

Annual Review 2020-2021



THE OBJECTS OF THE ASSOCIATION

(A Charitable Company Limited by Guarantee founded in June 1958)

Charity No. 206787

Company No. 00606887

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 61)



Temporary shore base 2020/20201 for The White Ensign Association

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THE WHITE ENSIGN ASSOCIATION LIMITED

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Chairman's Welcome

First, I want to thank our CEO Captain John Lavery and the staff team at the WEA for their hard work in difficult circumstances in the past year. Underpinning all the charity's efforts over the past 12 months has been the energy, flexibility and dedication of our staff, who, despite the personal distractions and challenges we have all had to face, have remained focused on assisting the men and women who serve, or have served, under the White Ensign. Also, and importantly, I and the staff appreciate with enormous gratitude the support, availability and sheer quality of our Council members and all others who provide support, sometimes at short notice, to the Association and its customers.

As we approach the spring and summer of 2021 I feel a sense of optimism that the worst of the pandemic is behind us, and that a degree of normality will soon be re-established for the majority. When I penned this welcome last year I could not have imagined the world into which this magazine was published; without recounting unnecessary detail it would be fair to observe that every individual in the country has been exposed to new and testing challenges on a personal and professional level throughout the last 12 months. Many have suffered and many have offered succour, not least among them the charitable sector. I have been hugely impressed by the way charities and other not for profit organisations have identified and provided solutions to arising need - many innovative and all at scale. The Naval charity family has been at the forefront of such activity, adopting a cooperative stance from the beginning: individual organisations have shared knowledge, resources and connections to ensure that their communities have been provided for, whatever the circumstances. It has not been easy for many such bodies, with significant demand on their resources at the same time as traditional income generation avenues have been significantly reduced or even closed. No organisation or individual has shirked from reaching out to their beneficiaries during such a difficult time.

The WEA team has been playing their significant part to assist and support our client base as best we can, focusing particularly on those whose transition or second career plans have been disrupted by the COVID crisis. The effect on the jobs market has been traumatic, with many, in what they had previously considered safe employment environments, suddenly furloughed or made redundant. Consequently we have experienced a marked rise in veterans seeking our employment services. These are added to the increased numbers of sailors and marines who are seeking assistance as they



leave the Service, many having delayed their departure and new career aspirations by 12 months as a result of the pandemic. They enter the civilian employment arena at a very testing time, but luckily the demand for the skills and work ethic of service personnel is still in great demand, and whilst some sectors have gone into steep decline, others have proved remarkably resilient, even growing, and are keen to recruit good people. With the Association's assistance the pathway to such opportunities is in some ways easier to navigate and the destination quicker to reach.

One aspect of our routine business that has required a complete reset has been how we reach our client base. Since the charity's creation in 1958 we have prided ourselves on our ability to see and speak to the sailor or marine as close to their place of work as is possible with planned and requested visits to units and individuals across the UK (and sometimes even further afield). When the COVID distancing and work restrictions were introduced we found that we were no longer easily able to physically access our clients - we weren't allowed inside the wire, and even if we had been, most of those who wanted to see us weren't there. So we went digital, with enthusiasm and skill. With adept use of video conferencing - MS Teams and Zoom - we reengaged with our beneficiaries. At first it was on a one to one basis but as confidence grew, both internally and in the wider Armed Forces community, the audiences swelled and the WEA is now delivering a comprehensive briefing and lecture programme to units and establishments across the country. Indeed with the nation as a whole embracing the "zoom" meeting concept we have been able to satisfy demands from communities and organisations we have not been able to see before now.

For me, it remains a constant privilege to be part of the support the WEA provides to the Royal Navy. We have much to be proud of in the WEA.

Alex Carlile

WEA ANNUAL REVIEW 2020

*by Admiral Tony Radakin, First Sea Lord and
Chief of Naval Staff*



I am delighted to once again provide a foreword to this White Ensign Association Annual Review, reflecting on our achievements and looking forward to what promises to be an extraordinary 2021 for the Royal Navy.

I am pleased that despite the very demanding circumstances of the last year, our people have responded to the challenge in the finest traditions of the service. We have responded to assist in the national effort to support the Covid effort and the NHS. And we have maintained all our operations around the world, as well as increasing recruiting, assuring the key aspects of career training, and – with industry partners - maintaining the existing fleet and building the next generation of ships and submarines. I could not be prouder. I hope readers share the same sense as I unpack a little more of the detail below and expand on what lies ahead.

The North Atlantic continues to dominate and the freedom of manoeuvre of the Continuous at Sea Nuclear Deterrent has been maintained despite challenges posed by an increasingly capable Russia in the North Atlantic. We have stepped up activity, along with our NATO allies, in order to respond and increasingly this means going further North and being less passive and reactive. Consequently, there have been a series of operations into the Barents Sea with international partners which we have tended to lead. Much of this is for the first time in 20 years.



HMS Montrose, HMS Penzance, HMS Shoreham and HMS Brocklesby at sea in the Gulf

In the Gulf we have continued our enduring commitment to maintain security and stability in the region and to ensure that trade keeps flowing. Through Operation KIPION and Operation SENTINEL, Royal Navy Warships completed over 1000 days on operations maintaining freedom of navigation through the Straits of Hormuz. Despite the various energy changes occurring, one third of the world's natural gas and over 20% of the globe's oil continues to flow through the region.



A Wildcat helicopter and Royal Marines landing craft approach HMS Albion as part of the 'Experimental Littoral Strike Group'

The Mediterranean was the venue for a series of exciting experiments and continued development of the Future Commando Force. Eleven Royal Navy ships operated in the Mediterranean last year, including the deployment of



an experimental 'Littoral Strike Group'. This consisted of HMS ALBION, HMS DRAGON, RFA LYME BAY, helicopters, 47 Cdo Royal Marines and various links to intelligence partners and Special Forces. Throughout, the Group visited countries in North Africa, the Black Sea and Europe and practised and exercised with air and surface drones, new weapons and developing tactics with partners across Whitehall to demonstrate increased speed, precision and flexibility.

A Malloy drone drops a bag of supplies to a waiting Royal Marine during experimental exercises

As we have operated across the world our vessels have also dealt some significant blows to the global illegal drugs trade and the criminal groups that profit from it. Last October HMS MONTROSE achieved the largest ever seizure of methamphetamines by the Royal Navy in the Gulf. And, in total, the Royal Navy and our Royal Marine boarding teams, seized more than £500m (UK street value) of illegal drugs in the last year.

In home waters we have continued to counter suspected hostile state activity in or close to UK waters, increasingly collaborating with the other UK security services and our allies. We have helped other HMG departments - UK Border Force in the Channel and policing our Fisheries zone, especially as part of the preparations under Brexit.



HMS Montrose ships company with drugs seized in February

The Royal Navy has also contributed to Defence's COVID-19 support efforts: medics, logisticians, planners, aviators, sailors and Royal Marines have all stepped up to play their part alongside the other Services. I continue to be moved by the stories of selflessness and compassion that reach me from those our men and women have helped.

We also stood ready to respond to crisis overseas. Our ships and Royal Marines supported Honduras following Hurricanes Eta and Iota. After the explosion of a storage silo in Beirut in August, HMS ENTERPRISE was immediately redeployed to provide assistance.



Royal Marines band musicians entertain patients at the NHS Nightingale Hospital in Exeter



Ratings pass out at BRNC Dartmouth for the first time in history

Alongside operations, it has been an exceptionally positive year for recruiting and retention. Readers will appreciate the difficulties Covid-19 has created in bringing in the next generation of new officers and ratings. But with recruiting growing by nearly 30%, we responded to the challenge with several firsts. When HMS RALEIGH reached capacity, we initiated Initial Naval Training for Ratings at Britannia Royal Naval College for the first time in history. And at the start of this year, we went even further and introduced it at HMS COLLINGWOOD. When restrictions prevented the Admiralty Interview Board from running face to face, we took it entirely online. The result was that initial training has been sustained at nearly 100% capacity throughout the COVID-19 crisis. And with a growing demand from recent leavers to re-join the service, we have had people back in uniform through the new 'Golden Ticket' scheme in as little as two weeks.

With industry, we have kept delivering the next generation of Royal Navy ships and submarines too. The Batch-2 Offshore Patrol Vessels HMS SPEY, HMS TRENT and HMS TAMAR all commissioned in the last 12 months. New attack submarine HMS AUDACIOUS is at sea and HMS ANSON is now built.



Ansons crew salute as the boat is unveiled in Barrow

The hard work of our sailors and marines in the last year means the Royal Navy is in a strong position as we look forward. We are now one of only three countries in the world to have two aircraft carriers. And our carriers are the most modern in the world married with 'fifth generation' F35-B jets. Later this year, HMS QUEEN ELIZABETH will sail on her inaugural deployment: working with NATO partners in the Mediterranean, exercising in the Indian Ocean and potentially operating further East with our various partners and allies. The deployment is much more than demonstrating a new capability: it includes a remarkable partnership with the US Marine Corps and a squadron of their F35B jets; and, most importantly, as we support the drive for increased prosperity and trade, it speaks to what the Prime Minister has called 'the embodiment of Global Britain' going out into the world to declare UK values and interests. The full details are to be announced, but it will be a remarkable deployment in scale and ambition.



HMS Queen Elizabeth and her Carrier Strike Group

The review of UK Foreign and Security policy is due to be published in March. This is anticipated to build on the Prime Minister's announcement in November 2019 where he demanded a 'once in a generation modernisation' of Defence, with increased investment in digital, cyber, space and artificial intelligence. And he espoused the ambition that the UK will be 'the foremost naval power in Europe'. Consequently, the support shipping for the aircraft carriers and a class of 8 Type 26 ASW frigates were confirmed, as well as affirmation of the government's commitment to maintain the policy of a Continuous At Sea Deterrent. In addition, the Prime Minister announced a new class of frigate – Type 32 – and multi-role ocean surveillance ships to protect our critical undersea cables, as well support shipping for the Future Commando Force. This is additional to the existing growth that sees the Royal navy grow in tonnage by nearly 30% between 2015 and 2025.

To harness this investment, ensure we can crew the ships and submarines, as well as respond to the threats we face and embrace the technology on offer, we have instigated a transformation programme. This focuses the Navy around: strengthening in the North Atlantic; becoming a Carrier Strike Task Group Navy; modernising our Royal Marines into a 'Future Commando Force' with more technology and better links to Special Forces and intelligence partners; increased Forward Presence around the world; and faster adoption of technology and innovative solutions. Alongside these changes we are reviewing our personnel model: trying to make the front line the best place to serve, shifting shore jobs to sea, smaller headquarters, less process and fewer admirals and hierarchy. Recruiting is up by nearly 30%. Retention is better than it has been for several generations. And we are also making equivalent changes to Training, Support and Acquisition: more digital training and less residential time on courses; a shared approach to support with DE&S; less bespoke requirements for our ships and potentially more cost capping of programmes.

This is an exciting time for the Royal Navy. We remain extraordinarily busy and operations continue in full flow despite challenges posed by COVID-19. We continue to be invested in, but must continue to change, challenge and transform in order to deliver a Global Navy for a Global Britain.

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No idea what do after Military Service? Why the ‘Why?’ might be as important as the ‘What?’

Dom Hill - Director of Employment Services



Over the course of the last eight years or so, whilst working with Service Leavers and Veterans from both the Naval Service and British Army on their future employment plans, I have seen that one of the hardest questions many have faced is about what they want to do after their military service ends. It is a question that more people than might first be imagined struggle with and one that sometimes isn't resolved until long after they have left.

The problem does not affect everyone. There are many people who leave with a very clear idea of what they want to do. They may have been offered an opportunity that is too good to miss or might have always had an intended civilian career path but wanted to serve for a few years in the Armed Forces first, always knowing that their stay would be brief. Then there are the specialists who are passionate about what they do and who wish to continue to do it as a civilian: medical staff, people in HR or engineers for example.



Those who tend to encounter the problem of not knowing what they want to do next usually fall into broad groups. They are often leaving after a full career (and would happily stay longer if they were able to) or are leaving mid-career because their domestic circumstances mean a military career, with long periods of absence and moving, is no longer practical. Another of the groups, in which the problem is prevalent, involves those who have had their military career snatched from them prematurely because of injury or illness. They are very often the people who had planned a full career in the Service, never considering other options, and who sometimes struggle the hardest to find a new path. A theme common to all these groups is the difficulty in deciding what they want to do next when all they've ever wanted to do is be a Sailor or a Royal Marine.

There are many reasons why people get it wrong. Sometimes people will choose to follow a particular career path because many others have done the same thing and it appears to be a logical route. Others will attempt to jump into a new career that brings financial reward and benefits or status, although they may never

be happy doing the day-to-day job. Often, Service Leavers will try to find something as close to their military careers as possible, with security and physical training being amongst the most common examples. There is nothing wrong with this so long as the reasons for doing it are the right ones and the practicalities work.

One of the big problems is that we prepare for our next career whilst still working and living in the military environment – and therefore do so in the military mindset. The basic difference here is that, during a person's Navy years, the job itself is at the centre of theirs and their family's life. Operational military service demands this by nature and everything else, rightly or wrongly, comes second. A very close second, perhaps, but second. This makes it difficult to find a civilian job that has as much, if any, of the level of personal investment that their military role required and why so many people struggle to find purpose on leaving.

When we leave, we are leaving not only a job but a unique way of life. One where job, social and home lives are interwoven. That isn't replicated in other careers and so the new job does not need to be the centrepiece of life anymore. Instead of the job being the thing around which everything else revolves, other elements – our families, our health, our hobbies etc, can form the core of our lives and the job is no more than an enabling element in that. It is very difficult to shake off that mindset and so we often find ourselves looking for 'important' roles, even though we might not need them and, worse, that might not be good for us. This is a more complicated and difficult issue to get over than one might first think – not least because even though we leave the day job behind, other elements of our service lives often remain in place – friends, associations, where we live etc. Further, the longer we have been in the Service and the more invested and committed we became whilst in, the harder it can be for us to disengage and work out what we really want to do – and why.

This leads to the difficult bit, which is making the step-change mentally and emotionally. Some do this by chatting to former colleagues, friends and others who have transitioned before them. Others need a couple of days in a dark room with a few JDs! In my own case, it was getting off into the hills for a week. Whatever mechanism is chosen, the outcome needs to be that we think about what the most important or dominant element in our new life is going to be. This varies according to age, stage of working life and domestic circumstances, but it usually reduces to one of either making money, gaining more time with the family or doing something different and more appealing to us, if the first two are not a problem.

For those affected this is the crucial stage. It is at this point that people can make mistakes that may affect them long after they have left. An example might be that a person leaves the Service for a more stable family life – less moving around and more time at home. So, they leave the Service, settle in Portsmouth and then go after a job in the City which, when coupled with travelling time, learning the ropes in a new job and environment, and putting in the hours required, means that they end up spending a similar amount of time away from their families than they did in the Service – minus the good bits! Without stating the obvious, this arguably leaves them in a worse position than before. Eventually something has to give and usually this means another change of job. The trick is to try to avoid that unpleasant middle part happening at all.



Once the dominant aim – the why? – has been established, everything else needs to fit into place around it. If the priority is the

family, or a person's recovery, health and/or wellbeing, then it is highly likely that a fast-paced, high-pressure role, miles from home just isn't going to work. It may be that, instead of the HGV driving job, requiring regular nights away from the family, unsociable hours and an inflexible schedule, a locally based portfolio career, running some business ideas that they have always had or doing something completely different is the way ahead. There are former RN officers and ratings who are doing some wide-ranging things, from owning a painting & decorating business to pest control. Why? Because this fits around their priorities and they can pretty much pick and choose their own hours, pick the kids up from school, stay local, support their spouses in their careers, and can still earn a good income to boot.

In some of those cases, it took a long time to understand that what they thought they wanted to do when they left the Service wasn't actually the right choice for them. Whatever is decided on, it is important that you are doing it because it is the best decision for you and your family, rather than being based on a perception of more established routes that are almost expected will be followed.

The decision-making process concerning the 'what?' element of deciding on a career outside the military brings into play another mindset issue that is difficult to



overcome, certainly after serving for a long period of time. That is the pressure we put ourselves under to succeed and the perceptions and ideas we have about what represents success. In the military, it might be based around SJAR/OJAR, achieving promotion or securing a top appointment. This carries forward into our search for civilian employment - but it shouldn't, because the 'why?', if we think about it logically, should change the dynamic and determine the 'what?'.

If our mindset, along with our perceptions about how other people will view us, tells us that success is making it to a certain grade in a company, a certain level of salary, position or status, then we may concentrate too much on the what? and forget the why? It is easily done. As members of a volunteer and professional Armed Forces, it is in our DNA to strive for success, always. To change that approach feels wrong, almost like failure or taking the path of least resistance – something we never, ever do. We may feel as though we are at risk of not fulfilling our potential.

Are we talking about potential as a person in a career? As a Sailor or Royal Marine, you have already done well on that front, or you wouldn't have made it further than the careers office. Is it potential as a second careerist? Perhaps, but if fulfilling that potential over the next 20-30 years is measured by what companies you have worked at, been made redundant from, started again in, how many homes you have decorated, or how many new businesses you have started, are the overall results likely to be wildly different at the end of it all? Probably not. Is it about potential as a spouse, partner, parent, person, your health, sense of purpose, and other elements of life outside work? It all depends on what you want – and why!



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Our current and ex-servicemen and women sacrifice so much, for so many. When it comes to legal advice and support, we're proud to be able to offer a helping hand in these times of change.

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McCloud – the story so far

John Lavery - CEO



Who or what is McCloud and what does it mean to me? Let me tell a story.....

Chapter 1: Should I care?

Once upon a time, well, actually about a decade ago, the rulers of the land, in this case the government of the United Kingdom, set up a review of Public Service pensions and asked Lord Hutton to write report, he duly obliged and produced “The 2011 Independent Public Service Pensions Commission report”. The Government liked the report, deeming it worthy of full implementation which would ultimately modernise public sector pensions and make them more sustainable by, amongst other things making them career averaged, rather than final salary, based.

Chapter 2: Who cares?

As readers can imagine such a decision, affecting around 5 million people, was not universally welcomed, particularly when it was recommended new pension schemes be introduced in April 2015, then, only 4 years away. Many were understandably concerned as to what this would mean for them – particularly as the changes would apply to existing members of public sector pension schemes, not just new joiners. Ultimately it was decided that members within a certain period of reaching their schemes’ Normal Pension Age (for the Armed Forces this was those aged 45 and over) and in service on 31 March 2012 did not have to move to the new pension schemes, they would stay where they were. This was called “transitional protection” and meant they remained on what are known as final salary pension schemes (where pensions are calculated around the salary/grade you are on when you leave and how long you have served). Everybody else on a public sector pension scheme transferred to a new career average based scheme (CARE) on 1st April 2015 – for those in the armed forces this was called AFPS 15.



Chapter 3: But what is care?

In a career average scheme, members build up pension each year based on a percentage of their pensionable earnings and this is added to their pension account – for the military this is 1/47 of your salary. The pension account contains the pension built up in previous years and is revalued each year in line with inflation. When a member retires, the total built up in their pension account is received as an annual pension although they have the option to draw down on the final amount and take a tax free lump sum but at the cost of a lower pension payment for life.

Chapter 4: We don't want care!

Many in the public sector were unhappy with the terms of migration to new schemes and a number of professional representational bodies and unions decided to challenge the legality of the transfer. The first two out of the blocks were against the judges’ pension scheme (the McCloud case), and the firefighters’ pension scheme (the Sargeant case), arguing that the transitional protection afforded to some members was discriminatory on the grounds of age. The claims were heard together and a long legal process began. Eventually the Court of Appeal ruled, in December 2018, that the transitional protection given to some members of specific public service pension schemes (as part of the 2015 public service pension reforms) amounted to unlawful discrimination. This has become known as the McCloud judgement rather than the Sargeant, only because McCloud comes before Sargeant alphabetically (it has nothing to do with *Judges v Firefighters*).

Chapter 5 We do care – honest!

It should be said straight away that the new pension schemes were not judged unlawful – just the manner of transfer to them. Following the Courts’ judgment the Government announced that the difference in treatment would need to be addressed across all the main public service pension schemes and for all affected members, irrespective of whether they have submitted a claim – thus negating the need for anyone else to take them to an employment tribunal – there was a big queue forming! What the Government had to do was figure out how to end the discrimination and compensate those impacted.

Chapter 6: How to care

During the early part of 2020 the MoD, as part of a wider initiative, held initial discussion groups with key Armed Forces Pension Scheme stakeholders to gain views on a preferred option for addressing the problems. This was followed in July 2020 by a Public Consultation seeking views on how to remove the discrimination caused by transitional protection. Eventually in February 2021 the Government announced how they would address the unfairness. To end the discrimination the government proposes that, with effect from 1 April 2022, all those who continue in service will do so as members of the 2015 scheme, with all legacy schemes being closed from that date. To “compensate” for the unlawful discrimination within the Armed Forces all those personnel affected will be returned to their legacy schemes (AFPS 75 and 05) for their period of service between 1 April 2015 and 31st March 2022 (this is known as the Remedy period) once legislation has been approved by Parliament. Then, when you leave the Royal Navy with pension benefits in payment, or you apply for your pension if it has been deferred/preserved, you will be allowed to make a choice of which scheme you want to receive the benefits for the remedy period. This process has the catchy description “Deferred Choice Underpin” - the underpin means that this will be written into legislation thus protecting members into the future.

Chapter 7: Is care for me?

If you joined the Royal Navy or Royal Marines before 1 April 2012 and left, or are leaving, after 1 April 2015 then you are involved because you will have been impacted by this judgement. Please be reassured that you should not lose out! Veterans UK will provide direct comparisons of actual entitlements under both schemes when you are invited to make the choice, giving you complete transparency on your options, the timing of which will allow your decision to be based on known facts about your life and career and not assumptions, so no guess work. And remember the WEA and other organisations, will be around to offer clarification and assistance.



Chapter 8: When should I care?

So what happens now? There is no action to be taken at the moment! The next step is to write the policies and pass legislation to implement the governments proposals – this will take some time probably more than a year. The RN Pay staff and the MOD will continue to provide updates and information and work is already beginning to ensure that you will be given plenty of material and tools to help you make your choice, including enhancements to the AFPS pension calculator and personal benefits statements to allow you to compare pension benefits at the appropriate time. If you are due to leave the RN in the next year and your pension benefits are paid before the necessary changes have been made, you will be given the choice to have them reassessed when policies and legislation have been implemented (and, if applicable, have monies backdated). This also applies if you have already left.



The End.....but do come to us if you need more detail about how this affects you.

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Morson Forces is the dedicated recruitment arm of the Morson Group, that is completely focused on securing skilled employment for ex-forces personnel and supporting the transition into civilian life. Currently, Morson Forces has in excess of 2,500 ex-military contract and permanent staff from the Royal Navy, Army and RAF, working across a variety of client projects in the UK and overseas. The Morson Group has been supporting the British military for more than 20 years, with our dedicated Morson Forces team comprising a number of ex-military personnel that possess a combined 70+ years' forces experience.

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we are withyou at Right Turn

Everyone should feel comfortable getting the support they need for issues with drugs, alcohol or mental health.

At With You, we work with people on their own goals, whether that's staying safe and healthy, making small changes or stopping an unwanted habit altogether. We give people support in a way that's right for them either face to face in their local service, community or online.

We provide a free and confidential service without judgement to more than 100,000 people a year.

We use our expertise to improve the help available and raise awareness around drugs, alcohol and mental health so that more people can get support.

Our Right Turn Programme is currently the only bespoke drugs and alcohol support service for the Armed Forces Community.

At Right Turn we understand the experiences, difficulties and barriers that some individuals can face when leaving the military and transitioning into civilian life. We have a minimum of one Right Turn Lead within each of our services across England who can support you with any concerns regarding drug or alcohol use. Research shows us that ex military personnel respond and engage with other like minded individuals and this is why our Veteran Recovery Champions are ready to offer you support.

Our programme is funded by the ABF Soldiers Charity, RNRMC, RAFBF and Veterans Foundation, to whom we are grateful as without their support we would not be able to deliver the Right Turn Programme as effectively.



Steven's story

"I joined the army as soon as I could. I didn't have the happiest childhood and wanted an escape. My Grandad had always been my hero. I used to love hearing his stories from the second world war, so from an early age I'd dreamt of being a soldier."

I loved it. It was my life. The structure, the camaraderie - it suited me perfectly. The sense of brotherhood made me feel like I belonged. I did three tours of Northern Ireland and happily signed my life away to do the full 22 years. But, at the age of 25, I shattered my pelvis in a car accident. My injury was so severe that I was medically discharged. In a flash, I was a civilian again. I felt angry and abandoned by the Army I was willing to give my entire life and I felt like I was put on the scrap heap with no support."



When you're in the army you don't have to worry about what you are doing tomorrow, what to have for dinner or where your next paycheck is coming from. You are part of a unit moving towards a shared goal and I relished that focus. Then, suddenly, there was this expanse of unfilled time ahead of me. It was a massive readjustment. I felt anxious and depressed and drugs became my way of escaping. I would smoke cannabis to dull my anxiety or take cocaine or ecstasy when I felt low. Overall I self medicated with alcohol and drugs for the best part of 25 years. I put a lot of time and effort into being an addict, every relationship I had broke down, my life could have been so much different."

As I entered my 40s, I knew if I continued down the same path I'd be dead in the not too distant future. I'd lost touch with my family and knew it was now or never to get my life back. I'll admit, coming forward and accessing support was scary because I was stepping out of my comfort zone of drug and alcohol use for the first time in many years, but it was the best decision I ever made. Some people think asking for help is a sign of weakness but it takes real courage to admit you have an issue."

I haven't had issues with alcohol for 7 years and haven't touched drugs for 3 years now and want to use my experiences to help others who are walking a similar path. Veterans often find it easier to talk to other veterans, someone who's been through similar things and knows the lingo. That's why, together with With You and the Right Turn Programme, I've set up a veterans group in Redcar. It's a space for people with a military past who have issues with alcohol and/or drugs to come together and support one another. We've had a couple of sessions now and they've gone really well. It's more than just having that old military banter back, it's about letting people know they aren't alone."

For anyone out there who's concerned about their drug or alcohol use, there are people at With You who've been through similar experiences. They won't judge or label you. Instead, they will work alongside you to help you make healthier choices."

How To Get In Touch

- www.wearewithyou.org.uk
- National Online veteran and affected family members, peer led meeting: Every Thursday 11am-12pm
- Free, confidential online support from a trained advisor via our webchat service Just Visit our website: Monday - Friday 10am - 9pm, Saturday - Sunday 10am - 4pm
- Chat to a member of our Right Turn Team confidentially at our Armed Forces Webchat: Every Tuesday 2pm-4pm
- Speak Confidentially to a trained adviser for free on our over 50's Alcohol Helpline 08090 801 0750: Monday - Friday 12pm-8pm, Saturday - Sunday 12pm-4pm
- Follow us on Social Media: Facebook: www.facebook.com/WeAreWithYouatRightTurn, Twitter: @RightTurnUK

"I am extremely proud of the work we do at the Right Turn Program, providing the Armed Forces community across England with specific peer led support, creating a safe environment to share thoughts, feelings and experiences to aid recovery. " Hannah Snart, Right Turn Programme Coordinator, England."

Supporting your family, protecting your future



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- Family mediation
- Divorce and separation
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<https://www.fdmgroup.com/careers/ex-forces-careers/>

Case Study

Name: Mark Sharp

Then: Corporal, Royal Marines

Now: FDM Project Manager, Royal Berkshire NHS Foundation Trust, Reading

My recent period within NHS Digital has been the busiest in my career to date. I have outlined my current role in Business but also reflected on my time in the Corps below:

No matter how much time passes, I still remember the very day I stepped off that train onto the platform of Commando Training Centre Royal Marines. It was a frosty December morning in 2008. The rest was history. I am sure if you asked any Royal Marine 'would you do it all again' the answer would be yes. Throughout my 10-year career I got to see the world, the good parts and bad, stretching all over the globe from Afghanistan to Australia and America. The hardships you encounter, the ability to adapt and overcome any adversity pays dividends in later life, perhaps you do not know it at the time, but it truly does. I was Medically Discharged in 2019. I joined FDM shortly after.

I have now been on-site as an Ex-Forces consultant for almost 2 years and I really do not know where the time has gone. 2020 tested all of us in different ways and there is still some hardship to come. Right now, we have just gone live with a new Theatres & Anaesthetics product which I am managing the cutover for. To be able to Go Live with such a thing during the current climate is a testament to all the teamwork the NHS stands for. Elsewhere, I am working on an exciting new project for our Cardiology department, a solution that will see a fully integrated digital system, providing our patients the very best of care.

One late Thursday afternoon I was asked to pick up the delivery of MS Teams to the whole of IT by the Monday, having to lesson learn as I went along, rectifying any issues so we could deliver to Clinical Admin Teams by the following week. Having solid organizational skills underpins almost anything within a work environment. I used old records to cross-reference and submit a new organisation chart, which gave us a delivery approach. I produced a MS Teams training guide, which our training department localized for all staff. Concurrently the hospital was beginning to move specialties out to private locations to allocate more ICU beds within the Trust, so we were against the clock.

My biggest challenge was to come, I was asked to deliver a Nightingale hospital at a moment's notice, working with another hospital whose application platforms differed from our own. Work with suppliers to whom we had never worked with and members of our Armed Forces who would deliver the facilities.... all of which within 10 days from the point of inception. The challenges were vast as so much was unknown but as with any crisis management, the first 48 hours were the most important. Bringing the right people together to understand the dependencies for each channel of work would formulate the pre-requisites of delivery combined with gaining experiences the London Nightingale had encountered. I made sure I surrounded myself with colleagues from the Trust who had years of knowledge and experience to advise. We have a blueprint for delivering a Nightingale Hospital should we need to again.

I am always happy to share my experiences and offer advice to any service person if they are considering their options. Please feel free to connect with me on LinkedIn.

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ST. JAMES'S PLACE

ACADEMY

ST. JAMES'S PLACE'S MILITARY NETWORK

St. James's Place Wealth Management (SJP) proudly announced that it reached two milestones in 2020:

- The signing of the Armed Forces Covenant in October
- The launch of the new SJP Military Network in November

The signing of the Armed Forces Covenant demonstrates SJP's commitment to supporting the Armed Forces community and ensuring they are not disadvantaged in society.

The Military Network connects veterans who are within the SJP community and provides a landing place for any future joiners from a military background. It's also for those with a military affiliation across the business, including military spouses, reservists, cadet volunteers, and those that have existing links to military charities. As of November 2020, it had over 100 former military personnel and reservists, cadet instructors and spouses from across SJP's organisation.

It's managed by the SJP Academy through a specially created LinkedIn page who are enthusiastic about the Network's growth as they welcome more veterans from across the SJP community. Click this link [SJP Military Network LinkedIn page](#) to access the Network's LinkedIn page.

Andy Mallows, ex-Royal Marines and now Director of Operations for the Managing Director at St. James's Place commented: *"The journey from the forces into the workplace can be quite daunting, so we've aimed to create a network that truly understands what these candidates are experiencing, first-hand. Whilst we've been supporting the Forces through our Academy career change programme for a long time, the collaborative approach by the Military Network will accelerate this even further. The response among our colleagues has been positive and we're looking forward to building on this and seeing what we can achieve."*

To mark these two milestones, SJP held a socially distanced launch event of the Military Network in November last year. It was joined by Andrew Croft, CEO of St. James's Place, Major General Paul Nanson CBE, recently retired Commandant of Royal Military Academy Sandhurst and best-selling author (and is an Amazon and Sunday Times bestselling author for his book – 'Stand Up Straight' - 10 Life Lessons from Sandhurst), who gave an inspiring keynote speech. This was followed by a Q&A session with Oliver Stokes MBE (SJP staff and former Army), Louise Worrall (Academy Partner and former Royal Navy) and Simon Roffey (Academy Partner and former Army) who discussed 'Why having a Military Network is Important'.

The event was recorded, please click [here](#) to watch – we hope you like it.

For further information about the Academy, please visit: [St. James's Place Academy \(sjp.co.uk\)](https://www.sjp.co.uk)



ST. JAMES'S PLACE
ACADEMY

www.sjp.co.uk/academy

CHANGE YOUR CAREER... NOT YOUR SKILLS

Leadership. Discipline. Communication.

The skills required to become an Officer or NCO within Her Majesty's Armed Forces are shared by many of our Academy delegates.



"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. I successfully transitioned from the Royal Marines to civilian life with the training and support provided by the St. James's Place Academy".

James Knight, Associate Partner



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or email sjpacademyuk@sjp.co.uk



The Royal Naval Association: looking forward



**ROYAL NAVAL
ASSOCIATION**

With over 10,000 members spread across the UK and overseas, the RNA is a family of current and former Naval Service personnel, and relatives and supporters of the Royal Navy. Whether its catching up with friends at regular social events, raising funds, advising on welfare and employment matters, or just providing an arm around the shoulder, the RNA's natural willingness to help others stems from the tradition and camaraderie that Naval Service life instils.

In January 2021, with the support of The Royal Navy and Royal Marines Charity (RNRMC), the RNA scrapped its £14 subscription fee for annual membership and moved to a donation only membership, meaning that **the RNA is now free to join.**

The move to free membership coincided with an expansion of the Central Office team, which now includes a specialist Welfare Programme Manager, a Deputy Members Support Officer, and a Communications Manager. The additions of these team members means that the RNA can actively expand its welfare and support offering to the Royal Navy veteran, serving and family community, and promote this offering further and more loudly.



As a Branch-based association, since the very beginning of the RNA in the early 1950s, we have been dependent on generating camaraderie and community through physical interaction and group meeting – usually centred around a drinking establishment! With the realisation of the Covid-19 pandemic and the restrictions that have followed, this has obviously not been possible, and we have had to rapidly adapt, along with the rest of the world. Zoom has been our saving grace, and we have been amazed to see how quickly our members and branches have been able to move their community activities online to continue to provide much needed support to one another.



Central Office has been running a successful programme of Monday night **'Fireside Chats'** since June 2020; evening Zoom talks featuring guests from around the serving, retired and supporting Naval Community. Guests and talks have included the Armed Forces Covenant Lead Nurse from Queen Alexandra Hospital, the Captain of the Base from Her Majesty's Naval Base Portsmouth, various Naval historians, and a Christmas Shanty concert from Shep Woolley. This has been

heavily supported by **The RNA Facebook Community Group**, which has been established and run by members, and has become a lifeline for many. The group acts as a forum for our members to connect globally, sharing dits, photos, memories, opinions and struggles with their peers. Every Saturday night since April 2020, members of the group have congregated on Zoom for a weekly Tot Night, to let off some steam after another week living with the pandemic and its challenges.



One of our new communications initiatives is the RNA podcast, **'Dit On'**, which was launched in February 2021 with the support of funding from **The Morrison's Foundation**. We hope the podcast will enable naval veterans to stay connected with the current Royal Navy, their peers and their successors despite the physical restrictions and isolation of Covid-19. For both the older Naval generation (who are accustomed to listening to the radio) and the younger Naval generation (who listen to audio/podcasts most frequently and are often isolated at sea), we hope this podcast will bring comforting and informative stories from multiple generations with a common interest (life in the Royal Navy) into their homes.

Guests will include veterans from historic Naval conflicts, currently serving Naval personnel, family members of Naval personnel, and Naval historians. Our host, Jenna Brodie, is a naval veteran with 12 years of service under her belt. She now works for Barclay's, after leaving the Navy in 2018.

For many elderly veterans, we recognise that the prospect of Zoom calls as their only way of socialising is incredibly daunting, but The Royal Naval Association continue to work hard to breakdown these barriers and make sure that their community can still support and entertain one another throughout the ups and downs of modern life. The association's **'Project Semaphore'**, which has provided almost 1000 iPads to over 65s with no previous internet access and the training to support their use, received funding in February 2021 for a further 2 years of activity, and a further 1000 iPads. These platforms and the training given to the beneficiaries by a team of amazing RNA volunteers has undoubtedly allowed so many elderly veterans to remain connected with their family, friends, and comrades during an incredibly isolating time.



As well as continuing to develop our welfare initiatives, we are also excited to look forward to a busy events and activities calendar as restrictions begin to ease in the UK and overseas. In 2020, we were made the official guardians of Uckers and tasked with creating a **World Uckers Championship**, by the First Sea Lord. The heats will begin from June 2021 for the inaugural Championships this year, with a grand finale being planned in Portsmouth in October 2021 to crown our very first winners. It's hoped the Championships will then become an annual fixture on the RNA calendar, with veterans, serving personnel and associates going to battle every year.

Over the next 12 months, we will be developing a huge offering of Special Interest Groups (SIGs), similar to our Riders' Branch. From rugby enthusiasts to golf swingers, to marathon runners, to kayakers and beyond – dedicated

RNA volunteers are stepping up as group leaders, and we hope that by the time restrictions are completely lifted in the UK we will have a wealth of activities to join in with as part of the RNA offering. We currently have diving training and trips being planned, away days to the rugby, cycling routes being mapped, model makers dusting off their craft materials, golf buddies being grouped – the list really is endless. The key objectives of the SIGs are to support those who may find themselves isolated or lonely, by giving them an activity that connects them with their peers and encourages them to engage in activities they enjoy, and to offer continuity for service leavers who want to continue with activities they have enjoyed during their time in the Royal Navy, with like-minded peers.



It is initiatives like Project Semaphore, the World Uckers Champs and our SIGs that the RNA is excited to continue developing and delivering in 2021, both in the UK and overseas. Indeed, we are already working closely with RNRMC, The Company of Makers, Fighting with Pride, Age UK, and the RN Commonwealth Network on several new projects which will be rolled out in the coming months. We would urge you to join the Association via the website and follow The Royal Naval Association on Facebook and LinkedIn to hear about these initiatives, become part of the RNA community and join in with the camaraderie that a life with the Royal Navy creates.



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Inheritance Tax – Key Things To Note



Sadly, but understandably far too few people give much thought to managing their later lives to ensure that what they have when they die is passed on to their dependants without the Government taking a potentially significant proportion. Lets have a brief look at what the current rules are on Inheritance tax and some of the ways you can lessen the tax paid on something that you have already paid tax on!

What is Inheritance Tax (IHT)?

If you plan to pass on assets or money after you die, your heirs could face a tax bill of up to 40% of on the value of your estate. Your estate is defined as your property, savings and other assets after any debts and funeral expenses have been deducted. You can reduce or avoid IHT in a number of ways including taking advantage of tax-free allowances and giving away a certain amount of your money during your lifetime. The key thing is to understand the broad rules early so you can pass on the maximum amount of your hard earned money to those you care for.

IHT thresholds and rates 2020-21

Everyone in the 2020-21 tax year had a tax-free inheritance tax allowance of £325,000 – known as the nil-rate band, since the chancellor's most recent budget this allowance has been frozen until 2026. This means that if the total value of your assets is this figure or less then no tax will be levied. The allowance has remained the same since 2010-11. The standard inheritance tax rate is 40% of anything in your estate over the £325,000 threshold. For example, if you

leave behind an estate worth £500,000, the tax bill will be £70,000 (40% on £175,000 – the difference between £500,000 and £325,000). However, if you're married or in a civil partnership, you may be able to leave more than this before paying tax. Also as of April 2017, you can also pay less inheritance tax if you're leaving property to a family member.



Do spouses pay IHT?

Married couples and civil partners are allowed to pass their possessions and assets to each other tax-free in most cases. The surviving partner is allowed to use both tax-free allowances, providing the first spouse to die did not use up their full inheritance tax allowance by giving away a big chunk of money in their will. In 2020-21, most married couple or civil partners can pass on up to £650,000, or £1m if your estate includes your home, effectively doubling the amount the surviving partner can leave behind tax-free without the need for special tax planning.



Gifts and other ways to avoid IHT

Some gifts are usually tax-free. These include gifts between spouses and civil partners, and gifts to charities. Below are some examples:

- Small gifts of less than £250
- You may “give away” up to £3000 per year
- Gifts from income
- Wedding Gifts
- Donations to charities and political parties

Other gifts are potentially tax-free (known as potentially exempt transfers or PETs) depending on when they were made. Generally, as long as a gift is made more than seven years before your death to an individual – not to a business or a trust – you won’t pay tax on it. There is no limit on the size of this gift however if you do die within these seven years, the tax payable on the gift may be reduced, depending on when the gift was made. There are other ways to avoid inheritance tax, too - including putting your life insurance policy under trust or having a deed of variation in your will. Trusts can also be a useful way to manage your IHT bill, and keep an element of control over what happens to your assets when you pass away.

Who pays the IHT bill?

Inheritance tax due on money or possessions passed on when you die is usually paid from your estate. Your estate is made up of everything you own, minus debts, such as your mortgage, and expenses such as funeral expenses. Your heirs must pay IHT by the end of the sixth month after the person died. An inheritance tax reference number from HMRC is needed first, and should be applied for at least three weeks before a payment needs to be

made. However, if the tax is due on gifts you made during the last seven years before your death, the people who received the gifts must pay the tax in most circumstances. If they can’t or will not pay, the amount due then comes out of your estate.

If the value of your estate (joint or single) looks like it might breach the IHT thresholds and you want to ensure that the maximum possible amount of money is passed on as you would wish, then partaking in estate planning as you reach retirement is strongly recommended. There is plenty of free advice available on the internet at such places as Which and the Money Advice Service to get you thinking. The majority of financial advisors and solicitors firms will also offer such planning services – although they will charge – but it may well be worth it. The WEA Panel of Professional Advisors has a number of members that can offer assistance on this area of your personal finance.



Re-employment into Full Time Reserve Service (FTRS) and how it may affect your Armed Forces Pension Scheme (AFPS)



Marty Small – Regional Manager South West WEA

Abatement of Immediate Pension (IP) under AFPS75

If you left with an IP under AFPS75 then re-joined the Armed Forces (including MPGS) or accepted an FTRS or ADC commitment that exceeds six months in post, your IP will be reduced or suspended so that your new rate of pay together with your IP does not exceed your old rate of pay (adjusted to take account of changes to the Consumer Prices Index. This abatement continues throughout the period of re-employment). Your tax-free lump sum does not require to be repaid.

If you have Resettlement Commutation commitments (additional lump sum), they will continue until age 55 and be deducted from any remaining pension following abatement calculations, and then from salary if insufficient pension remains.

Effect on AFPS05 Early Departure Payment (EDP) and EDP Lump Sum

On re-employment you must repay the 'unexpired portion' of the EDP05 lump sum and the EDP05 income stream will cease. The EDP05 lump sum will not be repaid to individuals on leaving the service subsequently, however the EDP05 income stream will recommence at its original level if under age 55 or increase to 75% of your deferred pension if over 55 but under age 65

Effect on AFPS15 Early Departure Payment (EDP)

When a person who is receiving EDP15 payments joins FTRS, they will retain their EDP15 benefits. Their EDP15 payments will not be recalculated when the individual leaves FTRS. Although your AFPS15 EDP income stream will not be subject to abatement, this will be taken into account when calculating any abatement due to your AFPS75 pension income. **Your tax-free EDP lump sum does not require to be repaid.**

The calculation uses the following formula: AFPS75 Gross Pension + AFPS15 income stream + FTRS basic salary cannot exceed your last regular basic salary.

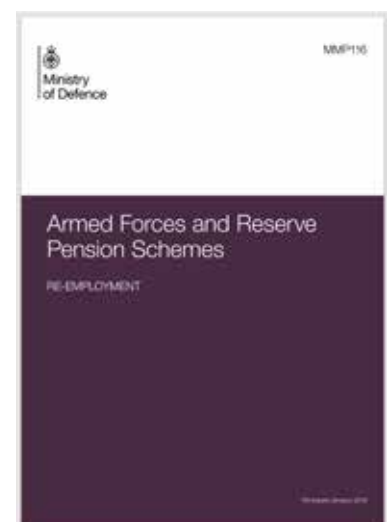
FTRS accrued benefits under AFPS15

Normal retirement age under AFPS15 is age 60. An immediate pension will be paid to those who serve until age 60, if you leave before age 60, any benefits you accrue will be preserved and paid at State Pension Age (SPA). Pension entitlements are based on 1/47th of the annual pensionable salary, linked to the average earnings index.

If you would like further information on your Armed Forces Pension Scheme (AFPS) or how re-employment into the FTRS affects your pension, then please feel free to get in touch with the WEA.

All the information above can be found on the GOV UK website, Armed Forces and Reserve Pension Scheme: Re-employment booklet MMP116.

Please see link: [MMP116 Re-employment booklet](#)





Are you Psychologically Prepared for Transition?

Martin Thorp MBE

Martin Thorp served 24 years in the Parachute Regiment, reaching the position of Regimental Sergeant Major. He was deployed on operations worldwide, which included multiple tours of Northern Ireland, the Balkans, Iraq and three tours of Afghanistan. He witnessed first-hand the horrors of conflict and, as a consequence, became mentally ill. In 2014 he was medically discharged due to combat-related PTSD. Today, Martin is happily married with two children and is working as an Organisational Psychologist specialising in resilience. Martin is passionate about helping individuals and teams be better prepared to face adversity. In May 2021, he will launch a project, Awaken Resilience, to do just that.

Transitioning from the Armed Forces to civilian life can have its challenges. I would argue that when you leave, you leave a community that rarely exists outside the Armed Forces. Shared values are adopted, and feelings of belonging are formed. The feeling of selfless commitment is so strong that you are willing to take risks to protect your comrades. This is not normally seen outside the military.

Many see 'transition' from the services as mainly a physical act of moving from one environment to another, where resources are centred around training, gaining insights and building relationships outside the Armed Forces. However, arguably 'transition' has a more significant impact on you psychologically. My transition was, to put it lightly, turbulent and extremely challenging; I had to adjust to civilian life being mentally ill.

I first experienced the acute signs of PTSD when I was on my third tour of Afghanistan during operations with the US military. What seemed to have sparked things off was experiencing my second suicide attack. The exposure to the sounds, smells and images had awakened the demons that I had carried for years.



I knew I needed help. With my pistol under my pillow, I started to have nightmares every night, seeing images of the dead and the broken. I could not stop crying. I was so afraid that I would lose control. I

referred myself to a UK military mental health nurse at Camp Bastion. I then began treatment with the military mental health services back in the UK.

Mental illness changed my life. The years that followed my discharge were extremely difficult. Anxiety, dissociation, hyperarousal, hopelessness, avoidance, and sleep loss were some of the symptoms I experienced. Living with this daily was utterly debilitating. I felt guilty, hated and alone. In some ways, I felt a part of me was still fighting there. Treatment that started with the military and continued with the NHS, was tough and seemed a never-ending process. With all this going on,

I had to 'transition' and find a new career. Before becoming mentally well enough, I landed my first job as a Production Manager at a Brewery. To cut a long story short, it didn't go well, and I left.

After being diagnosed with PTSD, I started to become interested in psychology. In a way, I felt I was trying to make sense of what had happened to me. My interest in psychology rapidly grew into a passion and a career where I now practice as an Organisational Psychologist specialising in Human Resilience. One of my emphasis is to psychologically prepare individuals and teams to face adversity and trauma.

You may not realise that you learn a lot about what makes people 'tick' in the military, especially whilst under pressure. This life experience provided me with essential learning. For me, it was like linking up the dots and applying psychological and neuroscience theories and models. With these insights, I was then in a position to gain a deeper understanding of peoples behaviours and cognitions, equipping me to help individuals and teams. Being able to help reduce and even prevent people from suffering under stress provided me with so much life fulfilment. As a consequence of becoming ill from combat, I can't cope with seeing people suffer, I think that drives me because I know what it's like to suffer. So, this has become my life purpose. I think, in some ways, it saved me. Research has revealed that one of the things our brain needs to stay healthy is a 'purpose'; without a sense of purpose, we can become lost in life and may even subsequently develop chronic depression and anxiety.

H	E	R	O
HOPE	EFFICACY	RESILIENCE	OPTIMISM

So, can you psychologically prepare for transition? The short answer is yes. However, you need to understand that adapting to a new life does take time, and for some, it is not plain sailing. Challenges can arise when you move to a very different working environment. Arguably, to mitigate this effect, many servicemen and women tend to transition to similar working environments, such as the security industry or the defence sector.

There are many factors that include 'personal differences' that may impact how successful you are transitioning. One approach to help you psychologically prepare for transition is to enhance your Psychological Capital (PsyCap). PsyCap can be remembered with the mnemonic HERO. PsyCap is an individual's positive psychological state of development that is characterised by (1) persevering towards goals and, when necessary, redirecting paths to goals (Hope) to succeed; (2) having confidence (Efficacy) to take on and put in the required effort to succeed at challenging tasks; (3) when beset by problems and adversity, sustaining and bouncing back and even beyond (Resilience) and (4) making a positive attribution (Optimism) about succeeding now and in the future. Take a moment to evaluate your own PsyCap; it may help you.

I am convinced that my time in the Armed Forces has been instrumental to my success and, more importantly, my life happiness. I do still suffer inside sometimes, but I have learnt to cope. I feel my story is an example of 'Post Traumatic Growth' in action. There is no reason not to believe that the learnt values with your experiences in the Royal Navy and Royal Marines will have a similar impact. Transition is a phase that you will go through at some point. Remember to pause for a moment, assess your state of mind, consolidate your thoughts and decide your purpose. Your success may depend on it.





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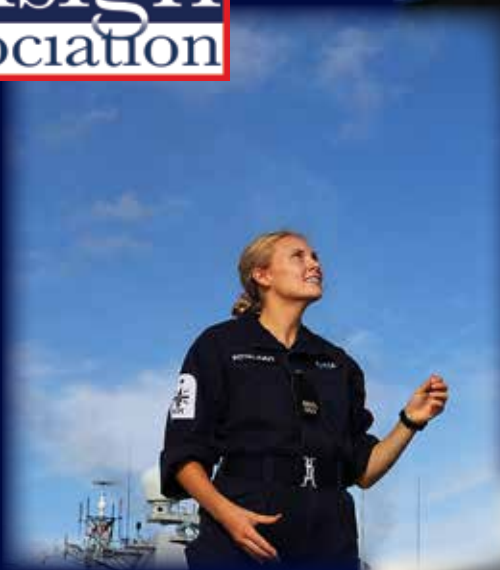
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GRATITUDE TO THOSE LISTED ABOVE FOR THEIR CONTINUED SUPPORT**

While every care has been taken to prepare the above list we would be most grateful if you would let us know of any errors or omissions



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