

newsletter

Welcome to the 20th Edition of The White Ensign Association's Newsletter



Stuart Wright Chief Executive

In common with the rest of the nation and the wider Commonwealth we were deeply saddened by the death of Her Late Majesty Queen Elizabeth II on 8th September. She was the embodiment of duty, selflessness and service throughout her long and illustrious reign and it was a poignant sight to see the White Ensign flying at halfmast here onboard HMS Belfast (picture: upper right) after the news of

Her passing was announced. Her Late Majesty was, of course, the mother, daughter and wife of naval officers and she will be particularly missed by all of us who are part of the naval family.

We now offer our loyalty and affection to our new sovereign, King Charles III. As the Prince of Wales, we have been honoured and privileged to call him our Royal Patron and whatever the future holds in that regard, we are grateful to him for his interest in and support of the White Ensign Association over many years and I would like to take this opportunity to wish him a long, happy and successful reign.

In the shadow of such momentous national events, we have continued to support our beneficiaries, whether providing presentations to groups or conducting one-to-one interviews across the naval community. Of particular note, September represented a key milestone in the implementation of our new service to

assist individuals who wish to bring claims or appeals under the Armed Forces Compensation Scheme and War Pensions Scheme. Thanks to the generosity of the Royal Navy and Royal Marines Charity in funding the post and the sterling support of colleagues in the Royal Marines Charity in providing specialist training, our new Compensation Advocacy and Support Officer (leigh.rhodes@whiteensign.co.uk) opened her doors for business at the beginning of September (see article at pg.11). Trade is already strong and provides early evidence of what was clearly an unmet need.





In September we also participated in a Royal Navy Charities Show and Tell event at Admiralty House in Portsmouth Naval Base (picture: above). It brought together the Royal Navy charity sector and representatives from a wide cross-section of Royal Navy units and headquarters staffs. The event, which was a huge success, provided an opportunity for the Royal Navy charities to articulate their offer to the Royal Navy in support of sailors, marines, reserves and their families.

Looking ahead to November, the National Pensions Awareness Week takes place between 31 October and 4 November. Raising awareness of, and providing guidance on, the Armed Forces Pension Schemes is a core part of our business and so the White Ensign Association will be playing its part by holding a live webinar for the naval community on Wednesday 2 November . For more information and how to register, click <a href="https://example.com/here-play-register-play-re







About Barclay

Barclays is a British universal bank. We are diversified by business, by different types of customers and clients, and by geography. Our businesses include consumer banking and payments operations around the world, as well as a top-tier, full service, global corporate and investment bank, all of which are supported by our service company which provides technology, operations and functional services across the Group.

Military Talent. **Ready for the future.**

A life-changing move for a military spouse

Abigail discovered that Barclays could offer her the support she needed to build an exciting new career – and to keep her life in balance.

Abigail's husband has always been in the Royal Marines, and she'd enjoyed a long career working in a small independent department store until she had her first child and the family moved in May 2021 to a military base in Scotland. It was Abigail's first move away from home, and it was a daunting experience for her. But she's always had a strong work ethic, and she started applying for jobs straight away... which presented certain challenges.

Abigail Nightingale

Client Service Executive

Military Talent







Abigail Nightingale Client Service Executive



a new world for me, as were writing my CV and covering letter, but again, Barclays was so supportive. The interview was great, and Barclays communicated brilliantly throughout. And I got the job!"



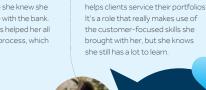
The two-week Spousal Employability Programme, delivered by Barclays and the Naval Families Federation, was eye-opening for Abigail. It gave her the opportunity to meet a wide range of different organisations offering jobs to military spouses, as well as the chance to network with spouses like herself. But what really stood out for her was Barclays.



"I didn't really think there would be an opportunity for me in a bank, but the Barclays colleagues were so encouraging. They recognised the skills I'd built up in retail, and they were really supportive of military spouses. I was also really impressed by their values – a lot of companies talk about values,

but Barclays really mean it.

Abigail assumed that once the course had finished, she'd be on her own. But Barclays carried on supporting her, and helped her with her interview skills, so she knew she had to apply for a role with the bank. She says that Barclays helped her all the way through the process, which really put her at ease.





She's now settled in her role

Smart Investor, Barclays' DIY

as a Client Service Executive for

investment platform, where she

"It's a demanding job, but I'm loving the challenge and I feel very supported. My husband will soon be working away from home much more, but my manager told me I'd get all the help I needed to balance my work and life. She's been amazing."

Abigail has found the whole experience extremely positive: she's really happy at Barclays, and is very excited by the possibilities of a whole new, different career. She believes that other military spouses would benefit from following her lead, pointing out that spouses from all backgrounds share common sets of skills, such as adaptability and resilience, that are highly valued by Barclays. To military spouses considering a similar move, she has this to say:



Military Talent



From Flying with The RAF To Flying the Flag Of Plant And Safety LTD by Dave Bricknell





I was once a young "WAFU" who became a CPO AET (AV) and after 23 years it was my time to leave. I am now the Technical and QHSE Director for Plant and Safety Ltd (PSL). I know I am ex RN and this is predominantly an RN magazine, but I wanted to let you all know how we have assisted a couple our guys who worked closely together in their time in the RAF and how they have come to work together again for us at PSL.

Darren King-Lodge and Matthew Butterworth came from different parts of the country. They both joined the RAF for similar reasons, to learn a trade, travel around the world and gain valuable life experiences. Darren specifically quoted "I had a strong desire to serve my country and keep people safe". Much the same reasons why people join the RN.

We at PSL understand the UK Armed Forces provide the best training anyone can receive. Not only had they both received the best engineering training, but we also knew Darren and Matt had both had to make critical engineering decisions under immense pressure throughout their careers, and we knew they had been taught how to make those decisions in a calm and rational way. When it came to employing them both, the decisions to employ them were made before interview, yet they both obviously had to do well in the interview to make it through.

Darren and Matt met at basic training at RAF Halton in September 2010, their friendship helped get them

through the many challenges they encountered during their training. After Halton they were sent to MOD Saint Athan in South Wales where they completed an 18-month course in Mechanical Engineering.

From there they went their separate ways, Darren to RAF Benson working with Joint Helicopter Command and Matthew to RAF Marham, however they did spend 6 months together in the Falklands during this time.

Next Darren was sent to RAF Wittering 5001 Squadron as part of the Ops team being deployed overseas building and maintaining temporary work environments. Matt was sent to RAF Leeming on 90 signal unit in support of the radar maintenance team.





Both guys then successfully applied to be posted to RAF Akrotiri in Cyprus for 3 years, whilst there they both concentrated their efforts towards Op SHADER along with occasional social site seeing that Cyprus has to offer.

Finally, after deciding not to extend their contracts with the RAF, they spent their last year at RAF Wittering on the Environmental Control Facility team working on air conditioning units.

Upon leaving Matthew obtained an interview for a position with PSL Managing Director Ryan White, with his professional and knowledgeable approach, the interview went well enough for Ryan to offer Matthew the position of Inspection and Testing engineer.

2 weeks later Darren's CV was picked up by me who after speaking with him on the phone invited him to an interview the next day with himself

and Ryan which again went well enough to get offered the position of Inspection and Testing engineer.

"The RAF core values of Respect, Integrity, Service and Excellence are ingrained into me, and I felt Plant and Safety Ltd showcased these values to me from the moment I answered the call from David to my first face to face meeting at the head office with Managing Director Ryan White, they made me feel so welcomed and comfortable that my transition from military to civilian career has been an absolute dream." Darren King-Lodge.

"We believe the training and life experiences gained from serving in the forces has moulded us into employees that have so much to offer for civilian companies and we are very thankful for the opportunity to prove that with Plant and Safety Ltd. "Matt and Darren

Both Matt and Darren's paths in life have seen them start a secondary career together and I hope they will be as successful with us as they were with the RAF.

Both lads are right though, me included, the training, attitude, resilience, motivation, are only a few of the invaluable attributes the Armed Forces have given us. From me personally "Do not underestimate the skillsets the armed forces have given you, the transferable skills you unknowingly possess are more valuable than what you think."

We at PSL fully support all service leavers and I am more than happy to help anyone who wishes to get into the engineering inspection industry.





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Great Service NEEDS GREAT PEOPLE

THAT'S WHY WE NEED GREAT PEOPLE TO WORK AT THE HEART OF OUR CLIENT'S BUSINESSES.







WHAT SERVICES CAN WE PROVIDE?

At Portico we're proud to work in partnership with some of the world's leading organisations to deliver and manage their Front of House experiences. From Reception and Concierge roles, Workplace Management and Floor Hosts, Community Management, Security Officers, Meeting and Events Management, First-line AV, Secretarial Functions, Switchboard and Call Services.

ARE YOU A PORTICO PERSON?

Innovators, mover and shakers, memorable moment makers – we're always looking for great people. If you are interested in providing great service, have excellent communication skills and a desire to grow, you've found the right place! We can offer you a passport to a fulfilling and highly rewarding career as well as some wonderful benefits and recognition programmes.

PORTICO IS A GREAT PLACE TO WORK!

Every team member has access to the very best coaching, encouragement, support and training so you can flourish and reach your full potential. Like all Portico people, you'll have your own structured personal development plan to help shape and achieve your career aspirations.

You might have gathered by now that we're all about people.

LIKE TO SPEAK WITH OUR TEAM? EMAIL: RECRUITMENT@PORTICO.CO.UK



Career Journeys: Rich Barratt, Former Royal Marine Commando To Cyber Security Professional



Rich Barratt, a former Royal Navy Mechanical Engineer turned Royal Marines Commando, was one of 30 ex-military personnel who took part in SaluteMyJob's eight-week course to train him as a cyber 'penetration tester'. Rich, originally a mechanical engineer by trade, did 10-years-service in the Royal Navy and Royal Marines and subsequently spent 12-years working offshore. He is now following an interest he always had in IT, which has led him down the path to cyber security.

From a young age, Rich was interested in computers, but it wasn't until he was made redundant from oil and gas when he began doing information security based consultancy work, where the interest was 'reignited' and he decided to focus on getting into cyber security. Rich got in touch with Managing Director of SaluteMyJob, Andrew Jackson, who recommended doing the IBM i2 Analyst Training Course and Cyber Security Fundamentals Course. After these courses Rich said he was 'hooked even more', which led to him doing the penetration course - part of SaluteMyJob's partnership project from Skills Development Scotland with Abertay University and IBM.

"I can't thank SaluteMyJob enough, the support and guidance, as well as the courses have catapulted me to where I am now," Rich said. And that is working for Edinburgh-based cyber security firm, Quorum Cyber. CEO Federico Charosky, hosted an informative webinar during the course which led to Rich reaching out to him, and subsequently to employment as an Intrusion Analyst - where he uses the skills and experience he gained within the Armed Forces to successfully do his job.

Federico said: "Quorum Cyber are incredibly proud to partner with SaluteMyJob. The team over there have consistently proven that individuals who leave the Armed Forces are equipped with skill sets that are of huge commercial value to business - particularly in cyber security.

"We have been so lucky to have somebody like Rich come in and join the team. When you consider the staggering amount of life experience someone like him possesses, to be able to bring that to Quorum Cyber, and translate this experience - on a daily basis - and use it to help nurture our teams, and better protect our customers; we are deeply honoured to be in the position to welcome an individual with the transferrable skills Rich brings."

Rich also recognises transferable skills he gained from his military service add value. The ability to take guidance, confidence in communicating with people from all different backgrounds and a 'security mindset' are 3 he has used to good effect. He added: "Also being able to take the lead when you know how to do something and having that confidence to project yourself."

For those looking to get into cyber security, Rich recommends establishing a clear, initial broad area of interest, then research and take advice on a suitable path into cyber security - something, he says, 'SaluteMyJob is doing really well'. And one of the main things, if not the most important thing to do is networking - as much as you possibly can. Through LinkedIn and if possible, insight days and other veteran platforms. "The more you build that network, the more opportunities you will have."

Rich believes ex-military personnel are well-suited to cyber security roles because of their security training and experience, can-do attitude and their ability to work under pressure. He added: "And especially in my role at the moment I can see similarities with the military structure and environment; it's having the ability to be adaptable, flexible and all about working hard and working together to get the job done."

WHERE IS RICH NOW?

Rich is still working for Quorum Cyber but has a new role as a Digital Forensics & Incident Response Consultant.

Find out more about opportunities in cyber and our free training courses





As a result of continued growth, we are currently recruiting for experienced aircraft engineers to join our busy maintenance teams at Sywell Aerodrome, Elstree Aerodrome and Northern Ireland.

LICENCED ENGINEERS

- Engineers are required to maintain the Leonardo range of helicopters.
- Successful candidates will work as part of a growing team ensuring that aircraft are maintained to a high standard, in line with customer requirements.
- Applicants will need to hold an EASA Pt 66 B1.3 or B2 licence, ideally with typeratings for AW109 and AW169 series, although not essential.
- Unlicensed engineers with experience will also be considered.

Should you be interested and meet the requirement above, please forward your CV together with details of your current salary to <u>info@sloanehelicopters.com</u>



Sole UK & Ireland Distributor and Authorised Service Centre for





Meet our Compensation Advocacy and Support Officer (CASO)

Leigh Rhodes

I would like to take this opportunity to introduce myself. My name is Leigh Rhodes and I am delighted to have been appointed by the WEA in a new role as Compensation Advocacy and Support Officer (CASO).

After an initial period of training, kindly provided by The Royal Marines Charity and total immersion in all things Armed Forces Compensation Scheme (AFCS) and War Pension Scheme (WPS), I am now supporting personnel and veterans seeking assistance with their claims for injuries and illnesses caused by or made worse by service. Claims under the Armed Forces compensation schemes are not always straight forward and I will be looking to share some case studies in the future to raise awareness of issues and pitfalls faced by claimants.

In the meantime, if you would like advice and support with a claim under the Armed Forces compensation schemes, please do register for our services via our website at:

www.whiteensign.co.uk or get in touch with me at: leigh.rhodes@whiteensign.co.uk and on: 07827885515.





What does your dream career look like?

Earnings – I want to earn much more

Variety – No two days are the same

Meritocracy - Progress on merit, not time served Location - I don't want to relocate / move

Purpose – Genuinely helping people

Expertise - I want to use the skills I have

If you ticked most of these boxes, why not consider retraining with us to become a qualified financial adviser. We help ex-military to transition to a new and rewarding career.





"Making the leap from a Royal Marines officer to a qualified financial adviser running my own business has proved to be incredibly satisfying. My lifestyle change means I've more time with my family, we no longer face moving every few years and I have more control over my time and career". James Knight, Associate Partner











Help to support military leavers!

Would you like to link up with a military veteran or reservist looking to join the lifting industry?

Veterans and reservists could be a perfect fit for your business if you're looking for highly professional, self-motivated individuals who can use their initiative and possess a wide range of transferrable skills in areas such as:

- Engineering
- Leadership and management
- Communications
- Organisation
- Problem solving
- Teamwork
- · Health and safety

For more information, please email us at academysupport@leeaint.com

LIFTEX 2022

Adam Marchant-Wincott Director Employment and Finance





I confess to some reservations when the White Ensign Association received an invitation to travel to Aberdeen for LIFTEX 2022, courtesy of the Lifting Equipment Engineers Association. https://leeaint.com/

For me, about as non-mechanical as one human can get, the very thought of lifting equipment made me glaze over. I see shackles, hooks, cranes and cables. I certainly did not see the opportunity for well paid, exciting work in the film industry, in defence, in SE Asia, in the Oil and Gas industry, in construction and on superyachts in Monaco, to mention but a few. I did not expect to meet men and women so utterly passionate and committed to an industry which spans all industries. I did not expect to meet so many veterans at what was a relatively modest industry exhibition in the North of Scotland. The glaze has been firmly removed.

LIFTING isn't necessarily the first thing one might think about or the first place one might look when leaving the Services, or, as a veteran, thinking about a career change, but the lifting industry is huge, global, varied and constantly on the search for good people. There are already veterans employed in a range of companies throughout the industry. The LEEA, the associate membership body which plays a leading role in the industry, has 1200 industry members worldwide and, most significantly,



LEEA has signed the Armed Forces Covenant. Their Military Transition Scheme is the brainchild of its Deputy CEO and former RN Warrant Officer, Andy Wright who is committed to making the industry as accessible as possible to as many as possible. Military Transition Scheme | Free training and job placements for military leavers (leeaint.com). The scheme offers free training opportunities, insight visits and guidance pursuing a new career in what is, certainly amongst the service leaver community, a relatively unknown industry but one which I would sincerely urge you to explore.

For further information, please email <u>academysupport@leeaint.com</u>. To apply for the scheme, please complete our <u>online application form here</u> and once submitted, a member of the LEEA team will contact you.









Have you considered the Lifting Industry?

The Military Transition Scheme is designed to support the transition into the civilian lifting equipment industry.

- Free Training
 LEEA Foundation Certificate e-Learning course
- Diploma Training Courses
 At Military Training Scheme rates
- Link To Our Members
 LEEA will provide direct links to its members who are recruiting
- Career Opportunities
 Possible employment with one of our global members





Engage Technical Solutions are a technical consultancy working on projects predominately within Defence. Engage are a Armed Forces Covenant Gold award winner for their work with veterans. They offer roles such as Project/Programme/Portfolio managers, Operations Managers, Supply Chain Managers and Technical Through Life Support Engineers, Business Analysts, Cost Engineers and many more roles.

Due to the nature of consultancies we are always recruiting each role. Roles are based on Levels which are similar to the role levels at DE&S. We recruit for Level's 2-5 in each role, these are determined based on your experience level and are equivalent to their civil servant counterpart.

Qualifications

- For Project Managers- we require them to be Prince2/ APM qualified or equivalent, at all levels.
- For Operations Managers- there is no specific qualification but it is essential to have experience working in a delivery environment at an operational level within one of the Operational Management or associated disciplines (Project / Supply Chain Management, Engineering, Total Through Life Support, Commercial) within a large organisation.
- For Technical Through Life Support Engineers- BTEC L3/L4, ONC/HNC or equivalent experience. Working towards membership of a professional institution, e.g. Institute of Engineering and Technology (IET) at Eng Tech or IEng level. Achievement of mandated internal MOD TTLS Qualification TTLS Expert Skills Certificate (available via the Defence Learning Portal Defence Gateway).

Company Benefits

- Soft landing into the MOD project environment. Engage does not set up personnel to fail and will aid them along their chosen career path.
- The company is an Employee Owned Trust in which the Employees have a say on how the company is run and how it spends its money. The successes of Engage also directly benefit the Employee, whilst not holding additional responsibility.
- Engage will pay for professional accreditation annual fees is beneficial to your role. Such as the Institution of Mechanical Engineers (EngTech, IEng, CEng).

Why join Engage

Engage is a fantastic company and a great way to get into Project / Ops / Supply Chain Management. Working with MOD projects allows you a soft landing into projects in that you can still be value add, whilst adjusting to your new role. We have a capability team at hand to help mentor and assure your work to ensure that quality is maintained and you can grow within your role. As a gold awarded Military covenant member our Employees are predominately from a forces background, whether they have come straight from the military, or spent a few years in industry prior to coming to us. We are a small company, 50 to 100 strong, with a family ethic and strong team mentality.

Would I be a good fit?

We look for potential employees who are:

- From a Forces background- preferably within Engineering or Supply chain Management.
- Have experience in working in DE&S or a HQ- although this is not required of our lower levels.
- Strong communication skills- able to communicate effectively with stakeholders regardless of position.
- Good problem solving skills and the ability to adapt.

Case Study

Danielle Lancaster



- 1. What service were you in and how long did you serve? Royal Navy, 16 Years
- 2. What was your role/cap badge? Chief Petty Officer Engineering Technician (Weapons Engineer) or CPOET(WE)
- 3. What is your role at Engage? As an ILS Practitioner, I address a wide range of support processes in an integrated manner for defence projects, including reviewing and refining technical documentation, recommending alterations or improvements through reliability and supportability analysis, using my engineering experience in compliance with current legislation to ultimately minimise equipment Whole Life Costs.
- 4. What relevant military experience helped you attain that role? Naval Applicator / Equipment Authority for ARTISAN Radar System at DE&S, experience of a range of engineering disciplines across a variety of sensory and communication systems.

babcock[®]



Create a safe and secure world, together

This is Babcock's purpose. It defines our strategy, what we do and how we do it. We provide a range of products and services which enhance defence capabilities, helping our customers achieve their missions. We help military and civil customers around the world to cost effectively improve the capability, reliability and availability of their most critical assets.

We know that in your military career, you have been committed to helping create a safe and secure world too. That's why Babcock would like to hear from you. The skills and experience you have gained during your Service could be the perfect fit to help us support our customers.

We have an enviable track record of supporting service leavers into challenging and rewarding careers and we can help you make the transition too.

Babcock offers many benefits to Service Leavers and Reservists, including:

- Guaranteed interview as long as you meet the minimum requirements for the role
- ✓ Up to 10 days of special paid leave for reservist duties
- ✓ Training
- ✓ Career opportunities and progression

- ✓ Employee Share Ownership Scheme
- Occupational Health Services
- ✓ Salary Sacrifice benefits e.g. childcare vouchers; cycle to work scheme

With a variety of vacancies across the UK, Babcock has challenging and rewarding opportunities waiting for you.



Our commitment

Our commitment to the Armed Forces Covenant (AFC) has been recognised with a Gold Award from the AFC's Employer Recognition Scheme

If you are considering a new career then visit our website and register to receive job adverts at https://jobs.babcockinternational.com/talentcommunity/subscribe or email: armedforcescareers@babcockinternational.com for more information.

King's Centre for Military Health Research



The King's Centre for Military Health Research (KCMHR) at King's College London is launching the fourth phase of its long-term study investigating the health and wellbeing of UK military personnel who served during the Iraq and Afghanistan conflicts. So far, the research from Phases 1 to 3 has provided evidence to the government and other organisations to help change policy and generate support for the Armed Forces community.

Anyone who took part in phases 1-3 is eligible to take the survey, so to see if this is you, click here: https://kcmhr.org/phase4-health-and-wellbeing/

It has helped others by providing evidence to improve support and give a voice to people who have served. It has busted myths about the impact of serving in the Armed Forces – highlighting positive outcomes and not promoting negative stereotypes.

IT Training for Troops



Why you need to know about Cerco IT...

Cerco IT are an IT training and recruitment provider who work in partnership with White Ensign to provide free training programmes followed by career opportunities in the IT and Cyber Security sectors. All our training programmes lead directly into employment opportunities and are designed to be a suitable pathway for those either leaving the military, reservists or their families.

The skills and traits of those who serve are greatly valued and beneficial to both the IT and cyber security sectors. Cerco IT are here to help these individuals take these soft skills and combine them with industry knowledge through their hands-on training programmes in order to be excellent candidates for blue chip companies, government bodies and the Ministry of Defence.

In July 2022 it was announced Cerco IT obtained the gold award in the Armed Forces Covenent Employer Recognition Scheme due to their commitment to helping military veterans on their forward journey to a career within civilian life. Following this, a month later, Cerco IT announced their partnership with Fortinet, a global leader in cyber security solutions. This strategic partnership will allow those who take the Cerco IT Cradle to Cyber programme gain access to Fortinet's Network Security Expert training through the Education Outreach Programme.

In addition to this Cerco IT partner with military based charity Walking with the Wounded and have a training centre at their Manchester based Canada Street.

What is the Cradle to Cyber Programme?

The Cradle to Cyber Programme is Cerco IT's training programme that takes military veterans from IT novice to cyber security expert in four steps...

Step 1 - Take the Test

Cerco's Cradle to Cyber training programmes come with a number of pre-requisites. We invite you to answer a few short questions and then to sit our technical test. Successful applicants will then be put forward for the Cerco FastTrack Training.

Step 2 - Cerco FastTrack Training

The Cerco FastTrack Training programme is designed to provide a functional knowledge of computer hardware. FastTrack students will learn (amongst other things) the fundamentals of networking, server architecture and operating system configuration.

Step 3 - Contract Work and Cerco Cyber Foundation Training

We immediately place successful FastTrack students out into the field to gain valuable customer centred experience. A typical contract role may be that of Field Service Engineer; Alongside this work we invite students to sit our Cyber Foundation Training which is delivered online to fit even the most demanding of schedules.

Cerco's Cyber Foundation Training is the perfect way to enter the Strategic world of Cyber Security.

Step 4 - Cerco Cyber Advanced Training

For students with aspirations towards Ethical Hacking we offer a course designed to augment the foundation knowledge acquired in steps 2 and 3.

This is a 5 day course that provides a thorough understanding of penetration testing. The student will be exposed to every aspect of ethical hacking including software, legalities and the standards employed by professional penetration testers. From here we aim to provide entry level penetration testing employment opportunities. With experience the student can look to sitting the Cyber Scheme Team Member exam and gaining CHECK Team Member status.

Cerco's Cyber Advanced Training is the perfect way to enter the Technical world of Cyber Security.

Ready to start your IT journey?

At Cerco IT they have a designated Armed Forces Liaison Director, Andy. Andy is ex-military himself and has vast experience in helping individuals transition into civilian life.

Get in touch with Andy to find out more:

andy.tansey@cercoit.co.uk 01270 219 760

The Treatment of Armed Forces Pensions on Divorce



By Bryan Scant - Knights PLC



A former RN service member once said to me that the 11th commandment is "thou shall not share my pension", and he certainly summed up a key concern of service personnel who are going through a divorce.

An MOD pension is a unique beast – not only is it a very valuable asset, often more valuable than people realise, but is often partly accrued outside of a marriage. Many service personnel start to build up their MOD pension when they join the services at 18, yet few people will get married at such a young age. The result is that people on divorce are asking us how they can protect that element of their pension, if at all. The other question we are often faced with is whether you can give up cash, usually equity in a house, in exchange for the pension being left alone. Both are possible, in the right circumstances. If you are due to get married and have already started to accrue your pension, then it may be possible to protect your some of your pension with a pre-nuptial agreement.

The treatment of pensions on divorce has been a hot topic recently, not only in family law circles but also with the McCloud judgement resulting in some members' pensions being re-calculated to address an age discrimination issue.

When it comes to the family court's treatment of pensions on divorce, the outcome will vary from case to case. Beware of the stories you will hear/read online - the family court has wide ranging powers

and can order a variety of outcomes to suit the facts of a particular case. That means that what happens in one person's case will not be the same as in someone else's, the outcomes are very fact specific which is why it is vital that proper advice is sought.

To deal with the issue of pre-marital pension, this is controversial. The law can enable you to protect that part of your pension, known as ring-fencing, but only if there would still be enough money in the pot for the other spouse's needs to be met or there is a significant difference in the parties' ages. It is more likely to be a successful argument if the parties are younger and it is a short marriage or both parties have healthy pensions. The longer the marriage and the older the parties, the more difficult it is to protect that part of the pension. It is possible, but it depends on the circumstances of the case. Remember that all pensions are considered, not just the MOD pension. If

The same applies to giving up cash in exchange for a pension. This is known as offsetting. Again, this is possible, but requires the input of an expert in pensions and sufficient money in the pot. Together with ring-fencing, this is one of the most popular and also most controversial ways of dealing with an MOD pension. There are many reasons for and against this method of dealing with pensions on divorce, and proper advice should always be sought before going down that avenue.

Not sharing your pension may be possible, but it is vital that you have proper advice on how to do it and to make sure that in the future you are protected from future claims. If you find yourself in this position, contact Bryan Scant at Blake Morgan by email at Bryan.Scant@knightsplc.com for an initial discussion.

YOUR WHITE ENSIGN ASSOCIATION

The White Ensign Association was created over 60 years ago in a collaboration between senior figures in the City of London and the Board of the Admiralty, and the makeup of its council of trustees today still very much reflects its maritime and financial roots with a mix of influential figures from the City and distinguished retired senior officers. They charge the small staff of the WEA with the performance of four key roles in support of serving and former members of the Royal Navy and Royal Marines, and their families:

- Guidance and advice on the transition from a career and life in the Royal Navy to one out of uniform.
- The provision of unbiased and professional guidance on matters of personal finance including financial awareness training for all newly joined sailors and marines.
- Advice and assistance on all matters of civilian employment including job hunting techniques, CV guidance, mentoring, business start up and self-employment.
- Assistance and support on welfare and personal matters.

EMPLOYMENT SERVICES FROM THE WHITE ENSIGN ASSOCIATION

If you are preparing for employment outside the Service, The White Ensign Association can help you with a number of issues, including:

- CV and Covering Letter Advice
- Interview Skills
- Networking
- Industry and Sector Advice
- Job Hunting and Career Planning
- Introduction to Industry Partners as appropriate
- The Association also has a number of Mentors and Network Advisers that can help you with various specific areas of your employment journey

We provide individual, bespoke and in-depth advice and pride ourselves on the quality of our advice as well as our highly personalised approach to our clients.

YOUR WEA TEAM

Chief Executive Officer and Regional Manager London, West and Wales -

Cdre Stuart Wright Royal Navy

Company Secretary and Regional Manager South and East -

Mr David Scholey

Regional Manager South West and Scotland -

Mr Martin Small

Director Employment and Finance -

Mr Adam Marchant-Wincott

Compensation Advocacy and Support Officer (CASO)

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