



Annual Review 2022-2023

The White Ensign Association

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.

Solicitors: Ashurst

Auditors: Appleby & Wood (London) Ltd,

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THE WHITE ENSIGN ASSOCIATION LIMITED

ANNUAL REVIEW

(edition 63)



The “WEA 50” signal hoist on-board HMS Belfast to mark the half century of the White Ensign Association being headquartered in this iconic warship.

CONTENTS

<i>The Objects of the Association</i>	2	<i>Connecting Service Leavers with Successful IT Careers</i>	24
<i>The White Ensign Association</i>	4	<i>Our impact in the last year</i>	26
<i>Chairman’s Welcome</i>	5	<i>A solicitor isn’t just there in times of trouble</i>	28
<i>First Sea Lord</i>	8	<i>2015 Pension Remedy “McCloud” Consultation Update</i>	32
<i>How to build and maintain wealth</i>	12	<i>Supporters of the White Ensign Association</i>	34
<i>The Gosling Foundation</i>	15	<i>Individual Life Members</i>	36
<i>Defence Relationship Management</i>	16		
<i>Performance People</i>	20		
<i>Meet our Compensation Advocacy and Support Officer (CASO)</i>	23		

THE WHITE ENSIGN ASSOCIATION LIMITED

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Chairman's Welcome

Admiral Sir Mark Stanhope

Almost my first task as the new Chairman this time last year was to write my welcome to our Annual Review. I can't quite believe that I am already halfway through my term and now penning this year's corresponding article. It has certainly been an eventful twelve months and we have felt the ripples from events of national significance.



Along with the rest of the Nation and the Commonwealth, we mourned the death of Her late Majesty Queen Elizabeth II last September. She was a remarkable, revered and record-breaking sovereign and, among her many virtues, she epitomised the values of devotion to duty and service, values which we strive to replicate in our commitment to our beneficiaries. The late Queen was also the mother of our Royal Patron, the former Prince of Wales, and we pledge our loyalty and allegiance to him as our new sovereign King Charles III. Like many other organisations and charities, we currently await a decision on the future arrangements for our Royal patronage.



Admiral of the Fleet The Boyce, Baron Boyce, KG, GCB, OBE, KStJ, DL

Sadness was again upon us when, only two months after the passing of our late Queen, we lost our President, Admiral of the Fleet The Lord Boyce. He was somebody I had the great fortune to work with in the Royal Navy as well as alongside him in the White Ensign Association. There are few people of whom it can be said that they were a genuinely great man, but I am unequivocal in my view that he was indeed one of those rarest of individuals. We have felt his loss in the White Ensign Association but our national life will also be all the poorer for his passing.



Admiral Sir Jock Slater, GCB, LVO, DL

On a brighter note we have just appointed a new President. I am delighted to report that Admiral Sir Jock Slater has accepted this position. As a former First Sea Lord, Vice Chief of Defence Staff and Chairman of the White Ensign Association's Council of Management, he is a most worthy successor to Lord Boyce.

Whilst on the subject of appointments within the White Ensign Association, I should also add that Lord Carlile of Berriew has recently been appointed as our newest Vice President. He has been a longstanding servant and supporter of the White Ensign Association, latterly as Chairman of the Council of Management, and it is a fitting tribute to his many years of dedication to our charity.



Supporters Reception to celebrate the WEA's 50th anniversary on board HMS Belfast.

Last year was a special year in the history of the White Ensign Association. We celebrated our 50th anniversary of being headquartered onboard HMS Belfast. We count ourselves fortunate that we can call this iconic warship the 'home' of the White Ensign Association and we celebrated this half century milestone with a Supporters' Reception that was held on the quarterdeck of HMS Belfast on a balmy summer's evening last June. It was an opportunity for us to thank the many organisations and individuals without whom we would not be able to deliver our outputs in support of our beneficiaries.

And what of those outputs? If we look at the year in numbers alone, we recorded the following statistics between 1 Apr 22 – 31 Mar 23. Over this twelve-month period we have supported 984 beneficiaries who registered for our assistance. We have also conducted 409 face-to-face interviews and delivered 135 lectures to audiences totalling some 3074 individuals.

The last year has also seen the introduction of a brand new service by the White Ensign Association. Thanks to the generosity of the Royal Navy and Royal Marines Charity in funding a new post, we are now able to support serving and former Royal Navy personnel who wish to bring claims or appeals under the Armed Forces Compensation Scheme or the War Pensions Scheme. This means that those who wear or have worn dark blue now have access to an equivalent service to that provided to those in lovat by our colleagues in the Royal Marines Association-Royal Marines Charity (RMA-TRMC). We are very grateful for all the support provided by RMA-TRMC in the training and mentoring of our new Compensation Advocacy and Support Officer, Mrs Leigh Rhodes.



David Scholey, Regional Manager South and East, at the RN Charities Show and Tell event in Sept. 22

The other key development has been a full strategic review which was conducted by our new CEO, Commodore Stuart Wright. This validated our core outputs and our unique offer to the naval family. However, it also identified areas of unmet need among our beneficiaries. The Council of Management has therefore now agreed to implement an exciting new strategy where we will grow our outputs and our staff to help meet these needs.

The first manifestation of this new strategy will be the introduction of a new full-time Scotland and Overseas Regional Manager. Establishing a permanent presence in Scotland is a very welcome development as the naval population there increases by some 20% over the next decade and the need for this post is further underpinned by the expanding numbers of naval personnel serving overseas. Our ability to stand up this post would not have been possible were it not for the funding which has been generously provided to us by Greenwich Hospital.



HMNB Clyde - Faslane

I have already mentioned above the fantastic support provided to the White Ensign Association by other naval charities, which in the RNRMC's case also includes funding to support our delivery of through life financial awareness to serving personnel and veterans alike. However, I also wanted to take this opportunity to recognise the similarly amazing financial support we have received from our other charitable supporters, the Gosling Foundation, the C A Redfern Foundation, the Bernard Sunley Foundation and Paul Auston DL.

This financial assistance is the lifeblood of our charity and without it we simply could not deliver our support to the very many beneficiaries in the statistics which I quoted above. It is important to remember that behind each of those numbers lies an individual story. Therefore, it is always a delight, and indeed an affirmation of what we do, to hear of the thanks which our dedicated and professional staff receive from grateful beneficiaries. A small sample of these are set out below:

This has all been so helpful. It's made decision-making about career or leaving much easier.

This is the first time I have actually understood the detail of my gratuity and pension. I'm so grateful for you taking the time; thanks so much. What a brilliant service it is that you provide. I now know exactly what I need to do. Thanks again, I really appreciate your expertise and help.

Thanks so much for this, I couldn't get my head around any of this until you explained it (ex-RN rating understanding tax implications of savings, disablement pension and retirement).

I have found Leigh's role and her support invaluable; were it not for her advice and guidance, I would have given up and lost out on much needed financial assistance. (Royal Navy veteran making claim under the Armed Forces Compensation Scheme)

As part of delivering our new strategy, we are also diversifying our income generation to help us deliver more on behalf of our beneficiaries whilst also remaining financially sustainable. In that context, I am delighted to announce a new initiative. On 22 November this year we will be holding the inaugural White Ensign Association Annual Maritime Seminar. It is being generously hosted by Norton Rose Fulbright and we are thrilled that the First Sea Lord, Admiral Sir Ben Key, has agreed to speak at this event.

On that note, I think that this is an appropriate moment for me to bring my 'Chairman's Welcome' to a close and hand you over to the First Sea Lord. Admiral Key has, once again, done us the great honour of writing his own update on the Royal Navy which you will see just over the page.

I hope you will enjoy reading that as well as all the other articles you will find in this 2022-2023 edition of our Annual Review.

WEA ANNUAL REVIEW 2022-2023

by Admiral Sir Ben Key, First Sea Lord and Chief of Naval Staff



When I wrote to the Association in 2022 I reflected on my first months in post and how much had changed since the 2021 review. To use those same words now feels like an understatement, even given events of recent years. War once again afflicts Europe and we have a new monarch for the first time in seven decades. Through it all, the Royal Navy has been as busy as ever. As I look back on our achievements this year, and look forward to all that is to come this decade, it remains our people, those women and men who I am privileged to lead and their families, who are at the centre of all our successes.

It is appropriate however to begin with a tribute to Her Late Majesty Queen Elizabeth II. As the daughter, wife and mother of Naval Officers, she understood the Royal Navy intimately and took great interest throughout her reign in the sailors and marines of her navy, and their families. It was fitting therefore that this summer personnel around the world were able to pay tribute to Her Majesty and support events in celebration of her Platinum Jubilee. Just a few months later, one of our most solemn and moving moments then came as Royal Navy sailors formed up to pull the State Gun Carriage bearing Her Majesty's coffin through central London. They were just a few of the thousands involved across the UK or deployed worldwide, all conducting their duties immaculately and in the finest traditions of the Service.

The State Gun Carriage, which was pulled by 142 Naval Ratings carrying the coffin of Her Majesty Queen Elizabeth II, moves from Horse Guards Parade toward the Mall and Wellington Arch.



Another great loss to the Royal Navy and the Nation is Admiral of the Fleet Lord Boyce, who sadly passed away in November 2022. From commanding three submarines and a frigate at the height of the Cold War, through to the highest level of command as First Sea Lord and then Chief of the Defence Staff, he was a deeply professional and respected military leader.

However, his remarkable life's accomplishments spread far beyond Defence through the many organisations and causes he supported right through to his last days. This included of course the WEA where although he was only President for a short period, he gave generously of his time and counsel before his term was cut tragically short.



Royal Marines from 45 Commando conduct live fire training in Cyprus during the Littoral Response Group (North) Operation Achillean deployment.

On the international front, war returned to Europe. It galvanised NATO and our allies. And it will not surprise you that from those very first days and since, the Royal Navy and Royal Marines have been at the heart of the United Kingdom's response. From the High North and Arctic to the Baltic and the Mediterranean, and also within the UK, we have been supporting Ukraine and contributing to deterring Russia from broadening the conflict. This was achieved while continuing to have a global presence too; last year the Royal Navy and Royal Marines operated in every ocean and both polar regions, and conducted operations on, exercised or visited every continent.

Dozens of Russian vessels were escorted through UK waters. Royal Navy ships and submarines supported NATO Naval Groups for much of the year. HMS Prince of Wales was the NATO maritime response force Flagship, including leading Exercise Cold Response in March, the largest NATO exercise in the High North in a generation.

We are providing training in the UK to Ukrainian Navy sailors in key skills such as weapon drills, damage control and operation of ship's mechanical systems, as well as training Ukrainian marines. In this and other areas our support will continue to be unwavering until Ukraine prevails.

In the autumn, the Littoral Response Group led by HMS Albion, RFA Mounts Bay and RFA Argus embarked Royal Marines and deployed the length and breadth of the Mediterranean, engaging over three months with 14 of 21 coastal countries, including partners from North Africa and eastern Europe.

A sailor from HMS Montrose meets his family after the Frigate returns to Plymouth from the Gulf in time for Christmas. The ship was forward deployed to the region in October 2018.



In the Gulf region, HMS Montrose concluded her 1305 day forward deployment and returned to Devonport. In 2022 alone she and her ship's company conducted two weapon interdictions and five drugs busts, including one of 870kg of methamphetamines with a street value of £15m. She has now been replaced by HMS Lancaster, thus confirming the benefits of the forward deployed model as we continue to shape the Navy for its future operating model.

On the other side of the world, our forward deployed patrol vessels, HMS Tamar and HMS Spey, collectively visited 15 countries including Japan, Singapore, Fiji and Australia. Whether delivering vaccine boosters and dental support to Pitcairn, emergency relief stores to Tonga following a devastating volcanic eruption or visiting Palau, 97 years after the Royal Navy was last there, they flew the flag for the United Kingdom.

Closer to home, personnel deployed in support of the Border Force in the Channel assisted in rescuing over 29,000 people in small boats, undoubtedly saving lives. And somewhere under the ocean, for the SSBN force, the relentless drumbeat of Continuous At Sea Deterrence moved into its 54th unbroken year, protected by SSNs deployed across the Euro-Atlantic area who are also regularly contributed to NATO missions as well.

While it tends to be the white ensigns that capture the headlines, naval air squadrons, RM Commando units and the minor war vessels all played their part. As have the Royal Fleet Auxiliary who are ever more closely integrated into our operational effects. Through them, the RN is now the largest employer of British merchant seafarers – something we are hugely proud of – and every member of the RFA now starts their service at either Raleigh or BRNC in recognition of this.

At the same time as ensuring our operational credibility and delivery today, work continues to recapitalise the Fleet for the future. We currently have 18 ships and submarines in build or on order, and are a Royal Navy that is growing in terms of hull numbers and tonnage through this decade.

Three of the four Dreadnought class submarines are now in build and progressing well. We are bringing into service two multi-role ocean surveillance ships to enhance our national security and ability to protect undersea infrastructure and have committed to build three new solid support ships through which the RFA will keep the carrier task groups supplied into the second half of the 21st Century.



Type 26 Frigate HMS Glasgow being towed and manoeuvred alongside at BAE Systems Scotstoun on the Clyde.

In Scotland, HMS Glasgow, the first of our Type 26 next generation anti-submarine frigates is in the water and continuing her fitting out, whilst building of her sister ships, as well as Type 31 frigates, continues at pace. Of the three services it is the Royal Navy that has the largest number of personnel in Scotland and I am delighted that the WEA is establishing a full-time Regional Manager there in the first half of 2023, thanks to the generous support of Greenwich Hospital.

Irrespective of all the new equipment we might have, without our people we would not be able to achieve all that we do. They are, and always have been, our most important asset. Those who serve and who have served, whether in uniform or civilian attire, regular or reservist, are a superb reflection of their Service and ambassadors for their country. Across the United Kingdom they come to work every day determined to make a difference and make the Royal Navy and the country stronger.

Most important however, is the Naval Family. Behind each and every person working for the Royal Navy there is a network of support who enable what we do. The sacrifices that each and every member of the workforce makes, whether military or civilian, are felt acutely by those at home and it is to them I convey my heartfelt thanks, and those of the Royal Navy's senior leadership team, for the part they play in enabling our success.

It is organisations and charities like the White Ensign Association who are so vital in supporting the whole Naval Family. Our people are our most important asset; without them our ships, submarines and aircraft are but bits of complex machinery. It is the people who bring them to life and are the soul of the organisation. We ask a great deal of them, and their families, and so whether in service, or after it as a veteran, ensuring we recognise, recompense and support our people is absolutely essential.

The WEA's work continues to be so important. Whether the core and hugely important business of supporting personal finance, second career advice, legal and welfare matters, or to introducing a new service in the last year for those who wish to bring claims or appeals under the Armed Forces Compensation Scheme or War Pensions Scheme, the WEA makes a real difference for our personnel and their families.

I am hugely proud of everything that the brilliant women and men of the Service have achieved this year, often against real challenge or under significant pressure. In an increasingly uncertain and geopolitically complex world, the Royal Navy continues every day to protect our nation and help it prosper, and those obligations rarely feel keener. That said, the future is a very exciting one for our Service – crewed by talented people, rich with new platforms, technologies and capabilities, and a global role of partnership and leadership. I am determined we do not waste this moment.

It's important to be prepared to deal with a downturn – think about how to handle your short and long-term needs and seek expert advice.

How to build and maintain wealth for the long-term in difficult economic times

The Bank of England has recently declared that a recession has narrowly been avoided. However with difficult times and market volatility this can be unsettling but is not unusual. We watch stock markets turn into rollercoasters, which prompts some investors to make knee-jerk decisions that could cause damage to their long-term plans.

But what can you do at this time?

Much will depend largely on your personal circumstances, and anyone looking to build or maintain their wealth in these uncertain times, advice is essential and even more important than ever.

How can we manage through difficult times in 2023?

Quite simply, you must look at how you will achieve your long-term goals. Think about how to overcome both short-term and long-term needs. It's important to think about time in the market, not timing the market, and understanding that long-term investing isn't the preserve of the wealthy. What tends to lead to success is having a clear idea of your goals, and building a focused plan, so you know how to achieve what you want.

What do you do with money in a recession?

Is it good to have cash? In a higher interest rate and higher-inflation environment, one thing to consider is reducing any debt you have, if possible, especially if you have expensive credit-card debt. But you should also look at increasing your emergency savings.

Inflation in January 2023 was 10.1% and the costs of goods and services may be more expensive than one year ago.¹ Britons have already started to save more, as there was £3.9 billion deposited in banks in December 2022².

While there's no way to predict what markets will do, some examples from past recessions show just what can be achieved if you're committed and invest for the long term. The Association of Investment Companies (AIC) calculated how a £1,000 investment at the start of various previous recessions would have performed over time.

We don't know at the time when a recession begins, as it's only confirmed in hindsight. However, the data shows that investing in recessions isn't necessarily something to be feared if you have time on your side.

Return on £1,000 invested at start of recession	Early 1990s recession	Global financial crisis(2008/2009)	COVID-19 recession
Start of recession	1 July 1990	1 April 2008	1 January 2020
1 year from recession start	1 year from recession start	£651	£1,138
2 years 9 months from recession start*	-	-	£1,048
3 years from recession start	£1,398>	£1,150	-
5 years from recession start	£1,694	£1,334	-
10 years from recession start	£3,369	£2,167	-

(331 investment companies, excluding VCTs. Figures include charges within the funds but do not include any buying costs or stamp duty.) The value of an investment with St. James's Place will be directly linked to the performance of the funds selected and may fall as well as rise. You may get back less than the amount invested.

Of course, economic downturns and falling markets are a worry for investors, but it's important to keep calm and carry on with your investment plan for the long-term. There are going to be periods of volatility, but all the evidence demonstrates that over time stock markets outperform cash deposits.

Drip-feeding money regularly into the markets over time can benefit from 'pound-cost averaging'. This means that by investing the same amount each month into a fund or market, when prices are high you buy fewer units, but when prices are low you buy more. As markets recover, the assets held will average out, smoothing the volatility you would have suffered had you put all your investment into the market in one go. This is a sensible way to reduce your risk profile.

IS NOW THE TIME TO GIVE YOURSELF A FINANCIAL AUDIT?

So, why might it be the time to carry out an audit of your financial affairs? We cannot predict the economic and market landscapes over the next 12 months but a financial audit could help you feel more in control, improve your overall wellbeing, and worry less.

Why do we do financial audits?

Having a plan in place is the first step towards helping to achieve your goals and carrying out an annual review can also be a helpful way of finding out how well prepared you are for the future – whatever it might hold.

By answering the following four questions – with a bit of help from a financial adviser – it's reasonably straightforward to find out where you stand. But it is important to be honest with the answers and to remember that everyone's circumstances are different as are their goals and aspirations.

1. Do you have a plan?

It's one thing having a goal, but if you really want to increase your chances of achieving it, you need a plan. This is where expert advice can really help. With a solid understanding of what you want your money to do, a financial adviser will help you put a plan in place and structure your savings and investments with the aim of achieving your goal e.g. making the most of annual allowances such as ISA tax relief or pension contributions and capital gains. **If you don't use it, you lose it.**

2. Are you prepared for the unexpected?

Life has a habit of being unpredictable. Redundancy, illness and divorce can all take you by surprise and causing the best-laid plans to change. But there are several positive steps you can take to increase your financial resilience.

No financial plan, for example, is complete without a rainy-day fund of three to six months' expenses in an instant-access savings account.

In addition to life cover, you may want to consider critical illness insurance or income protection that pays out if illness or injury prevents you from working - protection can often help you get through some of the most difficult times.

3. Are you in control of your day-to-day spending?

Last year was an expensive one and inflation at the start of 2023 was still at one of its highest levels in 40 years. That means we're all spending a lot more than we used to on everyday essentials. Maintaining the momentum with your savings or if you're worried about managing on a stretched retirement income it is good to consider the power of the audit.

4. What steps have you taken for later-life planning?

Nobody relishes thinking about death or the challenges that come with ageing, but having a strategy to see you through those years can give you and your family priceless peace of mind. Getting your Will written or reviewed to thinking about how you might pay care-home fees and mitigating a potential Inheritance Tax bill, are important considerations.

Get advice:

A confidential personal relationship with a financial adviser is vital as they will understand your goals and support you to keep you on track. At the core of this approach is a simple factor **TRUST**. Recessions are concerning for all, but with the right advice and by keeping your long-term goals in mind, you should be able to weather any financial storm.

To find out more contact SarahQuirk Wealth Associates.

The value of an investment with St. James's Place will be directly linked to the performance of the funds selected and the value may fall as well as rise. You may get back less than the amount invested. An investment in equities does not provide the security of capital associated with a deposit account with a bank or building society.

The levels and bases of taxation, and reliefs from taxation, can change at any time and are generally dependent on individual circumstances.

Sources: 1. Monetary Policy Report, Bank of England, January 2023
2. Consumer Price Inflation, UK, Office for National Statistics, February 2023
Money and Credit, December 2022

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Disciplined planning and efficient saving are key to maximising financial opportunities that will help you achieve your objectives and to gain a calm perspective on your financial future. Reviews can prompt you to consider some of the things that sometimes get left undone. Life has a habit of springing unpleasant surprises on us. **If you would like a no-obligation consultation please contact us.**

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Partner Practice

St James's Place



The Gosling Foundation

Donald Gosling joined the Royal Navy in 1943 at the age of 14. He reluctantly left it five years later in 1948, but his love of the sea never left him, and he remained a passionate supporter of the Royal Navy until his death in 2019.

Knighted in 1976, appointed KCVO in 2004 and Vice Admiral of the United Kingdom in 2012, Sir Donald established The Gosling Foundation in 1985. It remained close to his heart throughout his life and through it he supported a wide range of organisations, including the White Ensign Association, of which he became Chairman and subsequently President.



His association with the WEA started after meeting its founder, Commander Charles Lamb DSO DSC, an officer in the Fleet Air Arm during WWII, and with whom he established a lifelong friendship.

Sir Donald was acutely aware that it was difficult for former serving personnel to find employment in civilian life after leaving the Royal Navy, so over the years he and his team arranged a wide variety of different fundraising events for the WEA, some of which used ships as venues – for example, the aircraft hangar of HMS Ark Royal. The objective of these events was to get the wider business world interested in/engaged with the Royal Navy/WEA, thereby helping to open up channels of potential employment opportunities.

Today, The Gosling Foundation, with Adam Gosling as its chairman, is delighted to be able to continue Sir Donald's legacy in supporting the White Ensign Association as one of its four key focus areas, namely:

- Royal Navy and Royal Marines
- Youth
- Education
- Health

The foundation funds the following:

- Charities, CIOs and CICs registered and working in the UK
- Units, establishments and ships of the Royal Navy and Royal Marines
- Youth groups (eg Sea Cadets, Scouts, Girl Guides, Performing Arts)
- Project costs and events which directly impact beneficiaries
- Capital projects including new buildings, extensions, refurbishments and recreational spaces
- Projects which help organisations to be more efficient and focus on their core objectives (eg IT projects; moving services online; and projects that improve access to existing support, such as helplines)
- Minibuses for youth groups
- Equipment eg sporting equipment and furniture



Ministry
of Defence

Defence Relationship Management

Defence Relationship Management (DRM) partners with organisations throughout the UK, helping them understand the value of signing the Armed Forces Covenant and building mutually beneficial partnerships with the Defence community. It provides support on employing Reservists, veterans, Cadet Force Adult Volunteers and military spouses and partners improving fairness for the community in the consumer market.

Each year DRM conduct a survey called the Employer Attitudes Monitor. In January 2023 it reported that 88% of all employers are aware of Royal Naval Reserves and 82% of the Royal Marine Reserves (rising to 93% and 88% for Reservist employers).

The proportion of Reservist employers that know a great deal or fair amount about the Reserves has increased significantly since 2022. And there has been an increase in the number of Reservist employers with a policy relating to joining or being a member of the Reserves – with Reservist employers also more likely to grant employees additional paid or unpaid leave for Reserve training.

Generally, across the board trends have returned to those seen pre-pandemic and in some cases have increased beyond this – suggesting that DRM has been more successful this year in promoting awareness and influencing attitudes.

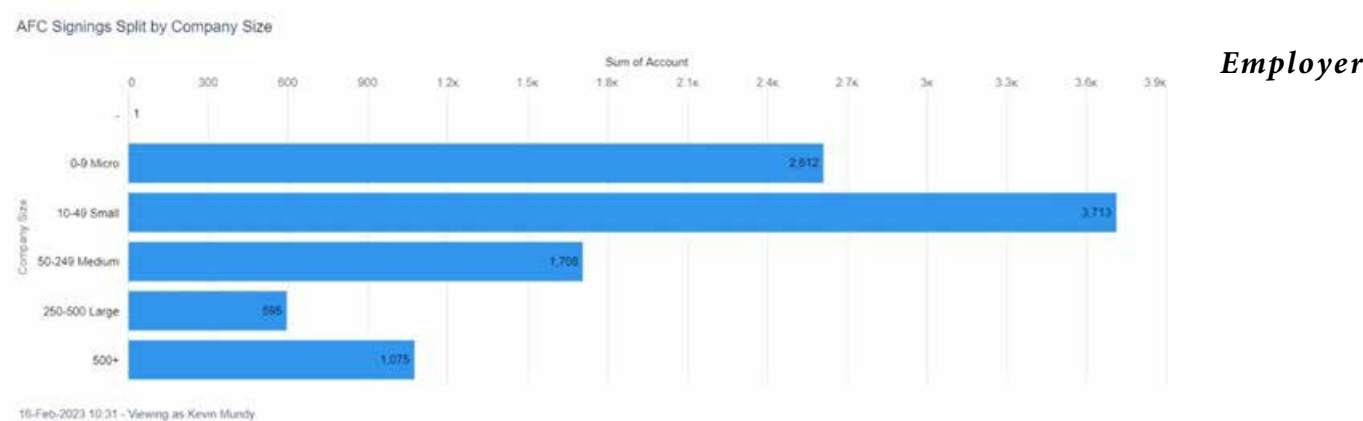
Armed Forces Covenant

Signings of the Armed Forces Covenant have continued to grow and it is expected to hit 10,000 at the end of March 2023. Eight in ten Reservist employers are aware of the Armed Forces Covenant and are significantly more likely than in 2022 to agree that signing the Armed Forces Covenant is of value and that they should tell other employers about the benefits of being involved .



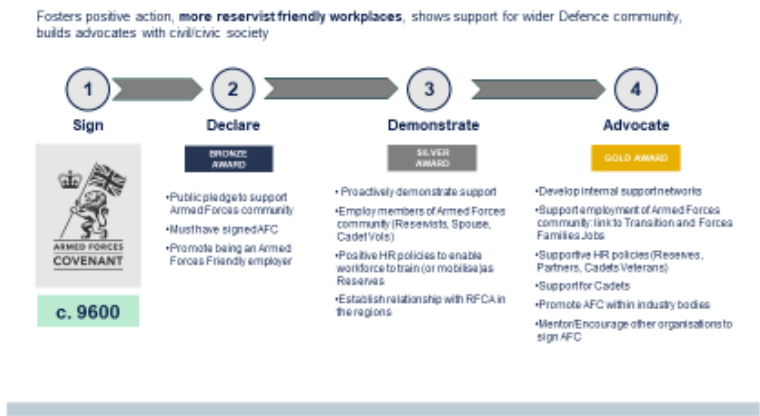
Organisations that have recently signed include Royal & Sun Alliance Insurance Ltd, City of Birmingham Rockets Basketball Club, Boots and Boots Opticians. And Barclays and Asda both re-signed, confirming their on-going support. Bespoke pledges routinely made include: providing paid leave for Reservists to meet their annual training commitments; creating an internal military network for all members of staff belonging to the Armed Forces

Community; and recognising military skills and qualifications in recruitment and selection processes. This includes a number of Guaranteed Interview Schemes relevant to members of the Armed Forces community. Those signing also come from across all sizes of organisation:



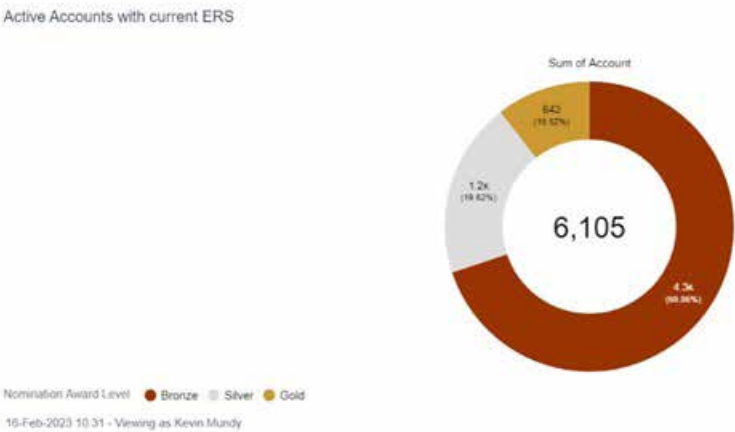
Recognition Scheme

Employer Recognition Scheme in context



DRM's other key output is the Employer Recognition Scheme. Launched in 2014 it encourages employers to support Defence and the Armed Forces Community, and inspires others to do the same. The Scheme provides for Bronze, Silver and Gold awards for employers that advocate, pledge and demonstrate support for Defence and the Armed Forces Community, and align their values and practices with the principles of the Armed Forces Covenant.

Gold ERS awards are given to employers that are considered as exemplars within their sector, advocating on Covenant issues to partner organisations, suppliers and customers with tangible results in uplifts to Covenant signatories. Currently there are 642 organisations who have achieved a Gold Award across a range of sectors and sizes. It is predicted that up to a further 250 organisations will be awarded in 2023. The current number of Silver ERS Award holders is 1,198 (328 of which were awarded in 2022) with Bronze's totalling 4,265.



Perceptions of the Employer Recognition Scheme have remained positive and stable amongst both Reservist and Non-Reservist employers, and with Reservist employers also more likely to agree that receiving an Employer Recognition Scheme award is of value to employers than in 2022 .



Ministry
of Defence

Defence Relationship Management



We are placed all across the UK to connect Defence with employers through the Armed Forces Covenant and the Employer Recognition Scheme.

Data correct as of February 2023



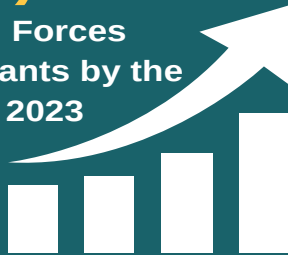
The Armed Forces Covenant in numbers

signatories come from a range of organisations...

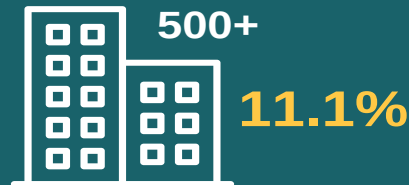
On track to reach over

10,000

Armed Forces
Covenants by the
end of 2023



With an average of **30**
signings every week



Private

82%

Non Profit

8%

Public

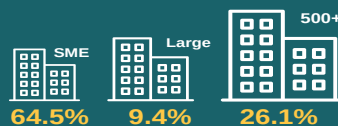
10%

The Employer Recognition Scheme in numbers

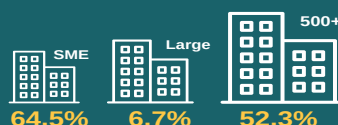
Bronze



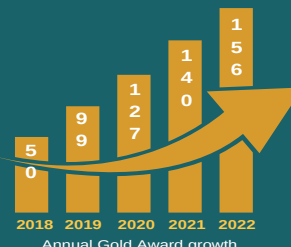
Silver



Gold



The scheme encompasses bronze, silver and gold awards for organisations that pledge, demonstrate or advocate support to the armed forces community, and align their values with the Armed Forces Covenant.



642

Gold Award
Holders



Over
1,000
Silver Award
Holders



Over
4,000
Bronze Award
Holders



Supporting your family, protecting your future



Supporting your family:

- Pre/post nuptial agreements
- Cohabitation agreements
- Collaborative law
- Family mediation
- Divorce and separation
- Arrangements for children, parents and grandparents

Protecting your future:

- Wills
- Lasting Powers of Attorney
- Court of Protection
- Tax planning
- Family trusts
- Probate and estate administration

We are pleased to offer a discounted rate on our services to serving and former members of the Royal Navy, Royal Marines, and their reserves.

Scan below to find out more.

Trusted legal advisers to serving and former members of the Royal Navy, Royal Marines, their reserves, and their families.

We understand that, when it comes to protecting your family and your future, you want high quality advice you can trust.

Our team of legal experts on the South Coast understand the complex demands and challenges faced by private individuals and their broader circumstances. We can support your family needs now, and help you plan for your future.

Drawing on our experience, we work with naval services members and their families to examine the issues you may not have considered and ensure you are planning for both the expected and unexpected.

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BLAKE
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Performance People

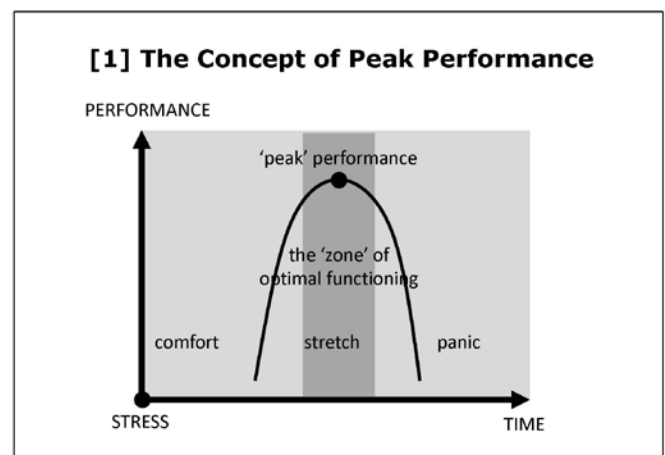


Mark Woodhouse is the founder of Performance People, a company of veterans, run by veterans, for veterans: passionate about people and dedicated to people performance. As an approved ELCAS provider and ILM centre, Performance People deliver a regular schedule of training courses & coaching qualifications in peak performance, personal transition and the psychology of success, to help their valued Armed Forces Community serve well, leave well and flourish.

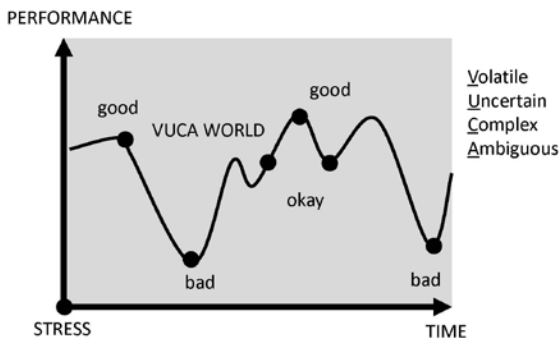
I remember the day I joined the military, not so much for my arrival at the training battalion, but the brief chat I had with my Dad as I got on the train. "Start your resettlement today" he said as I shook his hand through the open window before departure, "whilst the military will most definitely train you to serve well, it doesn't really prepare you to leave well". Wise words from my Dad, as he came to the end of his Service, having himself failed to prepare.

For many, the concepts of peak performance, personal transition and psychology sound complex, yet this is usually because they are not thinking in pictures, only listening to words. Here we seek to address this problem by presenting a series of useful models to provide clarity about what success actually looks like, where a model might be defined as a 'visual' representation of a concept, principle or process – or, most simply, a picture.

Starting off simple, we might describe performance in terms of someone doing and being their best, whilst getting what they want within any given work-life context. And as such, success might perhaps be best illustrated by looking at performance over time, with peak performance being the pinnacle in the 'zone of optimal functioning' (Hanin, 1980): the sweet-spot between 'comfort' and 'panic' called 'stretch', where everything seems to go just right.



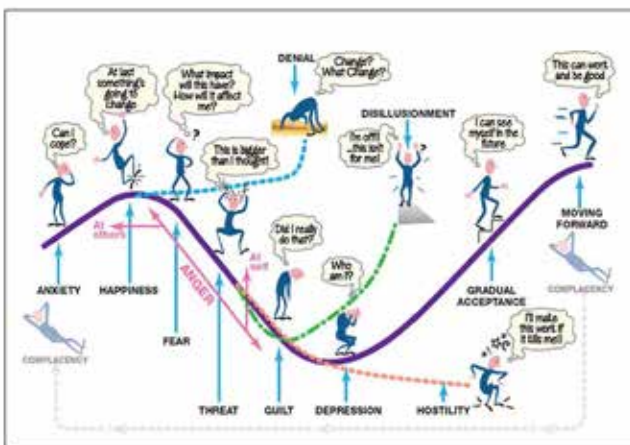
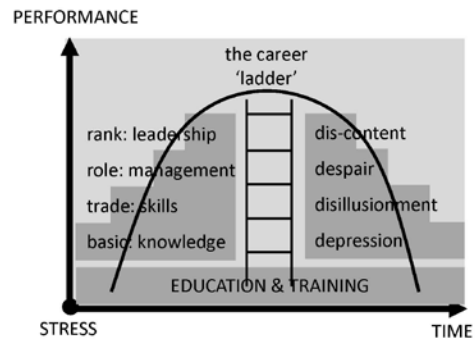
[2] The VUCA World Rollercoaster



Realistically of course, work and life are very much a rollercoaster of ups and downs, especially in this VUCA (Volatile, Uncertain, Complex and Ambiguous) world of ever changing and challenging times. And never is this reality perhaps ever more relevant than to those leaving the military, when the impact of transitioning into Civvy Street is not so much geographical, or even financial-material, but psychological and mental-emotional.

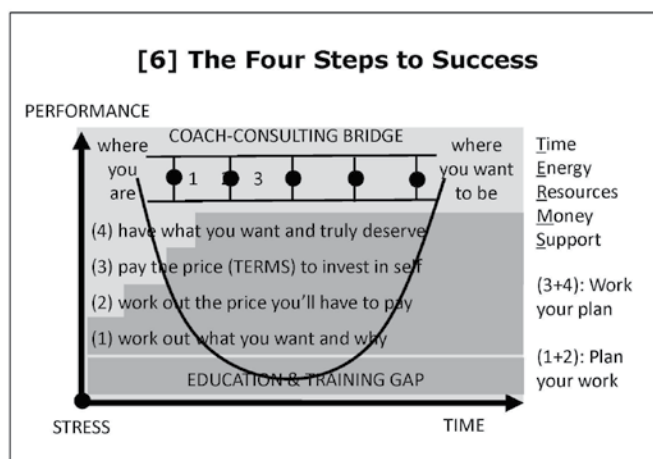
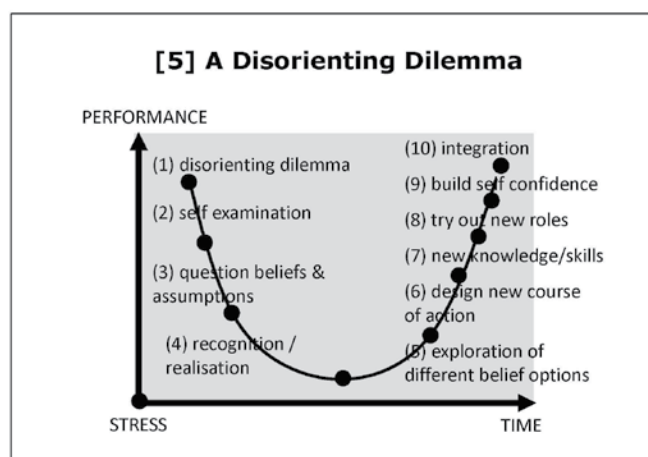
Again, looking at things pictorially and for those serving in the Armed Forces, there is an established career ladder with rank and role providing both a pathway for development and a stairway to success. Sadly however, for far too many of those leaving, the staircase then descends in a downward spiral of disillusionment, despair and depression. And, for a very sad and unfortunate few, let us not forget, suicide death.

[3] Personal & Professional Development



John Fisher (2012) similarly maps out the path of 'personal transition', whilst signposting the behavioural responses most usually displayed by people as they struggle with things mentally-emotionally. Reflecting on this, we might ask: "how might a person get from a good place to another good place without dropping into that bad place"? Or, "how might someone leaving the Armed Forces bridge that same gap: to serve well, leave well and flourish"?

Within the context of coaching, this is often described as a 'disorienting dilemma', encountered as a person seeks to find their way across uncertain or difficult terrain. In this sense, coaching is about helping people answer such questions and find solutions to their own problems. And Elaine Cox (2013) provides a 10-step transformative learning process with which to navigate this journey whilst developing a positive psychology of mind.



Keeping things simple, we might reduce these 10 steps to a 4-step 'strategy for success'. Building on the idea that 'failing to prepare is preparing to fail', this model makes explicit the need to both 'plan your work' and 'work your plan' as a psychological philosophy – providing a really useful map with which to bridge the gap – between where you are and where you want to be, in pictures as well as in words.

For many, the concepts of peak performance, personal transition and psychology sound complex, yet this is usually because they are not thinking in pictures, only listening to words. Here we sought to address this problem by presenting a series of useful models to provide clarity about what success actually looks like. And if they got you thinking a little more positively about how to serve well, leave well and flourish, then we will have achieved our aim.

I remember the day that I left the military, not so much for it being my last, but remembering that chat with my Dad on my first. For sure, I had received the training I needed to serve well. Yet I was so glad I had paid the price of preparing to leave well – positive I would flourish not flounder – right from the start, having listened to what my Dad had to say. So, if you have not done so already, maybe “start your resettlement training today”.



Meet our Compensation Advocacy and Support Officer (CASO) - Leigh Rhodes



I cannot believe I have been with the WEA for nearly a year, it has gone by so quickly!

Since September 2022 and after a period of training kindly provided by the Royal Marines Charity, I have had the privilege of supporting 53 individuals with their queries regarding the Armed Forces compensation schemes. The feedback has been fantastic, even from those where advice on their queries was not what they expected or hoped for. It is still early days in terms of outcomes on claims made, 2 out of the 3 claims made in October 2022 are still awaiting decisions although a claim that was made in November 2022 received an outcome in February 2023. There does not appear to be any rhyme or reason for how long decisions take!

My role is not just about supporting individuals to make claims but to support those who may be frustrated and struggling to make sense of the process, decisions on claims or awards made. One such example I will refer to here as D.

In November 2020 D received an interim award and a lump sum payment of £10,300 for an injury accepted as being caused by service in the Royal Navy under AFCS (Armed Forces Compensation Scheme). In November 2022 D was contacted by Veterans UK who administer AFCS and was asked to provide an update on their injury for the interim award to be reviewed.

At this point, D, who has a mental health injury which impacts on their concentration and the processing of information contacted me for some help. Although D had already received an initial award, they did not understand it and was demoralised and confused by the process. During one of our initial conversations D said they did not have the energy to continue with the claim and could not see the point. I encouraged D to continue with the review and I explained what evidence they needed to provide to Veterans UK and why. I subsequently met with D and reviewed the evidence they had gathered, ensuring it was sufficient for the purposes of the interim review before D sent it.

In February 2023 D contacted me to confirm they had received a letter from Veterans UK and although they thought it was good news, did not fully understand what the letter said and what it meant for them. We reviewed the letter together and yes it was good news. The AFCS award had been increased and a further lump sum payable, the award also attracted a GIP (Guaranteed Income Payment) which was backdated to the day after D had been discharged from service. A GIP is a tax free, indexed linked, income stream for life and in D's case amounting to approximately £1,100 per month.

D's award remains interim for up to a further 2 years as the prognosis of their injury remains unknown. However D now has some financial certainty which will have a positive impact on their recovery/ managing of the injury. D also knows they do not have to go through the process alone and that I am here when they want support. This is what D had to say:

"Leigh has provided me with support with regards to my AFCS review after my initial claim 2yrs ago. Not only has Leigh helped me to gather the necessary paperwork, but she also gave me the confidence and encouragement to pursue the matter further; when I would otherwise have given up and not continued with the process. Leigh explained my case fully to me and deciphered the very complicated paperwork, giving me a greater understanding and a renewed enthusiasm for pursuing the process. On a practical level, Leigh was able to copy all my documentation and send me an electric copy for my own filing. Leigh checked up on me throughout the process, making inquiries as to whether or not I had heard anything from Veterans UK. Once I did get notification, Leigh was quickly on hand to meet with me and again decipher the results. I have found Leigh's role and her support invaluable; were it not for her advice and guidance, I would have given up and lost out on much needed financial assistance. I know that I can call on Leigh and arrange a phone call or a face to face no matter how daft I think the questions might be."

I am so lucky to be able to support such wonderful people and, in turn, this support would not be possible without the generous funding provided by the RNRMC. I can't wait to see what the next 12 months brings.



Connecting Service Leavers with Successful IT Careers

Who are Cerco IT?

Cerco IT are an IT recruitment and training company. Since 1989 we have been on a journey, evolving to provide the best possible opportunities for our candidates. We have done this by developing long-lasting relationships with both our clients and our candidates resulting in us matching exceptional IT professionals with extraordinary IT job opportunities.

Our clients include, but are not limited to Fujitsu, Computacenter, Ricoh, Virgin Media, Fortinet, NCR and DXC Technology. For these companies we contract individuals to undertake a vast array of roles including installations, networking, commissioning and decommissioning of IT equipment.

Here are just some of the things our candidates have said about us...

“Following my experience I would happily recommend Cerco to any service leaver, I think it's a great opportunity to upskill and join a professional company”

“Cerco is an excellent company to work for especially if you are new to / looking to get into IT. After completing the 5 day course I was immediately placed in a role working all over the UK for a large company carrying out various different jobs with multiple other engineers who are great to work with and will help you out as much as they can whilst you are still learning the role and gaining experience.”

“Cerco IT helped me secure my ideal job in the IT sector. The highly informative training and friendly, helpful staff are a great help for those wanting to start a new career in IT. I highly recommend this company and can't thank them enough.”



Temp to Perm Roles

The Cerco IT Military Temp to Perm Programme is run in partnership with some of the **biggest** names in the IT service industry.



What is the Military Temp to Perm Programme?

1. Candidates undertake the Cerco IT training programme (if required)
2. Candidates join leading IT service corporations on a 12 month temporary basis
3. Upon successful completion of the 12 month assignment, candidates may be offered a full-time role or an extension.

About Cerco IT

For over 30 years we have been committed to those looking to forge a career in IT by offering accessible and professional training courses, supported by recruitment opportunities.

Find out more



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Why do service leavers make up 30% of our candidates?

Military reservists, leavers and their families make up 30% of our workforce, we believe the reason for this is due to the blend of discipline, training and strong communication skills that veterans possess. These transferable skills along with a strong awareness of safety and security are what make a perfect candidate for a role in IT and Cyber Security.

Here at Cerco IT, we are passionate about supporting military veterans, by joining forces with organisations including White Ensign and Walking with the Wounded, and by members of our core team being veterans themselves, we have gained an incredible insight into what it takes to transition into civilian life, this has allowed us to create suitable pathways that support this transitioning period. It's down to this that have proudly received the Armed Forces Covenant Employer Recognition Scheme Gold Award.

Ready to start your IT journey?

Head to our website to apply and a member of our team will be in touch to work on a pathway that is perfect for you: <https://cercoit.co.uk/apply>



The White Ensign Association

Our impact in the last year

Who have we reached?

Over the past 12 months, the White Ensign Association has dealt with a total of 4,058 beneficiaries who have either attended our presentations, received one-to-one interviews or casework support from our staff, or registered with the charity to access its services. 72% of our beneficiaries have been RN ratings and RM other ranks.



Marty Small delivering a 'Your Future' presentation at HMS NEPTUNE

How have we helped?

- 70 'Your Future' presentations were delivered to 687 personnel in transition from the Service.
- 28 Armed Forces pension awareness presentations were delivered to audiences of 1258.
- 37 Financial Awareness Lectures were delivered to audiences of 1129.
- 667 enquiries from beneficiaries have received casework support.



Your Future

Resettlement Finance & Employment Services

Regional Managers

Dave Scholey
South East & East

Marty Small
South West &
Scotland

What feedback have we received?

Here is what some of our customers have had to say:

In relation to the Financial Awareness Lectures: “the feedback we have had from students and staff has been very positive, notably with some personnel volunteering feedback sometime later on of the influence it has made on them and the financial planning they now employ.” (Chief Petty Officer instructor of RN Phase 2 trainees).



*Marty Small conducting a one-to-one interview at
HMS CALEDONIA*

“The WEA/Dave’s inputs not only gave me the right information but offered both the expertise and the reassurance that I suspect all Service leavers want. He is a professional who knows his subject, is happy to answer all the questions I had and offered a great level of service.” (Colonel RM)

“I am extremely satisfied with the service provided by Marty and the White Ensign. My advice to all Service leavers who need or want pension guidance, give Marty or the White Ensign team a call or drop them an email, his pension brief and sage guidance were excellent. Genuinely, the best pension brief I have ever received.” (WO1 RM)



*Dave Scholey providing assistance to a beneficiary on-
board HMS PROTECTOR*

What is our social media presence?

At the time of going to print the WEA has 10,548 followers on LinkedIn. That is an increase of 1,819 in the past year. We regularly post articles on LinkedIn to pass useful information on to our beneficiaries. These are also posted as blogs on our website: www.whiteensign.co.uk.



McCloud Update: 2015 Remedy Consultation and Armed Forces Pension Calculator

The latest information on the McCloud remedy
to our readership



Careers for veterans at Lloyd's of London

Insight Day held by the Lloyd's Military Group

Two of our recent Blog/LinkedIn posts

Knights



A solicitor isn't just there in times of trouble

People often turn to their lawyer in times of crisis. When really, they should be a trusted advisor – working with you to protect you, your family or your assets. That's what the team at Knights do every day.

We get it, most people think of trouble when they think about getting a phone call from their lawyer. But we don't think that's how it should be.

We believe business is about people. And our people are here to help you. Working alongside you as a trusted advisor to protect the things you care about.

There are so many occasions that a solicitor can help with.

Bryan Scant, Senior Associate at Knights, (pictured above), talks through a few of the most obvious ones – and how Knights can make the process as simple as possible for you.

Separation without the stress or confrontation



Most people know someone who's been through a separation. We know the effects are often felt even more keenly in tight-knit armed forces communities. Getting the right support from your solicitor can prevent the process from becoming drawn-out and stressful.

Separation does not need to be stressful. Yes, there's a lot at stake, but often the process can be brought to a swift, amicable and friendly conclusion.

Of course, there are unique factors to consider for armed forces families – the health effects of time serving your country, long periods of separation from children, irregular working hours, frequent relocations, handling large tax-free lump sums or even complex government pensions that can frustrate even the most financially-savvy individual.

But that doesn't change the fact that you need the right support around you – not just from a legal perspective, but from an emotional perspective too.

There's no blueprint for how to handle a separation, but there's where Knights' expertise can help.

Whether it's the subtleties of armed forces pensions, an AFPS 1975 lump sum, dealing with pre-marital assets, advice on pre-nuptial agreements or something else, the team at Knights will be able to help.

Thinking long-term

Making sure your affairs are in order is important for everyone – but it's especially important for people who put their lives on the line. We can take the stress and difficulty out of it.

Too many people put off making a will because they don't want to think about what might happen in the future. We see it every day.

But that just makes things harder for everyone involved when the time comes.

So, everyone needs a will that clearly sets out how you want your affairs to be dealt with.

Knights' specialist private client team can also help with appointing executors to ensure your affairs are in order and the preparation of powers of attorney to give a third-party the authority to manage your affairs should that be necessary.

Your career beyond the forces

Standfirst: Many people who leave the armed forces go on to set up their own businesses and successfully establish companies that employ others. We can take the pain out of complying with the necessary legislation and obligations.

Employment law can be tricky. There are laws, HR policies and procedures to navigate.

The last thing anyone wants when getting a new business off the ground is to be tied down in red tape. And it's not uncommon for oversights with these procedures to come to light until it is too late.

Our employment experts regularly work with former service personally who are looking for a bespoke support package when setting up their new business to ensure that they have complied with the necessary legislation and obligations.



Where are Knights based?

Members of our armed forces are spread far and wide across the UK, and so are Knights. As a national firm, Knights have offices close to the major naval bases and RM camps, particularly Exeter for those based in the South West and Portsmouth for HMNB Portsmouth and Whale Island.

Knights' locations



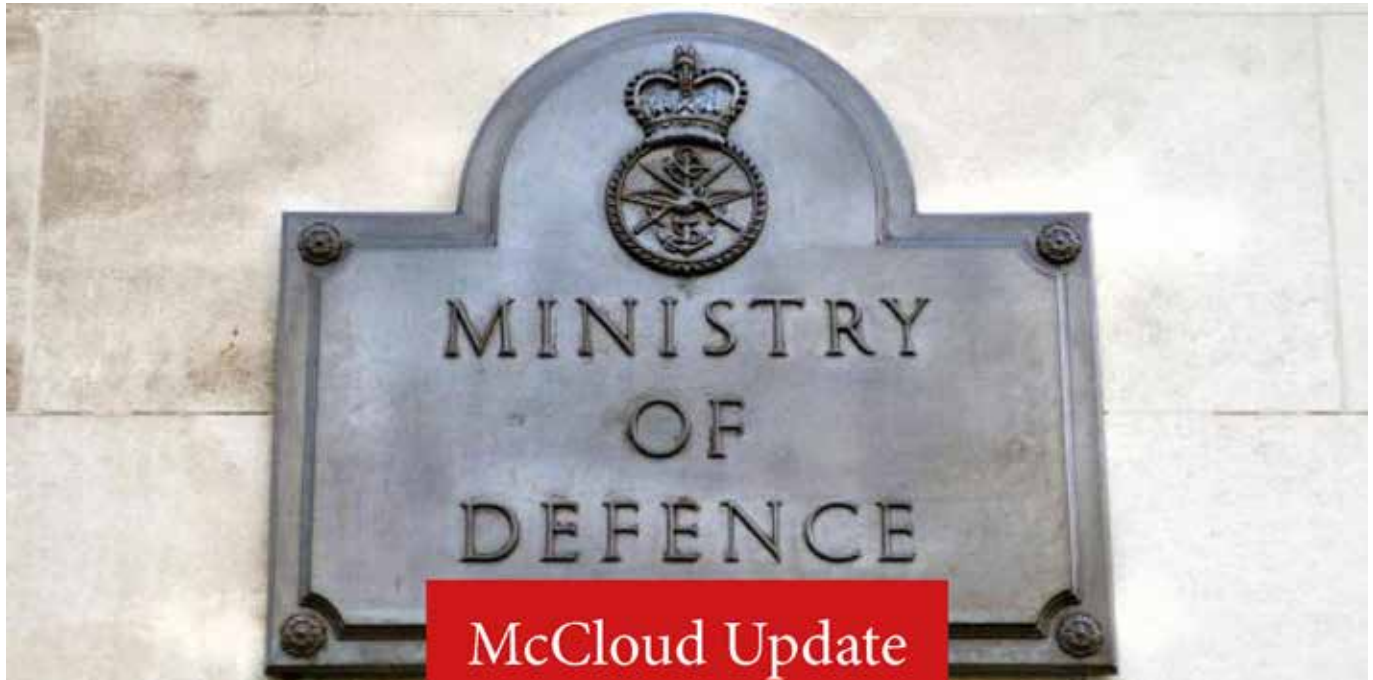
Trusted advisors to
armed services
families across the UK.

Don't think of your solicitor as
someone to turn to in distress.

We're a partner to help you
plan ahead.

To help you to protect the
things you care about.

2015 Pension Remedy “McCloud” Consultation Update



It was announced in February 2021 that pension scheme members affected by the McCloud judgment would receive a ‘deferred choice’ of which pension schemes benefits they would prefer to take at the point they retire, and this will apply across the majority of the main public service pension schemes, including the **Armed Forces Pension Scheme**. Where members are already receiving pensions, they will be given a choice as soon as practicable.

The remedy was designed to be delivered in two stages: the first to bring the discrimination to an end (the prospective remedy) from 1 April 2022, and the second, to be implemented on 1 October 2023, to remedy the discrimination that had taken place (for the Armed Forces) between 1 April 2015 and 31 March 2022 (the retrospective remedy).

In the Armed Forces pension schemes, the prospective remedy was implemented through the Armed Forces Pensions (Amendment) Regulations 2022, which came into effect on 1 April 2022. Since that date, all serving service personnel have been members of the Armed Forces Pension Scheme 2015 (AFPS 15).

The second stage is to deliver the retrospective remedy. The **retrospective remedy public consultation** has been launched and will run for 12 weeks, ending on 29 May 2023.

The main body of the consultation outlines the principles of the 2015 remedy, including the policy on roll back and how the member’s choice will work. The enclosures deal with complicating factors; commutation, dependant benefits, early payment of pension, ill health, interest, member’s voluntary contributions, medical and dental officer AFPS 05 bonus scheme; opted out service, redundancy, pension transfers, abatement and early departure payments.

All personnel in scope for remedy are encouraged to read the consultation and engage in the process. Once the consultation is concluded, a number of briefing materials and additional information will be provided, including the Remediable Service Statement.

Remediable Service Statement (RSS)

On completion of the consultation every in-scope scheme member (active, deferred and pensioner) will receive a RSS and this should be within 18 months (starting from 01 October 2023). The RSS will show legacy (AFPS75 or AFPS05 up until 31 Mar 22)) and reformed (AFPS15 from 01 Apr 22) pension benefits available to the member for the period of remediable service (1 Apr 15 to 31 Mar 22), enabling the member to compare benefits and when required, make an informed election. The exact composition of the statement will differ between members as it will be tailored to their circumstances (for example, annual update, leaving the Armed Services, survivor benefits, transferred in service etc), but broadly, the statement will cover the following, where relevant, in relation to the remediable service:

- A description and calculations of the benefits available under the legacy scheme.
- A description and calculations of the benefits which would be available under the reformed scheme.
- Details of any retrospective remedial voluntary contribution arrangements offered by the relevant scheme, and how to enter into these.
- Commutation options related to legacy and reformed scheme benefits and any underpayments or overpayments incurred.

For further information on the 2015 remedy update and the retrospective remedy public consultation, please go to [Armed forces pensions - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/consultations/armed-forces-pensions-2015-remedy-update)



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Boston Energy	The IWH Group	Rolls Royce Submarines
British Engineering Services	Jacobs	Serco
Bureau Veritas	Joint Force Alba	Shearwater Marine Services
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OTHER MAJOR SUPPORTERS OF THE ASSOCIATION IN THE PAST YEAR

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The Bernard Sunley Charitable Foundation	The Royal Navy & Royal Marines Charity
Greenwich Hospital	Mr Paul Auston DL

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**THE COUNCIL OF MANAGEMENT EXPRESSES ITS MOST SINCERE
 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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