



Ministry
of Defence

Service Leaver's Guide



Service Leaver's Guide

This booklet has been produced to provide help and advice on a range of topics as you plan for your transition to civilian life. It aims to give useful information on the sort of help you can get, who can provide it and the action you need to take.

The information in this booklet is not a definitive statement of the law. All contact details were correct at time of publication.

Relevant, issues and comments specific to this document are to be directed to:
DBSMilPers-FutDev-PP-userdocs@mod.gov.uk

Service Leaver's Timeline

9 – 6 months	<div><input type="checkbox"/> Arrange to have final medical at your current unit</div> <div><input type="checkbox"/> Arrange dental examination</div> <div><input type="checkbox"/> Arrange Resettlement Officer interview</div> <div><input type="checkbox"/> Arrange assignment to discharging unit if needed (RN only)</div> <div><input type="checkbox"/> Arrange move from MOD accommodation on discharge</div> <div><input type="checkbox"/> Submit AFPS Form 12 for Pension forecast</div> <div><input type="checkbox"/> Submit AFPS Pen Form 1 for Pension benefits</div> <div><input type="checkbox"/> Plan Repayment of service public debt</div>
6 – 3 months	<div><input type="checkbox"/> Review draft Certificate of Service and Reserve Liability</div> <div><input type="checkbox"/> Make sure your JPA record is accurate</div>
3 – 1 months	<div><input type="checkbox"/> Attend final medical examination</div> <div><input type="checkbox"/> Update Post-discharge contact details</div> <div><input type="checkbox"/> Contact the mail office with forwarding address</div> <div><input type="checkbox"/> Record Data Protection Legislation Compliance preferences</div> <div><input type="checkbox"/> Claim refund of any resettlement fees</div> <div><input type="checkbox"/> Check medical and dental documents are with discharging unit</div> <div><input type="checkbox"/> Register with an NHS GP and NHS Dentist</div> <div><input type="checkbox"/> Return completed AFPS Form Pen1 - if not already done so</div> <div><input type="checkbox"/> Check unit exiting process</div> <div><input type="checkbox"/> Get a copy of your Testimonial (Army & RAF (NCA & GTP) only) or Valedictory Certificate (RN)</div> <div><input type="checkbox"/> Return all appropriate clothing and equipment</div> <div><input type="checkbox"/> Leave MOD accommodation</div> <div><input type="checkbox"/> For eligible Foreign or Commonwealth personnel prior to last date of discharge, confirmation indicative letter from home office to unit for the Officer, Rating or Other Rank (and separately for spouse/civil partner and dependants) granting 28 days 'Leave to Remain' in the UK if ILR or LLR has not been granted</div> <div><input type="checkbox"/> DRA 14 Election</div>
Last month	<div><input type="checkbox"/> Take Terminal leave</div> <div><input type="checkbox"/> Return Armed Forces ID card - if you wish to retain your ID card contact your Unit HR to 'Clip' the card in accordance with 2018DIN01-072</div> <div><input type="checkbox"/> Return service stores and record books (if no reserve liability)</div>

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The Discharge Process



The Discharge Process

General

Before you leave, there are a number of important procedures to follow. To help you to make the necessary arrangements in the short time available, we have provided a timeline of events which appears on page 3 of this booklet.

The Pension forecast request (AFPS Form 12) should be submitted using the form [here](#)

Exiting Process

All units have their own exiting process. They will give you details of what is expected of you at unit level and you should follow that direction in conjunction with the advice given in this guide.

Medical and Dental



A full medical examination is required before you leave; this should be carried out approximately 3 months before your last day of service.

If you do not attend your Release Medical before starting your Terminal Leave, your discharge date may be delayed.

Should you wish to have a final dental check up, you should arrange an appointment at a Defence Dental Services (DDC) dental centre, 6 to 9 months prior to completion of service.

For those leaving the Armed Forces via their Personnel Recovery Unit or unit command (under Wounded, Injured, Sick protocols), additional positive handover support for your continuity of care will be put into place.

Health and Well-being

Leaving the Armed Forces can be a stressful time, so looking after your health and wellbeing is important. As part of this, make sure you register with an NHS GP and find a dentist wherever you settle after you leave – do not leave this until you urgently need to see a doctor or dentist. If you have a family, it is important that they register with an NHS GP and find a dentist too.

A good way to find out what NHS services are in your local area including any Veteran specific services is to visit the NHS website of your country. Details of these can be found on page 43.

When you do register with an NHS GP, tell them that you are a Veteran so they can put this in your patient notes. Being flagged as a Veteran will not only help to ensure that you are able to access Veterans' priority health services, such as those for mental health, hearing loss, limb amputation and wheelchairs but as part of the Armed Forces Covenant, you may be able to receive priority treatment for a condition which relates to your time in service, subject to clinical need. See page 43 & 44 for more information.

As part of your registration you will need to complete a **Family doctor services registration (GMS1)** This is available from any GP surgery or online at <https://www.nhs.uk/> (search for GMS1). If your new GP has problems obtaining your military records, you should contact the relevant single Service Disclosure sections to obtain copies.

For those Subject to Immigration Control

Seek guidance in order to ensure that applications for Settlement/Leave to Remain in the UK are made at least 10 weeks before discharge date, to enable access to public funds, housing assistance and eligibility to work upon discharge. You will have to pay for settlement.

These arrangements do not cover Northern Ireland, where the aim is that all patients should have access to treatment within a reasonable timescale.

Your JPA Record

It is important that you keep your JPA record up to date, especially during the months leading up to your discharge date. Information from your JPA record is used for a number of different things including; pension payments, setting your reserve liability, delivery of your Certificate of Service, HM Armed Forces Veteran card, Veterans Badge, P45 and Will Form (if held).

You are able to change some of the details yourself whilst others require the assistance of Unit HR Admin. You must update your permanent home address details with your post discharge address. This is vital as your P45 and all other post discharge paperwork will be sent to this address. Once you have changed your permanent home address, ask your Unit HR Admin to annotate this address as your "Primary Address" on JPA. You should also update your Data Protection preferences. If you are unsure about any of this, you should approach your Unit HR Admin.

You can access your Statement of Earnings via the Internet, through the Defence Gateway site: www.defencegateway.mod.uk

Service Leavers Pack

Following your discharge date you will receive a pack containing your Certificate of Service, HM Armed Forces Veteran card, Veterans Badge and returned Will Form (if held).

The Certificate of Service contains all relevant information for your period of engagement and includes details from all assignments where multiple assignments exist. It is intended as a personal record and a summary document to pass to future employers.

A draft certificate will be produced at unit level and it is your responsibility to review the information contained and identify any errors.

Some information such as Reserve Liability will not appear on the draft certificate; this is because the information is not entered onto JPA until nearer your discharge date.

For all blank fields it is important that you understand what data should be present in order to check it is correct when you receive your finalised Certificate of Service. Your initial HM Armed Forces Veteran card will be produced automatically as part of the discharge process using your latest contact details and ID Card photo.

Private E-Mail and Data Protection Compliance

You are encouraged to record your private email address (eg @hotmail.co.uk) on JPA under Personal Information. Your email address could be used to provide you with information both during your service and following your exit, in accordance with your preferences as recorded on JPA. You should record your Data Protection Legislation Compliance preferences by self-service or by submitting a JS Form JPA N003 (Data Protection Legislation Compliance Update by Proxy).

Mail

You **must** remember to give your discharging unit's mail office a forwarding address. If you live in Service Families Accommodation (SFA) we recommend you use the Post Office redirect service. You can get more information about this from any Post Office or visit: www.royalmail.com

Personal References

If you would like a personal reference, your line manager, without obligation, may be able to provide you with one. You must arrange it yourself, please allow plenty of time.

Security

If you have travel plans remember to check with your security staff. This applies for **2 years** from your discharge date, unless you have DV clearance, in which case it applies for **5 years**.

Service Clothing and Equipment

These must be returned before you start your Terminal leave, but you will retain some items if you have a Reserve Liability.

Leaving MOD Accommodation

Occupants of Single Living Accommodation (SLA) should make arrangements to hand accommodation back. If you live in SFA your accommodation charges may go up if you do not move out. Make sure you notify Defence Infrastructure Organisation (DIO) of your discharge date. You can contact the DIO's Loss Of Entitlement Team on:

Tel: 01904 41 8000

email: DIOSDAccn-LOETeam@mod.uk

Terminal Leave

If you have completed your training and served over 6 months, you will be entitled to Terminal leave. You will get one day for each completed month of reckonable service up to a maximum of 20 days.

Terminal leave is the same as any other leave but you are free to take up paid civilian employment during this time.

If you are admitted to hospital during your Terminal leave make sure that your family, friends, or the hospital staff contact your unit to let them know the nature of your illness or injury and the length of time you expect to be in hospital. Your last day of service may be extended to cover the period you are an in-patient.



Armed Forces Act 06

You are subject to the Armed Forces Act 06 until your discharge date. Once you have left the Service you can still be charged with any offence committed against the Act while you were still serving, provided this takes place within six months of your discharge date. For the purposes of any disciplinary action you will be treated as an ex-Regular and will be tried by Court Martial.

Re-joining After Your Discharge Date

If you want to re-join the Services after your discharge date you should apply to a National Recruitment Centre. Re-joining will depend on your past record, an interview and current vacancies. If you re-join soon after leaving you may be able to do so in the same rate or rank held on exit. Your previous Regular reckonable service may count towards seniority, pay and pension. You are advised to check the impact on any pension/EDP payments/benefits prior to re-joining.

Please read the AFPS Re-employment Booklet [MMP 116](#)

Travel Entitlements on Discharge

If you discharge at your own request, travel expenses to your civilian address will not be paid unless you have more than 4 years' service.

The amount you can claim will depend on your country of attestation and where you are serving at discharge. Once you know your discharge date, and where you will be travelling to, your discharging Unit HR Admin will be able to give you more information.

Applications for travel should normally be arranged through your Unit HR Admin and Unit Travel Office. They must give approval before any arrangements are made.

Claims for motor mileage allowance (MMA), actual public transport costs or additional fees should be made on JPA or through completion of a **JPA Form F016**.

You should make sure you submit all claims using JPA if you have access, if not, complete JPA Form F016 and submit manually to your Unit HR staff before going on Terminal leave.

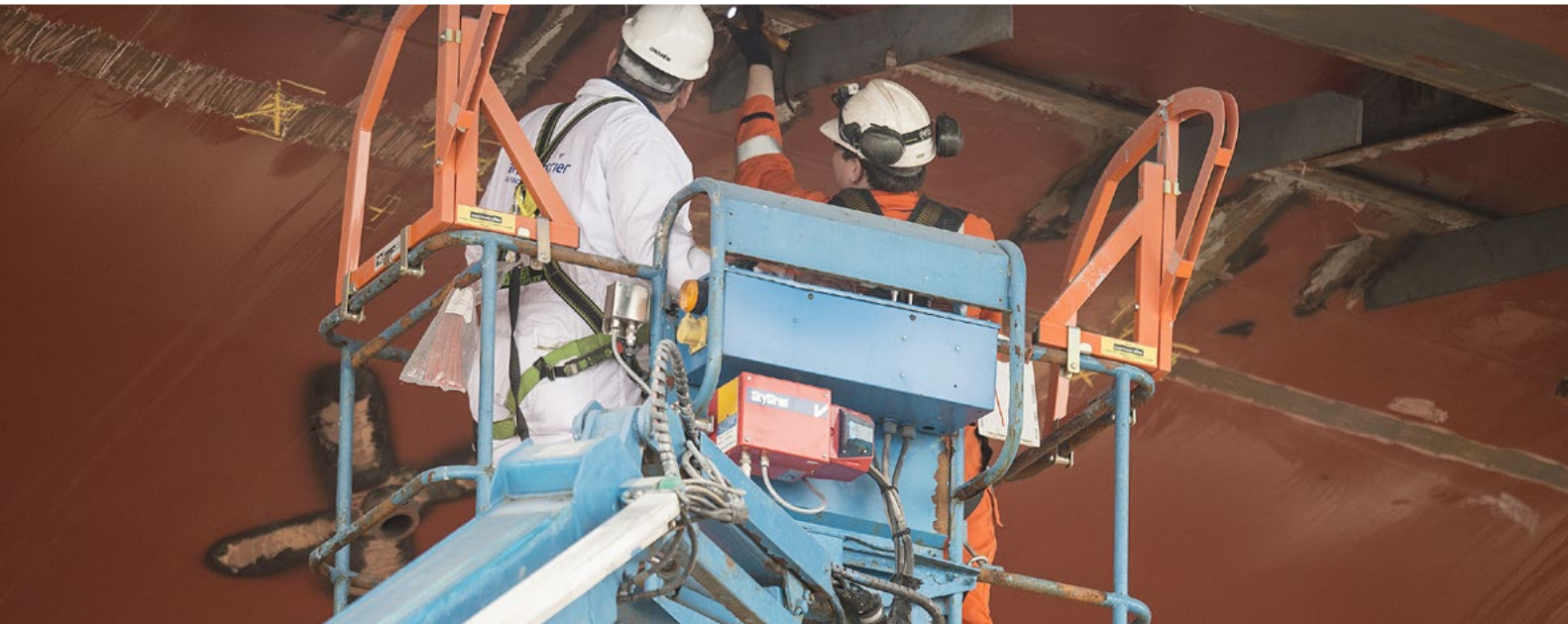
Payments will be made through JPA direct to your bank account. JPA Form F016 can be obtained from your HR staff or downloaded from the JPA portal if you are unable to log onto JPA.



Please note – all claims may be subject to audit, so to avoid any delays, provide copies of receipts



Resettlement, Jobs and Housing



Resettlement, Jobs and Housing

Resettlement



The Tri-Service Resettlement Policy can be found in JSP534.

You are responsible for dealing with your resettlement arrangements and, ideally, you will have already made contact with your Service Resettlement Adviser (SRA).

All personnel are entitled to resettlement support, consisting of time, financial support, training/upskilling, and career advice.

There are 3 lines of resettlement. The first line is your unit Resettlement Information Staff who offer you advice on your entitlement and the administrative process to access it.

The second line involves the Service Resettlement Advisor (SRA) who will give advice and guidance on the resettlement package that will best suit you.

The third line is provided by the Career Transition Partnership (CTP), a partnering agreement between the Ministry of Defence and Right Management Ltd, who are global career development and outplacement specialists and part of the Manpower Group.

The CTP provides an integrated service to leavers of the Armed Forces regardless of length of service. This includes advice, guidance, training and support to those leaving the military, and also incorporates RFEA - The Forces Employment Charity who provide lifelong job-finding support to Service leavers.

The amount of support available depends on your length of service and your reasons for discharge:

Less than 4 years service or compulsorily discharged: CTP Future Horizons

CTP Future Horizons, offers referral to tackle any barriers to employment, and a post-discharge tracking service to ensure personnel gain a route into sustainable employment, education or further training after leaving for life. Personnel will be referred to the programme during discharge.

4 – 6 years service: Employment Support Programme (ESP)

The Employment Support Programme is accessed 1 year prior to discharge and includes a 1 day workshop and one-to-one interview, resettlement briefs, job-finding support, employment fairs and events, and access (on a standby basis) to vocational training courses, CTP consultant support is also available for 2 years post-discharge.

6 or more years service or medically discharged*: Core Resettlement Programme (CRP)

The Core Resettlement Programme is available to eligible personnel up to 2 years prior to discharge, until 2 years after discharge. The programme comprises a 3 day Career Transition Workshop, Self-Employment Awareness, or New Horizons - Moving Towards Retirement workshops, and one-to-one consultations and ongoing access to a Career Consultant. The programme also includes job-finding support, employment fairs and events, and access to vocational training courses, along with travel and subsistence.

*CTP Assist

In addition to the Core Resettlement Programme, CTP Assist is available to help those individuals who have the greatest barriers to employment due to serious illness or injury, through personalised support and Specialist Employment Consultants. Individuals are referred to the programme prior to Medical Discharge.

Career Transition Partnership Support (CTP)

From creating a CV through to learning interview skills plus researching and applying for jobs, what the CTP offers can help you not just with your first civilian job, but throughout your working lifetime.

The programme is delivered at ten Resettlement Centres in the UK, along with the Resettlement Training Centre in Aldershot and Head Office in London.

The resettlement provision includes face-to-face support, online resettlement planning via myPlan, the personalised area of the CTP website, and access to the CTP's dedicated ex-military job board, CTP RightJob.

Successful resettlement requires clear aims, good job intelligence, effective networking and an intelligent approach to employers. It can also help to acquire extra skills. It's therefore vital that Service leavers take full advantage of the resources and facilities at their disposal.

Workshops and Briefings

The first step for most on the resettlement journey is the Career Transition Workshop, which enables Service leavers to identify and evaluate those skills and qualities gained during Service. Following this, attendees will create a Personal Resettlement Plan, which will help identify the required steps for achieving each individual's desired outcome upon leaving the Armed Forces. A range of other workshops and briefings are available, including "New Horizons - Moving Towards Retirement", "Self Employment Awareness", Financial Aspects of Resettlement (FAR) brief, a number of refresher webinars and a "Final Approach" workshop.

Events

A full programme of employment fairs, company presentations and online events is available to Service leavers, offering networking, research and job-finding opportunities.

Online Support

MyPlan, the personalised area of the CTP website, enables Service leavers to manage their own resettlement and offers career assessment activities, video library, interview simulator career matching game, Personal Resettlement Plan, resettlement tracker and checklists.

Training Courses

As the MOD's official provider of Armed Forces resettlement, CTP provides a range of training courses to help Service leavers succeed in the civilian workplace. Whether an individual is looking to back up their existing military experience with a recognised qualification or learn a brand new skill, CTP's training programme is designed specifically with the needs of Service leavers in mind. Courses range from Health and Safety to Project Management, Bricklaying to Gas Installation, and all take into account the transferrable skills and personal qualities of Service leavers, and are designed to give the best possible chance at interview. CTP Career Consultants are available to provide advice and guidance on choosing training aligned with each individual's future plans and career aspirations.

Resettlement training is split into two categories, Contract Funded and Non-Contract Funded training.

Contract Funded

Training has been pre-paid by MOD and costs the equivalent of £26.70 per day from the IRTC grant for every day attended. No money actually changes hands; the grant is reduced at source. The IRTC grant of £534 'buys' up to 20 days of training and is the best way for an individual to use their resettlement allowance, as courses are heavily subsidised.

Non-Contract Funded

Training is paid for by the individual either using their resettlement grants or by self-funding. Right Management provides these courses and they are extremely good value for money.

Local Service Resettlement Advisors will advise on funding and entitlement. Further information can be found at:

www.ctp.org.uk/resettlement-training

Job Finding



RightJob is the CTP's online job finding service that lists thousands of live vacancies for Service leavers, with new ones being added every day. You can browse and search for available jobs by Industry, Location or Company Name, receive job notifications and alerts via email and submit job applications directly to employers.

RightJob is easy to use and compatible with smartphones and tablets, plus you'll find video tips to highlight features on all key areas of the site. Registration is completed during the Career Transition Workshop.

The CTP will aim to establish the type of job you are looking for, your salary expectations and where you wish to work. This will be fed into the CTP job matching database. Finding suitable jobs for the database and matching Service leavers with the requirements of employers is a continuous process undertaken by the CTP Employment Team.

The CTP works closely with local, national and international organisations to source and match suitable job vacancies for Service leavers. You'll receive regular job alerts based on the preferences listed in your online profile, plus employers can also search the database for Service leavers with the skills they're looking for, and notify them of current vacancies.

The jobs on the database include all trades, grades, levels and functions, in all sectors of commerce, industry, charities and the public sector. You will also be able to access jobs beyond the UK through this database.

The Armed Forces equips its employees with a vast range of skills applicable to many industry sectors and the CTP targets a wide range of employers to promote the skills, experience and strong work ethos Service leavers bring with them after a military career. The employers themselves gain a high quality, no cost recruitment service and access to thousands of skilled and qualified individuals.

Most recently, the CTP recruitment service is being used by organisations such as Tesco, BAE Systems, Barclays, Openreach, Siemens, Jaguar Land Rover and Fujitsu, plus many more. Some of the key companies engaged with CTP and seeking to employ Service leavers can be found on the CTP website listed on the Employer Focus area at:

www.ctp.org.uk/job-finding/directory



Enquiries



Career Transition Partnership

Tel: **0203 162 4410**

Email: resettlementinfo@ctp.org.uk

Web: www.ctp.org.uk



RFEA - The Forces Employment Charity

Tel: **0845 873 7165**

Tel: **0121 236 0058**

Web: www.rfea.org.uk/



CTP Future Horizons (Early Service Leavers)

Tel: **07428 705 770**

Email: RJones@ctp.org.uk



CTP Assist (Wounded, Injured and Sick)

Web: www.ctp.org.uk

Bookings

To view further information about the resettlement provision, along with dates and locations for all CTP courses, workshops and events, visit www.ctp.org.uk

To book any CTP workshop or event please call the CTP's central bookings team on **0203 162 4410**.

Regional Resettlement Centres

RC Aldergrove

Building 33, Alexander Barracks,
RAF Aldergrove BFPO 808
Email: rcaldergrove@ctp.org.uk

RRC Aldershot

Wellington House, St Omer Barracks,
Aldershot Hants. GU11 2BG
Email: rrcaldershot@ctp.org.uk

RRC Catterick

St Aidans Road, Catterick Garrison,
North Yorkshire DL9 3AY
Email: rrccatterick@ctp.org.uk

RRC Cottesmore

Kendrew Barracks, Oakham,
Rutland LE15 7BL
Email: rrccottesmore@ctp.org.uk

CTP Colchester

Gleig House 18AEC, Merville Barracks,
Colchester, Essex CO2 7QX
Email: rccolchester@ctp.org.uk

RC Northolt

Force Development Centre,
RAF Northolt, West End Road,
Ruislip, Middlesex HA4 6NG
Email: rcnortholt@ctp.org.uk

RC Plymouth

Building B133, HMS Drake,
Plymouth, Devon PL2 2BG
Email: rcplymouth@ctp.org.uk

RC Portsmouth

Rodney Block, HMS Nelson,
Portsmouth PO1 3HH
Email: rcportsmouth@ctp.org.uk

RRC Rosyth

Building 3016, HMS Caledonia,
Rosyth, Fife KY11 2XH
Email: rrcroseyth@ctp.org.uk

RRC Tidworth

Jellalabad Barracks, North Tidworth,
Hampshire SP9 7BQ
Email: rrectidworth@ctp.org.uk

Educational Support



The Armed Forces Learning Credits Scheme helps support personal development. Standard Learning Credits (SLC) fund small-scale learning whilst Enhanced Learning Credits (ELC) are designed to provide help towards the cost of gaining further or higher education qualifications. During your service you may have registered for and made use of ELC which you can continue to claim for up to 5 years after your date of discharge. Service leavers with eligible service as defined in JSP822 who ceased to be members of the Armed Forces before 1 Apr 11, will have up to 10 years after discharge use their ELCs. Service leavers with eligible service as defined in JSP822 who ceased to be members of the Armed Forces between 1 Apr 11 and 31 Mar 16 will have until 31 Mar 21 to use their ELCs. To help optimise financial support for Service leavers SLC or ELC can also be combined with the Individual Resettlement Training Cost (IRTC) grant to pay towards the cost of tuition fees. If using ELC the learning must lead to a nationally recognised qualification at Level 3 or above (or national equivalent) on the Regulated Qualification Framework (RQF), Scottish Qualification Authority (SQA) or Scottish Credit and Qualifications Framework (SCQF) and the course provider must be on the ELC Administration Service (ELCAS) approved list.

Additionally, Service leavers who are ELC registered and have completed the appropriate qualifying years of service, may have the opportunity to access a first full Level 3 qualification (equivalent to two GCE A levels or vocational equivalent), or a first higher education qualification (a foundation degree or first undergraduate degree or national equivalent) with tuition fees funded to a maximum of £9,000 per year of study under the Publicly Funded Further Education and Higher Education (PF FEHE) scheme.

This scheme commenced for Service leavers 17 Jul 08. An approved learning provider must be used. From the academic year commencing September 2015, Service leavers living in Northern Ireland who meet the scheme qualifying criteria, may be eligible to apply for PF FEHE support.

Full details of the ELC and PF FEHE schemes and the state subsidy to pay towards the full cost of tuition fees can be found on the ELCAS website: www.enhancedlearningcredits.com from where you can make an online claim or download a claim form. The website provides links to the full policy and the documents needed to support your application, prove your identity and your period of service.

Help and Advice

For general enquiries about the learning credit schemes, your eligibility and the qualifications you wish to study seek advice from your single Service education/learning and resettlement adviser, **not ELCAS**.

The ELCAS role is to administer your application, not provide advice and guidance on your eligibility or education or resettlement needs.

Royal Navy

SO3C Resettlement, Floor 3,
Leach Building, Whale Island,
Portsmouth PO2 8BY
Tel: **02392 625954**
Email: Colin.Crawford220@mod.gov.uk

Those personnel still serving in the Royal Navy are not to use this point of contact but are to consult the staff in their local RN Education Centre.

Army

Learning Credit Scheme (LCS) Manager,
Education Branch Zone 4, Floor 2,
Army Personnel Services Group,
Home Command Ramillies Building,
Army HQ, Monxton Road,
Andover SP11 8HJ
HELPLINE: 01264 382142
(0930-1230 Monday, Wednesday, Friday)
Email: Army-ELC-Veterans@mod.gov.uk

Those personnel still serving in the Army are not to use this point of contact but are to consult staff in their Army Education Centre.

Royal Air Force

Learning Credits Administrator,
Accreditation and Education Wing
RAF Central Training School
HQ 22 TrgGp, Room 221B, Trenchard Hall,
RAFC Cranwell, Lincs. NG34 8HB
Tel: **01400 268183**
Email: Michael.Quainton100@mod.gov.uk

Claimants are encouraged to refer to the RAF Learning Forces website for further information. Service leavers in their resettlement phase are to consult the staff in their local Learning Centre.



NAVY TRG HQ-EL3R RESET SO3C
Floor 3, Leach Building, Whale Island,
Portsmouth PO2 8BY
Tel: **02392 625954**
Email: Colin.Crawford220@mod.gov.uk



Army HQ Education Branch,
Learning Credit Scheme (LCS) Manager
Floor 2, Zone 4, Ramillies Building,
Marlborough Lines, Monxton Road,
Andover SP11 8HJ
Tel: **01264 382375**
Email: Army-ELC-Veterans@mod.gov.uk

Other Routes to National Further and Higher Educational Support

As well as the support for tuition fees through the Enhanced Learning Credits Scheme, there is separate Government financial help towards living costs for students wishing to study for their first HE qualification. The amount and type of help is different depending on whether you live in England, Scotland, Wales or Northern Ireland, and will also depend on your household income and where you decide to study.

For students living in England the help is in the form of a loan, which needs to be paid back when you have left university and are earning over £25,000 per year, and a grant (which you do not need to pay back).

Extra non-repayable help is available for students in specific circumstances, for example for students with a disability, and for childcare.

Similar help is available for students living elsewhere in the UK.

For further information:

- If you live in England contact Student Finance England:
www.gov.uk/student-finance
- If you live in Scotland contact the Student Awards Agency for Scotland:
www.saas.gov.uk
[Higher Education Funding Armed Forces](http://www.hefas.ac.uk)
- If you live in Wales contact Student Finance Wales:
www.studentfinancewales.co.uk
- If you live in Northern Ireland contact Student Finance Northern Ireland:
www.studentfinancenir.co.uk



Learning Credits Administrator
22 (Trg) Gp Rm 227 Trenchard Hall,
RAFC Cranwell, Sleaford,
Lincs. NG34 8HB
Tel: **01400 268183**
Email: Michael.Quainton100@mod.gov.uk

The Joint Service Housing Advice Office (JSHAO)

What is the JSHAO?

The JSHAO is a Tri-Service focal point for civilian housing information for Service Personnel and their families wishing to move to civilian accommodation at any point in their career, and provides housing advice to those during Armed Forces Resettlement to assist the transition to civilian life. Delivered through briefings and Housing Matters magazine publication. JSHAO also manages the MoD Referral Scheme supporting Social Housing in conjunction with Local Authorities and their agents.

Housing Briefs

Civilian Housing: The Options briefings are held at over 60 military establishments across the UK, Germany and Cyprus. An annual programme is published and widely advertised at all Units, and available via the Internet on [GOV.UK](http://gov.uk).

The briefs are for Service Personnel and/or their partner at any stage of their career, and are of particular importance to those in the last 2 years of Service or less, who have yet to sort their future accommodation plans out. The 2 hour briefs are designed to give information to allow Serving Personnel make informed choices on civilian housing. Applications to attend any briefs at any location must be made by emailing the JSHAE Team directly.

JSHAO also offer an e-learning housing education tool via the DLE (on google) for all those with a Defence Gateway login, and searching for the course code: JSHAO_01.

The MoD Referral Scheme

JSHAO runs the Ministry of Defence Referral Scheme. This scheme may be able to help you if you are looking for social housing on leaving the Service. We have developed links with Local Authorities and Housing Associations within the UK, who have available housing for allocation to Service Personnel.

Applications should be made to the JSHAO within 6 months of date of discharge; you will then be contacted if a suitable property becomes available in your chosen area. We cannot guarantee that accommodation will become available, or that applicants will be housed through the scheme.

For more information and application forms visit the JSHAO website or call the office and ask to speak to the MoD Referral Scheme Co-ordinator.

Affordable Home Ownership Schemes

Service Personnel and (ex-service personnel within 12 months of discharge in England and Wales, 24 months in Scotland) have priority status to government affordability housing initiatives. NB no priority exists in Northern Ireland, these Schemes include Shared Ownership and Equity Loans.

More information on this can be found at: <https://www.gov.uk/affordable-home-ownership-schemes>.

The Forces Help to Buy Scheme has now been extended until December 2019 which aims to address the low rate of home ownership. For more information on government housing schemes and MOD funded initiatives available please contact the JSHAO Team directly.

Joint Service Housing Advice Office

Floor 2, Zone 2 Montgomery House,
Queens Avenue,
ALDERSHOT,
Hampshire GU11 2JN

General Enquiries

Civ: 01252 787574
Mil: 94222 7574
Email: RC-Pers-JSHAO-0Mailbox@mod.gov.uk

MOD Referrals

Civ: 01252 787635
Mil: 94222 7635
Email: RC-Pers-JSHAO-0Mailbox@mod.gov.uk

Housing Matters Magazine

The Housing Matters magazine is produced four times a year by JSHAO. It has a worldwide distribution of 7,000 copies per edition. Spring, Summer, Autumn and Winter editions contain 48 pages of relevant articles and advertising to help you consider your civilian housing. Copies should be easily available within your Unit or HIVE. Previous magazine editions are available on the internet via the JSHAO webpage on gov.uk: housing-matters-magazine.

Single Person Accommodation Centre for the Ex-Services (SPACES)

If you are single and about to be discharged, SPACES may be able to help you find somewhere to live. They are a housing placement service, part of Riverside Care and Support, and work with single Service Personnel regardless of rank and length of service in order to find suitable housing. The team can also make referrals to the single person accommodation available at The Beacon, Catterick and Mike Jackson House, Aldershot.



Riverside is a group of complementary businesses with a charitable housing association at its core making it a major service provider of affordable housing, care and support in England and Scotland.



SSAFA
The Armed Forces charity
Tel: **0207 403 8783**
Email: info@ssafa.org.uk
Web: www.ssafo.org.uk



SPACES Regional Resettlement Centre

The Beacon, SPACES Office,
Marne Road, Catterick Garrison,
North Yorkshire DL9 3AU
Tel: **01748 833797** or **830191**
Email: spaces@riverside.org.uk



Haig Housing

Alban Dobson House, Green Lane
Morden, Surrey SM4 5NS
Tel: **0208 685 5777**
Email: enquiries@haighousing.org.uk
Web: www.haighousing.org.uk

SSAFA, the Armed Forces charity

SSAFA is a national charity helping Veterans and their dependants on a range of welfare issues including housing. Their expert Housing Advisors offer impartial guidance around housing issues for those who have left the Armed Forces. Their guidance includes homelessness, housing benefits, accessing social housing, tenants' rights, mortgage arrears, repossession and eviction.

SSAFA, the Armed Forces charity

Tel: 0207 403 8783
Email: info@ssafo.org.uk
Web: www.ssafo.org.uk

Haig Housing

A Charitable Housing Trust for ex-Service Personnel and their dependants, offering family homes to let at affordable rents and is the strategic housing partner for Help for Heroes. There are a number of other organisations that exclusively help Service leavers and veterans with accommodation.

Haig Housing Alban Dobson House,
Green Lane, Morden, Surrey. SM4 5NS
Tel: 0208 685 5777
Email: enquiries@haighousing.org.uk
Web: www.haighousing.org.uk

Further Information

For more information please contact JSHAO for details.

Joint Service Housing Advice Office
Montgomery House, Hammersley Barracks,
Queens Avenue, Aldershot. GU11 2JN
Tel: Mil: 94222 7574 Civ: 01252 787574
Email: RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Web: www.gov.uk/jshao



Giving you and
your family peace
of mind

PAX and XPAX Personal Accident Insurance

Already a PAX Policyholder?
Don't worry, your cover doesn't have to end.

Your PAX Personal Accident cover can continue by applying for XPAX. There will be no gap in your cover if you apply before or within 10 days of discharge.

This means you can benefit from:

- ✓ 24/7 worldwide cover
- ✓ Cover applies whatever your occupation
- ✓ Cover for sporting activities, traffic accidents and injuries around the home
- ✓ Cover for your spouse or partner under the Family Plan
- ✓ Free cover for your children under Family Plan or Individual Plan if you are a single parent
- ✓ No exclusion for death or injury contributed to by drink or drugs
- ✓ Monthly premiums by Direct Debit - no administration fees.

Specifically designed for members of the UK military, this type of insurance provides tax-free* cash payments if an insured person is killed or suffers the following as a result of an accident including:

- A permanent bodily injury
- A specified fracture
- A rupture to specified tendons which requires surgical treatment
- Torn ligaments to the knee or ankle joints
- Burns
- Injuries which lead to hospitalisation as an in-patient for over 5 nights.

The only difference in cover if you take out an XPAX policy is that cover for aviation, other than as a passenger, is excluded.

Not currently a PAX Personal Accident policyholder?

You can still apply for XPAX when you leave or at any time afterwards.

Please call **0333 363 4561** (from UK) or **+44 20 8662 8102** (from overseas)
or visit **paxinsurance.co.uk** for more information.

* The death benefit is paid tax-free to the deceased person's estate, which may then be subject to inheritance tax.
PAX Insurance is part of Aon UK Limited, which is authorised and regulated by the Financial Conduct Authority. PAX Personal Accident Insurance (including Personal Liability) is underwritten by American International Group Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN number 202628).
FPAX.2488JB



Protecting your
loved ones should
the worst happen

PAX Life Insurance

As you adjust to life outside the military, or are currently arranging your resettlement, it can be reassuring to know that your family are provided for financially should something happen to you. Available from only £7.97* a month, PAX Life Insurance has been specifically designed for members or ex members of the HM Armed Forces including the Army, Navy, Royal Marines or RAF. Life insurance is an effective way of providing security for you and your family.

PAX Life policy benefits include:

- ✓ A fixed lump sum will be paid if you die or are diagnosed as terminally ill¹
- ✓ It can help you to pay off your mortgage, ease financial pressures or leave your family a financial safety net
- ✓ You will be insured anywhere in the world
- ✓ Cover is available for you and your spouse or partner
- ✓ It's up to you how much insurance you need, up to a maximum of £240,000
- ✓ You can also choose how long you'd like it to last for, from 5 to 30 years.²

We offer guaranteed acceptance for current or previous British Armed Forces personnel up to the age of 50. Those who are over 50, and partners or spouses who are not British Armed Forces personnel, will need to answer a few simple questions about their health and lifestyle but we will provide an immediate decision after the questions have been answered.

Visit aiglife.co.uk/paxlife to find out more, or to purchase a policy online today.

Already a PAX Life policyholder?

Don't worry, cover for yourself and if selected, your spouse or partner, will continue until the end of your chosen term at the same premium.

If you are currently paying by salary deduction you will need to call **0333 455 1546** to move over to paying by Direct Debit.

* Based on a 25-year-old non-smoker and £50,000 sum assured for a 30 year term. Valid as of 17-10-2018.

¹ Subject to any exclusions included within your terms and conditions.

² Cover must end before you reach your 71st birthday.

PAX Term Life is underwritten by AIG Life Ltd.

PAX Insurance is part of Aon UK Limited, which is authorised and regulated by the Financial Conduct Authority.
FP.PAX.2487JB

Life Insurance

PAX Life

Following a competitive tender exercise, the contract for the provision of Life Insurance cover was awarded to AON UK Ltd. The insurance underwriters under this contractual arrangement with AON are AIG Life Limited (Life Insurance). Service Personnel leaving the service who require Life Insurance on or after 1 May 2018 will need to apply under the Life Insurance Scheme (PAX Life) arrangements. Please see 2018DIN01 061 for further details of the Life Insurance Scheme which will be known as PAX Life Insurance.

Existing SLI 365 Scheme members

Existing SLI 365 Scheme members will still be covered under their current policy with SLI 365 for Life Insurance until the end of their current policy term. Those who have existing SLI 365 Life insurance cover and do not wish to make any changes to their existing policies need take no further action. However, if you are leaving the service and currently pay for SLI365 by JPA and would like to continue cover then please contact SLI36 on 0330 134 8452 to arrange for future premiums to be collected by Direct Debit.

Pay, Pensions and Other Benefits



Pay

Pay Entitlement

You will be paid up to and including your date of discharge. Before the beginning of the month in which you are due to exit, or the start of your Terminal leave, you must contact your unit HR Admin staff to make sure your allowance entitlements are stopped on the correct dates.

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. Where bank account allotments are in use, or more than one bank account is entered on JPA, you will need to ensure that priorities and payment instructions are correctly set up to receive the payment as intended. 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 can make the changes for you.

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

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

Payment of Final Balance

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

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

Defence Business Services Military Personnel

MP 355, 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

If you or your family are subject to immigration controls you will need to have settled status to qualify for State Benefits.

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

Pensions

Armed Forces and Reserve Forces Pension Schemes

This guide is not intended to replace the pension scheme regulations set out in various legislative instruments or the Your Pension Scheme Explained booklets for each pension scheme, which are available to view online. Visit [GOV.UK](https://gov.uk) by searching for 'Armed Forces and Reserve Forces pension scheme guidance booklets'. Please ensure you have read the appropriate booklet for your scheme before you submit an application for AFPS benefits on JPA.

Armed Forces Pension Scheme 2015 (AFPS 15)

AFPS 15 was introduced on 1 April 2015 and the majority of members of the Armed Forces and Reserve Forces Pension Schemes have now joined AFPS15. Transitional Protection was granted to individuals who, as of 1 April 2012, had ten years or less to serve to reach their legacy pension scheme's Normal Pension Age. If you have Transitional Protection, you will remain a member of the pension scheme you were in prior to 1 April 2015.

If you leave Service without Transitional Protection, you will retain accrued rights to the rules of the pension scheme you were a member of before the introduction of AFPS 15 and the entire pension you earned up to April 2015 is protected. If you leave with Transitional Protection and re-join the Armed Forces with a break of less than 5 years, you will re-join Armed Forces Pension Scheme 2005 (AFPS 05).

If you are a member of AFPS 15 when you leave Service, you will be entitled to pension benefits provided you have at least two years' qualifying service.

Accrued Rights

If you were a member of a legacy pension scheme on 31 March 2015, you will have the value of your legacy pension benefits earned up to the introduction of AFPS 15, protected. This includes your Immediate Pension or the Early Departure Payment (EDP) and Lump Sum. You will be able to draw these benefits at the same time, as you would have expected to in accordance with legacy pension scheme rules. Your accrued benefits will be linked to your final rank and pensionable pay at the point of leaving service.

Pension at age 60

If you leave Service at age 60 or over, you will be entitled to a pension, which will be paid immediately.

Early Departure Scheme Payments (EDP)

If you leave the Armed Forces before age 60 but having reached age 40, and having served for at least 20 years, you will receive a one off tax-free EDP lump sum and an EDP income stream paid until your state pension age, when your deferred pension comes into payment. It is your responsibility to claim your deferred pension when it is due.

Deferred Pension

If you leave Service before age 60 having completed at least two years' qualifying service, but not reached pension or EDP point you will be entitled to a deferred pension which is payable when you reach your State Pension Age. **It is your responsibility to claim your deferred pension when it is due for payment.**

The most recent information on how to claim your pension and the form to be complete is available on the gov.uk website.

Pensions

AFPS 15 - continued

Ill-Health Benefits

If your career is cut short by illness or injury and you have completed more than two years' qualifying service, you will receive an ill-health award. The amount is based on a three-tier system:

- A Tier 1 award is made if you are deemed to be unfit for service in the Armed Forces because of physical or mental impairment but your ability to obtain gainful civilian employment is not deemed to be significantly impaired. A Tier 1 award provides a tax-free lump sum or if eligible, an EDP, whichever sum is greater, and a deferred pension payable at your State Pension Age.
- A Tier 2 is awarded if you are deemed to have suffered a breakdown in health. As a result of which, your capacity for gainful employment is significantly impaired and is expected to remain so until you reach age 60.
- A Tier 3 award is made for the most serious conditions and is granted if you are deemed to have suffered a permanent breakdown in health involving incapacity for any gainful full time employment.

If a Tier 2 or Tier 3 is awarded, you will receive an ill-health pension, which includes an enhancement.



Commutation

AFPS 15 will not automatically pay you a pension lump sum. However, you can create a tax-free lump sum by 'surrendering' a part of your annual pension. This is known as commutation. HM Revenue and Customs (HMRC) currently allow up to 25% of your overall pension benefits to be taken as a lump sum. The commutation rate is fixed at 12 to 1; so for each £1 of your pension you give up you will be 'buying' a lump sum of £12. The decision to commute your AFPS 15 monthly pension is permanent and made for life. The original pension cannot be reinstated or your decision reversed once accepted. The decision to commute must be made no later than one month before and no earlier than 6 months before your first pension payment is paid.

Inverse Commutation

If you qualify for an EDP, you will receive a tax-free EDP lump sum. You can choose to 'give up' your full EDP lump sum to increase the monthly EDP income. This is known as inverse commutation. The EDP is replaced at State Pension Age by the deferred pension. The decision to inversely commute the EDP lump sum must be made within the 6 months before it is due to be paid.

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 in the Regular Armed Forces
- you are not entitled to any other immediate payments, e.g. ill-health benefits or EDP and you are not a member of the Reserve Forces.

If after receiving a Resettlement Grant, you are re-employed in the Armed Forces or employed as a full time member of the Reserves within 31 days of ceasing service you will be asked to pay back all of the payment.

Pensions

Armed Forces Pension Scheme 2005 (AFPS 05)

AFPS 05 was introduced on 6 April 05. If you were awarded Transitional Protection, i.e. those who, as of 1 April 2012, had ten years' or less to serve to reach their Public Sector Pension Scheme's normal pension age) you will have remained a member of AFPS 05 when AFPS 15 was introduced in April 2015.

As a member of AFPS 05 when you leave Service, you will be entitled to pension benefits provided you have at least two years' qualifying 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 three years' reckonable service. This service starts from your first day of full paid service in the Armed Forces.

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 three 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 have at least 18 years' relevant service, you will receive a one-off tax-free lump sum and an income stream paid until age 65. At this point your deferred pension and pension lump sum (normally tax-free) are payable.

If after receiving an EDP you are re-employed in the Armed Forces or as a member of the Reserves you may be asked to pay back some or all of the EDP lump sum. If sufficient time elapses between the payment and the re-employment no repayment may be necessary. Please read the guide Armed Forces and Reserve Pension Schemes Re-employment available on [GOV.UK](#)

Preserved Pension

If you leave the Armed Forces before age 55 having completed at least two years' qualifying service, but less than 18 years' relevant service, you will be entitled to a preserved pension and a pension lump sum (normally tax-free) of three times your annual pension, which is payable when you reach age 65. **It is your responsibility to claim your preserved entitlement when it is due for payment.**

The most recent information on how to claim your pension and the form to be complete is available on the [gov.uk](#) website.

Ill-Health Benefits

If your career is cut short by illness or injury and you have completed more than two years' qualifying service, you will receive an ill-health award. The amount is based on a three-tier system:

- A Tier 1 award is made if you are deemed to be unfit for service in the Armed Forces because of physical or mental impairment but your ability to obtain gainful civilian employment is not deemed to be significantly impaired. A Tier 1 award provides a tax-free lump sum or if eligible, an EDP, whichever sum is greater, and a deferred pension payable at your State Pension Age.
- A Tier 2 is awarded if you are deemed to have suffered a breakdown in health. As a result of which, your capacity for gainful employment is significantly impaired and is expected to remain so until you reach age 55.
- A Tier 3 award is made for the most serious conditions and is granted if you are deemed to have suffered a permanent breakdown in health involving incapacity for any gainful full-time employment.

If a Tier 2 or Tier 3 is awarded, you will receive an ill-health pension, which includes an enhancement.

Pensions

AFPS 05 - continued

Inverse Commutation

You may opt to exchange the whole or part of your tax-free pension lump sum for an increase in the amount of taxable pension payable to you and your dependants. The value of the exchange is calculated by Veterans UK using the factors provided by the scheme actuary. Once the exchange is agreed, the pension lump sum is reduced by the amount exchanged, whether or not the pension that is to be increased as a result of the option actually becomes payable. For example, if you reduce your pension lump sum to improve both your and your spouse's, civil partner's or eligible partner's benefits but they die before you, the exchange will not be reversed. This option can only be exercised within the six months before the pension is due to be paid, that is within six months of your discharge at age 55 or later, or within six months of your preserved pension becoming payable at pension benefit age.

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' relevant service from 6 April 2005
- 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, which does not offer a resettlement grant.

If after receiving a Resettlement Grant you are re-employed in the Armed Forces, or employed as a member of the Reserves, (either full-time reserve service commitment or additional duties commitment) within 31 days of ceasing service, you will be asked to pay back all of the payment.

Pensions

Armed Forces Pension Scheme 1975 (AFPS 75)

Pension benefits are based on rank and reckonable service.

AFPS 75 is the pension scheme for members of the regular Armed Forces who joined before 6 April 2005. On 6 April 2006, members were given an opportunity to transfer all their service to Armed Forces Pension Scheme 2005 (AFPS 05).

If you were awarded Transitional Protection, (i.e. those who, as of 1 April 2012, had ten years or less to serve to reach their Public Sector Pension Scheme's normal pension age) you will have remained a member of AFPS 75 when AFPS 15 was introduced in April 2015. If you leave the Service with Transitional Protection and subsequently re-join the Armed Forces with a break of less than 5 years, you will re-join AFPS 05, not AFPS 75.

Full Career (Maximum) Pension at age 55

If you retire with 34 years' reckonable service from age 21 (Officers) or 37 years' reckonable service from age 18 (Other Ranks), you will be entitled to a full career (maximum) pension and a lump sum (normally tax-free) of three times the annual rate of pension.

Immediate Pension

For Officers, if you have completed 16 years' qualifying service from age 21, or 22 years' qualifying service from age 18 (or date of entry if later) for Other Ranks, when you retire you will be entitled to an Immediate Pension and a lump sum of three times the annual rate of your pension. The lump sum is normally tax-free.

If after receiving an immediate pension you are re-employed in the Armed Forces or employed as a member of the Reserves your pension may be abated. Please read the guide: Armed Forces and Reserve Pension Schemes Re-employment, available on [GOV.UK](https://gov.uk)

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 two years' qualifying service, you will be entitled to a preserved pension and a lump sum of three times your annual pension. This 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 lump sum 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. It is your responsibility to claim your preserved entitlement when it is due for payment.

The most recent information on how to claim your pension and the form to be complete is available on the gov.uk website.

Ill-Health Benefits

If your career is cut short by illness or injury which results in a medical discharge and you have completed more than two years' qualifying service, you may receive an ill-health pension and a lump sum. If you are subsequently awarded either an award under the War Pension Scheme or payment under the Armed Forces Compensation Scheme, your ill-health award will be reviewed.

Resettlement Grant

If you complete more than 9 years' reckonable service as an Officer from age 21 (or date of entry if later) or 12 years' reckonable service as an Other Rank from age 18 (or date of entry if later) and leave the Armed Forces with no other immediate pension benefits, you may qualify for a tax-free resettlement grant. This is paid to aid your resettlement into civilian life. If after receiving a Resettlement Grant, you are re-employed in the Armed Forces or employed as a member of the Reserves (either full time reserve service commitment or additional duties commitment) within 30 days you will be asked to pay back all of the payment. If the gap is more than 30 days but less than 121 days you'll be asked to pay back some of the payment.

Pensions

Information on Aggregation of Previous Armed Forces Deferred Pension Awards

If you have re-joined the Armed Forces, are a member of the AFPS 75 or AFPS 05 scheme; and have a deferred pension award in either scheme, you are entitled to combine your most recent period of previous service with your current service. However, if you wish to aggregate you must apply to do so in writing to Veterans UK before your discharge date as applications cannot be accepted after leaving Service. The address for Veterans UK is on page 32.

If you have re-joined the Armed Forces, you are a member of AFPS 15 and have a deferred pension from AFPS 75 or AFPS 05 you cannot aggregate your deferred pension benefits with benefits paid under AFPS 15. Deferred pension benefits from different pension schemes can only be added together to form a single pension where the two single pension schemes are of the same design. As the AFPS 15 pension scheme is a Career Average Revalued Earnings (CARE) pension scheme, any legacy final salary pensions cannot be added to it.

Reserve Forces Pension Schemes

AFPS 15 was introduced on 1 April 2015 and the majority of members of the Reserve Forces have become members of the scheme.

However, those who cannot join AFPS 15 (this will only apply to those with Transitional Protection, i.e. those who, as of 1 April 2012, had ten years or less to serve to reach their Pension Scheme's normal pension age) will remain in their current scheme. If they leave with Transitional Protection and then re-join the Reserve Forces with a break of less than 5 years, they will re-join Reserve Forces Pension Scheme 2005 (RFPS 05).

Reserve Forces Pension Scheme 2005 (RFPS 05)

Mobilised Reservists, or those on a FTRS or Additional Duties Commitment who cannot join AFPS 15 will become members of RFPS 05.

Members of RFPS 05 can opt out at any time in favour of a personal pension arrangement. However, they should seek independent financial advice before considering opting out. If they opt out, while remaining in service, there is one opportunity to re-join provided they are under age 60 and can prove they are medically fit. If you retire at age 60 or over you will be paid an immediate pension and lump sum. Those who leave before age 60 will receive a pension paid at age 65. If your career is cut short by illness or injury and you are medically discharged having completed more than two years' qualifying service, you will receive an ill-health award. The amount is based on a two-tier system. If you have a serious condition, covered by Tiers 1 and 2, you will receive an ill-health pension based on your actual service, plus a tax-free lump sum of three times your annual ill-health pension.

Full-Time Reserve Service Pension Scheme 1997 (FTRS 97)

FTRS 97 is the scheme applicable to those who gave Full-Time Reserve Service as a member of the Reserve Forces before 6 April 2005. It was closed to new entrants and those starting new commitments from 6 April 2005.

Pensions

Pension Taxation

In 2011, changes to government pension tax policy were introduced. Personnel are advised to read the latest rules on pension tax which can be found on the HMRC part of www.gov.uk.

Lifetime Allowance (LTA)

The LTA is the overall value of the member's pension pot and is tested at the point of discharge or retirement. From April 2019, LTA will be £1,055M and index-linked to CPI thereafter - see www.gov.uk/tax-on-your-private-pension for the current rate. You will pay tax on pension savings if you breach your LTA; an actuarial factor is applied to calculate the reduction in annual pension to mitigate the charge. HM Treasury has introduced various forms of transitional protection, Individual Protection 16 (IP16) and Fixed Protection 16 (FP16) for members who will be affected by the reduction in LTA.

Annual Allowance (AA)

AA is the amount an individual's pension pot can grow each year. In normal circumstances, those most likely to receive a tax charge will be OF3 and above who receive a significant pay increase as a result of promotion; Medical Officers / Dental Officers on accreditation; senior officers (OF7 and above). The AA limit remains at £40K. Those below OF4 can sometimes be effected on promotion.

Further Information:

- 2017DIN01-18 Rules for tapered allowance Annual Allowance for Pension tax relief in tax year 2016/17
- DIN 2015DIN01-083 Pensions Tax - Scheme Pays or In-Year Leavers
- DIN 2014DIN01 - 162 - Pension Tax Relief - Annual Allowance - Lifetime Allowance

Leaving in the current tax year

Where an AA tax charge is incurred, the effect can usually be mitigated by using the 'Scheme Pays' process. (see DIN 2014DIN01- 162 – Pension Tax Relief – Annual Allowance – Lifetime Allowance). If you are a senior officer or meet at least one of the criteria below, you should contact Veterans UK as soon as possible via the contact details on page 32 to request a pension statement. If you do have a tax charge, you can elect "Scheme Pays" to meet the charge.

You may have exceeded your in-year AA if you have been:

- Promoted from a lower to higher pay scale (AFPS05, AFPS15);
- Moved on to the Professional Aviator Spine (PAS);
- Promoted Early (AFPS05, AFPS15);
- Moved to higher rate of pension supplement for Specialist personnel;
- Promoted from OF4 or above;
- Accredited as Medical Officer Dental Officer at OF2 or above;
- Promoted with a length of service in excess of 25 years;
- Purchased added years or, made Additional Voluntary Contributions or have any kind of private pension;
- Subject to a Pension Sharing Order.

This list is not exhaustive.

Pensions

Helping us to Help You

Pension contact details are on page 32. If you ring Veterans UK or Pension Paying Agent (PPA), you will be asked for your name, service number or PPA reference number and your National Insurance number. If you require a forecast of pension benefits visit GOV.UK and search for the Armed Forces pension calculator or search for Veterans UK Pension Forms and complete AFPS Form 12. If you have questions about your pension generally or want to apply for payment of your pension, you should contact Veterans UK. You should also report any relevant change in your circumstances to them.

Payment of Pension and Related Benefits

Payment will be made within 30 working days (6 calendar weeks) of your discharge date, providing Veterans UK have all the correct forms and other information needed. Any lump sum on discharge will be paid into the bank account held on JPA. Instructions to split your pay between bank accounts will apply to these payments and you should amend your JPA instructions accordingly. The pension and EDP income stream is paid in accordance with the details provided on AFPS Pen Form1.

In the months leading up to the date you are due to leave the Armed Forces you are advised to make plans to cover any financial commitments that will occur during the 30 working days following your discharge.

Our Pension Paying Agent (PPA)

All pensions or EDP income are paid monthly in arrears by Equiniti Paymaster. Payment will not be made unless an AFPS application is submitted. Please make sure you give clear accurate information and Veterans UK receives it no later than 8 weeks before your discharge date.

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

Veterans UK 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.

Making a Nomination

AFPS Form 2 was introduced to give Service Personnel who are members of AFPS 05, RFPS 05 and AFPS 15 the ability to nominate one, or more than one person or organisation to receive their lump sum on death.

It is essential that on discharge any nominations made are reviewed to ensure that they reflect the intent of the maker. It is also vital to keep nominations up to date in retirement and AFPS Form 2 can be updated after leaving service if you need to change your nominee.

A nomination is revoked if:

- the nominated person pre-deceases the member; or
- the nominated person was divorced from the member after the nomination was made; or
- the current nomination pre-dates a marriage or civil partnership that has taken place on or after 1 December 2018 (this does not apply to marriages or civil partnerships before 1 December 2018).

MOD will pay out any lump sums due to whoever is nominated on the form, regardless of any declaration of intent in a Will or elsewhere. Failure to update nomination forms could result in the wrong person receiving the benefit.

Pensions

Further Information - continued

All nominations for death benefit must be kept up-to-date by completing the nomination form (AFPS Form 2). The death benefit nomination forms are legally binding and the benefit will go to the nominee. Completing a Will does not entitle beneficiaries of that Will to receive your death in service lump sum.

If you require further information on nominating an individual or organisation to receive your lump sum on death then refer to the Your Pension Scheme Explained booklet for your scheme. Visit [GOV.UK](https://www.gov.uk) and search for Armed forces and Reserve Forces pension schemes: guidance booklets.

Death in Retirement

You must ensure that your next of kin or other representatives are aware that in the event of your death, they must inform your pension paying agent (if your pension is in payment) or Veterans UK Pension Awarding Branch. On receipt of the notification of death, a letter, next of kin form and an application for dependant benefits form will be sent to the informant of death in order that any benefits due can be paid and further dependant's pension entitlement can be established. Further information regarding Dependants Pensions is contained in the Family Pension Benefits booklets for your pension scheme or the AFPS15 Your Pension Scheme Explained booklet.

Commutation - Taking your Pension as a Cash Lump Sum

It is not possible to cash in your Armed Forces Pension or transfer out the benefits to a scheme that will allow this. However, if the total value of all your pension funds is worth less than £30,000 it may be possible to take the pension as a lump sum using either Trivial Commutation or Small Pot Commutation (this has a £10,000 limit).

Pension Contacts

Armed Forces Pension Scheme Veterans UK

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

Tel (UK only): 0800 0853 600
Overseas: +44 1412 243 600
Email: DBS-PensionsHelp@dbspv.mod.uk

Pension Paying Agent Equiniti Paymaster

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

Tel: 0845 121 2514
Overseas: +44 1903 768 625
Email: Veteransukpensions@equiniti.com

The Forces Pension Society is an independent membership Society for authoritative advice and explanations on all Armed Forces pension related matters.

The Forces Pension Society

68 South Lambeth Road
Vauxhall,
London SW8 1RL

Web: www.forcespensionsociety.org

For More Information

The Armed Forces Pension Scheme booklets are available to view online. Visit [GOV.UK](https://www.gov.uk) and search for Armed Forces and Reserve Forces pension schemes: guidance booklets.

Veterans and Compensation

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 and Armed Forces Compensation Scheme

The War Pension Scheme and Armed Forces Compensation Scheme are both no-fault schemes which mean 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 award.

Any payments you receive from another organisation such as common law damages (including from the MOD) or from a third party's insurance will be taken into account.

Any payment you may receive is tax-free.

Who is eligible?

Armed Forces Compensation Scheme (AFCS)

All current and former members of the UK Armed Forces, including Reservists can claim for any injury or illness which has been sustained, or made worse as a result of service, which occurred **on or after** 6 April 2005.

War Pension Scheme (WPS)

You can claim a War 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** 6 April 2005.

For more details of other eligible persons covered under minor schemes within the War Pension scheme rules go to [GOV.UK](https://www.gov.uk).

How do I submit a claim?

To make a claim:

- You must submit a claim form to Veterans UK. You can request a claim form by contacting the free helpline, details at page 32, or you can download the form from [GOV.UK](https://www.gov.uk).
- Any claimant who has served with UKSF must contact the Disclosure Cell prior to completing the AFCSWPS0001 claim form. If you served after 1996 you will be subject to the Confidentiality Contract. You must apply for Express Prior Authority in Writing (EPAW) through the Disclosure Cell, please call 0207 7562423 and tell them you need to apply for EPAW.**
- Veterans UK staff (including its welfare service) and voluntary organisations can assist you.
- You can also use one of the ex-service organisations such as the Royal British Legion.
- Once a claim has been submitted, Veterans UK will inform you in writing of the outcome.
- If you are medically discharged and are entitled to an ill-health pension from AFPS, Veterans UK will automatically consider your case without the need for a claim form. This only applies if you have not already made a claim.

The Claim Process

Veterans UK will consider claims using evidence from Service and civilian medical records. You may have to go for a medical examination. You will be kept informed of the progress on your claim.

Veterans and Compensation - continued

War Pension Scheme (WPS)

When to Claim

Claims can be made at any time after leaving service.

What type of awards can I get?

There are two main types of WPS awards:

- Pension, an ongoing payment paid weekly or monthly
- Gratuity, a lump sum payment.

We work out our assessment of your disablement as a percentage. If we assess your disablement at 20% or more, we will pay you a regular pension.

If your disablement is assessed at less than 20%, we will normally pay you a lump sum called a gratuity. The amount depends on the extent of your disablement and how long you are likely to be disabled.

Ongoing payments will be calculated from the date the claim is received by Veterans UK.

What happens if I do not agree?

If you are unhappy with the outcome of your claim, you can appeal to an independent tribunal.



Armed Forces Compensation Scheme (AFCS)

When to Claim

Generally you have seven years to make a claim from the date the injury occurs. There are some exceptions to this such as late onset illnesses which arise after service has ended.

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.

What type of awards can I get?

There are two main types of AFCS awards:

- 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 £1,236 to £650,000
- Guaranteed Income Payments. 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 after discharge, for life. A number of factors are taken into consideration when calculating the GIP; including lifelong loss of earnings in terms of both salary or pension, as well as lost future promotions as a result of the injury. Where a claim is made after service ends, if GIP is awarded, the start date will be calculated from the date the claim is received by Veterans UK.

What happens if I do not agree?

First, you can apply for reconsideration. This involves another Veterans UK officer looking at your original claim again. If you are unhappy with the result, you can appeal to an independent tribunal.

Veterans and Compensation - continued

What happens if I die as a result of Service?

Where death is as a result of service before 6 April 2005, benefits would be payable under the War Pension Scheme (WPS). Benefits may be a War Widows/ers pension and Child Payments.

Claims for consideration under WPS have no time limits.

Where death is as a result of service on or after 6 April 2005, benefits would be payable under Armed Forces Compensation Scheme (AFCS). This may be a taxable income stream known as a Survivors Guaranteed Income Payment (SGIP), Child Payments and a tax-free Bereavement Grant of up to £37,500.

Claims for consideration under AFCS can only be considered where death occurs within 7 years from when service ended. Claims must be made within 3 years of death.

If death occurs in service, Veterans UK will automatically consider any survivors benefits your dependants may be entitled to without the need to submit a claim form. Your family will be fully supported by a Casualty Visiting Officer and the Veterans UK Welfare Service who will help them complete a form to gather relevant information.

If the claim is for a child dependant only, a claim form must be completed by the child or on their behalf.

If death occurs in retirement, a claim form must be submitted. The claim form should be signed and dated by the claimant, or by someone authorised to do so on their behalf.



For More Information

Veterans UK
Tomlinson House,
Norcross,
Thornton-Cleveleys
FY5 3WP
Tel: 0808 1914 2 18
Overseas: +44 1253 866043
Email: veterans-uk@mod.gov.uk
Web: www.gov.uk/veterans-uk

Other Benefits

The Naval Service Dependants' Fund, The Army Dependants' Trust, The RAF Dependants' Fund and the RAF Dependants' (Income) Trust

The above trusts provide immediate one-time payments to the dependants of deceased Service Personnel (including Reserve 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 usually stops after leaving the Service. However, the Army Dependants' Trust (ADT) has now extended membership, at no cost, to all ex-Army Regulars who have a Regular Reserve (RR) liability, for the period of their liability, provided that they were members of the ADT during their Regular service and that they complete their Annual Reporting Letter as required during their RR liability.

It is the responsibility of members of the family to report any death to the relevant MOD branch or ADT office, otherwise no award can be made.

Regular service leavers joining the Reserves, or those moving to and from FTRS contracts, should renew their membership for benefits to remain payable.

Full details are available from the addresses below.



Royal Navy
Tel: 023 9387 1520
Military: 93832 1520
Web: www.rnrmc.org.uk



Royal Air Force
Tel: 01993 896 608
Military: 95461 6608
Web: www.rafbf.org.uk



Army
Tel: 01980 615 736
Military: 94344 5736
Email: ADT-Sec@mod.gov.uk
Web: www.army.mod.uk/ADT

Other Sources of Help State and Service Charities



Other Sources of Help – State and Service

General

Most Service leavers have a successful transition to civilian life and do not need additional support. However, some do experience difficulties, just like other members of society. This might happen shortly after leaving the Services or many years later. In these cases, support is available, both from the Government and local authorities and from charities. In addition to the many support systems for all members of society, there are a number of organisations that provide support specifically for the ex-Service community.

Armed Forces Covenant



The Armed Forces Covenant is a promise from the nation to ensure that those who serve, those who have served and their families are treated fairly. The Covenant brings central Government, local authorities, charities and businesses together to help support Service leavers and Veterans in their transition to civilian life.

To find out more about the Covenant, what it means to you and see some case studies:

Visit: www.armedforcescovenant.gov.uk

Employer Recognition Scheme (ERS)

The Defence Employer Recognition Scheme encourages employers to support Defence and inspire others to do the same. Service leavers are encouraged to consider ERS employers when searching for jobs, as these businesses demonstrably value the experiences and skills that the military veterans bring to the workforce.

Visit: www.gov.uk/government/publications/defence-employer-recognition-scheme

Veterans Information Service (VIS)

Most Service leavers adjust to civilian life easily, however, some may require assistance later on. To help individuals that may be experiencing difficulties the Veterans Information Service (VIS) will contact all leavers one year after leaving the Services, provided the Veteran has given their consent. They will offer information and advice on where to go for any required support.

HIVE Information Centres



The HIVE Information Service provides information on behalf of the chain of command to the Service community and welcomes enquiries from Serving Personnel, dependants, partners, extended families, and the wider military community including Veterans.

An extensive range of information is available, focusing on relocation information, local area information, education, accommodation, health, employment and training opportunities, childcare and travel. HIVE Information Support Officers (HISOs) research answers to enquiries, have excellent links with Service and civilian agencies and are able to confidentially refer should there be a need for personal help or support.

Latest information from HIVEs is available on the local HIVE blogs.

Details of all HIVEs and links to HIVE blogs can be found at www.army.mod.uk/hives

Other Sources of Help – State and Service

Veterans Welfare Service (VWS)



The Veterans Welfare Service is part of the Ministry of Defence's 'Veterans UK'

support function and provides one to one welfare advice across the UK and Republic of Ireland. It facilitates access to all appropriate services using a caseworker approach that offers professional help and guidance.

The Veterans Welfare Service (VWS) gives support to all Veterans, including those who are eligible to claim for the MOD pension and compensation schemes and their dependants.

The VWS work alongside in-service welfare providers and closely with local authorities, voluntary organisations, service charities and the Department for Work and Pensions. This ensures that those leaving the Armed Forces and existing Veterans and their families receive all the information and assistance they need to access the appropriate services and benefits.

Visit: veterans-welfare-service
Tel: 0808 1914 218

Veterans' Gateway



Veterans' Gateway is your first point of contact to find whatever support you need, wherever you are, whenever you need it. As the gateway to a network of expert

partners – both within and outside the Armed Forces sector - we can connect you with the right support quickly and easily, by assessing your needs at your first point of contact.

Access to Housing Advice

The Veterans' Housing Advice service, initially provided by the Cobseo group of charities, and delivered by The Royal British Legion, Connect Assist and Shelter, has now been merged into Veterans' Gateway. The service is accessible 24/7 and supported by a resident housing specialist located at the Contact Centre.

The team aim to support veterans in finding, securing or maintaining accommodation by utilising the skills and resources of the Cobseo Housing Cluster, local authority contacts and other housing providers. Information can be accessed by telephone, email, live chat, social media and on the website by visiting Veterans' Gateway/Self Help/Housing.

Visit our website or call us 24 hours a day from anywhere in the UK or abroad.

Visit: veteransgateway.org.uk
Tel: 0808 802 1212



Cobseo, The Confederation of Service Charities comprises of 190 plus, member organisations ranging from large charities, to Service Benevolent Funds and smaller Regimental Associations.

A full list of members can be viewed on the Cobseo website at the following link:
<https://www.cobseo.org.uk/members/directory/>

This Confederation represents the entire Armed Forces Community, some 4 million people and their dependants. It focuses the Charity network to work together to offer the best support to all members of the Armed Forces Community. Charities who offer a similar service work together and are led by one of the major charities who will direct the individual to the appropriate organisation for the required support.

The two main issues when you leave the Service are that you have somewhere to live and, unless retiring fully, some form of training, education or employment in order to support yourself and your family. Therefore, please see below the lead organisations that should be your first point of contact for your particular need.

Education, Resettlement and Job Finding

The resettlement package you will have received on discharge will hopefully have helped you find a job, or move into further training or education. However, if you did not qualify for the full resettlement package or have been unsuccessful in job finding you can get help and advice from the following:



RFEA
Tel: **0845 873 7165**
Tel: **0121 236 0058**
Web: www.rfea.org.uk

Jobcentre Plus

Your local Jobcentre Plus will be able to give you advice on job hunting and advice on benefits. There are Jobcentre Plus offices throughout the country, but the national call number is:

Tel: **0345 606 0234**
(Monday to Friday, 8am to 6pm).

Each Jobcentre Plus district has an Armed Forces Champion. Their role is to make sure that Jobcentre Plus offices in their district are providing support to the Armed Forces community; that includes Service leavers and their families. The Armed Forces champions do not routinely meet Service leavers or families, but if other Jobcentre Plus staff are unable to help, you can ask them to speak to their district Armed Forces Champion for advice on how to assist you.

Service Charities

Service charities are able to help Service leavers with finding a job. The two key organisations are the Regular Forces Employment Association (RFEA – for all ranks) and the Officers' Association (OA – for commissioned officers), both of which are prepared to support former Service Personnel throughout their lives. Between them, they offer a national network of advisers who can provide a range of help.



The Officers Association
Tel: **0117 906 3580**
Tel: (Benevolence) **020 7808 4175**
Web: www.officersassociation.org.uk

Service Charities

The Service charity sector provides a strong national network of welfare workers. Although several charities provide welfare staff, the largest networks belong to SSAFA, The Royal British Legion, Poppyscotland and The Poppy Factory. Any of these major organisations will be able to help or direct you to another appropriate source of help, either among state providers or other charities.



SSAFA, the Armed Forces charity provides lifelong

support to regulars and reserves, who are serving or have ever served in the British Army, the Royal Navy, the Royal Marines, the Royal Air Force and their families.

This includes emotional, practical and financial support that you can access by contacting them locally or through their national team.

More details can be found on Pages 48 and 49.

Tel: **0207 403 8783**
Web: www.ssafa.org.uk



The Royal British Legion provides welfare, comradeship and representation for the Armed Forces community. You can contact them locally or through their national Legionline.

More details can be found on Pages 50 and 51.

Tel: **0808 802 8080**
Web: www.britishlegion.org.uk



Help for Heroes is a network of professionals and partners providing lifelong expertise, recovery and support to Veterans who were wounded, injured and sick in service, and their families.

Tel: **01980 844280 Weekdays 9am-5pm**
Email: getsupport@helpforheroes.org.uk
Web: www.helpforheroes.org.uk/get-support



Poppyscotland operates within the Royal British Legion group of charities, providing life-changing support to members of the Armed Forces community resident in Scotland. In times of need they offer vital practical advice, assistance and funding.

More details can be found on page 54.

Tel: **0131 550 1557**
Web: www.poppyscotland.org.uk



THE POPPY FACTORY
getting you back to work

The Poppy Factory's expert and well established employability team is there to help Armed Forces Veterans with physical and/or mental health conditions or impairments back into

sustainable and rewarding employment throughout England, Wales and Northern Ireland.

Working with the personal needs and career goals of wounded, injured and sick veterans we provide local 1-2-1 expert career advice and guidance; job searches and links to employers within your local area; CV reviews and interview coaching plus ongoing in-work support once you start in your new job. As part of this process we also provide information on available funding and training resources with partner charities.

Physical or mental health conditions or disabilities do not have to be attributed to service. Those in receipt of CTP Assistance may be ineligible for support but please call us to discuss.

For more information, please call or visit the website.

Tel: **020 8939 1837**
Web: www.poppyfactory.org
Email: gybtw@poppyfactory.org

Benevolent Funds

Financial Help

In addition to organisations like SSAFA and RBL, each Service has a ‘Benevolent Fund’, offering financial assistance to eligible beneficiaries (usually those who are serving or have served in the Service or their families). Details vary, but the key Service Funds are:



The Royal Navy and Royal Marines Charity

Building 37,
HMS EXCELLENT,
Whale Island,
Portsmouth,
Hampshire PO2 8ER

Tel: **023 9387 1520**
Email: theteam@rnrmc.org.uk
Web: www.rnrmc.org.uk



RAF Benevolent Fund

RAF Benevolent Fund,
67 Portland Place,
London W1B 1AR

Tel: **0800 169 2942**
Web: www.rafbf.org



The Army's National Charity

ABF The Soldiers' Charity

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

Tel: **020 7901 8900**
Email: info@soldierscharity.org
Web: www.soldierscharity.org



Royal Air Forces Association

Atlas House
Wembley Road
Leicester LE3 1UT

Tel: **0800 0182 361**
Web: www.rafa.org.uk

Health and Wellbeing

Registering with an NHS GP and finding an NHS dentist

Your health is important and registering with an NHS GP is one of the recommended actions you should take when returning to civilian life. It is important to do this as soon as possible, rather than wait until treatment is needed. If you have a family, they should also register with an NHS GP.

To register with an NHS GP, you should contact your chosen practice and ask to be included on their patient list. You will be asked to fill in a form so your medical records can be transferred to the practice. As part of this process, it is important to tell the GP practice that you are a Veteran. This will trigger the transfer of your full medical documentation from the Ministry of Defence to your GP.

The GP practice should flag in your patient notes that you have served. This helps to ensure that you are treated in line with the Armed Forces Covenant, meaning that you should receive priority treatment for a condition which relates to your service, subject to clinical need. It also means that where appropriate you can be referred to Veteran specific services, like those for prosthetics and mental health.

You may be worried about discussing elements of your time in service. NHS clinical staff are used to dealing with confidential and sensitive information and are bound by law to deliver a confidential service; if you have concerns about disclosing some information, you may wish to consider registering with a Veterans accredited GP surgery, if one is close to you. These surgeries often have clinical staff who have previously served in the military and thus understand the differences between military and civilian life.

It can sometimes take a while for your military health records to arrive at your NHS practice.

If you have been getting hospital care or are having complex treatment, before you leave the services, ask your military doctor for a print out of your notes to give to your NHS doctor.

A good time to ask would be at your final medical examination, which is often done about two months before handing in your ID card.

If the NHS service you are dealing with is unaware of priority treatment, you are encouraged to tell them about it and ensure you have told them that you have served. You can also ask local health care commissioners, your local authority Armed Forces Covenant lead, or one of the national service organisations, such as the Royal British Legion to support you.

The NHS also provides dental care and it is important to find an NHS dentist as soon as possible, rather than wait until treatment is needed. If you have a family, they should also find an NHS dentist.

For more information on finding an NHS GP or dentist please visit the NHS website for your area, listed below. Information is also provided on accessing hospitals, opticians and pharmacists, as well as support for carers. You will also be able to find out about the dedicated health services for veterans that may be available in your area.

England

www.nhs.uk
and
www.nhs.uk/using-the-nhs/military-healthcare

Scotland

www.gov.scot
and
www.nhsinform.scot/care-support-and-rights/health-rights/access/health-rights-for-veterans

Wales

www.nhsdirect.wales.nhs.uk
and
www.veteranswales.co.uk

Northern Ireland

www.hscni.net

In England some of the priority services veterans can access are listed below:

NHS Veterans' Mental Health Transition, Intervention and Liaison Service (TILS)

This is a dedicated out-patient service for serving personnel approaching discharge and veterans who are experiencing mental health difficulties. It provides a range of treatment, from recognising early signs of mental health problems and providing early support, to therapeutic treatment for complex difficulties and psychological trauma. Help may also be provided with housing, employment, alcohol misuse and social support

NHS Veterans' Mental Health Complex Treatment Service (CTS)

This is an enhanced out-patient service for ex-forces who have military related complex mental health difficulties that have not improved with previous treatment. The service provides intensive care and treatment that may include support for drug and alcohol misuse, physical health, employment, housing, relationships and finances, as well as occupational and trauma focused therapies.

We know that families can be affected when their loved ones are unwell, so where required the TILS and CTS will support them to access local services to help ensure they get the right care and treatment.

Access to both of these services is through the TILS.

To find out more, visit:

<https://www.nhs.uk/using-the-nhs/military-healthcare/nhs-mental-health-services-for-veterans/>

The Veterans Trauma Network Network

This provides care and treatment to those who have been injured during their time in the armed forces.

For more information visit:

<https://www.nhs.uk/using-the-nhs/military-healthcare/veterans-physical-injuries/>

Disablement Service Centres (DSCs)

The NHS has nine DSCs across England, which have been selected to provide enhanced services to veterans who have lost a limb because of their service in the armed forces.

More information about these centres can be found here:

<https://www.nhs.uk/using-the-nhs/military-healthcare/veterans-physical-injuries/>

Other services that are available to Veteran across the UK include:

Mobility equipment support

The Royal British Legion has a Veterans' Mobility Fund, which provides specialist wheelchairs, orthotic equipment and other mobility related items for Veterans who have a service related injury and whose needs cannot be met through statutory services. To find out more, visit [here](#).

Hearing loss and tinnitus services

If you have acquired hearing loss and / or tinnitus relating to your time in service, additional support can be funded through the Royal British Legion Veterans' Hearing Fund. To access the service, you can be referred by your GP to your local NHS audiology department or an application form can be downloaded from the [Veterans' Medical Funds webpage](#).

Veterans and Reserves Mental Health Programme

The VRMHP will carry out an initial assessment of your needs and make recommendations for further treatment. Doctors are encouraged to refer to the VRMHP

For more info on the VRMHP visit:

<https://www.gov.uk/guidance/mental-health-support-for-the-uk-armed-forces>

Big White Wall®

Big White Wall

Big White Wall is a multi-award winning digital service providing safe, anonymous 24/7 online support for mental health and wellbeing issues.

Big White Wall is free for all serving personnel, Reservists, Veterans and their family members aged 16+. Having worked with the Armed Forces community for several years, Big White Wall is experienced in supporting this community with a range of issues such as stress, anxiety, depression, PTSD, family and relationships, alcoholism and bereavement. This also extends to loneliness and related issues in caring for those who have been injured.

Big White Wall offers a combination of services, such as Peer Support and Guided Support as well as useful tips and advice. Because everyone is totally anonymous, there is no fear of stigma, and our Wall Guides (trained counsellors) are on hand 24/7, so there is always someone to talk to and every member can feel they are in a safe place.

Whether you are feeling down, or having trouble readjusting to civilian life, Big White Wall is here to help you take control and feel better. You can sign up from the comfort of your own home by simply going to www.bigwhitewall.com and clicking 'Join now'.

For more information, visit the website or email: theteam@bigwhitewall.com



Combat Stress,

Tyrwhitt House, Oaklawn Road,
Leatherhead, Surrey. KT22 0BX

Tel: **0137 258 7000**

Email: contactus@combatstress.org.uk

Web: www.combatstress.org.uk



In addition to their routine work to help former Service personnel with mental health problems, Combat Stress operates a 24 hour helpline.
Tel: **0800 138 1619**



Ministry
of Defence



A guide to the VETERANS WELFARE SERVICE



CONTACTS AND INFORMATION

Call the Veterans UK Helpline number on
0808 1914 2 18

Monday to Friday:	08:00 – 17:00
Overseas callers:	+44 1253 866043
Bereavement and Minicom Line:	0800 169 3458

Please note, we are unable to answer general queries on the bereavement line. If your query is not regarding bereavement please redial using 0808 1914 2 18.

When the helpline is closed, callers will have the option for their call to be transferred to Combat Stress or The Samaritans 24hr helpline. All callers speak directly to UK based advisers. You may be offered a call-back if lines are particularly busy.

Alternatively, you can contact us via email at veterans-uk@mod.uk

WE'RE SOCIAL *Follow us on your favourite social media site*



Scan in the QR code to access the GOV.UK page.



MOD Veterans UK



@VeteransUK_MOD



Veteranstoday.blog.gov.uk



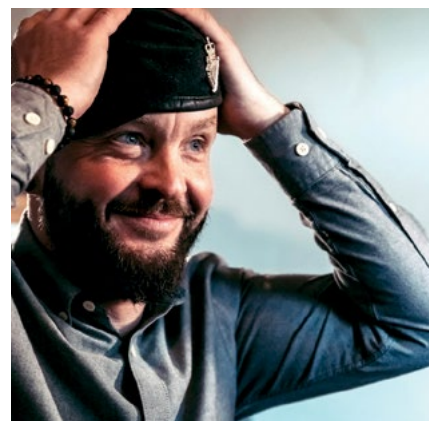
For more information on our services go to GOV.UK and search for Veterans UK



Veterans UK is the MOD's dedicated veterans support organisation for service personnel, veterans and their families and works in partnership with the wider MOD, other Government departments and other organisations, who provide support and advice to the Veterans Community.

A Veterans Today Blog features stories from Veterans UK, their partners and stakeholders and from veterans themselves on the programmes, initiatives and support available to Serving Personnel and the veterans community.

To follow the blog posts see Veterans UK held on GOV.UK



SUPPORTING THE PERSON BEHIND THE UNIFORM

ssafa | the
Armed Forces
charity

SSAFA, the Armed Forces charity provides lifelong support to regulars and reserves, who are serving or have ever served in the British Army, the Royal Navy, the Royal Marines, the Royal Air Force and their families.

WE ARE THE ARMED FORCES CHARITY

We have more than 130 years' experience supporting our Forces, and help more than 73,000 people every year. We are immensely proud of our history, but we know times are changing.

We research and gather feedback, work with other organisations and measure our impact so we understand the changing needs of our beneficiaries. This means that we can provide the most effective support.

OUR PROMISE

The needs of our beneficiaries are constantly changing. So we change with them. We will carry on adapting our services to make sure the people we support get the help they need, now and in the future.

SERVING MEN AND WOMEN

We understand the unique demands of service life, whether it's on UK soil or an overseas base. Whatever problems you're facing – from debt or addiction to mental health problems – you can rely on SSAFA.

VETERANS OF ALL AGES

We work with older veterans and the increasing number of working-age veterans. From mentoring to housing advice, we have tailored our services to make sure we provide the best support possible.

MILITARY FAMILIES

Life in the Armed Forces can put a strain on family life. We've developed specialist services to make sure loved ones also have the support they need – with everything from healthcare and adoption to settling into life on the base.

NEED TO TALK?

SSAFA's Forcesline is a free and confidential helpline. We provide advice and information for serving personnel, reserves, veterans and their families and is completely independent of the chain of command.

0800 731 4880 Lines open 9.00 to 17.30 weekdays
Or get in touch online, visit ssafa.org.uk/forcesline





THE ROYAL BRITISH LEGION

THE ROYAL BRITISH LEGION HAS BEEN SUPPORTING MEMBERS OF THE ROYAL NAVY, ROYAL MARINES, BRITISH ARMY, ROYAL AIR FORCE, RESERVISTS, VETERANS AND THEIR FAMILIES SINCE 1921. AND WE'RE NOT GOING ANYWHERE.

We're at the heart of a national network that supports our Armed Forces community through thick and thin. Our support starts after seven days of service and continues through life, long after service is over.

WE'RE HERE FOR FINANCIAL GUIDANCE

If you're having money issues, we're here to help. Whether you are struggling with debt or emergency situations, need support setting up your new home or accessing benefits, our team have got you covered. If you have been injured or suffer from illness as a result of Service, we can help with appeals to both the War Pensions & Armed Forces Compensation scheme. We're also here to support you through every step of an Independent Inquest with support and guidance on legal procedures.

WE'LL HELP YOU LIVE INDEPENDENTLY

We know how important your home is and we're here to keep you living independently for as long as possible. That's why we offer support to veterans with mobility aids, 24 hour care phones, and make sure there is always someone to talk to. What's more, our Handy Van service can help with home adaptations and maintenance.

WE'RE HERE THROUGH LIFE

Our specialist residential care homes provide both long and short term care to members of the Armed Forces community and their dependents, helping you maintain your independence and live with like-minded individuals. Additionally our team of Admiral Nurses offers practical, clinical and emotional support to families and carers of those with dementia.

WE'LL MAKE SURE YOU RECEIVE THE HIGHEST QUALITY SUPPORT

We're experts in getting you back on your feet through a range of rehabilitation programmes across various sports and arts related activities. We're also here to provide personalised support to veterans and their families in crisis.

WE'LL HELP YOU GET AWAY FROM THE STRESSES OF EVERYDAY LIFE

Our short breaks offer serving, ex-serving personnel and their families a range of opportunities to escape the everyday and spend time together. Our activity breaks for children bring together those with serving parents on exciting action-packed adventures across the UK.

WE'LL HELP GET YOU BACK INTO WORK

We know that adjusting to civilian life after a career in the Services can be hard, but we're here to help. Our careers hub www.civvystreet.org offers you access to a range of career options from Armed Forces friendly employers, online training and guidance, including CV support to help you get the job you want. Our advisors are also available to help.

I'M NOT GOING ANYWHERE.

Martin - Advice and Information Officer - The Royal British Legion

The Royal British Legion has been supporting Service men and women, veterans and their families since 1921. And we're not going anywhere. Find us at rbl.org.uk, call **0808 802 8080** or visit your local **Pop In Centre**.

WE'RE HERE TO HELP

If there is ever a reason we can't help, our vast network means we will know someone who can. We know that the needs of the Armed Forces community are complex, so our partner charities and organisations can help offer advice and support on everything from PTSD to housing.

GET IN TOUCH

To find out more visit rbl.org.uk call **0808 802 8080** or visit your local **Pop In Centre** for more information.

- Serving Armed Forces • Reserve Forces • Spouses/Partners of serving personnel
- HM Armed Forces Veterans (ex serving) • MoD Civil Servants • Bereaved Family Members
- War/Service Widow(er)s • Cadet Forces (over 16) • NATO Personnel in the UK

The official MoD discount service for the Armed Forces,
Veterans and Armed Forces Community

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£4.99 for 5 year membership



DEFENCE Discount Service

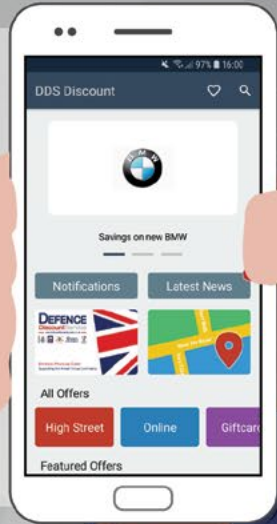
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Instagram - [discounts_mod](https://www.instagram.com/discounts_mod)
Twitter - [discounts_mod](https://twitter.com/discounts_mod)

The DDS app is available for free
in both Apple Store and Google
Play Store



- Search for offers
- Add favourites
- Offers near you
- Redeem offers online
- Order your Privilege Card



"Saved me loads already not
even had the card a year yet."
- DDS Member Facebook

"It's great. Don't know why I
didn't get it before."
- DDS Member Twitter

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Poppyscotland provides life-changing support to the Armed Forces community living in Scotland, both regular and reserve. We help those who have served, those still serving, and their families, including partners, widows, widowers and children

Tailored Support and Funding

Our grants are wide-ranging and can cover home repairs, rent deposits, household goods, clothing, home start-up, mobility aids & adaptations, as well as other areas of need.

Advice

Our Kilmarnock & Inverness Welfare Centres offer advice, information and support through one-to-one contact across a range of areas, including employment, finances, benefits and housing. The Armed Services Advice Project (ASAP) provides advice through trained advisers across Scotland and a national helpline.

Employment

Our employment services include training grants, employment support for those with mental health issues, and a five-day residential employability course.

Breaks

Short breaks can be awarded where it would be beneficial to a client's wellbeing. These are assessed on a basis of welfare need and means.

If you live in Scotland, contact us at:

Poppyscotland Welfare Services

Telephone: **0131 550 1557**

Monday to Friday, 9am to 5pm

Web: <http://www.poppyscotland.org.uk/get-help/>

E-Mail: GetHelp@poppyScotland.org.uk



Your Reserve Liability, Responsibilities and Opportunities



Your Reserve Liability, Responsibilities and Opportunities

Reserve Liability

At the end of your service in the Regular Forces you will normally have a compulsory reserve liability. The length of your liability and the circumstances when you may be brought back into service depend upon your Service, rank, age, the type of commission or engagement which you entered into and whether you are subject to the Reserve Forces Act (RFA) 1980 or the 1996 Act. This also applies to F&C personnel who settle in the UK.

Ratings/Marines/Army Other Ranks and Airmen who enlisted before 1 April 1997

If you were a member of the Regular Forces before 1 April 1997 and did not re-enlist or extend your service on or after 1 April 1997, you will be subject to legislation contained in RFA 80. Essentially, ratings and marines with less than 22 years' service have a 3 year liability in the Royal Fleet Reserve while Army other ranks and airmen have a maximum 6 year liability in the Regular Reserve Army and Royal Air Force Reserve respectively. On completion of up to 6 years service in the Regular Army Reserve, former soldiers are discharged from the Regular Army Reserve and become members of the Army's Recall Reserve with a liability to recall until age 45.

Personnel who complete 22 years service in the RN or RM have a liability to recall until age 55, while those who leave the Army or RAF after 22 years service have a recall liability until age 60.

Ratings/Marines/Army Other Ranks and Airmen who enlisted from 1 April 1997

If you enlisted, re-enlisted or extended your service in the Regular Forces on or after 1 April 1997, you will be subject to the legislation contained in the RFA 96.

Generally, ratings and marines who do not complete 22 years' service enter the Royal Fleet Reserve for a 3 year period followed by a 3 year Recall Liability. Ratings and Marines who do serve 22 years or more have a Recall Reserve liability of 6 years or until the age 55 years whichever is the sooner.

Ratings/Marines/Army Other Ranks and Airmen who enlisted from 1 October 2014

If you enlisted, re-enlisted or extended your service in the Regular Forces on or after 1 October 2014, you will be subject to the legislation contained in the RFA 96(12).

Generally, ratings and marines who do not complete 22 years' service enter the Royal Fleet Reserve for a 3 year period followed by a 3 year Recall Liability. Ratings and Marines who do serve 22 years or more have a Recall Reserve liability of 6 years or until the age 55 years whichever is the sooner.

Officers

Army Officers who were commissioned on a Short Service Commission prior to 01 Jan 16; up to 8 years or on extension to 12 years, on giving notice to terminate their service will enter the Regular Reserve for up to 6 years reserve liability for call out or for the balance of their engagement whichever is the shorter. Officers commissioned after 01 Jan 16 on a Short Service Commission of up to 12 years, on giving notice to terminate their service will enter the Regular Reserve for up to 6 years reserve liability for call out or for the balance of their engagement whichever is the shorter. On giving notice to terminate their service Officers serving on a Short Service Commission can elect to have a full Regular Reserve liability up to age 55.

Army Officers who hold a Regular Commission on giving notice to terminate their service will enter the Regular Reserve and have a liability for call out up to age 55. Officers granted a Regular Commission after 01 Dec 16 will have a liability for call out up to age 60.

Officers - continued

On leaving the RAF, officers serving on permanent commissions in the RAF in the rank of Group Captain or below and commissioned before 1 April 1997 have a recall liability until their 60th years. 1* and 2* RAF officers have a recall liability until age 65, and 3* and 4* have a liability until 67. RAF officers commissioned on or after 1 April 1997 and who hold permanent commissions have a liability to recall until age 55 years or for 18 years from the time of leaving the RAF, whichever is the sooner.

Royal Navy Officers serving less than 16 years have a 4 year Royal Fleet Reserve(C) liability. Royal Navy Officers serving over 16 years or more have a Royal Fleet Reserve(c) liability to age 60.

Training Liability

A member of the Regular Reserve Forces can be required to train for up to 16 days in aggregate, in any one year or for such other periods as may be prescribed, none of which shall exceed 36 hours at any one time without your consent. You may also volunteer to train or take part in exercises.

Duty to inform your Service Personnel Centre

You have a legal duty to inform your Service Personnel Centre (SPC) of any circumstances which may affect your call-out or recall. These would include any change of name or address, if you believe you have become medically unfit for service in the Armed Forces, or you plan to move overseas or be abroad for a period of over 3 months.

Members of the Army Regular/Recall Reserve will receive an annual reporting letter which will be sent out on the anniversary of their discharge from the Regular Army. Reservists should complete the enclosure to confirm their contact details and status and return it to the APC. For members of the Regular Reserve, both Officers and Soldiers, the successful completion and return of the enclosure will result in the payment of an annual reporting grant of £50.00. This grant is payable only for the first 5 years of any liability.

Failure to Respond

Failure to respond to a call-out or recall notice without leave lawfully granted or reasonable excuse is an offence under the Reserve Forces Act 1996 which may be dealt with by the civil courts or by court-martial.

Opportunities

As an ex-Regular there are many and varied opportunities to serve full-time, such as on Mobilised Service, full-time Reserve Service or Military Provost Guard Service for example. Other opportunities exist, including serving on Additional Duties Commitments which is based on attendance rates of pay Reserve Service Days (RSDs) and is classified as part-time work. Notably, the Future Reserves 2020 Programme is about Defence's aim to make better use of its Volunteer Reserve Forces and in this regard Volunteer Reserve Service offers an excellent opportunity to those ex-Regular personnel who are eligible and would like to remain in Service, but with a different commitment. As such you may also wish to consider re-engaging to, or at some future date enlist into the Volunteer Reserves (Royal Naval Reserve, Royal Marines Reserve, the Army Reserve or the Royal Auxiliary Air Force). More information on the respective Reserve Forces is on the following pages and via single Service websites.



Navy Command

NPT (Reserves) RFR, MP 1-2, Room 142, West Battery, PP300, Whale Island, Portsmouth PO2 8DX
Tel: **02392 628770**
Email: NavyPCAP-CMWFRRAdmin@mod.gov.uk
Web: www.royalnavy.mod.uk



Army Personnel Centre

CM Operations, Regular Army Reserves, MP588, Kentigern House, 65 Brown Street, Glasgow G2 8YN
Tel: **0141 224 5277 / 8003 / 2063**
Email: apc-cmops-regres-mailbox@mod.gov.uk
Web: www.army.mod.uk



RAF High Wycombe, Bucks. HP14 4UE
Web: www.raf.mod.uk

¹The call out powers under RFA 96 were amended under the Defence Reform Act 2014 to allow for the call out of reservists for any purpose that Regular personnel could be tasked.

Royal Navy Reserves

LEAVING THE FULL-TIME ARMED FORCES?

CONSIDERED THE RNR?

The RNR comprises civilian volunteers and ex-Service personnel who train in their spare time to enable the Navy to meet its operational commitment. There are 13 units across the UK and NI, some of which have detached units in other major towns.

Commitment

As a member of the RNR you will normally join List 3 where you must complete: 12 days of Operational Capability Training (OCT) and 12 days of Support Activity (SA) training. This could include the opportunity to work for the Naval Regional Commander (NRC).

SA and NRC activity takes place either on evenings (equal to ¼ day of duty) or at weekends at the parent unit, another regional unit, or at an RN establishment.

The venue for the annual 12 days continuous OCT might be on board a ship, manning a shore headquarters (UK or overseas), or at a military establishment, usually in the UK.

There is also the added financial incentive that can make up for a reduction in earnings after leaving the Service. I would and do, highly recommend the reserves to any ex service personnel

Rewards

As a member of the RNR you can maintain your military skills and get paid for doing it.

You receive pay and other expenses for the time you put into the RNR. In addition, an annual tax-free bounty is payable to those who satisfactorily complete the annual training commitment.



1 HMS CALLIOPE, Gateshead
T: 0191 477 2536
E: navymr-calliopemailbox@mod.uk

2 HMS CAMBRIA, Cardiff
T: 0141 445 6020
E: cambria-mailbox@mod.uk

3 HMS HIBERNIA, Lisburn
T: 0289 226 6276
E: hibernia-reco@mod.uk

4 HMS DALRIADA, Glasgow
T: 0147 573 2251
E: navymr-dalriadamailbox@mod.uk

5 HMS EAGLET, Liverpool
T: 0151 707 3311
E: navymr-eagletmailbox@mod.uk

6 HMS FLYING FOX, Bristol
T: 0117 966 8667 Ext 2128
E: navymr-flyingfoxmailbox@mod.uk

7 HMS FORWARD, Birmingham
T: 0121 703 6360
E: navymr-forwardrctwo@mod.uk

8 HMS KING ALFRED, Portsmouth
T: 0239 254 7453
E: HMS.KA.Recruiting@gmail.com

9 HMS PRESIDENT, London
T: 020 7480 7219
E: president-mailbox@mod.uk

10 HMS SCOTIA, Edinburgh
T: 0138 342 5559/5794
E: navymr-scotiarctmultiuser@mod.uk

11 HMS SHERWOOD, Nottingham
T: 0: 0115 929 7363 Ext 5230
E: navymr-sherwoodmailbox@mod.uk

12 HMS VIVID, Plymouth
Tel: 0175 255 2676
E: vivid-mailbox@mod.uk

13 HMS WILDFIRE, Northwood
T: 0192 3957 770
E: navymr-wildfiremailbox@mod.uk



PROJECT FIREFLY From Regular to Maritime Reserves

THE MARITIME RESERVES – are a force of highly trained civilian volunteers who are readily available to support any of the Royal Navy's worldwide operational commitments.

JOB OPPORTUNITIES – there are a wide range of specialisations available, particularly **ENGINEERS, WARFARE, BATTLESTAFF, CRITICAL CARE, ODP's, CYBER, LOGISTICS and PHOTOGRAPHERS.**

BENEFITS – for completing the minimum annual commitment which is 24 training days RNR or 26 training days RMR include:

- Excellent rates of pay, pension and a generous annual tax-free bounty
- Opportunities for continued professional development and promotion
- A more stable work-life balance with the added benefit of a 2 year harmony period (although attending the required annual training days still applies)
- Remain part of Naval/Corps Family with its special camaraderie



Find out more – further information can be found in 2015DIN 01-213 or call the Firefly team on 023 9262 8784

THE JOURNEY DOES NOT HAVE TO END!



ROYAL MARINES RESERVE



LEAVING THE CORPS? ALREADY OUTSIDE? WHAT ARE YOU DOING THIS WEEKEND?



ROYAL MARINES RESERVE UP FOR THE CHALLENGE?

If you have enjoyed life in the Corps but found it hard to balance Operation and Exercise commitments with home life and career ambitions, then the RMR could be the answer.

THE BENEFITS

- The RMR actively recruit Ex-regulars to help maintain the high level of professionalism and Corps ethos across Reserve Units.
- Excellent rates of pay
 - A generous tax free bounty in excess of £1700
 - Pension
 - 2 year harmony period (cannot be deployed for 2 years from release unless you decide)
 - Remain part of the Corps family with its unique camaraderie

THE OFFER

- Sense of achievement, a challenge, camaraderie, excitement; and above all the chance to serve your country and continue to be proud to wear the Green Beret.
- Worldwide travel for Operations, Exercises and challenges.
- Sport and adventure training; skiing, climbing, kayaking, canoeing, trail walking, sailing and more.

RMR City of London	RMR Scotland	RMR Bristol	RMR Merseyside
London	Glasgow	Bristol	Liverpool
Portsmouth	Edinburgh	Plymouth	Manchester
Cambridge	Aberdeen	Cardiff	Leeds
Oxford	Dundee	Lympstone	Nottingham
	Belfast	Poole	Birmingham
	Newcastle		

WHY THE RESERVES?

- Stay in touch with Bootneck humour.
- Chance to go on Ops.
- Increased flexibility.
- Boost your civvy income.
- ‘Best of both worlds’ Decide for yourself.



FOR MORE INFORMATION

For further information and how to take the Next Steps contact us on the following:

- **For those still serving** you can make use of the Seamless Transfer Scheme and get in touch by calling **023 926 25534** or e-mail **navypcap-cmrmr@mod.gov.uk** alternatively apply direct using the application form in 2015DIN01-213
- **Ex-Regular personnel** should contact their local Armed Forces Careers Office or the 24 hr Contact Centre on **0345 600 1444**. Further details are also available at: **www.royalnavy.mod.uk/careers/royal-marines**

WHAT ARE YOU DOING THIS WEEKEND? DROP IN FOR A WET AND A CHAT



EX-REGULAR?

JOIN THE ARMY RESERVE AND YOU COULD EARN A £10,000 INCENTIVE

If you're missing the Army lifestyle, don't miss out on the chance to earn £10,000. Join the Army Reserve and, provided you meet the full Reservist commitment, you could be eligible for a financial incentive of £10,000 over four payments*. Alternatively, you could forego the financial incentive and undertake a reduced commitment.

BENEFITS

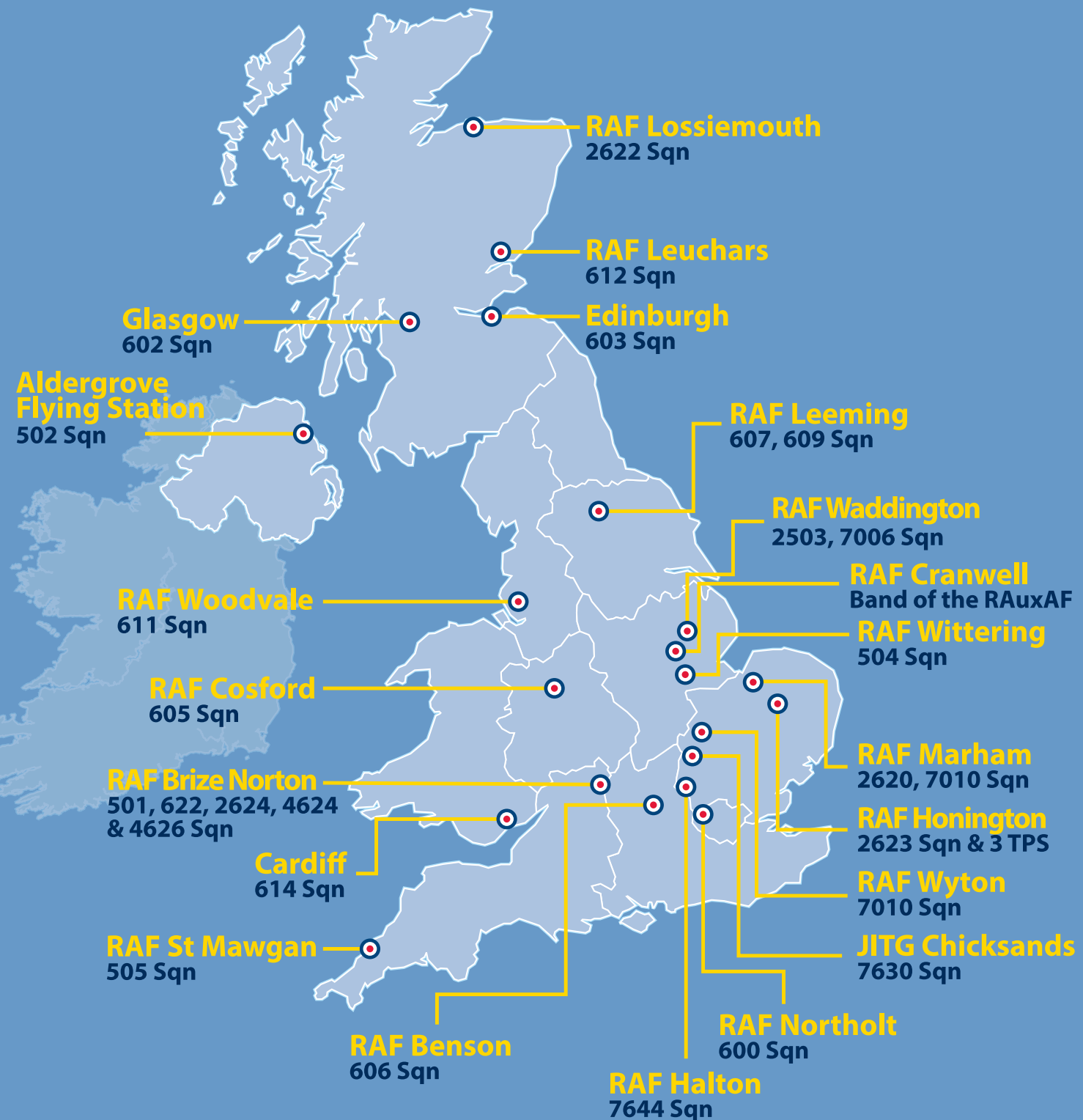
- You're paid to train and can earn an annual tax-free bounty
- Continue to serve alongside like-minded individuals
- Participate in sports and adventurous training
- Entitled to paid leave
- You'll be paid travel expenses
- Army Reservists are eligible for the Forces Rail Card and other benefits

To find out more visit army.mod.uk/rejoiners

*Terms and conditions apply



RAF RESERVES RECRUITING NOW THROUGHOUT THE UNITED KINGDOM



Search RAF Recruitment
0345 606 9069

[/rafrecruitment](#) [@RAF_Recruitment](#)

LEAVING THE REGULARS?

STAY CONNECTED WITH THE RESERVES

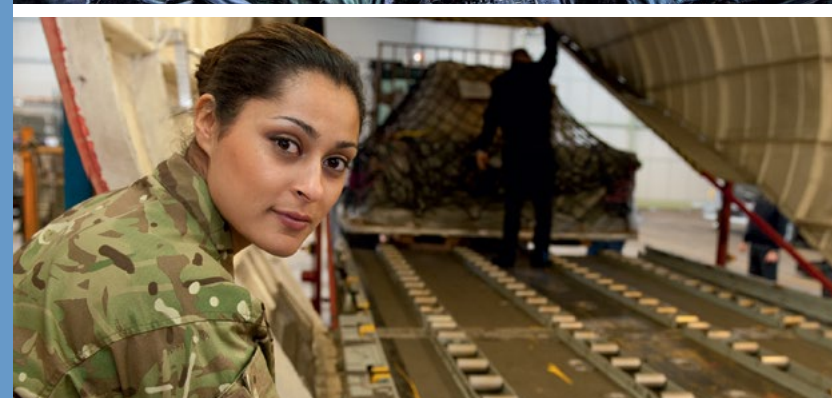
We offer a wide range of opportunities to suit you:

- **29 Squadrons and Units**
(Offering over 40 roles)
- **Competitive rates of pay**
(Plus a non-contributory pension)
- **Gain transferable qualifications**
(Develop and enhance your CV)
- **Sport and Adventure Training**
(Challenge and push your limits)
- **Seamless transfer process**
(If within 12 months of leaving)

Your time, Your terms

Search RAF Recruitment
0345 606 9069

[/rafrecruitment](#) [@RAF_Recruitment](#)



The Cadet Forces

As you leave the Services, you'll have plenty to do to get settled in to life as a civilian.

But, after a while in civvy street, you may well miss Service life and its camaraderie. So, why not consider joining the cadet forces as an adult volunteer?

You'll be able to put your valuable skills and experience to good use by helping to develop and inspire young people all over the country to achieve more in life.

In return, we offer fun and friendship with like-minded people. You could also learn new skills yourself and get nationally-recognised qualifications of real value in the civilian world

– oh, and you'll be able to wear uniform again!



Sea Cadet Corps

www.sea-cadets.org



Volunteer Cadet Corps

www.volunteercadetcors.org



Combined Cadet Force

www.combinedcadetforce.org.uk



Army Cadet Force

www.armycadets.com



Air Training Corps

www.aircadets.org

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