



## Forces Family Finance

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We, the undersigned, commit to honour the Armed Forces Covenant and support the Armed Forces Community. We recognise the value Serving Personnel, both Regular and Reservists, Veterans and military families contribute to our business and our country.

Signed on behalf of:

**Forces Family Finance**

Signed: \_\_\_\_\_

Name: \_\_\_\_\_

Position: Director \_\_\_\_\_

Date: 29/12/2017 \_\_\_\_\_



# FORCES FAMILY FINANCE

## The Armed Forces Covenant

An Enduring Covenant Between

The People of the United Kingdom

Her Majesty's Government

– and –

All those who serve or have served in the Armed Forces of the Crown

And their Families

The first duty of Government is the defence of the realm. Our Armed Forces fulfil that responsibility on behalf of the Government, sacrificing some civilian freedoms, facing danger and, sometimes, suffering serious injury or death as a result of their duty. Families also play a vital role in supporting the operational effectiveness of our Armed Forces. In return, the whole nation has a moral obligation to the members of the Naval Service, the Army and the Royal Air Force, together with their families. They deserve our respect and support, and fair treatment.

Those who serve in the Armed Forces, whether Regular or Reserve, those who have served in the past, and their families, should face no disadvantage compared to other citizens in the provision of public and commercial services. Special consideration is appropriate in some cases, especially for those who have given most such as the injured and the bereaved.

This obligation involves the whole of society: it includes voluntary and charitable bodies, private organisations, and the actions of individuals in supporting the Armed Forces. Recognising those who have performed military duty unites the country and

demonstrates the value of their contribution. This has no greater expression than in upholding this Covenant.

## Section 1: Principles Of The Armed Forces Covenant

1.1 We **Forces Family Finance** will endeavour in our business dealings to uphold the key principles of the Armed Forces Covenant, which are:

- *no member of the Armed Forces Community should face disadvantage in the provision of public and commercial services compared to any other citizen*
- *in some circumstances special treatment may be appropriate especially for the injured or bereaved.*

## Section 2: Demonstrating our Commitment

2.1 **Forces Family Finance** recognises the value serving personnel, reservists, veterans and military families bring to our business. We will seek to uphold the principles of the Armed Forces Covenant, by:

- *promoting the fact that we are an armed forces-friendly organisation; via our branding, military specific information and by displaying the corporate covenant logo and pledge on our website.*
- *seeking to support the employment of service spouses/partners and veterans by offering full training and careers within the company that offer flexibility and are fully mobile.*
- *working with the Career Transition Partnership (CTP), in order to establish a tailored employment pathway for Service Leavers; This will be done with the support of our principle New Leaf distribution who are ELCAS approved providers of financial services training.*
- *endeavouring to offer a degree of flexibility in granting leave for Service spouses and partners before, during and after a partner's deployment;*
- *seeking to support our employees who choose to be members of the Reserve forces, including by accommodating their training and deployment where possible;*
- *offering support to our local cadet units, either in our local community or in local schools, where possible;*

- *aiming to actively participate in Armed Forces Day and actively promoting this event via our marketing mediums.*
- *Working with other financial institutions and organisations to create an awareness of service family's needs for flexibility when credit scoring due to high mobility and the adverse effect this can have.*
- *Continue to champion a fairer approach to the way financial services applications are assessed and insurances products are underwritten and priced for Armed Forces members.*
- *Provide members of the military community a whole of market offering with a full advice and recommendation service.*
- *Continue to develop and adapt our product range and services to cover various military specific situations.*
- *Where possible advisors are to work within local garrisons to increase and encourage financial education amongst the military community free of charge.*
- *Support Forces based charities throughout the year via various events and promotions*

2.2 We will publicise these commitments through our literature and/or on our website, setting out how we will seek to honour them and inviting feedback from the Service community and our customers on how we are doing.