

ANNUAL REVIEW 2017-2018



The White Ensign Association

THE OBJECTS OF THE ASSOCIATION

On the 16th July 1958 under the Presidency of David John Robarts (Chairman of the National Provincial Bank) the Council of Management met for the first time and agreed to form a non-profit making, charitable Association.

The objects of the Association are:-

To assist and promote the interests of those who are serving or have at any time served in the Royal Navy, in the Royal Marines, in any Royal Naval or Royal Marine Reserve, or in the former Women's Royal Naval Service or Queen Alexandra's Royal Naval Nursing Service in such ways as shall from time to time be thought fit, and in particular and without prejudice to the generality of the foregoing by providing:

- (a) general guidance in connection with investments, house purchase, insurance (including educational costs and school fees); pensions and commutation;
- (b) appropriate advice and guidance, through employment services, to deliver enduring support to both individuals preparing for, and to those seeking, civilian employment, including the establishment of small businesses;
- (c) general information and advice to those leaving the Service and seeking to settle in civilian life; and
- (d) information and advice on general personal administrative matters in suitable cases appropriate to the position and facilities of the Association.

The income and property of the Association, whence-soever derived, shall be applied solely towards the promotion of the objects of the Association as set forth in the Memorandum of Association, and no portion thereof shall be paid or transferred directly or indirectly, by way of dividend, bonus or otherwise howsoever by way of profit, to the members of the Association.

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THE WHITE ENSIGN ASSOCIATION LIMITED

ANNUAL REVIEW

(edition 58)



Council of Management and Staff

CONTENTS

| | | | |
|--|----|---|----|
| <i>The Objects of the Association</i> | 2 | <i>Royal Marines Commando Officer to Business Owner – My Transition</i> | 25 |
| <i>The White Ensign Association</i> | 4 | <i>Baby it's cold outside.....</i> | 28 |
| <i>Chairman's Welcome</i> | 5 | <i>Re-starting the job hunt...</i> | 30 |
| <i>First Sea Lord</i> | 7 | <i>Resettlement – An 'Intelligence-led' Operation?</i> | 33 |
| <i>Enhanced Learning Credits</i> | 12 | <i>Supporters of the White Ensign Association</i> | 37 |
| <i>Have You Made a Will</i> | 14 | <i>Individual Life Members</i> | 38 |
| <i>Mortgage World to Military ... and Back Again</i> | 17 | | |
| <i>Managing Personal Financial Risk</i> | 22 | | |

THE WHITE ENSIGN ASSOCIATION LIMITED

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Chairman's Welcome

Being invited to chair a board of trustees is a great privilege, the more so when the charity concerned has been part of one's professional and personal life for many decades. Throughout my naval career I was aware of the work undertaken by the White Ensign Association and, indeed, on several occasions used their services to excellent effect. Upon retirement, I was fortunate to be invited to become a trustee and, nine years later, I find myself leading my colleagues on the Council of Management as we help our dedicated and highly professional staff deliver the Association's wide range of services. I believe one of the most important responsibilities undertaken by a trustee is that of stewardship of the organisation – that is to say ensuring that the charity and its services remain relevant today whilst planning for the future, but always with an eye to protecting the legacy laid down by past members. It is a task I relish.



This year the charity is celebrating the Diamond Anniversary of its founding with its creation being announced through the publication of Admiralty Fleet Order No 1510/58 in June 1958, shortly followed by the first trustees' meeting on 16th July. Looking back at that founding Fleet Order I was struck by the initial descriptions of the Association's objectives:

- * Safeguarding the interests of ex-navy personnel through the provision of the best obtainable financial advice on investment, house purchase, insurance and education;
- * Making available the most expert advice to those who wish to launch out on their own;
- * Providing the necessary introductions and contacts, in those financial, industrial and commercial fields with which the sponsors are associated, where naval personnel may be looking for employment.

Whilst the language has changed a little over the years these same principal objectives are still woven into all the WEA does. They are enshrined in our Articles of Association, form the foundations of our strategic plan, and appear in the headlines of our presentations and media articles. Put simply, our contribution to the well being of the naval community is to assist, to the best of our ability, in any matters concerning personal finance, employment and transition. Last year alone the WEA handled over 1800 requests for assistance and advice, briefed over 3,500 members of the serving community, and made 257 visits to RN and RM establishments and units, demonstrating, I believe, the charity's continued relevance and value to the sailor and marine of today, much as it did 60 years ago.

I am also conscious that all the Association's efforts are based on a very willing coalition of supporters – the breadth of that support can be gauged by the articles contained within this review – and I am indebted to the active assistance and generosity of our industry partners, our panel of professional advisors, and our mentors and network volunteers for their continued and significant contribution to our work. Equally, my thanks go to my colleagues on the Council of Management who give freely of their time and expertise to assist both the WEA as an organisation, and to many individuals on their transition pathway. Finally, I am hugely grateful to our President, Sir Don Gosling, whose generosity and engagement in our activity is as committed now as it was when he became a trustee back in 1972. We celebrate our 60th Anniversary with so much still to give.

Sir Adrian Johns
Chairman

Admiralty Fleet Order No 1510/58 – June 1958

Through the initiative of distinguished gentlemen who hold responsible financial, industrial and commercial positions, and who have a personal regard for the Navy, a new Association called the White Ensign Association Ltd, has been formed under the Chairmanship of Admiral Sir John Eccles, for the purpose of assisting and promoting the interests of men and women who are now, or have at any time served in the Royal Navy, the Royal Marines, any Naval or Royal Marine Reserve or in the Women's Royal Naval Service or Queen Alexandra's Royal Naval Nursing Service, especially those leaving the Service during the current period of reductions in service manpower. Their Lordships have officially recognised the White Ensign Association, whose formation they welcome as a valuable addition, in present circumstances, to the existing Regular Forces Resettlement Service, under the Minister of Labour, which embraces the Officers Association and the Regular Forces Employment Agency. It will also be complimentary to the Association of Retired Naval Officers (ARNO), the Royal Naval and Royal Marines' Associations, and will not lessen their need for maximum membership to achieve their aims.

The White Ensign Association is not a profit-making organisation. Funds sufficient to cover its expenses for a limited period will be donated by the business institutions who have sponsored its formation.

The principle ways in which the White Ensign Association can assist its clients are:

- a. By safeguarding the interests of ex-navy personnel through the provision of the best obtainable financial advice on investment, house purchase, insurance and education.
- b. By making available the most expert advice to those who wish to launch out on their own.
- c. By providing the necessary introductions and contacts, in those financial, industrial and commercial fields with which the sponsors are associated, where naval personnel may be looking for employment.

There is no entrance fee or annual subscription, but normal charges will be payable to professional firms or businesses for services rendered, that may ensue from introductions made by the Association.

The White Ensign Association wish it to be understood that they are in no way a substitute for the official and voluntary bodies already concerned with resettlement.

WHITE ENSIGN ASSOCIATION ANNUAL REPORT

*by Admiral Sir Philip Jones,
First Sea Lord and Chief of Naval Staff*

On the 1st January last year the former Defence Secretary Sir Michael Fallon announced that 2017 would be the 'Year of the Navy'. The ensuing 12 months, culminating in December with the commissioning of HMS Queen Elizabeth in the presence of her Lady Sponsor, Her Majesty the Queen, certainly lived up to that expectation. As the fleet experiences a modernization programme unprecedented in recent times, the regular drumbeat of exciting new equipment milestones throughout 2017 undoubtedly caught the eye. However, this extraordinary investment will only be maintained as long as the relevance of the Royal Navy to our island nation continues to be understood by decision makers and in the public arena. In this regard, I believe there is no question that the high tempo and broad range of operational activity delivered by the Naval Service continues to make the case for us in the most compelling of ways.

Operations

This was perhaps most vividly demonstrated last September when Hurricane Irma struck the Caribbean. RFA Mounts Bay was already in the region in anticipation of exactly this sort of event and reacted immediately, providing the people of the region with the help they so urgently needed and demonstrating once again the importance of a globally deployed Navy.



The subsequent rapid deployment of HMS Ocean with her embarked air group of helicopters and the Royal Marines' Lead Commando Group significantly enhanced the volume of aid and support that we could offer to help restore the islands' vital infrastructure.

Our reaction to this natural disaster puts the Royal Navy's contribution to defence, the country and the global maritime community into perspective. The comprehensive relief effort we mounted was, by itself, beyond the ability of most countries. Perhaps more important though was that we delivered this support to UK Overseas Territories whilst maintaining our other commitments around the world.



RFA Fort Victoria and a Sea King from 849 NAS operating in the Indian Ocean

Nowhere is this more evident than in the Gulf and broader Middle East region, where the Royal Navy has been contributing to the maritime security of sea lines of communication and strategic choke points, including the Straits of Hormuz and the Bab al Mendeab, for many years; 2017 was no different. The year started with the Commander Amphibious Task Group, embarked in HMS Ocean, in command of Coalition Task Force 50, the principal maritime tactical commander and air defence co-ordinator in the Gulf. Importantly, this was the first time that this task force has been commanded by a nation other than the US. As the year progressed, over and above the routine activity supporting commercial shipping in the face of a diverse range of regional threats, our keen focus on counter-smuggling operations in the Indian Ocean saw great success. Particularly noteworthy were the achievements of HMS Monmouth, who seized £65 million worth of cocaine and heroin, followed later in the year by Royal Fleet Auxiliary Fort Victoria and her embarked Sea King helicopters from 849 Naval Air Squadron, who also intercepted £40 million worth of heroin.

Closer to home we have also continued to work with our European partners and allies in addressing the ongoing migrant crisis in the Mediterranean. The scale of the problem remains severe; around the North African coast and Eastern Mediterranean, HMS Echo alone rescued over 4000 people in 9 months. This mission will continue into 2018, as will the contribution of the Maritime Reserves and Royal Marines in support of UK Border Force patrols in the central Mediterranean and

Aegean Seas. Concurrently, the Royal Navy's command of two NATO task groups in the region, supported by the deployments of HM Ships Ocean, Duncan, Diamond and Enterprise, is a demonstration of both our commitment and of our position as a leading member of the NATO alliance which forms the cornerstone of our nation's security.

Around the UK itself the task of protecting our home waters and the increasingly contested North Atlantic has continued to rise in prominence. Russian Naval activity is now at levels not seen since the Cold War, the result of Russia's increased ambition to test our national and collective ability to respond. On each occasion they have been escorted and shadowed by Royal Navy units held at readiness to meet this eventuality as a clear indication of our resolve. All the while the SSBN force has quietly maintained their custody of the nation's continuous at sea nuclear deterrent, this year marking the completion of the 350th consecutive patrol.

As these vignettes demonstrate, 2017 proved to be a very busy and successful year for the Royal Navy, and I have no doubt that there will be no let-up in operational activity throughout 2018. Indeed, it is a year set to be characterised by expanding maritime horizons, as the Navy undertakes significant deployments to the Gulf, Mediterranean, India and Asia-Pacific; the Navy will be flying the White Ensign for Global Britain in every ocean of the world this year.



HMS Queen Elizabeth in company with HMS Westminister and HMS Iron Duke conduct exercises with the USS George HW Bush Task Group

Fleet Modernisation

I started by highlighting the arrival of HMS Queen Elizabeth into the fleet last year. Back in August, the largest and most advanced warship ever built for the Royal Navy generated a frenzy of activity as thousands of people were drawn to the water's edge to witness the 65,000-tonne carrier enter Portsmouth for the first time. Having been commissioned into the Fleet, HMS Queen Elizabeth has now commenced operational sea training and rotary wing flying trials, and will meet up with her F35B jets later in 2018 as she works up to full operating capability. Meanwhile her sister ship HMS Prince of Wales is also now afloat as her build programme continues apace. Together they will form the centrepiece of our country's defence for the next 50 years, delivering a network of military capabilities spread across land, sea, air, space and cyberspace. The arrival of these awe-inspiring ships is not just a seminal moment in the history of the Royal Navy. They also show what we can achieve as a nation when we have the necessary ambition and self-belief. In the years and decades to come they will represent the country's resolve on the global stage; the physical embodiment of a great maritime nation.

As important as the carriers are, it is equally vital that we work towards the rejuvenation of a balanced fleet that will be capable of meeting all the demands placed upon us in the future. Throughout 2017 there were several important milestones in the development of this future fleet. Steel was cut for the first Type 26, HMS Glasgow,



HMS Diamond and HMS Ocean hand over NATO flagship duties in Crete

signalling an important step in replacing our existing Type 23s, not only specialist anti-submarine warfare ships but also the backbone of the Fleet for so long now. We also saw the arrival in service of RFA Tidespring; the first of four Tide class tankers, she will provide a step-change to our replenishment at sea capability following the decommissioning of our single-hulled Leaf and Rover class tankers. Under the water, the fourth Astute class submarine HMS Audacious continues her final tests ahead of sea trials later this year, with work on three more Astute class and the first Dreadnought, which will replace the Vanguard class, also underway at Barrow. The Fleet Air Arm can also look forward to the arrival of the first F35B Joint Strike Fighters in the UK this year, and the Commando Helicopter Force will take delivery of the fully modernised and marinised Merlin Mk4.



HMS Monmouth Drugs seizure in the Indian Ocean



The crew of HMS Ocean and Royal Marines from the Lead Commando Group provide assistance in the wake of Hurricane Irma.

Innovation is at the heart of our approach to the delivery of new ships, more so given that last year saw the launch of the National Shipbuilding Strategy, which singled out the development of the T31e Frigate as its pathfinder project. The advent of the National Shipbuilding Strategy represents fundamental change; for Type 31e we will see far shorter time-scales between project inception and ship delivery, with the first of class due to be in service in 2023. Moreover, through collaboration with industry and our international partners to design a warship that genuinely meets the needs of the export market, we will benefit from lower cost per ship. Crucially, this lower unit cost, together with the addition of modern innovations, including increased automation to reduce crew size, offers the opportunity to grow the size of the fleet, following years of contraction, in keeping with the government's stated objectives for the Royal Navy. So, Type 31e is critical to the Navy's future because it adds 'volume' to the Fleet, undertaking maritime security tasks at home and around the world, whilst Type 26 frigates and Type 45 destroyers deliver their specialist anti-submarine and anti-air warfare roles.

Our People

Of course, none of this activity would be possible without the dedication and sacrifice of our people; I am in no doubt that even as we consider the introduction of increasingly autonomous capabilities and systems our people remain our greatest asset. Moreover, the sailors and marines in today's Naval Service are as good as any of their predecessors have ever been; daily demonstrating the professionalism, courage and commitment that we

have come to expect of our men and women. Indeed, they share a culture and enduring traits their forebears would absolutely recognise, albeit accompanied by an ever-increasing focus on sophisticated engineering and technological skills, with nearly half of our people now employed in this area.

So it follows that the challenge which the growing national skills shortage in science, technology, engineering and mathematics subjects presents must be overcome if we are to maintain our competitive advantage in the future. We are absolutely alive to this challenge: to ensure the Royal Navy can meet the specialist skills it needs, and we are sponsoring several University Technical Colleges around the country. These colleges are state-funded, non-selective schools which are supported by a range of local and national employers and universities to provide specialist technical education to students aged 14-19. Not every student we work with will join the Navy, of course, but whether they ultimately choose a career in uniform or in industry, we still gain in the long run from their association with and positive view of the Navy's technological focus.

Finally, I want to take a moment to also recall a landmark moment for our people in 2017 - the centenary of the formation of the Women's Royal Naval Service. I had the privilege of witnessing first hand the pride and joy of our serving Naval women and veterans who celebrated the events staged to educate, commemorate and celebrate the inspiration, tenacity and legacy of their forbears. Whilst there is still more work to do, the Navy has come a long way in the last 100 years and today women serve as divers and submariners, pilots and engineers; they have been awarded MCs for courage under fire and have risen to command fighting ships and major shore establishments.



Families wave goodbye to HMS Duncan as she deploys to the Mediterranean.

Conclusion

As I look back on 2017 the success of this 'Year of the Navy' is perhaps encapsulated by events that were a first in the modern era of the Service, events that we saved until the end of the year. In December I visited the Queen's Guards' mess in St James' Palace to meet those members of the Service tasked with mounting the Queen's Guard at Buckingham Palace; some were fresh out of basic training, but all were incredibly excited and, to a man and woman, intensely proud to be undertaking this duty. I am sure that few of us could have anticipated the extent to which this captured the public imagination.



Able Seaman Alexandra Stacey takes up her guard position outside Buckingham Palace

For me it demonstrated all that is best about our people – their professionalism, adaptability, tenacity and characteristic sense of humour was plain to see. So I must finish by thanking all that are involved in the good work of the White Ensign Association for all that you do for the men and women of the Naval Service and their families; our continued success is in no small part a direct result of your generous and enduring support.



The White Ensign flies from the Flight deck of HMS Queen Elizabeth for the first time.

Enhanced Learning Credits

An aid to up-skilling not to be ignored

by John Lavery



Up-skilling is defined as the process of learning new skills, and is a phenomenon familiar to all service women and men. We all experience training throughout our service career although it tends to be front loaded towards the initial and early stages of service life when one is learning a trade or enhancing basic skills in preparation for further promotion and greater responsibility. However when ever it is undertaken, it is arranged, chosen and approved by your employer who is looking to enhance your role within the organisation. But you don't have to be tied to the Service's agenda, - investing in yourself by undertaking further training in support of wider personal goals or ambitions is an option, and, I would argue, an incredibly worth while expense. Whether it be to broaden your skills set, achieve a personal ambition or target, or prepare for a second career you will find no better return on investment than up-skilling yourself. But you don't have to fund it all yourself. The MOD's Enhanced Learning Credits Scheme (ELC) promotes lifelong learning amongst members of the Armed Forces and can be used to support a variety, but not unlimited, number of personal training courses.

The scheme provides financial support in the form of a single up-front payment in each of a maximum of three separate financial years but you must be aiming to undertake training or education defined as being at the higher level of learning i.e. for courses that result in a nationally recognised qualification at Level three or above on the National Qualifications Framework (NQF) (England, Northern Ireland and Wales), a Level six or above on the Scottish Credit and Qualifications Framework (SCQF). What does this really mean?

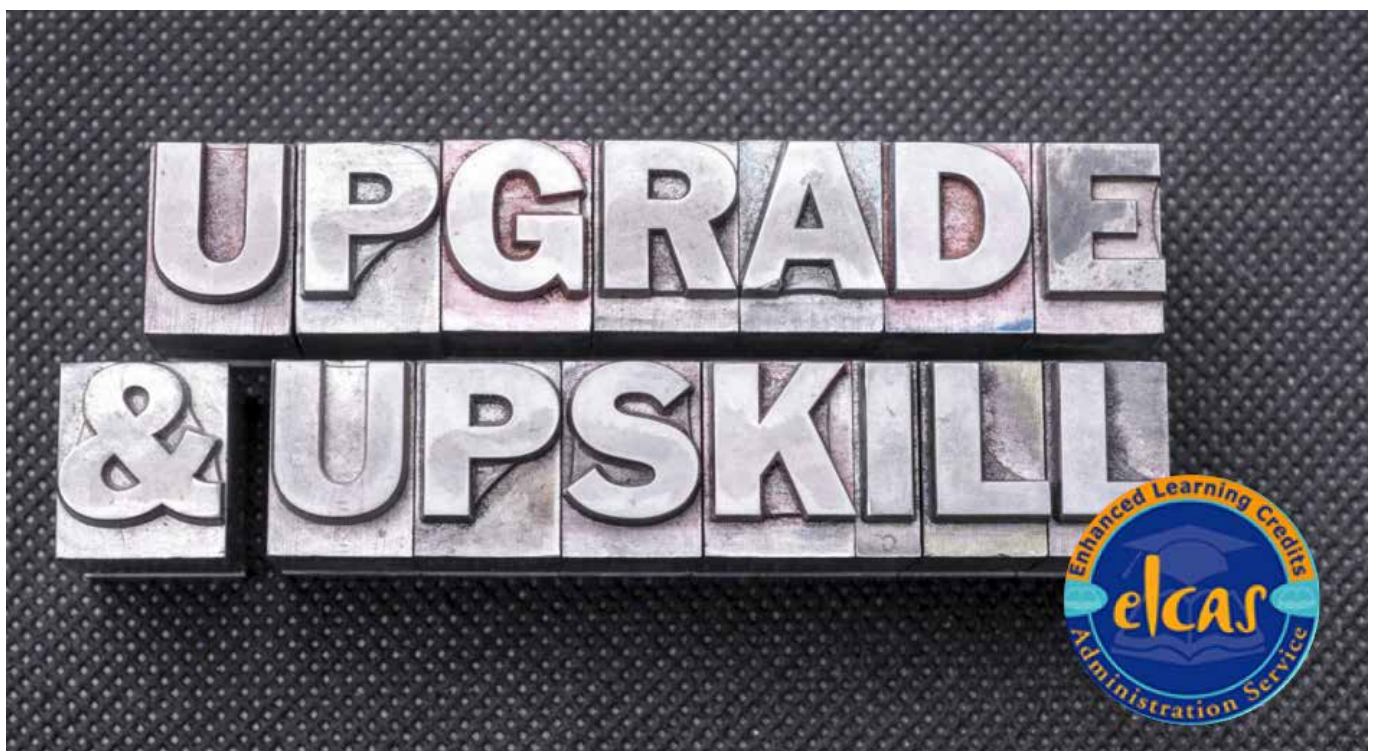
- As was said above the ELC scheme provides a single payment in three separate financial years towards the cost of a nationally recognised qualification at Level 3 (A level), or its equivalent, or above.
- The awards are made at three 'tiers
- The Lower Tier award is £1,000 per year – to qualify for this you must have 6 years service before making initial claim.

- Aggregated Lower Tier provides a single award of up to £3,000. This is for those individuals who serve between 6 and 8 years – you are allowed to aggregate your awards into one payment.
- Upper Tier provides a maximum of three awards of up to £2000 per year – you must have served a minimum of 8 years to be eligible for this higher payment.

Remember!

- You must be a member of the ELC scheme to make a claim - you must have elected to join the scheme, or elect to opt out of the scheme, in the first 12 months after enlisting. Your eligible service will be counted from the date of enlisting.
- If you opt out of the scheme you may (but not necessarily) be given another opportunity to join the scheme between 8 and 8.5 years after enlisting. If you opt to join the scheme at this point your eligible service will be counted from the 8 year point.
- If you are still serving when you make your claim, you must be able to argue that the proposed activity is of direct benefit to the Service and have substantial development value in keeping with your personal development goals and be within your ability to achieve!
- Service leavers undergoing resettlement may use their Individual Resettlement Training Cost grant with ELC for an eligible higher level qualification course.
- Only one ELC claim can be made in a particular financial year (1 April – 31 March).
- Perhaps most importantly REMEMBER you are expected to pay for a minimum of 20% of the course cost. This cost includes VAT but excludes food, accommodation, travel, subsistence and course books or other materials, which may be your own responsibility (some costs may be covered if this is part of your GRT entitlement).
- ALSO ELC is not a refund scheme. There are no circumstances where the MOD will refund you if you pay for your learning in advance and then apply for ELC support.
- Finally you can continue to claim ELC up to 5 years after leaving the Armed Forces – for those who left between 2011 and 2016 there is a proportionate reducing scale of eligibility from 10 to 5 years..

You can find full details of how to make a claim on the ELCAS website <http://www.enhancedlearningcredits.com/>



HAVE YOU MADE A WILL?

an article by Mike Howell



You may have thought about it but done nothing. You may think there is no requirement if your resources are modest. This is not so. If you own a house, a car, some savings, a life assurance policy or pension fund rights, or even if all you leave is some cash and a stamp collection, you should decide now who should get them. Sadly, in even the most well ordered of families, the death of a senior member can cause considerable unrest and problems if no Will has been made.

Have you ever thought?

- What happens if a husband and wife are killed together in a car crash?
- What happens if children die before their parents, leaving a family of their own?
- That if you do not assign your most valued possessions they may well have to be sold, simply to settle a family squabble?

If you leave no Will and therefore “die intestate”, don't imagine that the ‘fair’ thing will happen and that your next of kin will automatically inherit your possessions. Strict rules have been laid down by Act of Parliament, saying who gets your property. With no Will to provide for her, a widow may have to share the estate with her children or even her parents-in-law. Her share could be swallowed up in the value of the home, leaving her little or nothing to live on. The administration of your estate will inevitably be delayed, thereby creating the potential for hardship and further distress. It is unfair to those you love to burden them with unnecessary and additional financial worries, on top of personal bereavement.

HOW TO GO ABOUT MAKING A WILL

You can purchase a Will form from any reputable stationers. You can also attempt to write your own with some of the many products available on the internet such as the guide provided by the publishers of WHICH?

<https://www.which.co.uk/money/wills-and-probate/probate/guides/diy-probate>

Except in an emergency, none of the above methods are recommended, and you are strongly advised to consult a solicitor. Normally a simple Will costs between £100 and £300, depending on complexity and the fee rates. Remember that solicitors normally make much more money sorting out the mistakes of homemade Wills than they do by drawing up proper ones.

When making a Will adopt the ‘rule of three’ as follows:

1. Think about what you want to do and about its consequences. You will not be around to put things right if you have got them wrong.
2. Ask someone, preferably of your own age or younger, to be your executor. This can be your spouse, a relative or friend or even your solicitor bearing in mind that he will charge for the service.
3. Find a solicitor and discuss with him what you want to do.

Your executor is legally entitled to consult a solicitor and may charge the cost to your estate. It is quite common, when the executor is a relative or friend, to leave that person a small amount for their trouble.

Be sure you understand what your solicitor has written. Do not be put off by the legal jargon. Ask him to explain. Above all, be sure he/she has written what you want to happen.

Remember, Wills need reviewing on a regular basis. An out-of-date Will can be just as disastrous as not making one at all. The effect of the law is such that it is extremely important that if, after making a Will, you marry, get divorced or re-marry, you should make another Will.

Wills should always be kept in a safe place, either with a Bank or with a solicitor. A copy of it may be kept at home for reference. A list of instructions for the surviving spouse such as who to inform and what other action is required, and any wishes as to your burial, can be a very useful and thoughtful guide for your executor(s).



WHAT MARRIED COUPLES SHOULD DO?

It is common practice for spouses to make Wills in more or less identical terms, leaving the major assets to the other (if that is what they intend). Such transfers are free from Inheritance Tax. It is usual to include a proviso that the inheriting spouse will inherit only if he or she survives the deceased spouse by 28 days or so. Married couples can both be killed in a car accident. You do not want your estate to pass through that of another deceased person - it increases the work and cost. If your spouse does not survive you by 28 days, leave everything to your children or whomever you and your spouse may decide.

Appoint your spouse as an executor. Also each appoints an alternative executor (who should be your own age or younger) as a precaution against the simultaneous

death of both you and your spouse. This could be your child singly or jointly if of age and independent.

If your spouse is your sole beneficiary and your executor it saves time, trouble and money. She or he has to account to no one in dealing with or disposing of your estate. If the executor does not wish to employ a solicitor, a comprehensive guide for people acting without a solicitor can be downloaded:

<http://www.probateforms.info/wp-content/uploads/2012/12/PA2-How-to-obtain-probate-leaflet.pdf>

If your children are under age, appoint a guardian. This will be someone who is prepared to look after them and bring them up when you and your wife are dead. The guardian could be, but does not have to be, the alternate executor. The alternate executor will have to manage your affairs and those of your wife until your children are of an age to inherit what you have both left to them. Remember in these circumstances the guardian/s may require financial help to look after your children. Provision for this will need to be specified in the Will.

A properly thought out Will can be tax efficient, and enables positive demonstrations of generosity which are impossible under the intestacy rules. There are considerable advantages in having a joint bank account as this provides an immediate source of finance to the surviving spouse. For those to whom inheritance tax might be a problem, you should discuss the implications with a solicitor, financial advisor or a specialist firm.



My career in the Royal Navy taught me many things, the key one being that by working with the best you achieve the best results.

WAYNE SHERIDAN Blevins Franks
(former Aircrew Officer, Royal Navy)

“We are extremely proud of our long standing relationship with the White Ensign Association.

“What attracted me to the Blevins Franks Group, and what makes them different to most advisory firms, is that they are highly active in the traditional UK market, but at the same time they also have an extensive network of offices throughout France, Spain, Portugal, Cyprus and Malta and provide UK and cross-border advice.

“This has been of real value to former servicemen and women who have become clients so if you wish to discuss any financial planning matter relating to either the UK or the countries mentioned above, please make initial contact with my friend and colleague Steven Carruthers.”

Steven Carruthers
Private Client Director

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BLEVINS  FRANKS
ADVISING UK NATIONALS LIVING ABROAD

INTERNATIONAL TAX ADVICE • INVESTMENTS • ESTATE PLANNING • PENSIONS

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WEA-uk

www.blevinsfranks.com

Mortgage World to Military ... and Back Again



My financial career began in 2000 working for a large building society followed by an international brand before moving onto work for one of the UK's largest Mortgage Intermediaries.

As the son of a firefighter I had a moment when sitting in my own home as a single young man watching Ross Kemp in Afghanistan. I felt something was missing. I wanted to achieve something great, challenge myself and I suppose one day become a role model to my own children. So I made the leap and in 2007 I joined the British Army.

It wasn't long at all before that thought became a reality and I found myself meeting Ross Kemp whilst on Herrick 13.

"I have used PJS now on two separate occasions. Throughout the purchase of each property Patrick and his team have been absolute professionals and kept me updated through the whole process of buying the house. As well as help to secure the perfect mortgage for me PJS have also advised and help take out the right life and critical illness cover. Due to his military experience Patrick knew which levels of cover I needed and exactly how my military career may affect my critical illness cover."
 Tobias Leeds, Royal Navy

Military Mortgage Advice

It is my pleasure to work closely with our Armed Forces having served in the Royal Signals myself for 6 years, as recently as November 2013.

I enjoyed a fantastic but short career, where I can say without a doubt I became a better version of myself and gained the confidence to take on the financial industry on my own. Little did I know that I would also become a father for the first time. Enough about me.

My company, Patrick James Solutions, are proud to waive our typical Mortgage Advice Fee for Armed Forces, both currently serving & veterans.

Throughout 2016 & 2017 we have visited MOD Stafford, Catterick Garrison & RAF Cosford. In 2018 we will be visiting various military barracks throughout the UK, Germany & Cyprus, with the aim to help and educate military personnel on the Forces Help to Buy scheme.

We also offer a full range of insurance services to suit the military, whether it be to protect your home, life or income.

Your home may be repossessed if you do not keep up repayments on your mortgage.

Forces Help to Buy

What is 'Forces Help to Buy'?

Regular personnel will be able to borrow up to 50% of their salary (to a maximum of £25,000) to buy their first home or move.

Who can apply for 'Forces Help to Buy'?

'Forces Help to Buy' is available to all Regular Service personnel who wish to buy their first home or those selling and purchasing a new property.

What is the eligibility criteria?

You must be in Regular service.

- Not Medically downgraded whereby the SMO would consider the applicant to be at risk of imminent medical discharge.
- Those serving in the Naval Service must have been accepted onto trained strength, i.e. in a complement billet.
- Have at least six months left to serve at the time of application in the last twelve months.
- Your home may be repossessed if you do not keep up repayments on your mortgage.

Mortgage Myth Busting

There are plenty of Mortgage Myths to consider, my best advice is ask someone like us that know the facts. Unfortunately not all lenders treat the military the same, not all will recognise the Forces Help to buy scheme and some will apply heavy restrictions when calculating your affordability. You'll be borrowing a sizeable amount, so lenders will want evidence that you will be a reliable and responsible borrower. Keeping up to date with credit card payments, mobile phone contracts and other regular payments like your rent will help. Think about cancelling unused subscriptions or cutting your spend on entertainment, as lenders will look carefully at your outgoings. Check your credit report, as this will be scrutinised too; it's a good idea not to make any new credit applications in the six months before you apply for a mortgage.

Do your Homework! Or even better let us do it for you...

Many websites give data regarding the actual sale prices achieved for properties in the area where you are looking to buy. This can be a more reliable guide to values than the prices at which properties are being marketed. This information can help you form a realistic picture of what the property is likely to sell for, meaning you can pitch your offer accordingly. When you find a property you want to buy, get a professional survey carried out. If there are defects that need to be put right, the report should tell you what the likely cost of repairs might be. If you're still keen to proceed with your purchase, you can often use the survey findings to negotiate a reduction in the price.

As part of the mortgage approval process, your lender will arrange a mortgage valuation to ensure the value of the property will cover the amount you want to borrow. If it's overvalued, the report will show what it's realistically worth, and this can help you negotiate on the price too. Don't forget that being a first-time buyer can mean that from the seller's point of view, you are a more attractive proposition than another potentially interested purchaser who has a property they need to sell before they can proceed. Good Luck!

Your home or property may be repossessed if you do not keep up repayments on your mortgage



Doing what's right for you and your family...

Protecting Your family... Life insurance can be the financial buffer that stops a painful bereavement also becoming a financial tragedy. A payout from a policy could help your family keep a roof over their heads and cover the household bills if you were no longer around. But it's just one of the many types of policy that can protect families from life's unexpected and unfortunate events.

How would your family manage financially if you were diagnosed with a critical, life-threatening illness? Figures from Macmillan and the British Heart Foundation show around a thousand people a day receive a diagnosis of cancer and nearly two hundred thousand suffer heart attacks every year in the UK. How would you pay the bills if you were sick or injured and couldn't work? If the unexpected were to happen, how would you and your family manage financially? Coping with

a long-term illness or injury can be stressful enough without the added pressure of money worries. Taking out an income protection plan offers peace of mind and security for your family.

According to the Association of British Insurers¹, in 2017 there were 26.9m individual life insurance, critical illness and income protection policies in force. Insurers paid an average of £9.9m in life assurance, critical illness or income protection claims every day.

We can help you get the protection you need. With hundreds of policies available on the market, the choice can seem confusing. We can help by analysing your needs and assessing the type of policy and the level of cover that's right for you and your family circumstances.

Payment Protection Insurance is optional. There are other providers of Payment Protection Insurance and other products designed to protect you against the loss of income. For impartial information about insurance, please visit the website at www.moneyadvice.service.org.uk

Become a landlord... for now



Did you know that members of the armed forces can purchase a property and let that property out from day one? As long as you intend to live in the property at some point some lenders will allow you to get yourself on the property ladder early in your career and still rent that property out legally to a tenant. You don't require a buy to let mortgage in order to do so or a 25% deposit. This is something you can do with the Forces Help to Buy or a 5% deposit you've saved yourself. It just involves speaking to an adviser who knows the market that you are in and the lenders who have military sensitive mortgage criteria.

Book an appointment with our team to learn exactly how this scenario may work well with your current situation.

You own your own home and already have a mortgage, how can we help you?

Data from the Council of Mortgage Lenders (now part of UK Finance) shows that re-mortgaging was at record levels during 2017, with over 41,000 borrowers finding a new mortgage deal in October alone. They believe that the trend is set to continue into 2018.

With interest rates currently low, many borrowers are often content to stick with their existing mortgage deal. However, as the monthly mortgage repayment often represents a family's major outgoing, it's a good idea to review your mortgage on a regular basis, as you could potentially save yourself money by re-mortgaging.

If you're reluctant to switch your mortgage because of the hassle involved, then why not ask us for help? We know the mortgage market well, and continually research the deals on offer from different lenders. We can recommend the most suitable deal for your circumstances and help you make your application to the right lender. What's more, we'll be on hand throughout the re-mortgage process to answer any questions and offer any practical guidance you need, saving you time, money and stress.

Meet the Team, ready to help you whenever you feel you need our services

Our Army Veteran Mortgage & Protection Adviser, Patrick is backed up by his office manager Laura, and two paraplanners, Adam & Chris. The team do an outstanding job of ensuring we are able to manage the volume, whilst maintaining the excellent reputation we hold, ensuring there is always someone available to speak to, when Patrick is in a meeting or otherwise engaged.



We are also lucky enough to have the support of our advisers and friends based in Chorley. Faz & Ian head up the team, with the support of Sheila providing unrivalled advice, but more importantly experience, dedication and service. The Chorley team have Natalie as their paraplanner to help with maintaining service levels. Last but not least, Kath who is the office manager in the Chorley Branch, ensures that the overall running of both the Chorley & Appleby

office is as efficient as you would expect from a top class reputable broker like ourselves.

If you still need further clarification of just how well you will be looked after, give us a call or drop us an email or even better check out our Facebook page and let our customers explain.

Compliance Bits

Patrick James Solutions is a trading style of Infinite Financial Services Limited which is an appointed representative of Intrinsic Mortgage Planning Limited who are authorised and regulated by the Financial Conduct Authority (see the FCA register at www.fca.org.uk/register/, reference 440718).

The guidance and/or advice contained within this website is subject to the UK regulatory regime, and is therefore targeted at consumers based in the UK.

Infinite Financial Services Limited. Registered in England & Wales No. 07236201.

Registered Address - 157 Spendmore Lane, Coppull, Chorley, England, PR7 5BY - Tel - 0845 0309099.

Your home may be repossessed if you do not keep up repayments on your mortgage.

The FCA do not regulate buy to let mortgages

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Did you know there's a
**Citizens Advice service for the
Royal Navy & Royal Marines
and their families?**

SAIL

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INFORMATION LINE

 **free on 0800 160 1842**

 **advice@sailine.org.uk**

Fast, free and confidential advice on benefits, debts,
charity grants, pensions, immigration, housing and much more

www.sailine.org.uk

Managing Personal Financial Risk

The Military Mutual's Florence Everett takes a look at the unique insurance needs of service personnel and what to look for when choosing a policy.



Just as life in the forces is unique, so too are the risk-prevention needs of forces personnel. Recruits often join up straight from school or university, many with little experience of managing personal finances and limited guidance on where to start. Yet from the moment you join and throughout your military career, you need to make important decisions about how to protect yourself at work, at home and in your leisure pursuits. So where exactly do you start and what resources are available to help you on your way?

Kit insurance

The fact that from the moment you join up you are personally responsible for protecting your own kit can come as a surprise to new recruits. It might be tempting to take the first policy you are quoted but not all insurance is equal so check the cover limits and be clear on what is or is not included. While a posting might seem a long way off when you're just embarking on basic training, it is also worth bearing in mind that not all insurers automatically cover your kit in transit.

Motor insurance

Motor insurance is a legal requirement, so if you plan to buy or use a car on public roads you will need to make sure you are covered. Always give full and correct details when taking out a motor policy to save a claim being rejected, and keep a track of any no-claims bonus you accumulate. If you're deployed, it is worth adding your partner or another family member as an approved contact in case they need to deal with your insurer or make a claim while you're away.

Personal accident cover

Before your first posting you will be required to make a will. While no-one wants to dwell on the realities of life in the forces, it is important that you are prepared for any eventuality. You might also want to consider taking out personal accident insurance to cover you in the event of injury during your pre-deployment training.

Legal liability insurance and home contents cover

As your career and personal life progress, you may want to make the move into Service Family Accommodation (SFA). With this comes the requirement for £20,000 legal liability insurance for any damage that may occur to MoD living quarters – as you are not classed as a tenant in SFA, standard home insurance policies will not cover the damage. As you will be needing cover for your kit and possessions too, it is worth looking for a specialist home contents cover provider that understands the unique requirements of service personnel and includes kit and damage to SFA alongside contents as standard.

Travel insurance

Thankfully life in the forces isn't all work and no play. If you do plan to take a holiday don't forget to take out travel insurance to protect you and your possessions while you are away. Always ensure that the country to which you are planning to travel is covered under your policy, and if you intend to play sport or indulge in any adventurous pursuits along the way, make sure they are not excluded.

Things to bear in mind when considering your cover

Insurance is a part of life, and perhaps even more so when your life is in the forces. Factor your premiums into your monthly budget so that you are confident you will be able to meet them. Don't forget there may be a cost saving if you pay annually upfront if you have the funds available.

Watch out for excesses – the first part of a claim which you will have to pay yourself. Generally a higher excess means a lower premium so you will need to decide where the right balance lies based on your own personal circumstances. A good rule of thumb is to look at how much you have left in your bank account at the end of the month. Whatever the figure, this would be a comfortable excess for any of your policies. If, like many of us, you have nothing to spare by month end, look to keep the excess low and budget for a higher premium.

Always shop around. You can go online to check what's on offer directly but bear in mind that comparison sites don't include all insurers. Make sure you compare like with like, bearing in mind cover limits, excesses, exclusions etc. Once you find a deal that's right for you, give the insurer a call to sort out the finer details. The service you receive could give you a feel for how you will be treated in the event that you need to make a claim.

Finally, look for an insurance provider that understands your lifestyle and the unique needs of the armed forces.

More about The Military Mutual

The Military Mutual is a mutual set up to provide fair financial services such as Home, Landlord, Military Kit and Business cover to those who are serving, veterans, families and supporters of the armed forces. We also provide bespoke cover for service funds and have extensive experience with regiments and ships.

We are committed to actively helping those who are serving, their families and the veteran community. If you join The Military Mutual you will not only get excellent cover from us, you will be contributing to a mutual whose aim is always to seek to give back to the military family.

Supporting the military family

Few things meet this brief better than our Legal Defence service. Over the past two years, The Military Mutual has provided free legal advice and representation to over 200 members of the armed forces for whom the costs would otherwise have been unaffordable. Our support has resulted in acquittal, reduced charges and even charges being withdrawn. This has saved careers and retained soldiers, sailors and airmen by supporting a fair and level playing field.

We have helped ex-military and injured service people by providing free buildings cover for the 18 Haig Houses that underwent refurbishment by the DIY SOS team; and we work in partnership with X-Forces to nurture entrepreneurial ambition within the armed forces community. Where support is needed, we aim to deliver.

Great value protection designed with you in mind

The Military Mutual offers a wide range of protection with military kit and personal belongings cover from as little as £60 a year. To support those who are new to the military family, we also offer 12 months' free kit and personal belongings cover to new recruits in training.

Our home buildings and contents cover starts from £80 a year, this also covers your kit at no extra cost. We understand that making a claim or changes to your cover isn't always easy while on deployment, that's why you can nominate a friend or family member to talk to us about your cover.

For a free, no-obligation quote speak to our helpful staff at our Portsmouth based call centre on 0800 088 2957 or go online at themilitarymutual.com to find out more.





We protect what matters to you

Altogether a better deal

We specialise in meeting the needs of military people and organisations. This includes providing cover for **Service Funds, Regimental Associations**, museums and charities.

It's all part of our promise to do what's right for you and the military family.

When you take out cover with us you become a Member and so an owner of our business and can have a say in how we do things.

Enjoy flexible cover that gives you all this:

- Tailored cover to suit you and your requirements
- A full range of cover available including public liability, employee liability, business premises cover and professional indemnity cover
- We can offer a great deal as we don't pay broker commissions and as a Mutual we have no shareholders and so have no dividends to pay out
- Limits and excesses customised to your needs
- No admin fees if you amend your cover

We also offer:

- Home
- Landlord
- Military Kit
- Small Business
- Commercial Combined
- Motor

We we do:

As part of our mission to support the military family we have provided free legal advice and representation to over 100 serving members of the armed forces to ensure they have fair treatment through a court martial process.

We also support a range of other Military causes and charities including Blesma week and, the Armed Forces Para Snowsport Team.

Call 0800 088 2951
themilitarymutual.com

Royal Marines Commando Officer to Business Owner – My Transition

Captain Neil Williams

Former Royal Marines Captain Neil Williams left the Corps in 2017. He has successfully transitioned into civilian life and is now the owner of Crucial Group. This is his account of his own transition and his advice to others who are considering leaving now or in the future

Sometimes in life, despite doing something you love, other events move your life in a new direction. After eight rewarding years in the Royal Marines, my wife was pregnant with our first child, resulting in me considering my options. What I had predicted would be a difficult decision was actually very easy and we decided it was my time to leave the forces. The decision was made with much consideration given to how much I had enjoyed my career in the Corps and that upon leaving I would be taking on three distinct challenges of a new baby, moving house and finding a career. Nevertheless, in true military decisiveness, I made my decision and it was time to leave and look forward to the new opportunities.

I started my transition journey with little direction other than I was moving back to the South-East. Admittedly, I was a bit clueless. I did the infamous 7 clicks to freedom a month before Christmas, the following month was preparing for my son to enter the world. The next 6 weeks then flew by and before I knew it I was 4 months into my 12 months of transition with little having been achieved in my search for a new career.

The realisation that I needed to get myself out and about and doing this thing called 'networking' became apparent. I needed to start looking for my future career, I now had a son who was counting on me, there is no greater motivator. I started by speaking to friends who had left and been through the process and was presented with the stark truth that looking for a job was a full time job in itself.



I approached various organisations that specialised in helping Service Leavers transition and they all began with the same question 'so, what do you want to do?' My honest answer to all of them... 'I don't know'. So, I identified my strengths and passions from what I enjoyed whilst in my military career and ended up looking at operations manager roles, but, something didn't feel quite right, I didn't want to be restricted to this area alone and so the search continued.

A friend of mine then recommended that I speak to Dom Hill at the White Ensign

Association and he provided the most insightful and mature advice I had come across so far. His approach was much more personal than other people I had come across and he made me feel really valued. He took my CV, re-wrote it and I began to gain momentum. He put me onto a mentor at one of their industry partners and these meetings were my first steps. I was now properly 'networking', it was easy, it was as simple as holding a conversation and drinking coffee.

I gained a lot of confidence through these meetings and developed my LinkedIn profile and CV, forever tinkering with them and adapting them for each new job opportunity. The networking spiralled, I kept records of all my conversations, what was said, when to follow-up, it became very much like a military operation, what I'm used to, planning and executing.

Numerous options then fell out of the meetings and I was becoming more decisive about sectors that I wanted to work in. I was attending insight days and

this enabled me to identify whether I wanted to work in that sector, or not. I was narrowing my search and making real progress. I started to attend interviews, some for jobs I didn't necessarily want but by doing so I was developing my interview technique. I reviewed each one, the questions that were asked and what I could have done better, testing and adjusting and being flexible.

My self-analysis then initiated a thought, I want to run my own business. I began looking at ideas and different markets and was then put in touch, through my network, with the owner of a private investment business. The owner was looking to invest in a new business and I went to see him. After an informal meeting, I apparently impressed him enough, as he said he saw something in me and saw me as someone he could rely on and trust. He then offered me the opportunity to develop a business from the ground up, to which I jumped at the chance.

I now have 3 businesses that reside in custom built, new offices in the centre of Brighton. The offices enable the businesses to initially expand to 30 staff and include a teaching classroom to accommodate 20 students. Crucial Group comprises of Crucial Recruitment, Crucial Academy and Crucial Consultancy.

The recruitment business is focused on the future technology markets, including Digital Tech, Telecoms, Cyber Security, AI and Machine Learning. It continues to evolve with new staff and the expertise they bring with them.

The teaching Academy will be a pathway for Service Leavers into the cyber security sector. After leaving the military, I want to give something back for all the skills and experience the Royal Marines have given to me, something I am passionate about. Upon successful completion of an application and assessment process, candidates will be provided industry leading, accredited qualifications, taught by ex-military personnel who are practicing experts in their respective fields. The qualifications and practical skills to be taught on the course have been identified through extensive market research and are what businesses are looking for in current cyber security professionals. This will set up the Service Leavers to be employed in their chosen field within the cyber security market. The courses will be delivered for free to those leaving and those who are ex-military. We will then, through our cyber security network, provide a job, depending on an individual's circumstances.

The final business is a Cyber Security Consultancy providing a number of different services across several areas, including red teaming, social engineering training, penetration testing, info security compliance, incident response and resilience management. We also offer cyber security awareness, staff training, GDPR compliance, advice and much more.

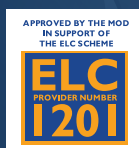
My transition to civilian life is nearly complete and I have learned an incredible amount on my journey so far. From the decision to leave, to where I am now has involved a lot of self reflection and a lot of coffee and travelling. You learn very quickly during resettlement that you have to take control of your own future and you are only as good as your last day. Striving to be better each day and adapting to change are the keys to success. The White Ensign Association, in particular Dom Hill, have been very supportive of me throughout and I cannot express my gratitude enough. From introducing me to people, listening to my ideas, to just simply taking the time to come down to see the new offices in Brighton. Their support is not just whilst you leave the military but extends into your civilian career.

I'm proud to say the Crucial Group are an industry partner of The White Ensign Association and we carry their name on all our e-mails and on our websites. I strongly recommend anyone leaving or considering leaving the Tri-Service to get in touch with them. In my experience, they have been the most supportive organisation I spoke to throughout my entire resettlement. I am looking forward to working with them in the future and to also assist those who are in the position I was in only a few months ago. Finally, I want to end the article by saying a huge thank you to Dom and the team. You gave direction and meaning to me when I needed it most and I am where I am today because of your support.



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Baby it's cold outside.....

Tim Stockings

Have you ever wondered what it's like to work in -30°C? On a warm day. What does 4 months with no sunlight mean? How do you keep a tractor running in those conditions? Or yourself? These are just some of the daily challenges that staff at British Antarctic Survey (BAS) cope with, as they go about their jobs in some of the harshest conditions on earth. BAS is a scientific organisation that conducts world class research in the Polar Regions. We employ nearly 500 staff in support of UK science around the globe. We look to 'Unlock the Past, Understand the Present and Predict the Future' as part of our mission to deliver: 'Polar Science for Planet Earth'.



We work from the deep oceans to deep space. By measuring the environment in Antarctica we increase the understanding of our planet: what does climate change mean and how much might global sea levels rise? The answers are locked below the surface of the frozen continent.

We have a large variety of kit to deliver this research, including: two research ships and five aircraft conducting logistic and scientific missions around the globe; six research stations; and vehicles capable of operating remotely over 3000 kilometres of snow and ice. We are upgrading our Antarctic estate and building a new research vessel, the RRS Sir David Attenborough (SDA). The ship will be a floating laboratory, employing cutting edge technology to probe the deepest oceans and explore under the ice using autonomous underwater vehicles, a moon pool and remotely piloted aircraft. SDA has room for up to 60 scientists to conduct research around the globe, from the tropics to the Polar Regions. So we need plenty of good people to help us.



BAS employs engineers, technicians, plumbers, chippies, electricians, drivers, vehicle mechanics, mariners, pilots, mountaineers, storekeepers, ICT specialists, data managers, chefs and a full range of support staff as well as scientists. In common with the Royal Navy, people are very definitely the single most important factor. Which is why it feels like a home from home. We operate 24/7/365 in some of the most challenging environments on earth. Our reach extends from the South to the North Pole. Every year we recruit around 70 people on short term contracts to deliver our deployed outputs. We also have a limited number of long term roles.

The work is interesting, varied and challenging: it's less of a job and more of a way of life. We employ outstanding people who regularly go above and beyond to deliver in the world's most hostile environment. Our work matters: we help to answer the key questions facing our communities and planet. We specialise in solving problems. Difficult ones. The sort that no one else can do. We enjoy ourselves and eat well: 'never pass fuel' means that we have five meals a day – we take food seriously.

If you'd like to know more contact WEA or visit our website at www.bas.ac.uk and search under 'jobs'.



Re-starting the job hunt...

Amie Jackson



Having spent 9 years in the Royal Navy, in 2014 I made the decision to leave and begin a Civilian career. Like a lot of people I had absolutely no idea what I wanted to do, however it made sense to me to try and find something within the Maritime Industry. I made contact with the White Ensign Association early (something that I would recommend to everyone) and after a meeting with John Lavery, I was able to start focussing my search and the individuals he put me in touch with allowed me to explore different aspects of the Industry as well as some others that I had never thought of. This included countless phone calls and coffees through to week long work experience placements in the City. Eventually I was offered a job with a Cruise Company, where I began my role 3 days after handing my Ship over – not a huge amount of re-adjustment time!

I spent 3 years with Carnival in total – 18 months as a watchkeeper in the 24/7 Operations Support Centre, then a further 18 months as the Nautical Superintendent for 4 Cruise Lines, 14 months of which were spent in Hamburg.

During those 3 years I gained a huge amount of experience in the Commercial world, the pressures of which were significantly different to those I faced at sea with the Navy. Whilst I received invaluable experience during my 3 years in the Cruise Industry, I realised quite early on that it was not necessarily right for me long term. At around the 2 year point I was starting to re-evaluate what my drivers were to help identify what it was that I really wanted to do. When you first leave the Navy, there is support available on the doorstep to help you in your quest for a future career, however, 3 years after leaving, whilst the support is there, starting the search for a second time can feel like a lonely process. I worked on my CV but I didn't really know what industry or level of job I was tailoring it to. I got myself added to numerous recruitment websites and organisations but still I simply didn't know what it was that I wanted to do, so inevitably I started applying for everything (exactly the opposite of what the experts tell you to do) and getting zero responses (exactly what they say will happen).

It was at this point that I got in touch with the White Ensign Association again to see if they could help. As it turned out, it was the best email I ever sent. John happily agreed to meet with me, so the next time I was back in the UK we arranged a meeting. I went in with a mess of ideas about what I thought I wanted to do and he quickly helped me to narrow it down with some open ended questions to focus my thoughts. Fairly early on in our conversation, based on my 'must haves' he asked if I had thought about British Antarctic Survey. As soon as he said it a light went on for me – it made perfect sense. I had some exposure to BAS during a Falklands / South Georgia deployment back in 2011 and had always thought they would be fascinating to work for. An organisation that is operational, has a maritime element, but that is doing genuinely important work that impacts the way in which we live; it was exactly what I was looking for from a career. John put me in touch with the Director of Operations at BAS (Captain Tim Stockings) and he agreed to have a general chat with me about the pros (and cons) of working for the organisation. About a month later I found out that there was a job coming up for a project / programme manager in the Operations Team at BAS. I felt like the role description had basically been written for me – it was perfect. The position was advertised online and I got started on the application which, I won't lie, was quite substantial. It took me about a week to complete along with a cover letter but this was a job that I was convinced was right for me so it was worth taking the time to get it absolutely right. Thankfully it was all worth it when I received an invitation to interview and then emerged as the successful candidate.

I have been working for BAS now for a month and whilst it is still early days, I genuinely feel right at home here. There are a lot of parallels between BAS and the Military. Like the RN, it is a fast paced Organisation which faces operational challenges and changes on a daily basis, but having an understanding of how the Commercial world operates has made it easier for me to grasp the additional financial pressures and complexities. As an organisation we are in the middle of one of the biggest and most challenging periods of change the institution has seen, with an array of new build and modernisation projects being undertaken concurrently. My job as the Program Manager New Operating Dynamic is to help coordinate how BAS will continue to operate once our new Ship (RRS Sir

David Attenborough) is in service, our older Ships are decommissioned, our Research Stations are upgraded and modernised and we potentially have new aircraft. I get to analyse our whole Operational and Logistic structure and be a part of building what it is going to look like in the future.

It is a new post which means no one really knows exactly what it will evolve in to but it allows me to be creative in our approach to solving the problem, plus it's great for me to be able to have a say in what my roles and responsibilities are. Whilst my experience as a Project Manager is key in terms of coordinating a planned and focussed approach, I have found that it is actually my military experience that has helped me settle in so quickly. Being able to jump into a role at short notice and hit the ground running was always essential in the RN, and it is very much the same scenario here.

It is an incredibly busy time to join BAS, but it is one of significant and exciting change. I now have a job where I am genuinely happy to get out of bed in the morning and look forward to coming to work. For that I consider myself to be very lucky indeed.



**British
Antarctic Survey**

NATURAL ENVIRONMENT RESEARCH COUNCIL

The **value** of professional **financial planning**



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It's not always easy to know what your financial goals are. We'll help you focus on what you really want to achieve, then create a sensible and affordable way to get there.



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* Source: Unbiased.co.uk/AXA Life invest, The facts and figures behind the value of advice.

Resettlement – An ‘Intelligence-led’ Operation?

*Dom Hill – Director of Employment Services
at the White Ensign Association*



Once the decision has been made to leave the Armed Forces, most people naturally begin to think about what job role or career they would like when they finally transition into the civilian world. Whether a person is at the very early stages of the process or has officially submitted their notice and gone public with the decision, the focus tends to shift to what they will do when they leave.

In the majority of cases we see at the White Ensign Association, the process of selecting a new career and then trying to achieve it appears to follow a common pattern: the Service Leaver thinks about what they would like to do, selects an option, speaks to various experts about it, selects some resettlement courses that will qualify them for their new career and then, when the time comes to leave they begin sending out their CV and making applications for jobs with employers in the chosen industry. This would seem to be a sensible and logical way to go about things, right?

Wrong! The process is flawed and in a large number of cases, people either get to the application part of it and then discover that they are no more employable in their chosen field than they were when they began, or they get the job and then realise that it does not meet their needs. So, why does this happen and what can you do to ensure it does not happen to you?

It all comes down to effective research and planning. During the very early stages of transition, the phrase ‘time spent in reconnaissance is seldom wasted’ very much applies. Your consideration of certain facts should be steering the decision you make about what you want

to do in the future. You need to look at your family circumstances, local social and economic conditions in the area in which you want to live, demand and supply of labour and what is actually required in terms of qualifications – from the perspective of the actual employers in your chosen sector, rather than the training providers who are trying their best to flog you a course!

Use your informal network to find people you know who have left the Service in the last couple of years and speak to them to find out about the realities they encountered during their own transition. Most people are willing to help and the information you can get from speaking to people who have gone before you is usually worth the price of a cup of coffee.

If you have a family, sit down with them and discuss what their needs are and what they would like from their new life in civvy street. One of the most important decisions in choosing a career is not what? But where? Where does your family want to live? You have to decide how important this factor is to your spouse and children. If it is a major issue for them that, after years of service in the RN or RM and having followed you around, they wish to live in a specific area, you have to make this a major consideration when choosing the next job. It isn't much use to have spent all your resettlement time and funding on becoming an extremely well qualified Mountain Rescue officer, only to find afterwards that your Spouse is determined that they want to return home to Norfolk or Lincolnshire when you leave the Service!



| <i>When Transition is job-led</i> | <i>When Transition is Intelligence-led</i> |
|--|---|
| Service Leaver decides on job role or career they want to go into after leaving | Service Leaver has an idea about what they would like to do on leaving – ideally with more than one career choice in mind |
| Conducts planning & research on qualification or other requirements for chosen career path | Discusses other transition issues with family members and considers factors such as where they plan to live on leaving the Service |
| Uses resettlement time and funding to complete required training and/or completes a work placement with a provider | Uses formal and informal networks to gain knowledge of the experiences of previous Service Leavers, or those who work in the chosen career already |
| Sends out CVs and makes applications for jobs in chosen field | Conducts research to see if preferred career options are compatible and practical, asking the following questions: <ul style="list-style-type: none"> - Is job type in demand where we want to live? - If it is not, can we consider living somewhere else, or do I need to consider a different career choice? - What is the cost of living like where I want to live? (House prices, Rent, Council Tax, Transport, Schools etc)? - Will the salaries that are offered by employers in my chosen career path cover these expenses? |
| | Makes contact with potential employers or trade bodies to find out what training or qualifications are preferred in the local area. For example: <ul style="list-style-type: none"> - Is there a specific qualification type that is required? - Is there a preferred school or provider? - Are there any changes on the horizon that will invalidate or de-value courses I may be considering now? |
| | Researches local companies that are Forces-friendly (Covenant Signatories for example) and approaches them to arrange any work experience |
| | Uses experience, relevant qualifications and knowledge gained through extensive research and networking to make effective applications for jobs in local area |
| | Can confidently begin a new, sustainable and successful career and maintain standard of living required |

Once you have established where you are going to be living, the next stage is to do some research about job availability in that area. Is there a demand for what you want to do there? If you want to live in Manchester and be a Plumber, go to as many jobs websites as you can and type that criteria into their search bars. If no, or very few, vacancies appear, you can be reasonably sure that there are plenty of Plumbers already in the area – all of whom will probably have more experience on the job than you have, and most of whom will therefore be a more certain proposition than you to a potential employer. If there are a large number of vacancies, this is a possible indicator that there is a demand that is not being met and means you have a better chance of gaining employment. When you are at the stage where you and your family

have decided where you are going to live, and you have established that there are vacancies available, the next thing you have to consider is money. What are house prices/rental costs like where you want to live? How much will you have to pay for your Mortgage or Rent and Council Tax? Will you need a vehicle? Once you have those figures, even if they are very basic at this stage, you can do a quick calculation to see if the average salaries in your chosen, and available, job role will enable you to cover these essentials and, further, allow you to enjoy a decent standard of living. You will need to think of these things with the new, civilian, package you are going to be on, rather than what you are taking home now as a Section 2IC or a Lt Cdr.

So let's consider that you have conducted the first stage, basic level research and you are satisfied that there are jobs in your chosen career available in the area that you want to live in and that they will pay enough – even for someone who is newly qualified and with little or no experience – to allow you to pay your mortgage/rent/essentials and provide you with a decent standard of living. Now is the time to consider how you will achieve the qualifications, training or some experience in the new job. The most important advice we can offer for this is to get in touch with employers, or a regulatory or industry association for their view on what is the best way for you to prepare.

Make sure you do this with businesses in the area in which you want to live and, if at all possible, with an employer you would like to work for when you finally leave the Service. Training providers that offer courses and qualifications to Service Leavers do a great job – but never forget that they are businesses and ultimately they want to sell their product or service to you. An industry-standard qualification doesn't necessarily mean that the company you apply to will want what you have. The best thing you can do is get in touch with someone at your chosen company or trade body and ask them what is currently required and who they recommend as a provider. Not only will this ensure that the preparatory courses that you complete are current, relevant and approved, but it is also a great way to show you are interested and to make an introduction to them. They will remember you!

If you are planning to include some work experience as part of your preparation, again do some research and find out if companies in your local area are willing to take you on. If they have never come across the Armed Forces previously or don't understand the resettlement process, you may need to be more determined in your approach. You can use the Gov.UK website to check those employers who have signed the Corporate Covenant. There are thousands of them and, as signatories, they are indicating that they are forces-friendly, so make sure you mention this when you approach them. You can also refer to that informal network again and see if anyone can help in getting you in front of their boss or HR department to discuss a placement.

Work experience is a really good way to see if you like what you are going to be doing, so if you can get the chance to arrange some before you spend any money on courses, it can be a good idea. In the worst case you will discover that it's not for you. In most cases people gain a great insight and some useful experience and in the best cases they impress their placement provider so much that they are offered a job – another reason why it's a good thing to try to arrange your placement with a company in the area you plan to move to and live in.

To give yourself the best possible chance of making a successful employment transition from Sailor or Marine to civilian, you need to ensure that you conduct meaningful research. Think about what you want to achieve outside your job – in terms of family, location, standard of living, and when you have established those perimeters you can look for a job role or career type that will allow these. Where there is potential conflict – for example in deciding on what is more important between where you decide to live and what job you do – it is better to discover it and make a decision before you have wasted time, energy and money on something that isn't going to fit your family circumstances or pay enough to cover the cost of living where you plan to live. From the very beginning of the process, make sure you are well informed and that your resettlement planning is 'intelligence-led'.

This article has focussed on the individual, personal aspects of preparing for a successful employment transition from the Service to civilian life. There are wider, higher-level considerations to be made too and these include looking ahead to the future of your chosen career and considering the impact political and technological events may have on it – Brexit, automation, climate change and changes to the labour market are some of the more obvious ones. These issues are covered by the White Ensign Association and information can be found on our website, blog and in our Newsletters. If you would like to discuss any of these issues in further detail, please contact the Director Employment Services to arrange a meeting or call.



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