffering, the size of which reflects the severity of the injury/illness. Lump sum payments range from £1,200 to £570,000.
- **Guaranteed Income Payments (GIPs)**
For those with the most serious injuries and illnesses, AFCS also provides an income stream known as the Guaranteed Income Payment (GIP). This is a tax free, index-linked

monthly payment which is paid from the point of discharge, for life. A number of factors are taken into consideration when calculating the GIP. These reflect the effect of an injury on future promotion prospects.

How do I submit a claim?

To make a claim:

- You must submit a claim form to the Service Personnel and Veterans Agency (SPVA). You can request a claim form by contacting the free helpline on 0800 169 22 77 (Overseas) +44 1253 866 043) or alternatively you can download the form here http://www.veterans-uk.info/pensions/claim_forms.html
- SPVA staff (including its welfare service) and voluntary organisations can assist you.
- Make sure that you do not try and predict the outcome of a claim-interpreting the detail of the Scheme is a job for the experts.
- Once a claim has been submitted, SPVA shall inform you in writing of the outcome.

Are there any time restrictions?

You have seven years to make a claim.

There are some exceptions to this such as late on-set illnesses. You can claim for a late-onset illness at any time after the event to which it relates, as long as you do so within three years of seeking medical advice. For further information visit the websites.

What happens if I do not agree with the decision made?

First, you can apply for reconsideration. This involves another SPVA officer reviewing your original claim. If you are unhappy with the result, you can appeal to an independent tribunal.

What happens if I die as a result of Service?

In the event of death, benefits may be payable to your dependents such as an income stream known as a Survivors Guaranteed Income Payment (SGIP), Child Payments and a Bereavement Grant of up to £37,500.

Your dependants have three years to submit a claim. They will be informed by SPVA as to how best to do so and will be fully supported by Case Visiting Officers and the SPVA's welfare managers.

Where can I go to get further information?

There is a **free helpline:**

0800 169 22 77 (UK only),

+44 1253 866 043 (overseas)

Alternatively, visit **www.mod.uk/afcs**

Pension Contacts

Armed Forces Pension Scheme

SPVA, MP 480, Kentigern House,
65 Brown Street, Glasgow G2 8EX

Email: JPAC@spva.mod.uk

Pension Paying Agent

Xfinity Paymaster, Sutherland House,
Russell Way, Crawley, West Sussex RH10 1UH

Email: spvapensions@paymaster.com

War Pension, AFCS and General Veterans Enquiries

SPVA, Tomlinson House, Norcross,
Thornton-Cleveleys, Lancashire FY5 3WP

Email: veterans.help@spva.gsi.gov.uk



Armed Forces Pension Scheme

Freephone: **0800 085 3600**

Military: **94561 3600**

Overseas: **00 44 1412 243600**



Pension Paying Agent

Telephone: **0845 121 2514**

Overseas: **00 44 1293 591959**

Fax: **01293 604024**



War Pension, AFCS and General Veterans Enquiries

Freephone: **0800 169 2277**

Overseas: **00 44 1253 866043**

Web: **www.veterans-uk.info**

Dependant's Fund & Dependant's (Income) Trust

The Dependant's Fund and Dependant's (Income) Trust provide immediate one-time payments to the dependants of deceased Service personnel. The aim is to provide for their immediate needs without having to make a claim. The payments are normally paid within a few days to anywhere in the world.

Membership of the various schemes stops when you leave Service. However, under certain circumstances you can apply to rejoin. The rules are complex and liable to change.

Full details are available from the addresses below:



Royal Navy

Tel: 023 926 25238

Military: 93832 5238

Web: www.rnrmc.co.uk



Army

Email: secretary@armydeptrust.org.uk

Web: www.armydeptrust.org.uk



Royal Air Force

Web: www.raf.mod.uk/

community/financial/

rafdependantsfund.cfm

Help From Service and ex-Service Organisations



General



"Everyone has different needs when they leave the Service and for some it can be quite stressful. Where you have particular worries about the future, it is very important that you discuss your needs with your resettlement advisors and Service welfare staff as early

as possible so that the right assistance can be offered in time to make a difference.

There are a number of other organisations that may be able to give you help and advice either before or after you have been terminated, particularly Service and ex-Service charities.

The Ministry of Defence has an arrangement with 2 of the leading Service and ex-Service charities you may wish to use. The Royal British Legion (except in Scotland) and SSAFA Forces Help have both agreed to act as your first contact with the wider network of organisations."

Director of Training, Education, Skills and Resettlement

You can decide which one of these charities you want to contact (choose only one), and let them know using the permission form, enclosed in this pack, which you should mail to your preferred organisation. Alternatively, if you prefer to email your contact details to your selected charity, a copy of the form is available on the Defence Intranet at:

<http://www.ipublish.dii.r.mil.uk/nlapps/docs/default.asp?id=8569>

The charity will then arrange for one of their representatives to get in touch with you.

Finally, if you decide that you do not need help or advice from Service or ex-Service charities now, do not complete the form now but keep it and this booklet somewhere safe just in case a need arises in the future. Alternatively, you can find a copy of the form at:

<http://www.mod.uk/DefenceInternet/AboutDefence/WhatWeDo/Personnel/SPVA/ServiceLeaversPack.htm>



**Grants and Loans Team,
Royal British Legion**

Haig House, 199 Borough High Street,
London SE1 1AA
Tel: **08457 725725**



**Welfare Support, Soldiers, Sailors,
Airmen and Families Association –
Forces Help**

19 Queen Elizabeth Street, London SE1 2LP
Tel: **020 7463 9224**
Email: **info@ssafa.org.uk**

Veterans UK – ‘Supporting Services Through Life’



Service Personnel and Veterans Agency (SPVA) administers the War Pension and Armed Forces Pension Schemes (Compensation) making payments to veterans injured or disabled through service in the Armed Forces and to the widows, widowers and civil partners of those killed in service. The Agency is also responsible for Service Pensions.

A free Helpline and website (contact details are on the following page) provide sound advice on many topics.

Enquiries may be redirected to a range of organisations that work in partnership with the Agency to support the Veterans community. The Helpline has up-to-date information on central/ local government and 500 plus ex-Service organisations and other voluntary groups.



Many people think that veterans are all elderly, this is a common misconception, veterans can be any age from 16 to 100 plus. As soon as someone leaves the Armed Forces they become a veteran. Hundreds of thousands are in their 20s, 30s and 40s.

There are no restrictions on who can call the Helpline for advice, veterans themselves, their relations and friends, professional advisers acting on their behalf.



All callers speak directly to a UK based Agency adviser. You may be offered a call back if lines are particularly busy.

Sometimes a veteran will need help completing forms or may have needs that are best dealt with through a personal visit. The Agency has a network of welfare offices and home visits can be arranged to resolve personal matters or issues of concern on a one to one basis. Requests for welfare contact should be made through the Helpline initially.

The following page gives some examples of the kind of help and advice the Veterans Welfare Service is able to give.

Veterans Welfare Service

The Veterans Welfare Service (VWS) provides professional advice, guidance and support to:

- Service Personnel who are medically discharged.
- Bereaved families of Service personnel.
- Veterans claiming or receiving a war disablement pension.
- Veterans claiming or receiving payment under the Armed Forces Compensation Scheme.

Home visits to resolve personal matters on a one to one basis can be arranged, these are also useful if you need help completing claim forms for either War Disablement Pension or AFCS.

The VWS can also help you to:

- claim state benefits
- make contact with ex-Service charities, voluntary organisations or statutory agencies
- liaise with specialist organisations if you are under retirement age but your disability prevents you working or keeping your existing job. There are a number of organisations the VWS have developed strong links with who specialise in these kind of problems and can offer information on what employment or re-training is available
- get any items you may need to aid mobility or support a more independent lifestyle.

These are just a few examples of the kind of help and advice you can get through SPVA, so if you are not sure whether we can help; it's worth ringing or dropping us a line to ask.

Veterans Welfare Service

Call the Helpline FREE on: **0800 169 2277**

Minicom (textphone) call: **0800 169 3458**

Overseas callers use: **00 44 1253 866043**

Lines are open:

Mon to Thurs 8.15am – 5.15pm

Fri 8.15am – 4.30pm

All callers speak directly to a UK based SPVA adviser. You may be offered a call-back if lines are particularly busy.

Or you can write to:

Veterans Advice Team Service Personnel and Veterans Agency

Tomlinson House, Norcross,
Thornton-Cleveleys FY5 3WP

Email: veterans.help@spva.gsi.gov.uk

Web: www.veterans-uk.info

Useful Sources of Information



Advice from the Career Transition Partnership

In addition to their job finding service, CTP have produced a 'life skills' guide which you can find on their website at www.ctp.org.uk and clicking on the Continuing Support tab. The guide gives advice on such varied topics as; how to register with a doctor or dentist, Council Tax liability and registering to vote.



Forces Pension Society

68 South Lambert Road, Vauxhall,
London SW8 1RL
Tel: **020 7820 9988**
Fax: **020 7820 7583**
Email: memsec@forpen.co.uk
Web: www.forpen.org

Forces pensions are complex and can result in unfair anomalies. The Forces Pension Society represents all ranks, their widows and dependants in bringing pension issues to the attention of the Government. For more information visit the website, or write to the General Secretary at the above address.



King Edward VII's Hospital Sister Agnes

10 Beaumont Street, London W1G 6AA
Tel: **020 7486 4411**
Fax: **020 7467 4312**
Email: info@kingedwardvii.co.uk
Web: www.kingedwardvii.co.uk

The hospital is a registered charity. It aims to provide the best possible treatment at the lowest cost for serving and retired officers and their spouses, widows and children.



The Officers' Association

Mountbarrow House, 6–20 Elizabeth Street,
London SW1W 9RB
Tel (Advice & Support): **020 7808 4175/6**
or **0845 873 7150/1**
Tel (Administration): **020 7808 4166**
or **0845 873 7140**
Email: info@officersassociation.org.uk
Web: www.officersassociation.org.uk

If resident in **Scotland:**

New Haig House, Logie Green Road,
Edinburgh EH7 4HO
Tel: **0131 550 1581**
Fax: **0131 557 5819**
Email: gs@oascotland.org.uk

The Officers' Association is a charity dedicated to assisting officers who have retired or are about to retire from Her Majesty's Armed Forces, their widows and dependants. The Association's work falls into three main categories: Benevolence, Employment and Homes/Housing advice.



The Royal Star and Garter Home

Richmond Hill, Richmond TW10 6RR
Tel: **020 8439 8000**
Fax: **020 8439 8002**
Email: generalenquiries@starandgarter.org
Web: www.starandgarter.org

Based in Richmond, London, the home is a registered charity for disabled ex-Service personnel. Residents enjoy superb nursing and therapeutic facilities and a range of activities, outings and leisure pursuits.



The Union Jack Club

Sandell Street, Waterloo, London SE1 8UJ

Tel: 020 7902 6052

Fax: 020 7902 6060

Email: admin@ujclub.co.uk

Web: www.ujclub.co.uk

A private members club for both serving and ex-Service personnel (including those from Voluntary and Auxiliary forces) below commissioned rank. There is no signing on fee if you apply for membership within 2 years of leaving the services. The club has a range of 280 single, double and family rooms and flats at very reasonable rates and boasts an excellent a la carte restaurant. Officers can use the club's facilities but not become members.



The Victory Services Club

63/79 Seymour Street, London W2 2HF

Tel: 020 7723 4474

Fax: 020 7402 9496

Email: info@vsc.co.uk

Web: www.vsc.co.uk

Membership is open to retired personnel of all ranks including those of Commonwealth and Allied countries. The club has over 200 rooms that vary from single to family with catering services in the Club Restaurant.



Royal Navy



Association of Royal Naval Officers (ARNO)

70 Porchester Terrace, London W2 3TP

Tel: 020 7402 5231

Fax: 020 7402 5533

Email: osec@arno.org.uk

Web: www.arno.org.uk

ARNO enables members to keep in touch through social events and offers a wide range of benefits and services. Members can also contact old friends through an online database.

Royal Navy Officer's Charity (RNOC)

Tel: 020 7402 5231

Email: rnbso@arno.org.uk

Part of ARNO, the RNOC provides financial assistance for both serving and retired officers, their wives, former wives and dependants. Bursaries are also available for children needing support at times of family crisis.



The Royal Naval Benevolent Trust (RNBT)

Castaway House, 311 Twyford Avenue,

Portsmouth PO2 8RN

Tel (admin): 023 9269 0112

Welfare: 023 9266 0296

Fax: 023 9266 0852

Email: rnbt@rnbt.org.uk

Web: www.rnbt.org.uk

The RNBT is a registered charity that aims to give help, in cases of need, to those who are serving or have served as ratings in the Royal Navy or as other ranks in the Royal Marines and their dependants – the RNBT Family.

The RNBT can give grants to assist with a wide range of individual needs; make regular payments to supplement the income of older people; offer care to older people at the RNBT's own care home, Pembroke House in Kent and offer advice on welfare matters. The RNBT can also give grants to other organisations which assist the RNBT Family.



Globe and Laurel Magazine

HMS Excellent, Whale Island, Portsmouth
PO2 8ER

Tel: **02392 547209**

Email: royalsmag@btconnect.com

Web: www.royalmarinesregimental.co.uk



Sea Cadets

202 Lambeth Road, London SE1 7JW

Tel: **020 7654 7000**

Fax: **020 7928 8914**

Email: info@ms-sc.org

Web: sea-cadets.org

Charity numbers: **England and Wales 313013,**
Scotland: SCO37808

Across the UK, 14,000 cadets (aged 10–18) take part in nautical adventure activities on a naval theme every week, learning power boating, kayaking and sailing. It's a fantastic opportunity to achieve great team work and get a head start in life and the charity need more volunteers to help the cadets go further and give them support and encouragement.

Inspire the next generation of sailors by getting involved with your local Sea Cadet unit, we want to hear from you. To find your nearest unit and what you can do visit; sea-cadets.org

MSSC (Marine Society & Sea Cadets) is the parent charity of the Sea Cadets.



Navy News

Leviathan Block, HMS NELSON, Portsmouth
PO1 3HH

Tel/Fax: **02392 734448**

Email: edit@navynews.co.uk

Web: www.navynews.co.uk



The Royal Marines Association

RMA Central Office, Building 32, Whale Island,
Portsmouth PO2 8ER

Tel: **02392 651519**

Fax: **02392 547207**

Email: chiefexec@rma.org.uk

Web: www.royalmarinesassociation.org.uk

The RMA brings benefits to its members and plays a vibrant and supportive part in the life of the Corps family. In partnership with COUNTERMARCH, the Royal Marines resettlement network at Lympstone, the RMA seeks to provide a focal point for resettlement advice and job vacancies.



Royal Naval Association

RNA Headquarters, Room 209, Semaphore Tower,
PP70, HM Naval Base, Portsmouth PO1 3LT

Tel: **02392 723823**

Fax: **02392 723371**

Email: paddy@royalnavyassoc.com

Web: www.royal-naval-association.co.uk

To join one of 447 branches of the Association in the UK or any of the 39 branches abroad, contact the RNA HQ at the above address.



The White Ensign Association Limited

HMS BELFAST, Tooley Street, London SE1 2JH

Tel: 020 7407 8658

Fax: 020 7357 6298

Email: office@whiteensign.co.uk

Web: www.whiteensign.co.uk

Aims are to advise and assist all serving and retired Royal Navy and Royal Marines personnel including the Reserves, with all aspects of their financial planning, resettlement and future employment needs.



Army



Army Benevolent Fund

Mountbarrow House, 6–20 Elizabeth Street,
London SW1W 9RB

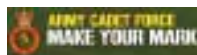
Tel: 0845 241 4820

Fax: 0845 241 4821

Email: enquiries@armybenfund.org

Web: www.armybenfund.org

The ABF is the Army's national charity, committed to the welfare of soldiers, ex-soldiers and their families in times of real need.



Army Cadet Force – Adult Volunteer

Tel: 0845 600 7799

Web: www.armycadets.com

Facebook: www.facebook.com/armycadetforce

We offer fun, exciting and challenging activities on a military theme to 12–18 year olds in over 1,700 units all over the UK, and are always on the lookout for more adult volunteers to help train our cadets. Pass on your skills and knowledge to the next generation. Energy, enthusiasm and a sense of humour essential. Ring us or go online to find your nearest detachment and request an information pack.

Regimental/Corps Headquarters

Service Personnel and Veterans Agency,
Norcross, Thornton-Cleveleys FY5 3ZA

Tel: 0800 169 2277

Fax: 01253 330586

Overseas: 00 44 1253 866043

Email: veterans.help@spva.gsi.gov.uk

Web: www.veterans-uk.info

Regimental/Corps Headquarters are the focal points for assistance to soldiers and their families in times of difficulties, providers of advice and support on welfare matters and financial assistance to individuals in need. Details from the Veterans-UK helpline.



SOLDIER Magazine

Parsons House, Ordnance Road, Aldershot
GU11 2DU

Tel: 01252 34 7353

Fax: 01252 34 7358

Email: mail@soldiermagazine.co.uk

Web: www.soldiermagazine.co.uk



Air Cadets – Adult Volunteer

HQ Air Cadets, RAF College Cranwell, Sleaford
NG34 8HB

Web: www.aircadets.org

Adult volunteers are needed to help manage and run outdoor activities. To find out more about becoming a volunteer visit the website and link to a local unit.

Community Website

CSpt Webmaster, HQ Air, RAF High Wycombe,
HP14 4UE

Tel: **01494 496344**

Email: rafcommunity@btconnect.com

Web: www.raf.mod.uk/community



Royal Air Forces Association

117½ Loughborough Road, Leicester LE4 5ND

Tel: **0116 266 5224**

Fax: **0116 266 5012**

Email: enquiries@rafa.org.uk

Web: www.rafa.org.uk

The Association has 545 branches throughout the UK that provide comradeship, networking support and specialist advice to ex-RAF personnel, their partners and dependants for the rest of their lives.

RAFA & War Pensions

War Pensions Manager, The RAF Association,
PO Box 557, Folkestone CT20 3XQ

Tel/Fax: **01303 271878**

Email: davidwright@rafa.org.uk

Free confidential advice, support and representation for anyone who has a medical problem caused through RAF service before 6 April 2005. In the event of death as a result of service, this support is also extended to a widow, widower or partner of a War Pensioner.



RAF News

Subscription Manager, RAF News, PPP Ltd,
100B Greenwood, Walters Ash, High Wycombe,
Bucks HP14 4XE

Tel: **01494 495546**

Email: editor@rafnews.co.uk

Web: www.rafnews.co.uk



RAF Benevolent Fund

67 Portland Place, London W1B 1AR

Tel: **0800 169 2942**

Fax: **020 7636 7005**

Email: info@rafbf.org.uk

Web: www.rafbf.org.uk

The Royal Air Force Benevolent Fund provides a safety net for life for all members of the RAF family in times of need.

Royal Air Force Club

128 Piccadilly, London W1J 7PY

Tel: **020 7499 3456**

Fax: **020 7355 1516**

Email: admin@rafclub.org.uk

Web: www.rafclub.org.uk

Membership is open to serving or retired RAF commissioned officers, including Reserve Forces, Commonwealth and foreign Air Forces. Spouses of full members may become associate members at no extra charge.

Can we help you?

The Royal British Legion cares and campaigns for the Service and ex-Service community. We answer thousands of calls for help every year.

Nearly 10.5 million people are eligible for our support; that's one in six people. If you are serving or have served in the Armed Forces, or are a dependant, you could be eligible for our assistance.

Below you will find an overview of the services that we can offer you. If you think that the Legion could help you with a particular problem, or you need advice please call Legionline: **08457 725 725** or visit **britishlegion.org.uk**. We will be happy to help you in any way we can.



Poppy Funds

Urgent help for those in financial need

The Legion's Immediate Needs Scheme can provide support to those in need of financial help. We offer grants to help with a temporary crisis, Property Repair Loans to assist with essential home repairs, emergency assistance to homeless ex-Service people in need of temporary accommodation, and can offer advice and support to those who are serving a prison sentence. The Women's Section also provides an annual allowance, grants for children's clothing and education, and helps with holidays.



Poppy Advice

Helping you claim what's rightfully yours

The Legion offers a confidential, face-to-face benefits and money advice service to help you manage your personal finances. We can assist with new War Pension claims, give free representation at appeal hearing cases and help with war widows' pension claims and compensation cases. **www.civvystreet.org** provides information and advice on career training and can support your transition to a new life. The Legion also provides loans and advice to those wishing to start their own businesses.



Poppy Breaks

Take the break you deserve

We have four Poppy Break Centres for those recovering from an illness or bereavement, located in some of the country's most popular, traditional seaside resorts. Every Centre is exclusively for serving and ex-Service people, their partners, dependants and carers, which means there's a unique atmosphere.



Poppy Travel Travel to Remember

We are the not-for-profit specialists for visits to war cemeteries, memorials and battlefields worldwide. Whether you choose a Pilgrimage or Battlefield Tour, each journey is designed to provide the visit of a lifetime. Anyone can enjoy a Poppy Travel tour – you don't need to be a Legion member. The Government War Widows Grant-in-Aid Scheme enables war widows or widowers to make a visit to their spouse's grave or memorial overseas completely free. Visit www.poppytravel.org.uk for more information.



Poppy Calls Staying independent in your own home

This pilot scheme provides help for elderly veterans who want to remain living in their homes, but are unable to carry out essential household repairs or small jobs. Our trusted team of Poppy Calls fitters are fully trained handy men who will help out with all those awkward chores, at absolutely no cost to veterans and their dependants.



Poppy Homes It's people who make a home

A major part of our welfare work is to provide short and long-term care for ex-Service people and their dependants in our Poppy Homes around the country. Each of our seven Poppy Homes is a real home, somewhere that our residents can feel comfortable, for however long they stay. Poppy Homes are exclusive to ex-Service people and their dependants, so there's a unique camaraderie because each resident has a Service connection.



Poppy People Join our Poppy Team

Our volunteers are vital to our services and we always need more to join our team. The Legion's annual Poppy Appeal depends on volunteers to collect on the street and to organise collectors. Caseworkers work in the local community, providing emotional support and practical assistance for serving and ex-Service people. Our Hospital and Housebound Visitors bring friendship and companionship to ex-Service people who often have no other contact with the rest of their community.

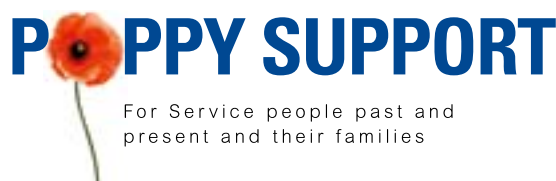


Legionline: 08457 725 725

All calls are charged at local rates.
(10am – 4pm, Monday to Friday)

www.britishlegion.org.uk

Registered charity number: 219279





“
SSAFA Forces
Help has been
supporting the
military
community
since 1885
”

What is SSAFA Forces Help?

The Soldiers, Sailors, Airmen and Families Association (SSAFA) Forces Help is the national charity helping and supporting those who serve in our Armed Forces, those who used to serve and the families of both.

Who we help

One day's paid service in any of our Armed Forces is all that is needed to qualify for assistance from SSAFA Forces Help. This includes those who serve in our Reserve Forces and anyone who did National Service as well as close relatives, widows and widowers.

Each year we provide a reliable, caring and trusted service to more than 50,000 people.

Supporting the ex-Service Community

Although no two people have exactly the same experience whilst serving their country, they are all entitled to the support of SSAFA Forces Help if they face difficulty in civilian life.

Our trained caseworkers operate through a regional network of nearly 100 branches to support members of the ex-Service community. They visit people in their homes to learn about and help with the problems they face. Anyone who approaches us is treated with dignity and respect.





Our volunteers provide:

- Experienced, non-judgmental and friendly advice
- Help for those with additional needs for equipment
- Financial assistance, in association with other charities and benevolent funds
- Emotional support for the lonely, ill or bereaved

Housing

SSAFA Forces Help offers housing advice and provides accommodation for those eligible for our help. This ranges from our home for disabled ex-Service people capable of independent living to our 'Stepping Stone Homes' for separated families needing temporary supported accommodation. Our new 'Homes from Home' enable relatives to be close to a loved one whilst they recover from a serious injury.



What makes SSAFA Forces Help Special?



Our Commitment

We work tirelessly to meet the current needs of our servicemen and women and the changing needs of those who have previously served.

Our People

Our reputation has been built on the excellent work of our dedicated volunteers and staff. They make a difference to thousands of lives.

Our Strength

No other charity operates on the same scale across the military community.

For more information about SSAFA Forces Help, including how we can help you or someone you know, please contact us:

19 Queen Elizabeth Street, London SE1 2LP

T 020 7403 8783

F 020 7403 8815

E info@ssafa.org.uk

www.ssafa.org.uk



Registered Charity No. 210760 Est. 1885, Registered Charity (Scotland) No. SC038056

Draft. 08/08

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