



Service Leavers Guide



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Service Leavers' 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 print (09/2011). It can also be found on Defence intranet at www.mod.uk/defenceintranet/aboutdefence/whatwedo/personnel/spva/serviceleaverspack.htm

Termination Timeline

9 – 6 months	<input type="checkbox"/> Arrange to have final medical at your current unit <input type="checkbox"/> Arrange dental examination <input type="checkbox"/> Arrange Resettlement Officer interview <input type="checkbox"/> Arrange assignment to terminating unit if needed (RN only) <input type="checkbox"/> Arrange move from MOD accommodation on discharge
6 – 3 months	<input type="checkbox"/> Make sure your JPA record is accurate
3 – 1 months	<input type="checkbox"/> Attend final medical examination <input type="checkbox"/> Claim refund of any resettlement fees <input type="checkbox"/> Contact the mail office with forwarding address <input type="checkbox"/> Check medical and dental documents are with terminating unit <div style="background-color: #d62728; color: white; padding: 2px;"><input type="checkbox"/> IMPORTANT – complete and return AFPS Form Pen1</div> <input type="checkbox"/> Check unit terminating routine <input type="checkbox"/> Get a copy of your Testimonial (Army & RAF only) <input type="checkbox"/> Return all appropriate clothing and equipment <input type="checkbox"/> Leave MOD accommodation <input type="checkbox"/> Eligible Foreign or Commonwealth personnel subject to immigration control on discharge should apply for leave to remain in the UK up to 10 weeks before discharge date.
Last month	<input type="checkbox"/> Take terminal leave <input type="checkbox"/> Return Armed Forces ID card <input type="checkbox"/> Return service stores and record books (if no reserve liability)

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The Termination 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 is enclosed in the folder and appears on page 1 of this booklet.

Terminating Routine

All units have their own terminating routine. 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 termination date may be delayed.

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

Important

Do not forget - you will need to register with a GP and a dentist wherever you settle after you leave.

You will need to complete a **Form GMS 1** to register, this is available from any GP surgery.

As a veteran you will be entitled to priority access to NHS secondary care for any conditions which may be related to your service, whether you receive a war disablement pension or Armed Forces Compensation Scheme payment or not. This is subject to the clinical needs of all patients - make sure your GP knows you are a veteran.*

For those Subject to Immigration Control

Seek guidance in order to ensure that applications for Settlement/Leave to Remain in the UK are made in good time to enable access to public funds, housing assistance and eligibility to work upon discharge.



*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 termination date. Information from your JPA record is used for a number of different things including; pension payments, delivery of your Certificate of Service, veterans badge, P45 and will form (if held).

It is recommended that you check and update your personal details by accessing your JPA Self Service record and clicking on:

- Personal information - including the permanent home address (found under JPA Self Service - Employee)
- Honours and Awards (found under the Extra Information Types)
- Bank Account Information (found under Payroll Information)
- Education & Qualifications (found under Professional Details)
- Competencies (found under Professional Details)
- Post Discharge Contact Details (found under Resettlement)
- Pension Application (Pen 1) (found under JPA Self Service - Employee)

You are able to change some of the details yourself whilst others require the assistance of a HR administrator. You must update your

permanent home address details into those of your post-termination address; this is vital as your P45 and all other post termination paperwork will be sent to this address. This is not the same action as “update post discharge contact details” mentioned on page 10 of this guide. Once you have changed your permanent home address, ask your Unit HR staff to annotate this address as your “Primary Address” on JPA. If you are unsure about any of this, you should approach your HR administrator without delay.

Your Terminal Benefits and Pension

An **AFPS Form Pen 1** (pension application form) is included in this pack. If you need any help or advice completing it, details of who to contact are shown on the form.

You must complete and return the form. It is a legal requirement and your terminal benefits and/or pension will not be paid unless you do so.

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 see 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 termination 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 Service Families Accommodation (SFA) your rent may go up if you do not move out. Make sure you notify Defence Estates of your termination date.

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 termination 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 termination date. For the purposes of any disciplinary action you will be treated as an ex-Regular and will be tried by Court Martial.

Re-Entry After Your Termination Date

If you want to re-enter the Services after your termination date you should apply to an Armed Forces Careers Office. Re-entry will depend on your past record, an interview and current vacancies.

If you re-enter soon after leaving you may be able to re-join in the same rate or rank held on termination. Your previous Regular reckonable service may count towards seniority, pay and pension.



Travel Entitlements on Termination

If you terminate 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 termination. Once you know your termination date, and where you will be travelling to, your termination unit HR admin staff will be able to give you more information.*

Applications for Rail Warrants or air travel should normally be arranged through your unit HR admin staff 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 Form F016**. You should make sure you submit all claims to unit HR admin staff before going on terminal leave. Payments will be made through JPA direct to your account. (Please note – all claims may be subject to audit so, to avoid any delays, provide copies of receipts.) The form can be downloaded from the JPAWEB at: www.ipublish.dii.r.mil.uk/nlapps/docs/default-asp?id=4260

Resettlement

You are responsible for dealing with your resettlement arrangements, but help is available from MoD during this time.

The full range of Resettlement services, for those eligible IAW JSP 534, becomes available 2 years before your proposed termination date.



Ideally, you will have started the Resettlement process already. You will have spoken to your individual Unit Resettlement Officer (they have different titles in each of the Services).

In basic terms, the resettlement service is a three line process. How much you are entitled to depends on how long you have served and your individual reasons for discharge. If you are medically discharged, you are automatically entitled to Full Resettlement Programme (FRP) from the Career Transition Partnership (CTP).

The 1st line is your unit Resettlement Information Office. The Resettlement Information Staff (RIS) will be able to advise you on just what you are entitled to and the administrative process to access it.

The 2nd line involves the Service Resettlement Advisors (SRAs). They have different titles in each of the Services. They give advice and guidance on the resettlement package that will best suit the individual Service Leaver (SL). For those entitled to CTP support the SRA will refer you for enrolment on a Career Transition Workshop (CTW). This will require the SL to be registered for CTP services using MOD Form 1173, completed via JPA.

The 3rd line is provided by the CTP. When you have completed 6 years service you become entitled to the FRP provided by the CTP at the Regional Resettlement Centres (RRC).

FRP includes: 'Right Job' access, financial support for training, travel warrants, CV writing skills and interview skills.

Whatever your length of service your RIA will be able to advise what CTP services you are entitled to access.

To assist your resettlement preparation, depending on length of service (LOS), you may be entitled to Graduated Resettlement Time (GRT). GRT is flexible time that allows you to take paid time off from your usual Service employment to undertake resettlement activities. Your entitlement to GRT will be recorded on the MOD Form 1173. You may undertake a Civilian Work Attachment (CWA) as all or part of your GRT provided it is considered by the relevant SRA or CTP consultant to be in the best interests of the SL.



The amount of GRT you receive depends on your LOS and can be up to 35 days for those having served 16 years or more.

You can claim an Individual Resettlement Training Costs (IRTC) grant to help with the costs of a resettlement training course; your SRA will give you more information.

If you are not eligible for CTP support you can still get help finding a job from the Regular Forces Employment Association (RFEA) and Officers Association (OA). More information about the services they offer is on pages 10-11, or you can ask your SRA.

Resettlement, Jobs and Housing



The Career Transition Partnership



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

The CTP also incorporates two ex-Service charities; the Regular Forces Employment Association (RFEA) and Officers Association (OA), providing advice, guidance, training and support to those leaving the military.

If you are still serving and you have not registered with the CTP (via MOD Form 1173 on JPA), you should do so as soon as possible. Should you have a problem with this you should contact your SRA for advice. If you have not completed an MOD Form 1173 on JPA prior to leaving you will not be able to access CTP services post-discharge. If you have already registered with CTP via JPA, you only need to make sure that they have your post discharge contact details.



If you did not register with the CTP prior to termination you will still be able to access

support through the RFEA and OA who will continue to provide all Service leavers with a life-long job finding service.

You should update these details via JPA Self Service under the Resettlement heading. Click on the "Post Discharge Contact Details" link and complete all of the address, phone number and email address fields. If you have already left the Service and registered with the CTP prior to termination you should have been advised about the job finding service and contacted at your civilian address. However, if you have heard nothing from the CTP (or the RFEA/OA) you should contact your nearest Regional Resettlement Centre (RRC); contact details are on page 12.

How the Job Finding Service Works

RightJob is the CTP online job finding service that lists thousands of live vacancies for ex forces personnel, with new ones being added every day. You can search by job type and location, see a summary of each vacancy and even apply to the employer directly by email. It's that easy.

When you attend a Career Transition Workshop at your local RRC, or register for Job Finding Support with your nearest Employment Consultant, you will be given instructions on how to register.

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 is a continuous process mainly undertaken by the RFEA and the OA.

Vacancies from employers, head hunters and recruiters are scrutinized by RFEA and OA Employment Consultants before input to the database. All new vacancies are immediately accessible to all staff within the RRCs, RFEA and OA offices, so any office can advise you on each vacancy.

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 CTP targets a wide range of employers from small local companies to large multinationals. RFEA and OA promote ex-Service personnel as highly employable people by direct liaison with thousands of employers. The employers themselves gain a high quality, no cost recruitment service and access to thousands of senior executive, managerial, technical and supervisory staff or skilled operatives with trades, qualifications and expertise.



London - CTP HQ

Mezzanine Floor
75 King William Street,
London. EC4N 7BE
Senior Officers should contact this office.
All other personnel contact RRC Northolt.

Phone: 0207 469 6661

Fax: 0207 469 6769

Email: resettlementinfo@ctp.org.uk



RFEA

Tel: **0845 873 7165**

Web: www.rfea.org.uk



The Officers Association

Tel: **020 7808 4170**

Tel (Benevolence): **0845 873 7140**

Web: www.officersassociation.com

Address for RFEA or Officers Association:
First floor, Mountbarrow House,
6–20 Elizabeth Street, London SW1W 9RB

Regional Resettlement Centres

RRC Aldergrove

Building 33, Alexander Barracks, RAF
Aldergrove. BFPO 808 Tel: 02894 421639

RRC Aldershot

Wellington House, St Omer Barracks,
Aldershot, Hants. GU11 2BG Tel: 01252 348336

RRC Catterick

St Aidans Road, Catterick Garrison, North
Yorkshire. DL9 3AY Tel: 01748 872930

RRC Cottesmore

Kendrew Barracks, Oakham, Rutland LE15 7BL
Tel: 01572 812241 Ext: 7716 Fax mil: 95341 7747
Mil. Phone: 95341 7116
Email: rccottesmore@ctp.org.uk

RRC Herford

Block 1, Hammersmith Barracks, Germany.
BFPO 15.
Tel: 00 49 5221 880466

RRC Northolt

Regional Resettlement Centre, Force
Development Centre, RAF Northolt, West End
Road, Ruislip, Middlesex. HA4 6NG
Phone: 020 8842 6063/6064 Fax: 0208 841 5906
Mil. Phone: 95233 6063/6064
Email: rrcnortholt@ctp.org.uk

RRC Plymouth

Regional Resettlement Centre, Building
SO27A, Granby Gate, HMNB Devonport,
Plymouth, Devon. PL2 2BG
Tel: 01752 553376/93 Fax: 01752 553381
Mil. Phone: 9375 53376/93
Email: rrcplymouth@ctp.org.uk

RRC Portsmouth

Rodney Block, HMS Nelson, Portsmouth.
PO1 3HH
Tel: 02392 724130

RRC Rosyth

Building 3016, HMS Caledonia, Rosyth,
Fife. KY11 2XT.
Tel: 01383 425086

RRC Tidworth

Jellalabad Barracks, North Tidworthm,
Hampshire. SP9 7BQ Tel: 01980 602689
Fax: 01980 650758
Mil. Phone: 94342 2689
Email: rrctidworth@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 qualification. During your service you may have registered for and made use of ELC which you can continue to claim for up to 10 years after your termination date. 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 National Qualification Framework/Qualifications and Credit Framework and the course provider must be on the ELC Administration Service (ELCAS) approved list.

Additionally, Service leavers with over 6 years service, and who are ELC registered having completed the minimum 4 years ELC scheme membership, will 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) free from tuition fees. This support applies to Service leavers who entered their resettlement or left the armed forces on or after 17 July 2008. Again, an approved provider must be used.

Full details of the ELC scheme and the state subsidy to pay towards the full cost of tuition fees can be found on the ELCAS website: www.enhancedlearningcredits.co.uk from where you can also 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.

For those who have left Service the completed application form should be submitted to the single Service authority listed below:

Royal Navy

FLEET-FOST-TE EL3R RESET SO3C, Floor 3, Leach Building, Whale Island, Portsmouth PO2 8BY (Telephone: **02392 625954**). 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

HQLF, DETS (A), Ramillies Building, Marlborough Lines, Andover, SP11 8HJ (Telephone: **01264 381 580**). 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, Room 24, Air 22 Training Group Learning Forces, Building 28, Hunter Block, RAF High Wycombe, Naphill, Buckinghamshire HP14 4UE (Telephone: **01494 495957 or 495603**). 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.

Other Routes to National Further and Higher Educational Support

In addition to support available through the learning credits schemes, Service leavers are also advised to check the national position on existing support with their relevant education authorities. There may already be existing 'free' provision by another route e.g. those aged between 19–25 years are already entitled to a first full level 3 in England. For those who fulfil the residency requirement there is free entitlement to undertake a first degree/HNC and HND level course in Scotland. In Wales residents also attract support for FE and HE provision. It makes sense for Service Leavers to explore all possible sources of funding in support of achieving a national qualification.



FLEET-FOST-TE EL3R RESET SO3C

Floor 3, Leach Building, Whale Island, Portsmouth PO2 8BY
Tel: **02392 625954**



HQLF, DETS (A), ECL Manager

Ramillies Building, Marlborough Lines, Andover SP11 8HJ
Tel: **01264 381580**



Learning Credits Administrator

Room 24, Air 22 Training Group Learning Forces, Building 28, Hunter Block, RAF High Wycombe, Naphill, Buckinghamshire. HP14 4UE
Tel: **01494 495957 or 495603**

The Joint Service Housing Advice Office (JSHAO)

What is the JSHAO?

The JSHAO provides specialist housing information and advice to encourage Service Personnel and their dependants, to consider their civilian housing options and to assist in their transition to civilian life. Where possible, we place Service persons and their dependants, in suitable accommodation and assist Ex-Service personnel still occupying Service Accommodation.



Housing Briefings

We provide Civilian Housing Options briefings that are held at Regional Resettlement Centres in the UK and Education Centres in Germany, Cyprus and Gibraltar. These one day briefs are designed to give you the information to help you make informed choices on your civilian housing.

While these briefings are normally attended in the last 2 years of Service, any Service Personnel and/or their partner is welcome to attend at any stage of their Service. We also provide Housing Solutions briefings which are designed as mid career presentations to highlight the need to make early provision for civilian housing.

The MoD Referral Scheme

The 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 they wish to be specifically allocated to Service Personnel. Applications should be made within 6 months of your date of discharge to the JSHAO; 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 our website or call the office and speak to the MoD Referral Scheme Coordinator.

Affordable Housing Options

Service Personnel (and ex service personnel within 12 months of discharge) have priority status with regard to government affordable housing initiatives. Schemes include part buy/part rent and shared equity loans. For more information on the current government housing schemes and MoD funded initiatives available, please contact the JSHAO team.

Joint Service Housing Advice Office

JSHAO, Building 183, Trenchard Lines, Upavon, Wiltshire. SN9 6BE

Tel: **01980 618925** Mil: **94344 8925**

Email: AWS-JSHAO-mailbox@mod.uk

Online at: www.gov.uk/housing-for-service-personnel-and-families

Housing Matters Magazine

Ten months a year the JSHAO produces the Housing Matters magazine which has a worldwide distribution of 10,000 copies per month. Each month the magazine focuses on a particular region within the UK, it also contains information and articles designed to help you when you are considering your civilian housing. Copies should be easily available within your Unit but if you have difficulty obtaining a copy please ring the JSHAO or visit our website.

SSAFA Housing Advice

When you have left the Service you can still get information, help and advice on housing matters from SSAFA Forces Help. Their contact details are on **page 43** or you can contact their Housing Officer (Information) c/o JSHAO or via the details below.

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 for single personnel based in Catterick Garrison. SPACES is tasked by the MoD to help assist single Service Leavers to find suitable housing, they work with all Service Personnel regardless of rank and length of service, they make all referrals to the single persons accommodation available at The Beacon in Catterick and Mike Jackson House in Aldershot.



SPACES is managed by **ECHG**, part of The Riverside Group, working with the JSHAO.



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



SSAFA Forces Help
Tel (civilian): **01722 436400**
Military: **94331 2400**
Web: www.ssafa.org.uk/housing



Haig Homes
Alban Dobson House, Green Lane
Morden, Surrey. SM4 5NS
Tel: **020 8685 5777**
Email: haig@haighomes.org.uk
Web: www.haighomes.org.uk

Leaving the armed forces and still want to live life full on?

XPAX Personal Accident Insurance and Optional Life Cover for former members* of the Armed Forces includes:

- 24/7 worldwide cover, at home, on or off duty and in your civilian employment
- Sport, holiday, traffic accident and injuries
- Injuries caused by nuclear, chemical, biological, radiological, war other than between major powers and terrorist attacks
- Optional cover for your family

*If you're already a PAX policyholder, we'll transfer your cover seamlessly as long as you call us and arrange a new XPAX policy within 10 days of leaving the forces.

Call 0800 212 480 (UK) and +44 20 8662 8102 (from overseas) – whether you've got a PAX policy or not – for XPAX Personal Accident Insurance and Optional Life Cover.

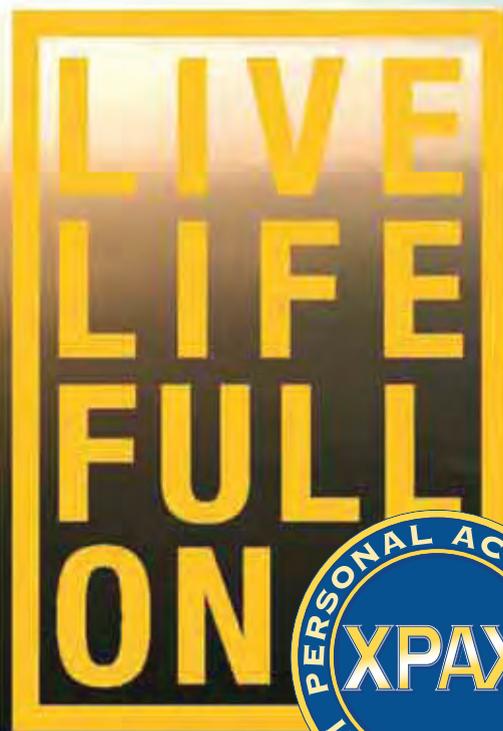
Hours 09.00 – 17.30, Mon – Fri. (GMT)

Calls may be recorded for monitoring or training purposes.

Email: paxinsurance@ars.aon.co.uk

Website: www.paxinsurance.co.uk

PAX Personal Accident Insurance (including Personal Liability) is underwritten by Chartis Insurance UK Limited. PAX Optional Life Insurance is underwritten by Alico (American Life Insurance Company). PAX Legal Protection Insurance is underwritten by Brit Insurance Limited. The Chartis Building, 58 Fenchurch Street, London EC3M 4AB.



BECAUSE CIVILIAN LIFE DOESN'T HAVE TO BE PEDESTRIAN

Pay, Pensions and Other Benefits

General

Pay Entitlement

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

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

Address and Bank Account Information

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

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

Payment of Final Balance

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

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

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

SPVA

JPAC

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

Tel: **0800 085 3600**

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

State Benefits

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

Armed Forces Pension Schemes

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

New Armed Forces Pension Scheme (2015)

A new AFPS will be introduced from April 2015. If you leave before this date your pension will be completely unaffected. If you leave after this date and have Transitional Protection your pension will still be unaffected. If you leave after April 2015 without Transitional Protection you still have accrued rights and all the pension you will have earned up to April 2015 is protected, and you will earn new pension under the new scheme. Further details are available at: <https://www.gov.uk/pensions-and-compensation-for-veterans#the-future-armed-forces-pension-scheme>

Information on Aggregation of Previous Armed Forces Preserved Pension Awards

If you have rejoined the Armed Forces and have a preserved pension award in either AFPS 75 or AFPS 05 schemes, you are entitled to combine your most recent period of previous service with your current service. However, if you wish to aggregate you must apply to do so in writing to SPVA, the address can be found on page 29 before your termination date as applications cannot be accepted after leaving service.

Medical Discharge

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

Further Information

Further information regarding aggregation and how it may affect your pension benefits paid on your discharge (EDP, Resettlement Grant, Redundancy Compensation lump sums) can be found in the re-employment booklet (MMP/116) which can be found at: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/28030/20080403MMP116ReEmploymentU.pdf

Taxation.

Changes to Government pension tax policy introduced in 2011 mean that certain circumstances increase the risk of a small number of personnel facing a pension tax charge. Most Service Personnel will be unaffected; however, officers at OF4 level or above or Service Personnel who have recently had a promotion or a significant salary increase may be affected.

Leaving in the current tax year?

Where a tax charge is incurred, the effect can usually be mitigated by using the 'Scheme Pays' process – but members wishing to exercise this option must elect to do so prior to discharge.

If you are a very senior officer or meet one or more of the criteria below, you should contact SPVA as soon as possible via the contact details on page 29 to request a pension statement. If you do have a tax charge, you can only elect "Scheme Pays" to meet the charge whilst still in service.

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

- Promoted from a lower to higher pay scale (AFPS05);
- Promoted at 15-16 year point for officers;
- Promoted at 21-22 year point for ORs;
- Moved on to the Professional Aviator Spine (PAS);
- Promoted Early (AFPS05);
- Moved to higher rate of pension supplement for Specialist personnel;
- Commissioned;
- Promoted from OF4 or above;
- Accredited as Medical Officer Dental Officer (MODO) at OF2 or above;
- Promoted with a length of service in excess of 25 years.
- Purchasing Additional Voluntary contributions
- Subject to a Pension Sharing Order.

The above list is not exhaustive or exclusive but if any of these events have occurred in this or the previous tax year – or if there is any other reason to believe that the AA limit may have been exceeded you should contact SPVA to request a pension statement.

[DIN 2012DIN01-172: Pension Tax Relief - Annual Allowance Scheme Pays](#) contains full illustrated details of Pensions Tax and the Scheme Pays process.

Payment of Terminal Benefits and Pension

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

Our Pension Paying Agent (PPA)

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

Helping us to Help You

Pension contact details are listed on **page 29**.

If you ring SPVA or PPA you will be asked for your name, service number or PPA reference number and your National Insurance number.

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

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

Disputes and Complaints

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



These notes are not intended to replace the booklet **AFPS 75/05 – Your Pension Scheme Explained (MMP/106/124)**, which you should have already received. If you don't yet have a copy, you can view or download it from the MOD internet or intranet. Your unit HR admin staff should also have a copy.

Armed Forces Pension Scheme 1975 (AFPS 75)

Your pension benefits are based on rank and reckonable service.

Full Career (Maximum) Pension at age 55

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

Immediate Pension

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

Preserved Pension

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

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

Invaliding Pension

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

Resettlement Grant

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

Resettlement and Life Commutation

Resettlement and Life Commutation can only be taken once and the application must be made before the last day of service <https://www.gov.uk/government/publications/armed-forces-pensions-scheme-afps-75-your-pension-scheme-explained>.

Dependants' Benefits

If you die - either in service or during retirement - benefits may be due to your **spouse or civil**

partner, and also to eligible children born during your service.

Death of a Member with No Dependents

If you are single with no eligible children and die in service or with a preserved pension, a Death Benefit lump sum (normally tax-free) will be paid to your estate as part of the assets you leave.

Note

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

Armed Forces Pension Scheme 2005 (AFPS 05)

If you belong to AFPS 05 you will be entitled to pension benefits provided you have at least 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 of reckonable service. This service starts from your first day of paid service in the Armed Forces.

Preserved Pension

If you leave the Armed Forces before age 55 having completed at least two years' reckonable 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.

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** having

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

Ill-Health Benefits

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

Resettlement Grant

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

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

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

* see Armed Forces Early Department Payments Scheme Order 2005 no 437

<http://www.legislation.gov.uk/uksi/2005/437/contents/made> for a definition of "Relevant Service"

Dependants' Benefits

If you die in service a tax free lump sum of four times pensionable pay will be paid to your nominee (see page 18 of Your Pension Scheme Explained 05 (MMP124) <https://www.gov.uk/government/publications/armed-forces-pension-scheme-2005-guidance-booklets> for further details about nomination). If you **die after leaving service** but before your benefits come into payment a tax free lump sum of three times the value of your annual pension will be paid to your nominee. If you die within five years of retirement, a lump sum equivalent to the balance of five years' worth of pension will be paid to your estate (less any pension and lump sum you have already received) If there is no nomination then the lump sum will go to your spouse, civil partner or eligible partner. If you have none of these then it will go to the estate.

In addition providing you have two years or more qualifying service when you die - either in service or after leaving service - pension benefits may be due to your spouse, civil partner, eligible partner or your eligible children. See the booklet Family Pension Benefits (MMP/126) for more information. If you don't have a copy, you can view or download it from <https://www.gov.uk/government/publications/armed-forces-pension-scheme-2005-guidance-booklets>, or ask your unit HR admin staff.

Death of a Member with No Dependants

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

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

Making a Nomination

AFPS Form 2 was introduced to give Service Personnel the ability to nominate one, or more than one person or organisation to receive their lump sum on death. Although the completion of a Will would add to the evidence that SPVA would take into account when establishing an entitlement to the pension lump sum, the completion of a valid nomination form would ensure that entitlement. The form is available for use both during and after service, however it is advisable that on discharge any nominations made are reviewed to ensure they are still valid and up-to-date.

If you require further information on nominating an individual or organisation to receive your lump sum on your death then refer to the "Your Pension Scheme Explained and other Benefits On your Discharge Booklet (MMP/124)". A nomination form (AFPS 2) can be found on the inside cover of this booklet available at <https://www.gov.uk/government/publications/armed-forces-pension-scheme-2005-guidance-booklets>.

Reserve Forces Pension Schemes

There are two Reserve Forces Pension Schemes for members of the Reserve Forces: Full Time Reserve Service Pension Scheme 1997 (FTRSPS 97) and the Reserve Forces Pension Scheme 2005 (RFPS 05). There is also a separate pension and attributable benefits scheme for members of the Non Regular Permanent Staff (NRPS).

Full Time Reserve Service Pension Scheme 97 (FTRSPS 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.

The Non-Regular Permanent Staff (NRPS) pension scheme, previously under Chapter 9 of TA Regulations 1978, has been re-stated in Schedule 1 of the Defence Council Regulations and contains no fundamental change to the benefits payable. The attributable benefits for injury or death caused by service have been restated in schedule 2.

Reserve Forces Pension Scheme 05 (RFPS 05)

If you start or re-start a commitment on Full Time Reserve Service (FTRS) terms, including Additional Duties Commitment (ADC) terms on or after 6 April 2005, you will automatically become a member of the RFPS 05. This includes those personnel who change commitments or rank, even if there is no break in service and you were a member of FTRS 97. Personnel called out for service under section 32, 43, 52, 54, or 56 of the Reserve Forces Act 1996 (or corresponding section of the Reserve Forces Act 1980) from that date may choose to become members of RFPS 05.

Your benefits paid to you for each period of service are based on reckonable service at the end of your commitment. Each year is worth 1/70th of final pensionable pay that is the greatest amount of pensionable pay you received for 365 consecutive days over the last three years of reckonable service for that engagement. You will receive a one off pension lump sum normally tax free of three times your annual pension. This service starts from your first day of paid service in the Reserve Forces.

Preserved Pension

If you leave the Reserve Forces before age 60 you may 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. There is no qualifying period to be entitled to a preserved pension.

Ill-Health Benefits

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.

Dependants' Benefits

If you die in service a tax free lump sum of four times pensionable pay will be paid to your nominee (see page 12 of RFPS Booklet <https://www.gov.uk/government/publications/reserve-forces-pension-scheme-guidance-booklets> for further details about nomination). If you die after leaving service but before your benefits come into payment a tax free lump sum of three times the value of your annual pension will be paid to your nominee. If you die within five years of retirement, a lump sum equivalent to the balance of five years' worth of pension will be paid to your estate (less any pension and lump sum you have already received) If there is no nomination then the lump sum will go to your spouse, civil partner or eligible partner. If you have none of these then it will go to the estate.

In addition providing you have two years or more qualifying service when you die - either in service or after leaving service - benefits may be due to your spouse, civil partner, eligible partner or your eligible children. See the booklet Family Pension Benefits (MMP/126) for more information. If you don't have a copy, you can view or download it from <https://www.gov.uk/government/publications/armed-forces-pension-scheme-2005-guidance-booklets>, or ask your unit HR admin staff.

Death of a Member with No Dependants If you are single, with no eligible children and die, payments will be made as follows:

- In service, a lump sum (normally tax-free) of four times pensionable pay will be paid to your nominee or estate as part of the assets you leave.

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

Making a Nomination

If you require further information on nominating an individual or organisation to receive your lump sum on your death then refer to the RFPS Booklet (MMP/146) available <https://www.gov.uk/government/publications/reserve-forces-pension-scheme-guidance-booklets>. A nomination form (AFPS 2) can be found on the inside cover of the booklet or by accessing (SPVA pension forms <https://www.gov.uk/government/publications/service-personnel-and-veterans-agency-spva-pensions-forms>).

These notes are not intended to replace the booklet RFPS 05 - Your Pension Scheme Explained (MMP/146) which you may have already received but check to see if you have read the most up to date version. If not you can view or download it from <https://www.gov.uk/government/publications/reserve-forces-pension-scheme-guidance-booklets>. Your unit HR admin staff should also have a copy.

Veterans and War Pension

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

War Pension Scheme

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

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

The Scheme rules also cover those who were;

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

When to Claim

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

How to Claim

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

The Claim Process

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

Any payment you may receive is tax-free.

For More Information

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

The Armed Forces Compensation Scheme

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

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

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

Who is eligible?

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

What type of awards can I get?

There are two main types of AFCS benefits:

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

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

How do I submit a claim?

To make a claim:

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

Are there any time restrictions?

You have seven years to make a claim.

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

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

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

What happens if I die as a result of Service?

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

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

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

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

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

Full details are available from the addresses below:



Royal Navy
Tel: **023 926 25238**
Military: **93832 5238**
Web: www.rnrmc.co.uk



Army
Email: secretary@armydeptrust.org.uk
Web: www.armydeptrust.org.uk



Royal Air Force
Web: www.raf.mod.uk/community/financial/rafdependantsfund.cfm

Pension Contacts

Where can I go to get further information?

There is a **free helpline**:

0800 169 22 77 (UK only),

+44 1253 866 043 (overseas)

Alternatively, visit: www.mod.uk/afcs

Armed Forces Pension Scheme

SPVA, MP 480, Kentigern House,
65 Brown Street, Glasgow G2 8EX
Email: JPAC@spva.mod.uk

Pension Paying Agent

Equiniti Paymaster, Aspect House, Spencer
Road, Lancing, West Sussex, BN9 6DA
Telephone: **0845 121 2514**
Overseas: **044 1903 768627**
Email: info@xafinitypaymaster.com

War Pension, AFCS and General Veterans Enquiries

SPVA, Tomlinson House, Norcross,
Thornton-Cleveleys, Lancashire FY5 3WP
Email: veterans.help@spva.gsi.gov.uk

Other Sources of Help - State and Service Charities



Other Sources of Help - State and Service Charities

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 states that Armed Forces personnel and their families should face no disadvantage compared to other citizens in the provision of public and commercial services. This principle applies to those who have left the Services as well. Government Departments, the NHS and many local authorities will have special arrangements or 'Armed Forces Champions', who work to ensure the principle of 'No Disadvantage' is applied in their work.

Veterans Information Service

Veterans, who initially require no assistance adjusting back into civilian life, do sometimes go on to experience difficulties. Dr Andrew Murrison MP's 'Fighting Fit' report recommended that all veterans should be contacted 12 months after leaving Service to ensure that health monitoring of Service personnel continues after the end of their Service. The Service Personnel and Veterans Agency (SPVA) and the Department of Health are working together to implement an initiative known as the Veterans Information Service (VIS).

Contact will be made with all UK based Veterans approximately 12 months after leaving Service.

A letter will be sent by post or email containing sign-posting information to help Veterans with any post service problems they may be experiencing. These include issues relating to housing, health, employment etc. As well as SPVA and NHS helpline numbers, the letter will also contain; Royal British Legion and other ex-service organisation contact information, web-site addresses and a dedicated VIS e-mail address giving Veterans different options to locate help.

Providing Veterans have recorded a post service e-mail or postal address on JPA prior to their discharge, then no further action is necessary as the letter will be issued automatically.

Service Personnel and Veterans Agency - Veterans Welfare Service

The Veterans Welfare Service (VWS) gives support to Veterans, those who are eligible to claim for the SPVA pension and compensation schemes and their dependants. The VWS is the MODs Single Central Co-ordinating Welfare Provider. The VWS has a national network of welfare managers who can provide advice across a range of issues to former Service personnel. Further information, including contact details is on pages 33 and 34. If in doubt, call the Veterans UK Helpline: **0800 169 2277**.

Veterans Scotland further information
<http://www.veteransscotland.co.uk/>



'COBSEO', The Confederation of Service Charities comprises 180 plus, member organisations ranging from the larger charities such as The Royal British Legion, SSAFA-Forces Help, Help for Heroes and the main Service Benevolent Funds, medium sized charities including Blind Veterans UK, BLESMA, Combat Stress, Forces Pension Society and the Officers' Association. It also includes smaller charities such as Aden Veterans Association, Veterans Aid and Regimental Associations such as the AGC Association and Yeomanry Benevolent Trust.

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. Even if the named charity in a particular area can not help, they will be able to refer those in need to other charities that might help.

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:

Jobcentre Plus.

Your local Jobcentre Plus will be able to give you advice on job hunting and advice on benefits. There are Jobcentre Plus officers throughout the country, but the national call number is: **0845 6060 234** (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 also able to help Service leavers with finding a job. The 2 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.



RFEA Limited

First Floor, Mountbarrow House,
6-20 Elizabeth Street, London SW1W 9RB
Tel: **+44 (0)121 236 0058**
Web: www.rfea.org.uk



Tel: **0207 808 4170**
Tel: **0845 873 7150**
Web: www.officersassociation.org.uk

Welfare Assistance

Some Service leavers and their families may experience difficulties across a wide range of issues that could count as 'welfare'. The MOD operates the **Veterans' Welfare Service (VWS)**, which has a national network of welfare managers, who can provide advice across a range of issues to former Service personnel. Further information, including contact details, is on pages 32. If in doubt, call the Veterans UK Helpline: **0800 169 2277**.

The Service charity sector also provides a strong national network of welfare workers. Although several charities provide welfare staff, the largest networks belong to **SSAFA-Forces Help** and **The Royal British Legion**. Either 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 Forces Help Central Office
19 Queen Elizabeth Street,
London.
SE1 2LP

SSAFA-FH also operate the confidential Forces Line. Members of the Armed Forces community can call this number to discuss issues of concern in confidence. This number, which operates during office hours is: **0800 731 4880**

SSAFA Forces Help provides financial, practical and emotional assistance to anyone that is currently serving or has ever served in the Army, Navy or RAF, and their families. You can contact them locally or through their national team. More details are on Pages 42 and 43.

Central Team number: 0207 403 8783.
Website address: 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 are on Pages 40 and 41.



Website address: www.britishlegion.org.uk

Financial Help

In addition to organisations like SSAFA-FH 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:



Royal Navy



The Royal Navy and Royal Marines Charity

Building 29,
HMS EXCELLENT,
Whale Island,
Portsmouth,
Hampshire.
PO2 8ER
Tel: **023 9254 8128**
Web: www.nrmmc.org.uk



King George's Fund for Sailors

8 Hatherley Street,
London, SW1P 2QT.
Tel: **020 7932 0000**
Fax: **020 7932 0095**



British Army

ABF

THE SOLDIERS'

CHARITY

National Office

ABF The Soldiers' Charity
Mountbarrow House,
6-20 Elizabeth Street,
London. SW1W 9RB
Tel: **0845 241 4820**
Fax: **0845 241 4821**
Web: www.soldierscharity.org



Royal Air Force



RAF Benevolent Fund

RAF Benevolent Fund,
67 Portland Place,
London. W1B 1AR
Call our support line on: **0800 169 2942**
Web: www.rafbf.org

Health Issues

Part of your transition process involves registering with a civilian General Practitioner (GP). This is an important part of returning to civilian life and you should make sure that the GP knows that you have served in the Armed Forces.

If you have concerns over your health, including any that you think are linked to your service in the Armed Forces, you should contact your GP and discuss this with him or her, making sure that you say you are an Armed Forces veteran. Remember that, under the Armed Forces Covenant, you are entitled to priority treatment in the NHS for conditions linked to your military service, subject to the clinical needs of others. Your GP is your route to receiving healthcare, both for physical and mental health issues. If you are experiencing mental health issues that you believe are related to your service in the Armed Forces, you can ask your GP to refer you to the Veterans and Reserves Mental Health Programme (VRMHP). This is located at Chilwell, near Nottingham and is open to veterans who have served on operations since 1982. The VRMHP staff, who understand military life, will carry out an assessment of any mental health problems and make recommendations for further treatment.

Doctors are encouraged to refer any patients who are concerned that their mental health may have suffered as a result of their military service and who fulfil the criteria for being seen. We recommend visiting your GP first to get a referral but self-referrals are accepted:

DCMH Chilwell
Chetwynd Barracks,
Chilwell,
Nottingham.
NG9 5HA

Freephone Helpline: **0800 0326258**
 Email: aphcsedcmhchl-vmhnp@mod.uk



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

Tel: **01372 587 000**

Email: contactus@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:

0800 138 1619

Travel Costs. The Ministry of Defence is able to assist with travel costs for those attending the VRMHP from within the UK but veterans should always confirm travel arrangements with the VRMHP prior to making their journey.

Further help is available through the NHS for former Service personnel with mental health problems. Details vary between England, Scotland, Wales and Northern Ireland, but your GP will be able to find details of these additional services.

Other useful contact details:

NHS Direct

www.nhsdirect.nhs.uk

or call: **0845 4647**

For Service Leavers in Scotland

NHS 24: www.nhs24.com

or call: **08454 242424**

For Service leavers in Wales

NHS Direct Wales: www.nhsdirect.wales.nhs.uk

or call: **0845 46 47**

For Service Leavers in Northern Ireland

NIDirect - Health and Wellbeing:

www.nidirect.gov.uk/index/information-and-services/health-and-well-being.htm

In addition to the services available through the National Health Service, the following organisations are there to help with mental health issues:

Big White Wall

Big White Wall www.bigwhitewall.com is an online early intervention service for people in psychological distress. It is provided in partnership with the Tavistock and Portman NHS Foundation Trust. Big White Wall combines social networking principles with a choice of clinically informed interventions to improve mental wellbeing. It can be accessed 24/7 and has staff (Wall Guides) who ensure the full engagement, safety and anonymity of all members. Big White Wall is a community of people who are experiencing common mental health problems who are supported to self-manage their own mental health. According to members, one of the most important elements of the service is the ability to talk freely, whilst remaining completely anonymous.

Findings from an independent review of BWW found that:

- 75% of members talked about an issue for the first time on BWW
- 80% self-managed their psychological distress
- 95% reported one or more improvements in wellbeing.

Other findings included:

- Two thirds of BWW members said they used the site mostly to relieve stress and loneliness
- Half said they used the site to relieve anxiety and a third cited depression as their main reason for using Big White Wall
- One quarter of users had experienced suicidal feelings and one fifth were self-harming - BWW helped them deal with their feelings.

The majority of BWW users were able to self-manage their mental wellbeing without recourse to further help. Others found BWW a helpful step to, or complementary with, other medical or therapeutic intervention. A copy of the independent review is available on request. For more information, look at the website or call: **+ 44 (0)20 70601677**

Pensions

If you have left the Service with a pension and you are in need of further advice and guidance the first point of contact should be to the Service Personnel and Veterans Agency (SPVA). Call the Veterans UK helpline on: **0800 169 2277**.

The following Service Charity can also be of help:



The Forces Pension Society
68 South Lambeth Road,
London.
SW8 1RL

For general enquiries, please contact our Membership Secretary:
Tel: **020 7820 9988**
Fax: **020 7820 7583**
E-mail: memsec@forpen.co.uk
Web: www.forcespensionsociety.org

Additional Information For Service Leavers In Scotland



Poppyscotland is the leading charity supporting ex-Servicemen and women and their families in Scotland. We are probably best known for running the iconic Scottish Poppy Appeal, but we work all year round to help veterans and their families receive the care and support they urgently need.

For those who are struggling with the practicalities of life outside the Armed Forces, Poppyscotland provides financial aid. In 2010 we gave grants to 1400 individuals and their families. The guiding principle in our grant-giving is to offer a hand up, not a hand out.

Poppyscotland also helps to fund a range of organisations who provide ongoing specialist services for ex-Servicemen and women and their families, from post traumatic stress counselling to a dedicated advice service for veterans. In 2010 we gave nearly £1million to 15 organisations, including £300,000 to help build new homes for ex-Servicemen and women throughout Scotland.

We want to make it as easy for you as possible to get in touch.

If you are not sure where to direct your enquiry please contact our Edinburgh office reception and they will be happy to help.

Head Office
New Haig House
Logie Green Road,
Edinburgh.
EH7 4HR
Telephone: **0131 557 2782**
Fax: **0131 557 5819**

Glasgow office
Unit 15,
15 - 39 Durham Street,
Kinning Park,
Glasgow.
G41 1BS
Telephone: **0141 427 8490**
Fax: **0141 427 9021**
Email: enquiries@poppyscotland.org.uk

Can we help you?

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

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

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



Poppy Funds Urgent help for those in financial need

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



Poppy Advice Helping you claim what's rightfully yours

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



Poppy Breaks Take the break you deserve

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



Poppy Travel Travel to Remember

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



Poppy Calls Staying independent in your own home

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



Poppy Homes It's people who make a home

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



Poppy People Join our Poppy Team

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



Legionline: 08457 725 725

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

www.britishlegion.org.uk

Registered charity number: 219279



For Service people past and present and their families



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

What is SSAFA Forces Help?

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

Who we help

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

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

Supporting the ex-Service Community

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

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





Our volunteers provide:

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

Housing

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



What makes SSAFA Forces Help Special?



Our Commitment

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

Our People

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

Our Strength

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

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

19 Queen Elizabeth Street, London SE1 2LP

T: 020 7403 8783

F: 020 7403 8815

E: info@ssafa.org.uk

www.ssafa.org.uk

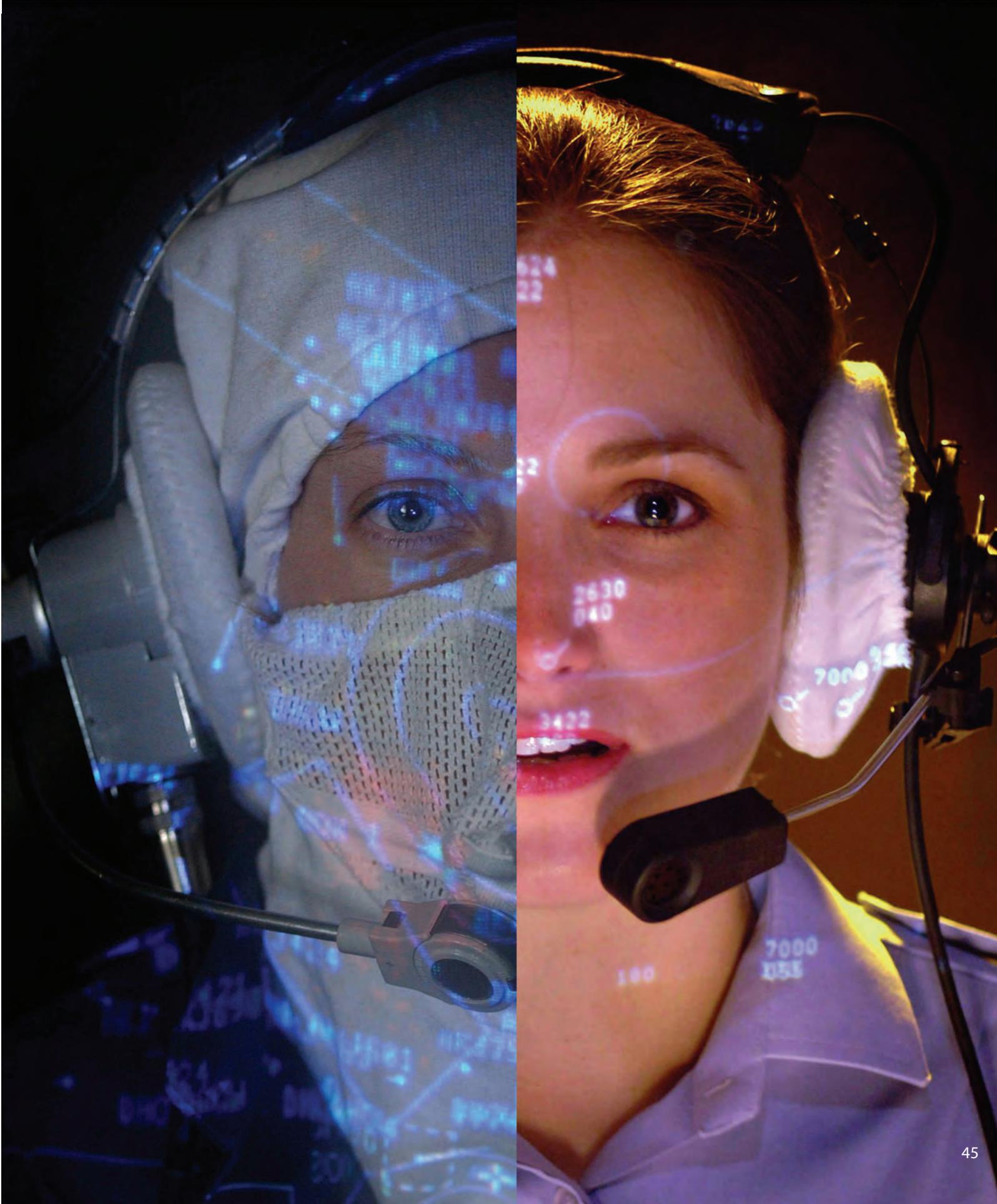


Registered Charity No. 210760 Est. 1885, Registered Charity (Scotland) No. SC038056

Draft. 08/08

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Reserve Forces and Cadets



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 and whether you are subject to the Reserve Forces Act (RFA) 1980 or the 1996 Act.

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 Army Reserve and Royal Air Force Reserve respectively. On completion of up to 6 years' service in the Army Reserve, former soldiers are discharged from the Army Reserve and become members of the Army's Long Term 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

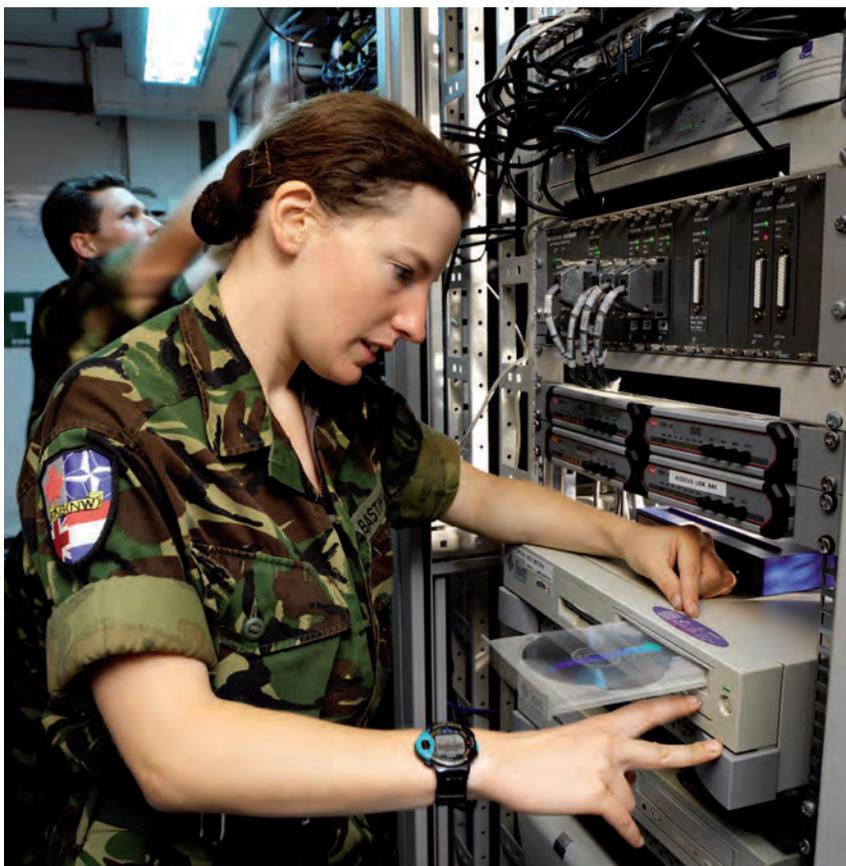


marines who do not complete 22 years' service enter the Royal Fleet Reserve for a 3-year period followed by a 3-year recall liability or until age 55 years, whichever is the sooner. Army other ranks, including those serving on the Versatile Engagement (VEng) who do not complete their engagements in full and who complete less than 15 years' service enter the Army Reserve for 6 years or until completion of engagement, whichever is the sooner. An airman who completes 16 years' service or less will be transferred to the RAF Reserve of Airmen for a period of 6 years. This is followed by a recall liability of 12 years or until age 55, whichever is the sooner. Army other ranks who complete their VEng and airmen who leave the RAF with more than 15 years' service have a recall liability for 18 years or until age 55 whichever is the sooner. With the exception of those in the Army VEng, personnel who leave the Regular Forces on completion of 22 years' service have a recall liability until age 55 or for 18 years from the date of leaving service, whichever is the sooner.

Officers

Irrespective of the date of commissioning, officers serving on Short Service Commissions are transferred to the Royal Fleet Reserve (Emergency List) or the Army Reserve (Regular Army Reserve of Officers) or the Royal Air Force Reserve. They will normally have a call-out liability for 4 years at which point they will be discharged without any further liability.

Officers holding permanent commissions in the Royal Navy or Royal Marines are transferred to the Royal Fleet Reserve on leaving the Royal



Navy or Royal Marines and will have a call-out liability until age 60 years.

Army officers who hold regular commissions are transferred to the Army Reserve (Regular Army Reserve of Officers) until such time as they reach the age point appropriate to their rank and cap-badge.

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.

Training Liability

You 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 be abroad for a period of over 3 months.

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.

As a Regular Reservist there are many and varied opportunities to serve full-time, such as on mobilised Service, Full-time Reserve Service, Military Provost, Guard Service or Non-Regular Permanent Staff (TA). There are also opportunities to serve on Additional Duties Commitments. More information on Reserves assignments is available from Service websites or from your appropriate SPC.



Navy Command

NPT (Reserves) RFR, MP 1–2, Room 108,
West Battery, PP300, Whale Island,
Portsmouth. PO2 8DX

Tel: **02392 628770**

Email: Gailbrooker440@mod.uk

Web: www.royalnavy.mod.uk



Air Command

RAF High Wycombe, Bucks. HP14 4UE

Tel: **01494 496802**

Email: paulaward241@mod.uk

Web: www.raf.mod.uk/rafreserves



Army Personnel Centre

Regular Army Reserves, MP588, Kentigern House,
65 Brown Street, Glasgow. G2 8YN

Tel: **0141 224 5277 / 8003 / 2063**

Email: apc-cmops-regres-mailbox@mod.uk

Web: www.army.mod.uk/territorial/143.aspx



DISCOUNTS FOR VETERANS

Discounts for Armed Forces and Veterans

Defence Discount Service is the only official MOD discount service for the Armed Forces and Veterans. Just because you have left the Forces does not mean you cannot take advantage...you can.

The Defence Discount Service is free to join via www.defencediscountservice.co.uk or via its iPhone and Android Apps. It provides discounts online and on the high street and has hundreds of offers to help you save.

The Defence Privilege Card is a discount card that is recognised in stores across the UK and allows Veterans to have a card that identifies them as part of the Armed Forces Community. You can apply for the card via the website or the apps and it costs just £4.99 for a 5 year membership.

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twitter.com/Discounts_mod

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.

"I left the RN in December 05 as a Lieutenant Logistics Officer (SM). Having spent 23 years in the Service the RN was in my blood and I still wanted to be able to be part of that but with a reduced commitment.

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."



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

2 HMS CAMBRIA, Cardiff
T: 0144 642 1600
E: cambria-mailbox@mod.uk

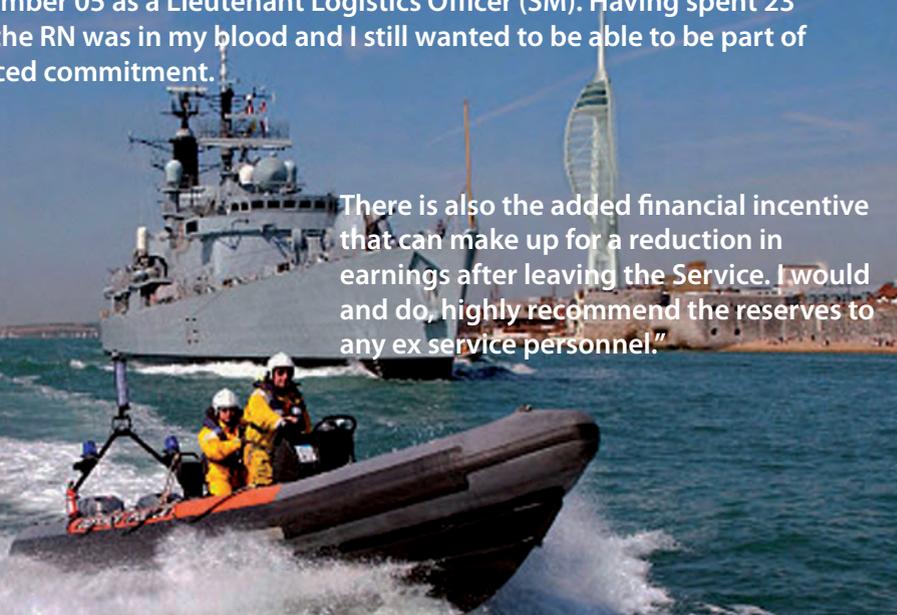
3 HMS CAROLINE, Belfast
T: 0289 073 9880
E: caroline-reco@mod.uk

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

5 HMS EAGLET, Liverpool
T: 0151 707 3344/3301
E: eaglet-reco@mod.uk

6 HMS FLYING FOX, Bristol
T: 0117 966 8667 x 2128
E: flyingfox-mailbox@mod.uk

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



INTERESTED? WE MAY HAVE A PLACE FOR YOU!

All ranks irrespective of background

- Logistics junior rates/other ranks
- Operations Branch – especially Mine Warfare, Communications, Electronic Warfare and Above Water Warfare junior rates/other ranks
- Other ranks prepared to learn new skills, possibly in an initial lower rate

Officers

- Operations Officers up to the age 45 (Lieutenant Commander/Squadron Leader/Major and below)
- Officers up to age 45 with experience of media operations, operational logistics or intelligence, or with advanced foreign language skills
- Junior RN officers qualified as Bridge Watchkeepers (RN specific)
- Junior officers prepared to learn new skills, possibly in an initial lower rank

Also

- Fleet Air Arm/Royal Air Force/Army personnel interested in joining the RNR Air Branch should contact PA to Staff Officer Reserves (Air) at RNAS Yeovilton on 0193 545 5680
- Chaplains under 55 should contact Director-General Naval Chaplaincy Services on 0239 262 5553
- All Medical branch personnel should contact the SO3 Medical Reserves, Fleet HQ on 0239 262 5667
- Personnel interested in Amphibious Warfare should contact the Merchant Navy Liaison Officer at HMS Collingwood on 0132 933 3590
- Personnel interested in Human Intelligence (Interpreter) should contact the Admin Officer at HMS Ferret on 0146 275 2392
- Personnel interested in Media Ops should contact Media Operations Admin Officer at Fleet Media & Communications, Fleet HQ on 0239 262 5935



8 HMS KING ALFRED, Portsmouth
T: 0239 254 7453
E: kingalfred-mailbox@mod.uk

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

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

11 HMS SHERWOOD, Nottingham
T: 0115 929 6373 Ext 3008
E: sherwood-sm@mod.uk

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

13 HMS WILDFIRE, Northwood
T: 0192 384 3460
E: wildfire-mailbox@mod.uk

More information is available on our website – royalnavy.mod.uk/rnr

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.

Tempted and Want to Find Out More?

Call 08456 07 55 55 and we can point you to your appropriate unit, or check out the website:

royalnavy.mod.uk/rnr



Royal Marines Reserve

LEAVING THE
CORPS?
ALREADY OUTSIDE?

WHAT ARE
YOU DOING
THIS WEEKEND?



ROYAL MARINES
COMMANDO



ROYAL MARINES
COMMANDO RESERVES
UP FOR THE CHALLENGE?

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

• 30% OF THE RMR ARE
EX REGULAR

• 73% OF THE RMR HAVE
BEEN ON OPS SINCE TELIC 1

Your SQ is valuable to us but there are many more you can specialise in:

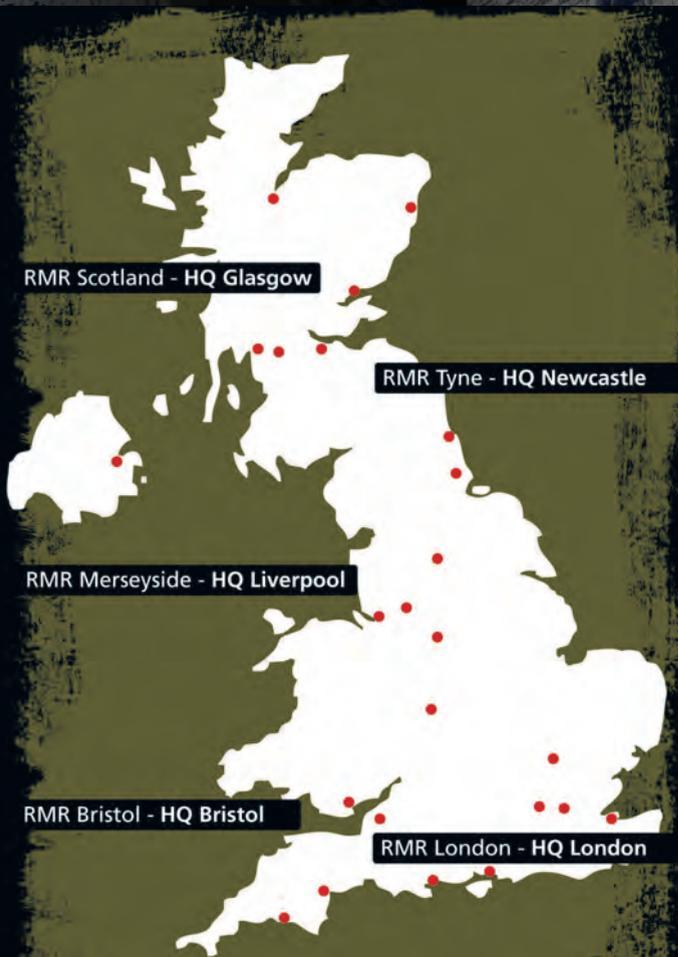
- Media Ops
- CIMIC
- PW
- Signallers
- Driver
- Psyops
- AE
- DL
- HW-Mor/ATk/HMG
- LC
- Recce Operators
- PTI
- General Duties
- Sniper/LRR
- SBS – R Sqn
- TACP
- Combat Camera

BENEFITS

The RMR actively recruit Ex-Regulars to help maintain the high level of professionalism and Corps ethos across the Reserve units.

Some of the benefits of joining include:

- Great camaraderie and networking opportunities
- Operations when you choose (except in times of national emergency)
- Annual 2 week exercise (Norway, USA, Belize, Falklands and others)
- Daily rate of pay according to rank plus a training bounty of £1556 per year tax free



RMR City of London	RMR Scotland	RMR Bristol	RMR Merseyside	RMR Tyne
London	Glasgow	Bristol	Liverpool	Newcastle
Chatham	Greenock	Cardiff	Birmingham	Leeds
Henley	Dundee	Lymstone	Manchester	Hartlepool
Portsmouth	Edinburgh	Poole	Nottingham	
Cambridge	Inverness	Plymouth		
	Aberdeen	Belfast		
0207 237 4331	0800 085 7179	0117 973 3523	0800 783 9529	0800 032 5094

Further information can be obtained by going to royalnavy.mod.uk/rmr



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

DROP IN FOR A WET AND A CHAT



FOR MORE INFORMATION

Contact your local RMR unit as detailed overleaf or go to

ROYALNAVY.MOD.UK/RMR



We need
YOU!

The TA needs ex-Regulars from all Services.

INCENTIVES

Service Leavers now have a number of incentives which will help attract them to the Territorial Army.

These incentives will remain extant for up to three years from an individual's end of Regular service date and include:

- a. A reduction in the annual training requirement from 27 days to 15 days.
- b. A reduction in the number of MATTs to be completed annually.
- c. A reduction in the call-out liability (no call-out liability; aside for national emergencies).
- d. An annual tax free TA Bounty entitlement of up to £1674.
- e. Retention of an individual's Regular substantive rank and seniority, provided that they are appointed to a position in that rank in the TA.

PAY

Individuals will be paid for attending training evenings and every day they serve, as well as receiving travel costs.

HOW TO JOIN

Visit the www.armyjobs.mod.uk website where you can find out more, under Contact Us.

Alternatively you can call the Army Careers Information line on 0845 600 8080.



ARMY

BE THE BEST

RAF Reserves – Two lives in one

If you enjoyed service life but have found it hard to balance commitments with home life then the RAF Reserves could be the answer

As a reservist you will be paid for attending training and will also receive a tax – free annual bounty of over £1500.



Deploy on operations at a time to suit you (apart from national emergencies).

Royal Auxiliary Air Force Squadrons and units

Chicksands	No 7630 (VR) Intelligence Squadron
Edinburgh	No 602 (City of Glasgow) Squadron No 603 (City of Edinburgh) Squadron
RAF Benson	No 606 (Chiltern) Squadron
RAF Brize Norton	No 501 (County of Gloucester) Squadron No 4624 (County of Oxford) Squadron
RAF Cottesmore	No 504 (County of Nottingham) Squadron
RAF Henlow	Tactical Provost Squadron
RAF High Wycombe	No 7644 (VR) Public Relations Squadron
RAF Honington	No 2623 (East Anglian) Squadron
RAF Leeming	No 609 (West Riding) Squadron
RAF Leuchars	No 612 (County of Aberdeen) Squadron
RAF Lossiemouth	No 2622 (Highland) Squadron
RAF Lyneham	No 4626 (County of Wiltshire) Aeromedical Evacuation Squadron No 1359 Flt (HRA)
RAF Marham	No 2620 (County of Norfolk) Squadron
RAF Northolt	No 600 (City of London) Squadron
RAF Waddington	No 2503 (County of Lincoln) Squadron No 7006 (VR) Intelligence Squadron No 7010 (VR) Photographic Interpretation Squadron



Where to join or get further information?
www.rafreserves.com



Why Reserves?

Great camaraderie

Boost civilian income

Stay in touch with colleagues

Access training and development courses

Sport and adventure training opportunities

What are you doing at the weekend?

The RAuxAF welcomes ex-Regulars, so if you want to find out more about life as a Reservist, visit our website at raf.mod.uk/reserves – click on the squadron that interests you. Then, either go along to your local Armed Forces Careers Office or contact the nearest Reserve Squadron – you'll be invited to the next open day or selection weekend.



MAKE A DIFFERENCE



SEEKING A NEW CHALLENGE?

The **cadet forces** are looking for people just like you

- Want to pass on your skills and experience to **the next generation?**
- Got **a spare evening or two** each week?
- Willing to **get stuck in and have a go?**

131,000 cadets
25,000 adult volunteers
3,000+ locations all over the UK

There's bound to be a unit somewhere near you

Why not join the cadets as an adult volunteer?

We offer fun, friendship and the chance to pick up vocational qualifications of real value in the civilian world

Enthusiasm, flexibility and a sense of humour are essential

Contact us TODAY to find out more



**Combined
Cadet Force**



Army Cadet Force
www.armycadets.com
0845 600 7799



Sea Cadet Corps
www.sea-cadets.org
020 7654 7000



Air Training Corps
www.aircadets.org



SaBRE – Supporting Britain’s Reservists and Employers



SaBRE is a national campaign set up by the Ministry of Defence to enhance the relationship between Reservists and employers aiming to help improve awareness of the benefits and obligations associated with employing members of the Volunteer Reserve Forces (VRF).

Research and experience show that the more an employer knows about the benefits, rights and obligations associated with employing a Reservist, the more supportive they are likely to be.

SaBRE communicates with Reservists and employers on topics ranging from a Reservist’s training obligations to an employer’s legal rights and responsibilities. The campaign promotes the benefits of employing Reservists by explaining how their transferable skills can benefit their workplace.

SaBRE also communicates employer feedback to the Ministry of Defence.



As a Reservist there is legislation in place to protect your employment should you be mobilised; you are entitled to your job back when you return provided the guidelines set out for reinstatement are followed. In return, you would also have a responsibility to be open and honest with your employer about your status as a Reservist and to give them accurate information.

The SaBRE website has information on all aspects of Reservist employment and mobilisation, and explains all of your and your employer’s rights and responsibilities. The website includes FAQs, individual case studies of Reservists and employers and copies of official documents like the various JSPs covering Reservists.



You can contact SaBRE at:

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Or visit the website: www.sabre.mod.uk

