



Ministry
of Defence

Service Leavers Guide



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 (12/2014). It can also be found on Defence intranet at:
<https://www.gov.uk/government/publications/service-leavers-guide>

Termination Timeline

9 – 6 months	<ul style="list-style-type: none"><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	<ul style="list-style-type: none"><input type="checkbox"/> Make sure your JPA record is accurate
3 – 1 months	<ul style="list-style-type: none"><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<input type="checkbox"/> Submit AFPS application using JPA self-service<input type="checkbox"/> Check unit terminating routine<input type="checkbox"/> Get a copy of your Testimonial (Army & RAF) (NCA & GTP) 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	<ul style="list-style-type: none"><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 3 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 **Family doctor services registration (GMS1)** to register, this is available from any GP surgery or online.

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).

You are able to change some of the details yourself whilst others require the assistance of a HR Admin. You must update your permanent home address details with your/ any new 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 12 of this guide. Once you have changed your permanent home address, ask your Unit HR Admin to annotate this address as your “Primary Address” on JPA. If you are unsure about any of this, you should approach your HR Admin without delay.

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

Mail

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

Personal References

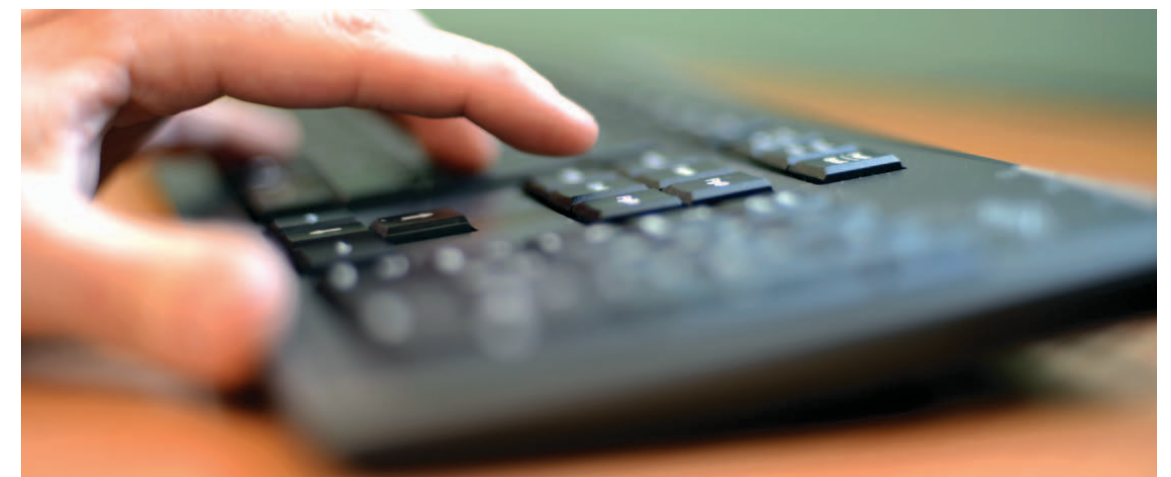
If you would like a personal reference your line manager, without obligation, may be able to provide you with one. You must arrange it yourself, please allow plenty of time.

Security

If you have travel plans remember to check with your security staff. This applies for **2 years** from your 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 accommodation charges may go up if you do not move out. Make sure you notify Defence Infrastructure Organisation (DIO) 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 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 JPA Portal.



Resettlement, Jobs and Housing



Resettlement

The Tri-Service Resettlement Policy can be found in JSP534 and JSP575.

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

All personnel are entitled to resettlement support, consisting of time, financial support, and training/upskilling, and career advice. The amounts of support depends on your length of Service and your reasons for discharge.

Personnel who have served 4 years or less are entitled to join the Future Horizons Programme, provided by the Career Transition Partnership (CTP), which offers referral to tackle any barriers to employment, and a post-discharge tracking service to ensure personnel gain a route into sustainable employment, education or further training after leaving.

Personnel who have served more than 4 years are entitled to support from the CTP and access to a range of career preparation and job finding support.

There are 3 tiers of resettlement. The first line is your unit Resettlement Information Office which offers you advice on your entitlement and the administrative process to access it.

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

The third line is provided by the CTP. When you have completed 4 years service you become entitled to a range of support under the Employment Support Programme (ESP) which is further expanded on completion of 6 years service to the Full Resettlement Programme (FRP), the range of support includes: individual career advice, transition workshops and briefings on topics including interview techniques, self employment, access to the CTP's job finding service 'RightJob', as well as funding for travel and subsistence.



Darren Bickerstaffe

Tel: **07428 705 770**

Programme Manager

Email: DBickerstaffe@futurehorizons.uk.com

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 provides advice, guidance, training and support to those leaving the military, and also incorporates two ex-Service charities: the Regular Forces Employment Association (RFEA) and Officers' Association (OA), who provide job finding support to Service leavers up to two years post-discharge and beyond.

How the Job Finding Service Works

RightJob is the CTP's online job finding service that lists thousands of live vacancies for Service leavers, with new ones being added every day. You can browse and search for available jobs by Industry, Location or Company Name, receive job notifications and alerts via email and submit job applications directly to employers. The website is easy to use and compatible with smartphones and tablets, plus you'll find video tips to highlight features on all key areas of the site.

When you attend a Career Transition Workshop at your local Regional Resettlement Centre (RRC, see page 14), 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 and matching Service leavers with the requirements of employers is a continuous process undertaken by the CTP Employment Team.

From creating a CV through to learning interview skills plus researching and applying for jobs, what the CTP offers can help you not just with your first civilian job, but throughout your working lifetime. Employment Consultants work closely with local, national and international organisations to source and match suitable job vacancies for Service leavers, and all new vacancies are uploaded to RightJob. You'll receive regular job alerts based on the preferences listed in your online profile, plus employers and Employment Consultants can also search the database for Service leavers with the skills they're looking for, and notify them of current vacancies.

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

The Armed Forces equips its employees with a vast range of skills applicable to many industry sectors and the CTP targets a wide range of employers to promote the skills, experience and strong work ethos Service leavers bring with them after a military career. The employers themselves gain

a high quality, no cost recruitment service and access to thousands of skilled and qualified individuals. Most recently, the CTP recruitment service is being used by organisations such as Tesco, BAE Systems, Barclays, Openreach, Jaguar Land Rover and Amazon, plus many more.



London – CTP HQ

Mezzanine Floor
75 King William Street,
London. EC4N 7BE

Senior Officers should contact this office.
All other personnel contact
RRC Northolt.

Tel: **0207 469 6661**
Email: resettlementinfo@ctp.org.uk
Web: www.ctp.org.uk



RFEA

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



The Officers Association

Tel: **020 7808 4160**
Tel (Benevolence): **0845 873 7153**
Web: www.officersassociation.org.uk

Address for RFEA or Officers Association:

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

Regional Resettlement Centres

To book your Career Transition Workshop please call the CTP's central bookings team on 0203 162 4410. Alternatively, please contact the Regional Resettlement Centre (RRC) closest to where you are based, using the details listed below.

RRC Aldergrove

Building 33, Alexander Barracks,
RAF Aldergrove. BFPO 808
Tel: **02894 421 638** Mil. Tel: **9491 31639**
Email: rrcaldergrove@ctp.org.uk

RRC Aldershot

Wellington House, St Omer Barracks, Aldershot,
Hants. GU11 2BG
Tel: **01252 348336/9**
Mil. Tel: **94222 3336/3339**
Email: rrcaldershot@ctp.org.uk

RRC Catterick

St Aidans Road, Catterick Garrison,
North Yorkshire. DL9 3AY
Tel: **01748 872922** Mil. Tel: **94731 2930**
Email: rrccatterick@ctp.org.uk

RRC Cottesmore

Kendrew Barracks, Oakham,
Rutland. LE15 7BL
Tel: **01572 812241** Ext: **7716**
Mil. Tel: **95341 7116**
Email: rrccottesmore@ctp.org.uk

RRC Herford

Block 1, Hammersmith Barracks, Germany. BFPO 15
Mil. Tel: **94882 3388**
Email: rrcherford@ctp.org.uk

RRC Northolt

Regional Resettlement Centre,
Force Development Centre, RAF Northolt,
West End Road, Ruislip, Middlesex. HA4 6NG
Tel: **020 8842 6063/6064**
Mil. Tel: **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**
Mil. Tel: **9375 53376/93**
Email: rrcplymouth@ctp.org.uk

RRC Portsmouth

Rodney Block, HMS Nelson,
Portsmouth. PO1 3HH
Mil. Tel: **9380 24130**
Email: rrcportsmouth@ctp.org.uk

RRC Rosyth

Building 3016, HMS Caledonia,
Rosyth, Fife. KY11 2XH
Tel: **01383 425086** Mil. Tel: **9335 65086**
Email: rrcrosyth@ctp.org.uk

RRC Tidworth

Jellalabad Barracks, North Tidworthm,
Hampshire. SP9 7BQ
Tel: **01980 602689** Mil. Tel: **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 who are ELC registered and have completed the appropriate qualifying years of service, 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 under the Publicly Funded Further Education and Higher Education (PF FEHE) scheme. This scheme commenced for Service leavers 6 Apr 09. An approved learning provider must be used.

Full details of the ELC and PF FEHE schemes and the state subsidy to pay towards the full cost of tuition fees can be found on the ELCAS website: www.enhancedlearningcredits.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.

Royal Navy

SO3C Resettlement, Floor 3, Leach Building,
Whale Island, Portsmouth. PO2 8BY
Tel: **02392 625954**
Email: NAVYTRGHQEL3RRESETSO3C@mod.uk

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

Army

Army HQ DEdCap,
Learning Credit Scheme (LCS) Manager
Zone 4, Floor 2 Ramillies Building, HQLF,
Monxton Road, Andover. SP11 8HT
Tel: **01264 381565** or **01264 381580**
Email: elc@detsa.co.uk

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

Royal Air Force

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

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

Other Routes to National Further and Higher Educational Support

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

For students living in England the help is in the form of a loan, which needs to be paid back when you have left university and are earning over £21,000 per year, and a grant (which you do not need to pay back).

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

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

For further information:

- If you live in England contact Student Finance England:
www.gov.uk/student-finance
- If you live in Scotland contact the Student Awards Agency for Scotland:
www.saas.gov.uk
- If you live in Wales contact Student Finance Wales:
www.studentfinancewales.co.uk
- If you live in Northern Ireland contact Student Finance Northern Ireland:
www.studentfinancenir.co.uk



FLEET-POST-TE EL3R RESET SO3C
Floor 3, Leach Building, Whale Island,
Portsmouth. PO2 8BY
Tel: **02392 625954**



HQLF, DETS (A), ECL Manager
Zone 4, Floor 2 Ramillies Building, HQLF,
Monxton Road, Andover. SP11 8HT
Tel: **01264 381565** or **01264 381580**



Learning Credits Administrator
22 (Trg) Gp Rm 227 Trenchard Hall,
RAFC Cranwell,
Sleaford, Lincs, NG34 8HB
Tel: **01400 268183**

The Joint Service Housing Advice Office (JSHAO)

What is the JSHAO?

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

Housing Briefings

Civilian Housing Briefings are held at Regional Resettlement Centres in the UK and Education Centres in Germany and Cyprus. Applications to attend any briefings from those in Resettlement should be made on JPA, with others using MoD form 363 to the relevant Regional Resettlement Centre responsible.

These 1/2 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. The dates of the briefings are widely advertised in Units and details are available from Unit Welfare staff, CTP website or contacting JSHAO.

The MoD Referral Scheme

The JSHAO runs the Ministry of Defence Referral Scheme. This scheme may be able

Joint Service Housing Advice Office

Montgomery House, Hammersley Barracks,
Queens Avenue, Aldershot. GU11 2JN
Tel: Mil: **94222 7574** Civ: **01252 787574**
Email: AWS-JSHAO-mailbox@mod.uk
Web: www.gov.uk/housing-for-service-personnel-and-families



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 the JSHAO website or call the office and ask to 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 Forces Help to Buy, shared ownership, shared equity loans and the mortgage guarantee scheme. For more information on the current government housing schemes and MoD funded initiatives available, please contact the JSHAO.

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 or if you want your own copy please ring the JSHAO. The magazines are also available on the internet:

www.gov.uk/government/collections/housing-matters-magazine

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

If you are single and about to be discharged SPACES may be able to help you find somewhere to live, they are a housing placement service for single personnel. 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, in addition 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.



SSAFA
Tel (civilian): 01722 436400
Military: 94331 2400
Web: www.ssafa.org.uk

SSAFA – Forces help

SSAFA is a national charity helping veterans and their dependants on a range of welfare issues including housing. It offers impartial advice on a range of housing options.

Haig Housing

A Charitable Housing Trust for ex-Service personnel and their dependants, offering family homes to let at affordable rents and is the strategic housing partner for Help for Heroes

There are a number of other organisations that exclusively help Service leavers and veterans with accommodation. For more information please contact JSHAO for details.



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



Haig 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 and Optional Life & Critical Illness insurance plan for former members* of HM Armed Forces includes:

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

Optional Life & Critical Illness insurance provides cover for death by natural causes, terminal illness and diagnosis of the following critical illnesses: cancer – *excluding less advanced cases*; a heart attack – *of specified severity*; a stroke – *resulting in permanent symptoms*. There are some things that are not covered – the key exclusions are death by suicide within 12 months of the cover starting; accidental death; children under 28 days old; and a critical illness other than those listed above – see the policy terms & conditions for full cover details.

A health questionnaire will be needed if you and your spouse/partner/children (as applicable) cannot answer 'no' to the two health questions on the XPAX application form.

As with PAX, XPAX does not cover intentional self inflicted injuries, suicide or attempted suicide, or injuries resulting from Osteoporosis - all terms are detailed in the policy.

*If you're already a PAX coverholder, 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 the XPAX Personal Accident and Optional Life & Critical Illness insurance plan. Calls may be recorded for monitoring or training purposes.

Email: paxinsurance@aon.co.uk
Website: www.paxinsurance.co.uk



XPAX Personal Accident Insurance (including Personal Liability Insurance) is underwritten by AIG Europe Limited. XPAX Legal Protection Insurance is underwritten by Brit Syndicate 2987 at Lloyd's of London. AIG Europe and Brit Syndicate 2987 at Lloyd's of London are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. XPAX Optional Life & Critical Illness Insurance is underwritten by MetLife Europe Limited (trading as MetLife), which is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority.

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 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.

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

Payment of Final Balance

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

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

Defence Business Services Military Personnel
MP 355, Kentigern House,
65 Brown Street, Glasgow. G2 8EX
Tel: **0800 085 3600**

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

State Benefits

For Pension forecasts or information and advice about any other state benefits go to: www.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 submit an AFPS application using JPA self-service.

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 Veterans UK before your termination date as applications cannot be accepted after leaving service. The address for Veterans UK can be found on page 26.

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: [GOV.UK](http://gov.uk) by searching for; Armed forces and reserve forces pension schemes: guidance booklets

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 Veterans UK as soon as possible via the contact details on page 26 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 Veterans UK 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.

Helping us to Help You

Pension contact details are listed on **page 26**. If you ring Veterans UK 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.

Payment of Terminal Benefits and Pension

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

Our Pension Paying Agent (PPA)

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

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

Disputes and Complaints

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

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.

Death of a Member with No Dependants

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.

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. Further information can be found at [GOV.UK](https://www.gov.uk)

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.

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/ukxi/2005/437/contents/made> for a definition of “Relevant Service”

Armed Forces Pension Scheme 2015 (AFPS 15)

The new Armed Forces Pension Scheme will be introduced on 1 April 2015. All service personnel who are members of an Armed Forces Pension Scheme and who will be serving beyond April 2015 will be automatically transferred to AFPS 15, unless they qualify for transitional protection which is explained in more detail below.

Key features of AFPS 15

- Career average revalued earnings (CARE) pension scheme with an accrual rate of 1/47th
- No employee contributions, with no plans to introduce contributions in the future
- Pension benefits accrued by members up to the point of transition to the new scheme are protected; members will be able to draw those benefits exactly when they had expected to, and those benefits will be based on the final salary (rank) at the point of exit from the Armed Forces, not the salary (rank) at the point of transition
- Normal Pension Age of 60 and a Deferred Pension Age linked to the individual's State Pension Age
- Early Departure Payment (EDP) comprising of a lump sum and regular monthly income on leaving if SP complete 20 years service and reach age 40. If leaving before reaching the EDP threshold, the AFPS 15 pension will be deferred and paid at State Pension Age
- Pensions in payment and deferred benefits to be increased by CPI
- There is no abatement policy under AFPS 15, however, Service Personnel will retain accrued rights to the rules their current scheme, in order to protect the pension



The Forces Pension Society
68 South Lambeth Road,
London. SW8 1RL
Tel: **020 7820 9988**
E-mail: memsec@forpen.co.uk
Web: www.forcespensionsociety.org

already earned to date. This means that for the pension benefits earned under the current schemes, abatement policy will be applied.

Reservists

- From 1 April 2015, members of the Part Time Volunteer Reserves (PTVR) (e.g. the Royal Naval Reserve, the Royal Marine Reserve, the Army Reserve (formerly the TA), the Royal Air Force Reserve and the Royal Auxiliary Air Force) will become members of the Armed Forces Pension Scheme 2015 (AFPS 15)
- Paid service, including Man Training Days, will count as pensionable pay and will contribute to the individual's Career Average Revalued Earnings (CARE) pension pot. The exceptions will be those elements of pay that are not pensionable for Regulars, such as Recruitment and Retention Payments (RRP)
- PTVR will be members of the same pension scheme as Regular Service personnel, thereby making the transition between Regular and Reserve service much easier. The only significant difference will be that service in the Reserves will not qualify towards Early Departure Payment (EDP) benefits
- Reserve Service Personnel will retain the right, on mobilisation, to opt out of AFPS 15 and instead have MOD pay the required employer contributions into their own, current, occupational pension scheme.

For More Information

Further information about AFPS 15 can be found at GOV.UK

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). 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.

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 Veterans UK 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).

Pension Contacts

Tel (UK only): **0800 0853 600**
Overseas: **+44 1412 243 600**

Armed Forces Pension Scheme
Veterans UK, MP 480, Kentigern House,
65 Brown Street, Glasgow. G2 8EX
Email: JPAC@DBSPV.mod.uk

Pension Paying Agent Equiniti Paymaster,
Aspect House, Spencer Road, Lancing,
West Sussex. BN9 6DA
Tel: **0845 121 2514**
Overseas: **+44 1903 768 627**
Email: info@xafinitypaymaster.com

For More Information

The MMP Booklets are available to view online. Visit GOV.UK and search for Armed Forces Pensions.

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). 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.

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). A nomination form (AFPS 2) can be found on the inside cover of the booklet or by accessing Veterans UK pension 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. Your Unit HR Admin should also have a copy.

For More Information

The MMP Booklets are available to view online. Visit [GOV.UK](https://www.gov.uk) and search for Armed Forces Pensions.

Veterans and Compensation

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

War Pension Scheme

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 6 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.

For More Information

War Pension, AFCS and General Veterans Enquiries

Veterans UK

Tomlinson House, Norcross, Thornton-Cleveleys. FY5 3WP
Tel: **0808 1914 2 18** Email: Veterans-UK@mod.uk

When to Claim

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

How to Claim

You can get a claim form from Veterans UK at the address below; 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

Veterans UK 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.

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

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



The Armed Forces Compensation Scheme

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

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 after discharge, for life. A number of factors are taken into consideration when calculating the GIP; including lifelong loss of earning in terms of both salary or pension, as well as lost future promotions as a result of the injury.

How do I submit a claim?

To make a claim:

- You must submit a claim form to Veterans UK. You can request a claim form by contacting the free helpline on: **0808 1914 2 18** (Overseas) **+44 1253 866 043** or you can download the form from the Veterans UK website or [GOV.UK](https://gov.uk).
- Veterans UK 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, Veterans UK shall inform you in writing of the outcome.
- If you are medically discharged and are entitled to an ill health pension from AFPS, Veterans UK will automatically consider your case without the need for a claim. This only applies if you have not already made a claim.

Are there any time restrictions?

You have seven years to make a claim.

There are some exceptions to this such as late onset 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.

Other Sources of Help State and Service Charities

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

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

What happens if I die as a result of Service?

In the event of death, benefits may be payable to your dependants. Where death is as a result of service before 6 April 2005, benefits would be payable under the War Pension Scheme (WPS). Benefits may be a War Widows/ers pension and Child Payments. Where death is as a result of service on or after 6 April 2005 they would be payable under Armed Forces Compensation Scheme (AFCS). This may be an income stream known as a Survivors Guaranteed Income Payment (SGIP), Child Payments and a Bereavement Grant of up to £37,500.

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

completed by the child or on their behalf.

If death occurs in retirement, a claim form must be submitted. The claim form should be signed and dated by the claimant, or by someone authorised to do so on their behalf. Claims for consideration under AFCS must be made within 3 years of death. Claims for consideration under WPS have no time limits.

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.org.uk



Army
Tel: **01980 615 736**
Military: **94344 5736**
Email: secretary@armydeptrust.org.uk
Web: www.army.mod.uk/welfare-support



Royal Air Force
Tel: **01993 896 608**
Military: **95461 6608**
Web: www.raf.mod.uk/community



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 members of the Armed Forces Community, including service leavers and veterans and their families should face no disadvantage compared to other citizens in the provision of public and commercial services. The Covenant brings central Government, local authorities, the NHS, charities and businesses together to help support Service Leavers and Veterans in their transition to civilian life. To find out more about Covenant and what it means to you, visit: www.mod.uk/covenant

Veterans Information Service (VIS)

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.

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 Veterans UK 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.

Veterans Welfare Service (VWS)

VWS gives support to Veterans, those who are eligible to claim to the Veterans UK pension and compensation schemes and their dependants. The VWS is the MOD's Single Central Co-ordinating Welfare Provider. The VWS can provide advice across a range of issues to former Service personnel.

For further information call the Veterans UK Helpline: **0808 1914 2 18**

For further information about Veterans Scotland: www.veteransscotland.co.uk



Cobseo, The Confederation of Service Charities comprises 190 plus, member organisations ranging from the larger charities such as The Royal British Legion, SSAFA, 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.

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

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

 **The Officers Association**
Tel: **020 7808 4160**
Tel: (Benevolence) **0845 873 7153**
Web: www.officersassociation.org.uk

Service Charities

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



Forcesline
FREEPOST,
PO Box 1312,
Pwesey.
SN9 6NN

SSAFA 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 or **01980 630 854**

SSAFA 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 40 and 41.

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



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

More details are on Pages 42 and 43.

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



Poppyscotland is the leading charity supporting ex-Servicemen and women and their families in Scotland. Although the charity operates within the Royal British Legion group of charities; members of the Armed Forces Community living in Scotland should contact Poppyscotland directly.

More details on page 44.

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

Financial Help

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



Royal Navy



The Royal Navy and Royal Marines Charity

Building 29,
HMS EXCELLENT,
Whale Island,
PORTSMOUTH,
Hampshire. PO2 8ER

Tel: **023 9254 8128**
Email: theteam@nrnmc.org.uk
Web: www.rnrmc.org.uk



British Army



National Office

ABF The Soldiers' Charity
Mountbarrow House,
6-20 Elizabeth Street,
LONDON. SW1W 9RB

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



Royal Air Force



RAF Benevolent Fund

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

Tel: **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:

Veterans and Reserves Mental Health Programme (VRMHP)

DCMH Chilwell
Chetwynd Barracks,
Chilwell, Nottingham. NG9 5HA
Tel: **0800 0326258**
Email: [dphc\(e\)-dcmhchl-vmhnp@mod.uk](mailto:dphc(e)-dcmhchl-vmhnp@mod.uk)

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

Web: www.nhsdirect.nhs.uk

For Service Leavers in Scotland

Tel: **08454 242424**

Web: www.nhs24.co.uk

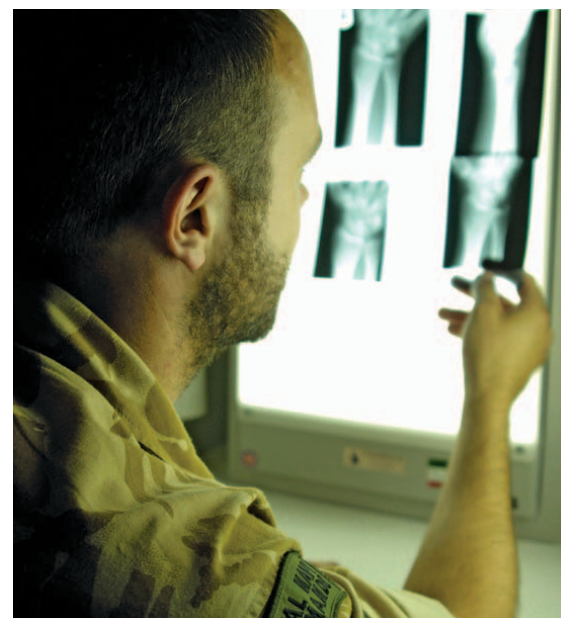
For Service leavers in Wales

Tel: **0845 46 47**

Web: www.nhsdirect.wales.nhs.uk

For Service Leavers in Northern Ireland

Web: www.nidirect.gov.uk



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 (BWW) 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. BWW 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 BWW
- 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



Combat Stress,

Tyrwhitt House, Oaklawn Road,
Leatherhead, Surrey. KT22 0BX
Tel: **01372 587 000**
Email: contactus@combatstress.org.uk
Web: www.combatstress.org.uk



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

ssafa

Lifelong support
for our Forces
and their families



LIFELONG SUPPORT

SSAFA provides lifelong support for our Forces and their families. This means that if you're currently serving or have ever served in the Royal Navy, British Army or Royal Air Force, we're here for you and your family for life.

We understand that your time in the Forces can impact on you, now and in the future. And sometimes you might need a bit of practical help. But we also know the challenges everyone faces are different. So we're committed to being here whenever and wherever you need us.

At SSAFA we've been supporting our Forces and their families for more than 125 years. Today, we continue to help thousands of people in hundreds of different ways.



Help Beyond the Frontline

Young and old alike, anyone who has ever served in our Forces is eligible for SSAFA's support.

If you are serving

Our community volunteers provide practical support to serving members of the Forces and their families on bases at home and overseas. From a friendly chat to assistance during operational deployment, we are here to help.

If you used to serve

Our teams of trained volunteers provide practical and emotional support to veterans and their families, whether they served as a Regular or Reserve. We have a network of local branches, which means that help and advice is always close at hand.

For more information about SSAFA and how we can help you and your family, please contact us:

SSAFA Queen Elizabeth House
4 St Dunstan's Hill, London. EC3R 8AD
Tel: **0845 130 0945**
Email: info@ssafa.org.uk
Web: ssafa.org.uk

Our Specialist Services

We always work hard to meet the specific needs of the Forces family. Our specialist services include:

Housing

Our houses range from homes from home for families of the wounded, through to our care home for veterans.

Support Groups

Our groups provide support for families coming to terms with loss or injury.

Adoption

Our registered Adoption Agency is here to help serving families.

Additional Needs and Disability

We provide advice and practical help for our families, including our children's adventure short breaks.

Forcesline

Our specially trained staff offer a listening ear so you can talk to us about whatever is concerning you.

HOW TO FIND US

You can find out more by visiting our online advice centre www.britishlegion.org.uk, calling **0808 802 8080**, or popping into one of the Legion information centres that are opening across the country.

The Royal British Legion

Here to help

The Legion provides lifelong information, advice and support for the Armed Forces community. Our beneficiaries share a background from the Royal Navy, British Army and Royal Air Force – either as serving personnel, Reservists, veterans or close family members.

Though the Legion is a national organisation, we work in local communities across the UK, delivering advice and support where it is needed most.

Need advice?

Financial Guidance

If you're having trouble paying the bills, or you think you could be entitled to benefits that you're not yet receiving, our team can help. Our advisers know how complex life in the Forces can be and they've got the specialist knowledge to help you get back on your feet, and www.moneyforce.org.uk is full of financial tips designed for Service people.

“Without the help we received from The Royal British Legion we would not be living in our home now. We're extremely grateful for the amazing support we received.”

War Pensions and Armed Forces Compensation Scheme Advice

If you've suffered an injury or illness due to Service the Legion can help with first claims and appeals to both the War Pensions Scheme and the Armed Forces Compensation Scheme. Our Independent Inquest Advice service can also help if a family member has died in Service.

“The Legion really helped with my compensation claim and made the process simple. It's nice to know professionals are there to help and guide.”

Immediate Needs Grants Scheme

If you're going through a crisis and need help to meet sudden, unexpected expenses, the Legion may be able to help you. We can't provide cash, but we can help with essentials such as food or clothing in times of need.

“I could not afford to replace my fridge freezer as it was old and beyond repair. You kindly financed a new one, I was delighted!”



Need a break?

Seaside Breaks and Family Holidays

Our range of short breaks are there to suit all ages and family situations. Whether it's a week's peaceful rest in one of our four Break Centres for an older veteran, an Adventure Break for a young family member, or a seaside holiday for Service families to enjoy together, the Legion can make it happen.

“I'd definitely recommend Poppy Breaks to other Armed Forces families as they really are great for the mums and children. Hopefully we can arrange another break and John can come with us.”



Looking for a career after Service?

Civvy Street

Our Civvy Street website has hundreds of job vacancies, as well as access to free online courses to help you improve your job prospects or get a more fulfilling job. All you need to do is sign up for free membership at www.civvystreet.org

“When there was no funding elsewhere I contacted Civvy St and was given support straight away. I hope that one day I can give back to such an excellent charity. Thank you so much for your help.”



SORTED!

The Legion is working with 6 other charities to bring expert employment support to the Armed Forces community at the click of a button. The SORTED! website provides easy access to information about all aspects of finding a job, including advice on CV writing and interview techniques for the whole Forces community, including partners and dependants. To find out more visit www.sorted.org.uk

“Through the help of SORTED! charities...I found steady employment, developed my confidence and was able to showcase the range of transferable military skills I had to secure full time employment as a maintenance engineer.”

Independent Living

Handy Van Service

We have a dedicated and trusted team trained to carry out small home repairs such as fitting smoke alarms or fixing grab rails to help you get around in your home safely.

“The Legion's support has given me an immeasurable amount of comfort. One phone call and the Poppy Calls team have come in and fixed things around the house.”



Reg. Charity No. 219279



Poppyscotland is probably best known for running the iconic Scottish Poppy Appeal, but works all year round providing and funding advice, information, training and specialist support to current and former members of the Armed Forces and their families.

Tailored Funding

Poppyscotland offers a number of funding services that can be adapted to your specific needs and circumstances; from home repairs and mobility aids to household items and clothing. Poppyscotland know that even the small things can make a huge difference.

Advice

Trying to solve your own troubles, or ignoring the warning signs until a problem becomes a crisis, is remarkably common; but it doesn't have to be. Poppyscotland's Advice Services will point you in the right direction, whether it's for financial solutions, employment help, housing hints or more.

Employment

As well as providing Employment support grants to help you re-train or upskill; Poppyscotland offers employability initiatives to provide the support and tools needed to help veterans facing additional barriers such as poor mental health, or physical disabilities, to sustain and maintain employment.

Respite

A breaks service is available to serving and ex-Service personnel and their families, offering much needed recuperation time for

those recovering from illness, injury or a life changing event, as well as giving disadvantaged families the opportunity to have a break they otherwise may not have.

For more information contact the Poppyscotland welfare team:

Tel: **0131 550 1557**

Email: GetHelp@poppyscotland.org.uk

Web: www.poppyscotland.org.uk



VETERANS WELFARE SERVICE

The Veterans Welfare Service can help anyone who has served in the UK's Armed Forces. Support is provided on issues from benefits to housing, by either telephone contact or a home visit by one of our Welfare Managers.

Contact the Veterans Welfare Service on the Veterans UK Helpline:

0808 1914 2 18

email: veterans-uk@mod.uk or visit: www.veterans-uk.info

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.



Navy Command

NPT (Reserves) RFR, MP 1-2,
Room 106, West Battery,
PP300, Whale Island,
Portsmouth. PO2 8DX
Tel: **02392 628770**
Email: navypers-resrfr1@mod.uk
Web: www.royalnavy.mod.uk



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

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 there are many and varied opportunities to serve full-time, such as on mobilised Service, Full Time Reserve Service or Military Provost Guard Service. You may also wish to consider joining the Volunteer Reserves (Royal Naval Reserve, Royal Marines Reserve, the Army Reserve or the Royal Auxiliary Air Force) where other opportunities exist including serving on Additional Duties Commitments. More information on Reserve assignments is available from Service websites or from your appropriate SPC.



Air Command

RAF High Wycombe,
Bucks. HP14 4UE
Tel: **01494 496802**
Email: Air-COSPers-MannChgofEngmtMbx@mod.uk
Web: www.raf.mod.uk





DEFENCE
Discount Service
— www.defencediscountservice.co.uk —

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.

Defence Discount Service
Tel: 01509 233445
Web: defencediscountservice.co.uk

f /defencediscountservice

t /discounts_mod



- 100s of free online discounts
- Optional high street discount card
- More discounts added daily
- Well known high street brands
- Free iPhone and Android apps now available



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: navymr-calliopemailbox@mod.uk

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Contacts

For the Royal Naval Reserve (RNR):
Transfer Pipeline Administrator
Room 142, MP 1-2, West Battery
Whale Island, Portsmouth,
Hants. PO2 8DX
T: 93832 8677 (02392 628677)
E: NAVYPERS-RESTPA@mod.uk

For the RNR Air Branch:
Deputy Staff Officer
CSAV Reserves
Cormorant House, Yeovilton
Yeovil, Somerset. BA22 8HL
T: 93510 5883 (01935 455883)
E: NAVYCSAV-RESERVESO2@mod.uk

For the Royal Marines Reserve (RMR):
Royal Marines Reserve Career Manager
Room 115, MP1-1, West Battery
Whale Island, Portsmouth,
Hants. PO2 8DX
T: 93832 5534 (02392 625534)
E: NAVYPERS-CMRMR@mod.uk

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 0345 600 3222 and we can point you to your appropriate unit, or check out the website:

royalnavy.mod.uk/The-Fleet-Maritime-Reserves



Royal Marines Reserve

LEAVING THE
CORPS?
ALREADY OUTSIDE?

WHAT ARE
YOU DOING
THIS WEEKEND?

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:

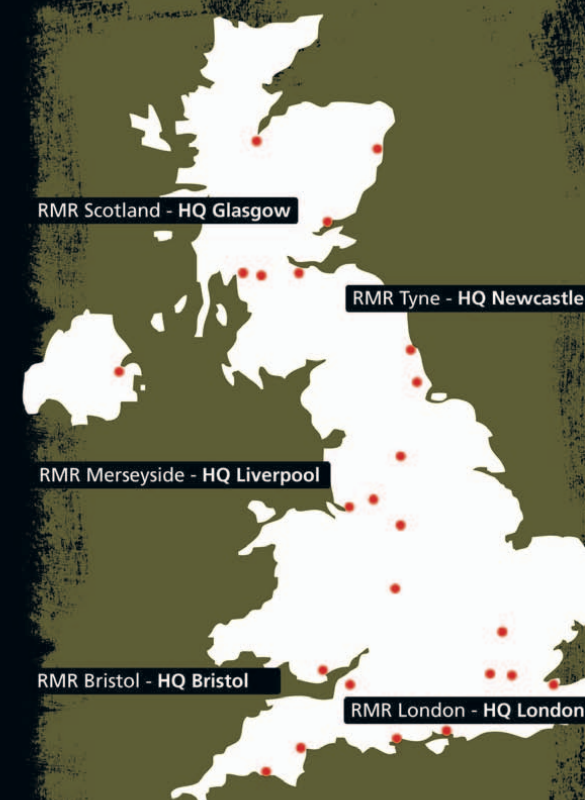
- Media Ops
- CIMIC
- PW
- Signallers
- Driver
- Psyops
- AE
- DL
- HW-Mor/Atk/HMG
- LC
- Recce Operators
- PTI
- General Duties
- Sniper/LRR
- SBS – R Sqn
- TACP
- Combat Camera

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	Lymington	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



EX-REGULAR?

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

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

BENEFITS

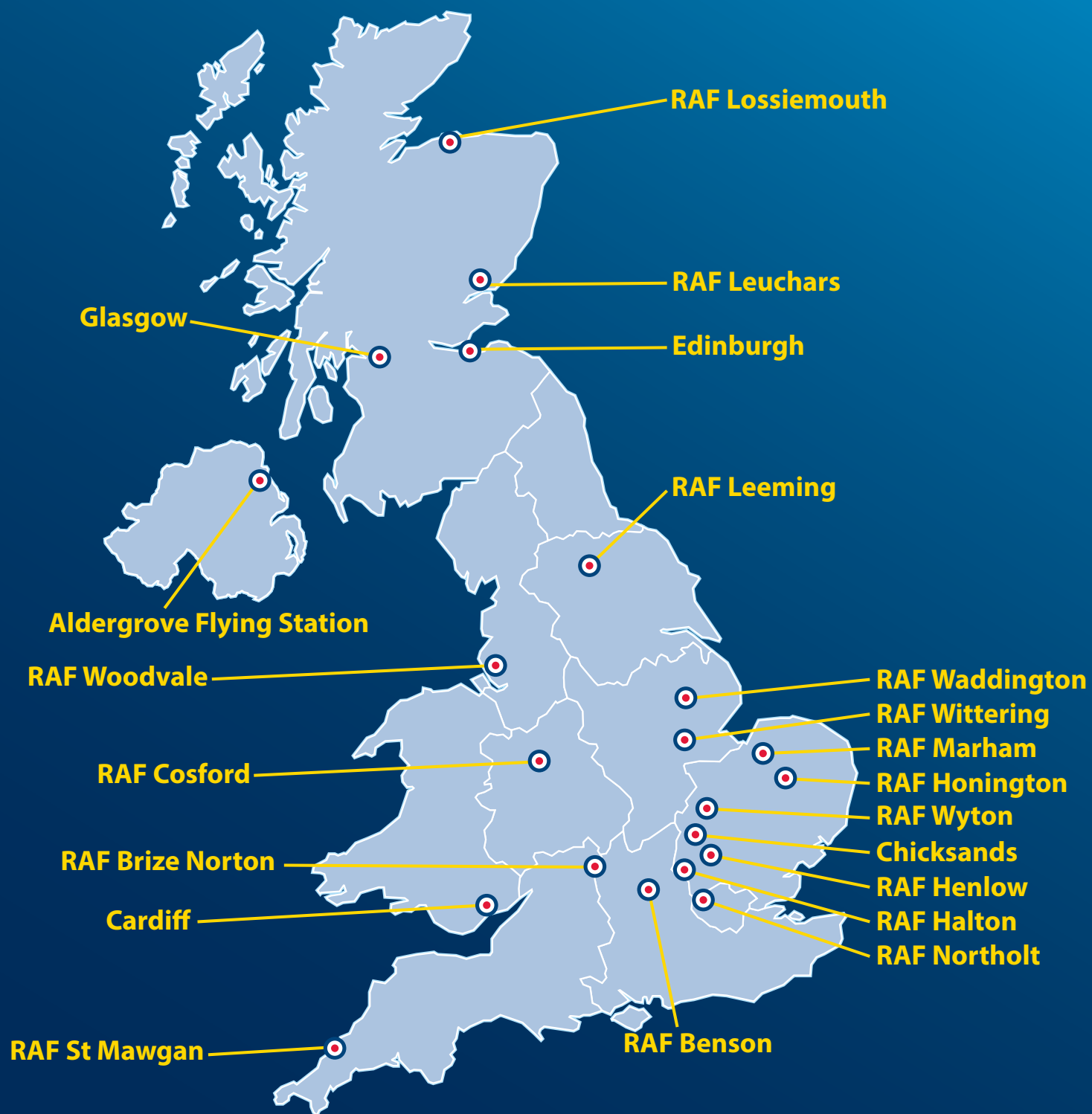
- You're paid to train and can earn an annual tax-free bounty
- Continue to serve alongside like-minded individuals
- Participate in sports and adventurous training
- Entitled to paid leave
- You'll be paid travel expenses

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

*Terms and conditions apply.



RAF Reserve Squadron Locations



To find out more visit:
www.raf.mod.uk/recruitment



ROYAL
AIR FORCE

REGULAR & RESERVE

Leaving the
RAF
Regulars



Join the
RAF
Reserves

- **Financial incentive worth up to £10,000 over 3 years***
- Qualify for the top level Tax free annual training bounty*
- Work with your colleagues and friends
- Continue with your adventure training and sports
- Retain your rank (subject to vacancies)
- No call-out liability for the first 3 years*
- Continue your life long learning with entitlement to Standard Learning Credits
- Opportunities in many trades nationwide
- Reduced commitment*
- Many civilian companies will agree up to an extra 10 days leave for Reserve Service

To discuss the opportunities available to you call:

0845 606 9069 0333 202 1099

www.raf.mod.uk/recruitment

f /rafrecruitment

t @RAF_Recruitment

*Conditions apply, further information available from the above number



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**

29,000 **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

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SaBRE is a Ministry of Defence campaign set up to support and enhance relationships between Reservists and their employers by providing information and advice. This helps to improve awareness of the benefits, rights and obligations associated with employing members of the Reserve Forces.


Through a national communications and marketing programme and a network of regional representatives, SaBRE communicates with Reservists and employers on topics ranging from a Reservist's training and mobilisation obligations to an employer's legal rights and responsibilities. It also provides advice to employers on developing Reservist employment policies and on managing Reservists during mobilisation. The campaign promotes the benefits of employing Reservists by explaining how their transferable skills can benefit their workplace.

SaBRE works with employers and communicates employer feedback to the Ministry of Defence which has resulted in improvements for employers.

The SaBRE website has information on all aspects of Reservist employment and mobilisation, and explains all of your rights and your employer's rights and responsibilities. The website includes FAQs, individual case studies of Reservists and their employers and information on specific Defence legislation and various JSPs covering Reservists.



You can contact SaBRE via their National Helpline on 0800 389 5459 or visit the website at www.sabre.mod.uk

 www.sabre.mod.uk/facebook
 www.sabre.mod.uk/linkedin
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