



Ministry  
of Defence

# **Service Leavers' Guide**

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# Service Leavers' Guide - General Information

This booklet has been produced to provide help and advice on a range of topics as you plan for your transition to civilian life. It aims to give useful information on the sort of help you can get, who can provide it and the action you need to take.

The information in this booklet is not a definitive statement of the law. All contact details were correct at time of publication

This is an uncontrolled version once printed.

Please check the website below for the latest version.

[www.gov.uk/government/publications/service-leavers-pack](http://www.gov.uk/government/publications/service-leavers-pack)

Relevant issues and comments specific to this document are to be directed to:

[DBS-OPPT@mod.gov.uk](mailto:DBS-OPPT@mod.gov.uk)



# Service Leavers' Timeline

|              |  |  |
|--------------|--|--|
| 9 – 6 months | <input type="checkbox"/><br><input type="checkbox"/><br><input type="checkbox"/><br><input type="checkbox"/><br><input type="checkbox"/><br><input type="checkbox"/><br><input type="checkbox"/><br><input type="checkbox"/>   | Arrange to have a final medical at your current address<br><br>Arrange dental examination if required<br><br>Arrange Resettlement Officer interview<br><br>Arrange assignment to discharging unit if needed (RN only)<br><br>Arrange move from MOD accommodation on discharge<br><br>Submit AFPS Form 12 for Pension forecast<br><br>Submit AFPS Pen Form 1 for Pension benefits<br><br>Plan repayment of service public debt  |
| 6 – 3 months | <input type="checkbox"/><br><input type="checkbox"/>   | Review draft Certificate of Service and Reserve Liability<br><br>Make sure your JPA record is accurate   |
| 3 – 1 Month  | <input type="checkbox"/><br><input type="checkbox"/><br><input type="checkbox"/><br><input type="checkbox"/><br><input type="checkbox"/><br><input type="checkbox"/><br><input type="checkbox"/><br><input type="checkbox"/><br><input type="checkbox"/><br><input type="checkbox"/><br><input type="checkbox"/><br><input type="checkbox"/><br><input type="checkbox"/><br><input type="checkbox"/><br><input type="checkbox"/> | Attend final medical examination<br><br>Update post-discharge contact details<br><br>Contact the mail office with forwarding address<br><br>Record Data Protection Legislation Compliance preferences<br><br>Claim refund of any resettlement fees<br><br>Check medical and dental documents are with discharging unit<br><br>Register with an NHS GP and NHS Dentist<br><br>Return completed AFPS Pen Form 1 – <b>if not already done so</b><br><br>Check exiting process<br><br>Get a copy of your Testimonial (Army & RAF (NCA & GTP) only) or Valedictory Certificate (RAF & RN)<br><br>Return all appropriate clothing and equipment<br><br>Leave MOD accommodation<br><br>For eligible Foreign or Commonwealth personnel prior to last date of discharge, confirmation indicative letter from home office to unit for the Officer, Rating or Other Rank (& separately for spouse/civil partner and dependants) granting 28 days 'Leave to Remain' in the UK if ILR or LLR has not been granted<br><br>Defence Reform Act 14 Election |
| Last Month   | <input type="checkbox"/><br><input type="checkbox"/><br><input type="checkbox"/>   | Take Terminal leave<br><br>Return Armed Forces ID card<br><br>Return service stores and record books (if no reserve liability)   |

# The Discharge Process

## General

Before you leave, there are a few important procedures to follow. To help you to make the necessary arrangements in the short time available, we have provided a timeline of events which appears on page 3 of this booklet.

The Pension forecast request (AFPS Form 12) should be submitted using the form at:

<https://www.gov.uk/guidance/veterans-uk-armed-forces-pensions-forms>

## Exiting Process

All units have their own exiting process. They will give you details of what is expected of you at unit level and you should follow that direction in conjunction with the advice given in this guide.

A full medical examination is required before you leave; this should be carried out approximately 3 months before your last day of service.

If you do not attend your Release Medical before starting your Terminal Leave, your discharge date may be delayed. At this appointment you may be given documentation for you to pass to your NHS surgery, you should ensure that you have a copy of any repeat prescription to pass to your new surgery.

There is no mandatory requirement or provision for Service Personnel (SP) leaving the Armed Forces to have a dental assessment or inspection prior to doing so. SP who wishes to receive a last dental inspection and course of routine treatment whilst serving should do so by arranging an appointment at their unit dental centre at least 6 months prior to their anticipated leaving date.



On discharge from the Armed Forces, SP will need to register with an NHS dental practice to be able to access NHS dental care. Their Service dental records will be archived centrally thereafter and are not forwarded onto their chosen NHS practice.

For those leaving the Armed Forces via their Personnel Recovery Unit or unit command (under Wounded, Injured, Sick protocols), additional positive handover support for your continuity of care will be put into place.

## Health and Wellbeing

Leaving the Armed Forces can be a stressful time, so looking after your health and wellbeing is important. As part of this, make sure you register with an NHS GP and find a dentist wherever you settle after you leave – do not leave this until you urgently need to see a doctor or dentist. If you have a family, it is important that they register with an NHS GP and find a dentist too.

A good way to find out what NHS services are in your local area including any Veteran specific services is to visit the NHS website of your country. Details of these can be found in the Health and Wellbeing section.

When you do register with an NHS GP, tell them that you are a Veteran so they can put this in your patient notes. Being flagged as a Veteran will not only help to ensure that you are able to access Veterans' priority health services, such as those for mental health, hearing loss, limb amputation and wheelchairs, but as part of the Armed Forces Covenant you may be able to receive priority treatment for a condition which relates to your time in service, subject to clinical need. Go to the Health and Wellbeing section for more information.

As part of your registration, you will need to complete a Family doctor services registration (GMS1) This is available from any GP surgery or online at [www.nhs.uk](http://www.nhs.uk) (search for GMS1). If your new GP has problems obtaining your military records, you should contact the relevant single Service Disclosure sections to obtain copies.

**These arrangements do not cover Northern Ireland, where the aim is that all patients should have access to treatment within a reasonable timescale.**

# The Discharge Process

## For Those Subject to Immigration Control

British Overseas Territory Citizens, British Overseas Citizens, British National (Overseas) Citizens, Commonwealth Citizens, Gurkhas and Nepalese Citizens who have transferred out of the Brigade of Gurkhas to serve in the wider Armed Forces should seek guidance to ensure that applications for Settlement (Indefinite Leave to Remain) in the UK are made at least 18 weeks before discharge date, to enable access to public funds, housing assistance and eligibility to work upon discharge.

## Settlement Fee Waiver

As of 6 April 2022, providing all other Home Office requirements are met, Regular non-UK personnel or those serving in the Brigade of Gurkhas who apply to remain in the UK will **not** have to pay the fee if they meet one of the following criteria:

- have served at least six years at their point of discharge from service; or,
- are discharged on medical grounds with a condition attributable to service irrespective of their length of service; or
- are a veteran who has served for at least six years or was discharged on medical grounds with a condition attributable to service and is currently living in the UK and has not yet regularised their immigration status.

Non-UK personnel applying by themselves are, unlike their civilian counterparts, not required to meet an income or assets threshold (the Minimum Income Threshold), do not need to be sponsored by an employer, and do not need to meet any requirements regarding their skills, knowledge of the English language or Knowledge of Life in the UK.

## For Non-UK Service Leavers Subject to Immigration Control

The MOD has the responsibility to notify the Home Office UK Visa and Immigration of non-UK personnel who are discharged, or about to be discharged from Service. At least 18 weeks prior to discharge, it is the Service Leaver's responsibility, to regularise their immigration status.

Accompanying family members of non-UK personnel in the UK on 5-year visas issued after 2013 are on their own route to Settlement in the UK. They need to remain on their visa until 28 days before it expires. **They DO NOT apply for Settlement on discharge with the service person.**

## Your JPA Record

It is important that you keep your JPA record up to date, especially during the months leading up to your discharge date. Information from your JPA record is used for several different things including pension payments, setting your reserve liability, delivery of your Certificate of Service, HM Armed Forces Veteran card, Veterans Badge, P45 and Will Form (if held).

You are responsible for ensuring your JPA details are updated and correct. You must update your permanent home address details with your post-discharge address. This is vital as your P45, and all other post-discharge paperwork will be sent to this address. Once you have changed your permanent home address, ask your Unit HR Admin to annotate this address as your "Primary Address" on JPA. You should also update your Data Protection preferences. If you are unsure about any of this, you should approach your Unit HR Admin.

You can access your Statement of Earnings via the Internet through the Defence Gateway site: [www.defencegateway.mod.uk](http://www.defencegateway.mod.uk)

## Immigration Rules

<https://www.gov.uk/guidance/immigration-rules/immigration-rules-appendix-armed-forces>

## Settle in the UK

<https://www.gov.uk/government/publications/application-to-settle-in-uk-as-former-member-of-hm-forces-setaf>

## General Immigration Enquiries for Settlement or Visas, Home Office UK Visas, and Immigration Contact Centre

<https://www.gov.uk/contact-ukvi-inside-outside-uk>

Tel: 0300 123 2241

# The Discharge Process

## Service Leavers Pack

Following your discharge date, you will receive a Service Leavers Pack (SLP) containing your Certificate of Service, HM Armed Forces Veteran card, Veterans Badge and returned Will Form (if held). Please note, if the SLP is returned to Defence Business Services and not claimed within 6 months the HM Armed Forces Veteran card will be destroyed and you will need to apply to Defence Business Services to request a new card to be produced, and the MOD Medals office for your Veterans badge to be issued. For a replacement Certificate of Service please contact the JPAC, Tel. 0800 085 3600. Your Will, if it was held previously by the DBS Document Handling Centre (DHC), will be returned to storage.

The Certificate of Service contains all relevant information for your period of engagement and includes details from all assignments where multiple assignments exist. It is intended as a personal record and a summary document to pass to future employers.

A draft certificate will be produced at unit level 3- 6 months before your discharge date, and it is your responsibility to review the information contained and identify any errors. Some information such as Reserve Liability will not appear on the draft certificate; this is because the information is not entered onto JPA until closer to your discharge date.

For all blank fields it is important you understand what data should be present in order to check it is correct; for you to receive an accurate Certificate of Service. Amendments to change of circumstances will not be undertaken post discharge unless there is a DBS service delivery error.

Your initial HM Armed Forces Veteran card will be produced automatically as part of the discharge process using your latest JPA contact details and ID Card photo.

## Private Email and Data Protection Compliance

You are encouraged to record your private email address, for example JoBloggs@hotmail.co.uk, on JPA under Personal Information. Your email address could be used to provide you with information both during your service and following your exit, in accordance with your preferences as recorded on JPA. You should record your Data Protection Legislation Compliance preferences by self-service or by submitting a JS Form JPA N003 (Data Protection Legislation Compliance Update by Proxy).

## Mail

You must remember to give your discharging unit's mail office a forwarding address. If you live in Service Families Accommodation (SFA) we recommend you use the Post Office redirect service. You can get more information about this from any Post Office or visit:

<https://www.royalmail.com/>

## Personal References

If you would like a personal reference, your line manager, without obligation, may be able to provide you with one. You must arrange it yourself, please allow plenty of time.

## Security

If you have travel plans remember to check with your security staff. This applies for 2 years from your discharge date, unless you have DV clearance, in which case it applies for 5 years.

## Service Clothing and Equipment

These must be returned before you start your Terminal leave, but you will retain some items if you have a Reserve Liability.

# The Discharge Process

## Leaving MOD Accommodation

Occupants of Single Living Accommodation (SLA) should make arrangements to hand accommodation back. If you live in SFA your accommodation charges may go up if you do not move out. Make sure you notify Defence Infrastructure Organisation (DIO) of your discharge date. You can contact the DIO's Loss of Entitlement Team on:

Tel: 01904 41 8000

Email: [DIOSDAccn-LOETeam@mod.uk](mailto:DIOSDAccn-LOETeam@mod.uk)

If you are vulnerable to homelessness, the MOD has a duty to refer you to the local authority of your choice (with your approval).

## Terminal Leave

If you have completed your training and served over 6 months, you will be entitled to Terminal leave. You will get one day for each completed month of reckonable service up to a maximum of 20 days. Terminal leave is the same as any other leave, but you are free to accept paid civilian employment during this time.

If you are admitted to hospital during your Terminal leave, make sure that your family, friends, or the hospital staff contact your unit to let them know the nature of your illness or injury and the length of time you expect to be in hospital. Your last day of service may be extended to cover the period you are an in-patient.

## Armed Forces Act 06

You are subject to the Armed Forces Act 06 until your discharge date. Once you have left the Service you can still be charged with any offence committed against the Act while you were still serving, provided this takes place within six months of your discharge date. For the purposes of any disciplinary action, you will be treated as an ex-Regular and will be tried by Court Martial.

## Re-joining After Your Discharge Date

If you want to re-join the Services after your discharge date you should apply to a National Recruitment Centre. Re-joining will depend on your past record, an interview, and current vacancies. If you re-join soon after leaving you may be able to do so in the same rate or rank held on exit. Your previous Regular reckonable service may count towards seniority, pay, and pension. You should check the impact on any pension/EDP payments/ benefits prior to re-joining.

Please read the AFPS Re-employment Booklet MMP 116 at:

[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/1158349/20230328 - Re-Employment Schemes Explained.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1158349/20230328_-_Re-Employment_Schemes_Explained.pdf)



# The Discharge Process

## Travel Entitlements on Discharge

If you discharge at your own request, travel expenses to your civilian address will not be paid unless you have more than 4 years' service.

The amount you can claim will depend on your country of attestation and where you are serving at discharge. Once you know your discharge date, and where you will be travelling to, your discharging Unit HR Admin will be able to give you more information.

Applications for travel should normally be arranged through your Unit HR Admin and Unit Travel Office. They must give approval before any arrangements are made.

Claims for motor mileage allowance (MMA), actual public transport costs or additional fees should be made on JPA or through completion of a JPA Form F016.

You should make sure you submit all claims using JPA if you have access, if not, complete JPA Form F016 and submit manually to your Unit HR staff before going on Terminal leave.

Payments will be made through JPA direct to your bank account. JPA Form F016 can be obtained from your HR staff or downloaded from the JPA portal if you are unable to log onto JPA.



**Please note –**  
**All claims may be subject to audit, so to avoid any delays, provide copies of receipts**

# Resettlement and Jobs



## Resettlement

The Tri-Service Resettlement Policy can be found in JSP534.

You are responsible for dealing with your resettlement arrangements and, ideally, you will have already contacted your Service Resettlement Adviser (SRA).

All personnel are entitled to resettlement support, consisting of time, financial support, training/ upskilling, and career advice.

There are 3 lines of resettlement. The first line is your unit Resettlement Information Staff who offer you advice on your entitlement and the administrative process to access it.

The second line involves the SRA who will give advice and guidance on the resettlement package that will best suit you.

The third line is provided by the Career Transition Partnership (CTP), a partnering agreement between the Ministry of Defence and Right Management Ltd, who are global career development and outplacement specialists and part of the ManpowerGroup.

The CTP provides an integrated service to leavers of the Armed Forces regardless of length of service. This includes advice, guidance, training, and support to those leaving the military, and also incorporates RFEA - The Forces Employment Charity who provide lifelong job-finding support to Service leavers.

The amount of support available depends on your length of service and your reasons for discharge.

## Less than 4 years' Service: CTP Future Horizons

All Early Service Leavers (ESLs) that have completed less than 4 years' service will be referred to the CTP Future Horizons team.

Personnel are given employment support for up to two years, as well as addressing any barriers in gaining employment. Alternatively, some may opt to go into education, apprenticeships, or training, and CTP Future Horizons will support ESLs in achieving their preferred goals.

## 4 – 6 years' Service: Employment Support Programme (ESP)

The Employment Support Programme (ESP) can be accessed by eligible personnel up to one year prior to discharge and includes a one-day Job Skills Workshop (JSW) to help with CVs, interview techniques and more.

Plans can be discussed with a Client Service Advisor (CSA) and Service leavers can attend a wide range of job-finding support, employment events, access (on a standby basis) to vocational training courses and access to the wealth of online information on the CTP website. Support continues for two years post-discharge.

## 6 or more years' Service or medically discharged: Core Resettlement Programme (CRP)

The Core Resettlement Programme (CRP) gives eligible personnel support from CTP for two years prior to discharge and up to two years post-discharge. Most people start with a three-day Career Transition Workshop (CTW) but there are also self-employment and pre-retirement workshops, as well as a refresher workshop post CTW to prepare for interviews.

The programme also provides a dedicated Career Consultant for the duration of resettlement who can help consider options and plan to achieve goals.

Service leavers gain access to the locked areas of the website containing regularly updated information on careers, jobs, and regional trends, plus tools to help with CV preparation, planning the resettlement journey and self-marketing.

CTP also provide a large range of vocational training courses to fill any gaps between military and civilian qualifications or to retrain for a new career. They also run a wide assortment of employment events including nine large Employment Fairs around the UK.

# Resettlement and Jobs

## Career Transition Partnership (CTP) Support

Most people spend more time planning their next holiday than they do planning their next career! MOD allows Service leavers the time and opportunity to plan for a successful future. From creating a CV through to learning interview skills, plus researching and applying for jobs, the wealth of support that CTP offers can help you not just with your first civilian job, but throughout your working lifetime.

The programme is delivered at 10 Resettlement Centres in the UK, along with the Resettlement Training Centre in Aldershot. It is vital that you can sell yourself effectively to employers through your CV or application form, and CTP can show you how to translate your military skills into a focused marketing document. You are entitled to face-to-face support plus online access to resettlement planning through myPlan – your personalised area of the CTP website – and RightJob, the CTPs dedicated jobs board where hundreds of employers are looking for ex-military personnel.

CTP also offers excellent value vocational training courses designed specifically to include additional content to help fill any gaps in commercial knowledge.



## Workshops and Briefings

The first step for most on the resettlement journey is the Career Transition Workshop (CTW), which enables Service leavers to identify and evaluate those skills and qualities gained during Service.

This 3-day course gives attendees the time and opportunity to concentrate on their future and plan an effective use of their resettlement time. At the end of the workshop there is an opportunity to meet a Career Consultant who will be there to help create a personalised resettlement plan identifying the steps required to achieve an individual's desired outcome, and who then continues to support right up to discharge and for two years post-discharge if required.

Other workshops available include:

- 'New Horizons – Moving Towards Retirement' which looks at the many options for full or partial retirement
- 'Self-Employment Awareness' which considers some of the actions necessary to run a successful business
- 'Final Approach' workshop acts as a refresher on the topics covered during the CTW but with more emphasis on interview practice
- 'Financial Aspects of Resettlement' planning.

## Events

CTP runs a full programme of events introducing Service leavers to a range of employers, from nine large regional employment fairs with between 80-100 employers, to "live chats" with a specific employer. These offer an opportunity to research, network and gain insight into different careers as well as being able to apply for jobs.

# Resettlement and Jobs

## Online Support

Many Service leavers are happy to manage their own resettlement, and a personalised CTP web area in myPlan allows them to do this by enabling them to complete career assessment activities, compile a personal plan and a checklist and track their progress, as well as giving them access to an interview simulator and a huge range of short videos made with major employers offering tips on all aspects of job search and interview. Used together with the support of their Career Consultant, this provides an effective way of ensuring success and resettlement planning.

## Training Courses

As the MOD's official provider of Armed Forces resettlement, CTP provides a range of training courses to help Service leavers succeed in the civilian workplace. Whether an individual is looking to back up their existing military experience with a recognised qualification or learn a brand-new skill, CTP's training programme is designed specifically with the needs of Service leavers in mind. Courses range from Cyber Security to Project Management, Accounting in a Small Business to Gas Installation, and all consider the transferrable skills and personal qualities of Service leavers and are designed to give the best possible chance at interview. CTP Career Consultants are available to provide advice and guidance on choosing the right training aligned with individual's future plans and career aspirations with both the CTP and Preferred Suppliers who are quality monitored by CTP. Resettlement training is split into two categories, Contract Funded and Non-Contract Funded training.

## Contract Funded

Training has been pre-paid by MOD and costs the equivalent of £26.70 per day from the IRTC grant for every day attended. No money changes hands: the grant is reduced at source. The IRTC grant of £534 'buys' up to 20 days of training and is the best way for an individual to use their resettlement allowance, as courses are heavily subsidised.

## Non-Contract Funded

Training is paid for by the individual either using their resettlement grants, ELCs or by self-funding. Right Management, who are ELCAS registered, provides these courses and they are extremely good value for money.

Local Service Resettlement Advisors will advise on funding and entitlement. Further information can be found at:

[www.ctp.org.uk/resettlement-training](http://www.ctp.org.uk/resettlement-training)

# Resettlement and Jobs

## Job Finding



RightJob is the CTP's online job finding service that lists thousands of live vacancies for Service leavers, with new ones being added every day. You can browse and search for available jobs by Industry, Location or Company Name, receive job notifications and alerts via email and submit job applications directly to employers.

RightJob is easy to use and compatible with smartphones and tablets, plus you'll find video tips to highlight features on all key areas of the site. Registration is completed during the Career Transition Workshop.

The CTP will aim to establish the type of job you are looking for, your salary expectations and where you wish to work. This will be fed into the CTP job-matching database. Finding suitable jobs for the database and matching Service leavers with the requirements of employers is a continuous process undertaken by the CTP Employment Team.

The CTP works closely with local, national, and international organisations to source and match suitable job vacancies for Service leavers. You'll receive regular job alerts based on the preferences listed in your online profile, plus employers can also search the database for Service leavers with the skills they're looking for and notify them of current vacancies.

The jobs on the database include all trades, grades, levels, and functions, in all sectors of commerce, industry, charities and the public sector. You will also be able to access jobs beyond the UK through this database.

The Armed Forces equips its employees with a vast range of skills applicable to many industry sectors, and the CTP targets a wide range of employers to promote the skills, experience and strong work ethos Service leavers bring with them after a military career. The employers themselves gain a high quality, no cost recruitment service and access to thousands of skilled and qualified individuals.

Most recently, the CTP recruitment service is being used by organisations such as Tesco, BAE Systems, Barclays, Openreach, Siemens, Jaguar Land Rover, and Fujitsu, plus many more. Some of the key companies engaged with CTP and seeking to employ Service leavers can be found on the CTP website listed on the Employer Focus area at:

[www.ctp.org.uk/job-finding/directory](http://www.ctp.org.uk/job-finding/directory)



# Resettlement and Jobs

## Enquiries



The Ministry of Defence  
partnering with Right Management\*

### Career Transition Partnership

Tel: 0203 162 4410

Email: [resettlementinfo@ctp.org.uk](mailto:resettlementinfo@ctp.org.uk)

Web: [www.ctp.org.uk](http://www.ctp.org.uk)



### CTP Future Horizons Programme

(Early service leavers)

Tel: 07428 705 770

Email: [RJones@ctp.org.uk](mailto:RJones@ctp.org.uk)

## Bookings

To view further information about the resettlement provision, along with dates and locations for all CTP courses, workshops and events, visit:

[www.ctp.org.uk](http://www.ctp.org.uk)

To book any CTP workshop or event please call the CTP's central bookings team on:

Tel: 0203 162 441



### CTP Assist Programme

(Wounded, injured and sick)

Web: [www.ctp.org.uk](http://www.ctp.org.uk)

## Regional Resettlement Centre's

### RC Aldergrove

Building 33, Alexander Barracks  
RAF Aldergrove  
BFPO 808

Email: [rcaldergrove@ctp.org.uk](mailto:rcaldergrove@ctp.org.uk)

### RRC Aldershot

Wellington House, St. Omer Barracks,  
Aldershot, Hampshire  
GU11 2BG

Email: [rrcaldershot@ctp.org.uk](mailto:rrcaldershot@ctp.org.uk)

### RRC Catterick

St. Aidan's Road, Catterick Garrison,  
North Yorkshire  
SL9 3AY

Email: [rrccatterick@ctp.org.uk](mailto:rrccatterick@ctp.org.uk)

### RRC Cottesmore

Kendrew Barracks, Oakham,  
Rutland  
LE15 7BL

Email: [rrccottesmore@ctp.org.uk](mailto:rrccottesmore@ctp.org.uk)

### RC Colchester

Gleig House 18AEC, Merville Barracks,  
Colchester, Essex  
CO2 7QX

Email: [rccolchester@ctp.org.uk](mailto:rccolchester@ctp.org.uk)

### RC Northolt

Force Development Centre  
RAF Northolt, West End Road  
Ruislip, Middlesex  
HA4 6NG

Email: [rcnortholt@ctp.org.uk](mailto:rcnortholt@ctp.org.uk)

### RC Plymouth

Building B133, HMS Drake  
Plymouth, Devon  
PL2 2BG

Email: [rcplymouth@ctp.org.uk](mailto:rcplymouth@ctp.org.uk)

### RC Portsmouth

Rodney Block, HMS Nelson,  
Portsmouth  
PO1 3HH

Email: [rcplymouth@ctp.org.uk](mailto:rcplymouth@ctp.org.uk)

### RRC Rosyth

Building 3016, HMS Caledonia  
Rosyth, Fife  
KY11 2XH

Email: [rrcrosyth@ctp.org.uk](mailto:rrcrosyth@ctp.org.uk)

### RRC Tidworth

Jellalabad Barracks, North Tidworth,  
Hampshire  
SP9 7BQ

Email: [rrctidworth@ctp.org.uk](mailto:rrctidworth@ctp.org.uk)



The Armed Forces Learning Credits Scheme helps support personal development. Standard Learning Credits (SLC) fund small-scale learning whilst Enhanced Learning Credits (ELC) are designed to provide help towards the cost of gaining further or higher education qualifications.

During your service you may have registered for and made use of ELC which you can continue to claim for up to 5 years after your date of discharge. Service leavers with eligible service as defined in JSP822 who ceased to be members of the Armed Forces before 1 Apr 11, will have up to 10 years after discharge to use their ELCs. Service leavers with eligible service as defined in JSP822 who ceased to be members of the Armed Forces between 1 Apr 11 and 31 Mar 16 will have until 31 Mar 21 to use their ELCs.

To help optimise financial support for Service leavers SLC or ELC can also be combined with the Individual Resettlement Training Cost (IRTC) grant to pay towards the cost of tuition fees. If using ELC, the learning must lead to a nationally recognised qualification at Level 3 or above (or national equivalent) on the Regulated Qualification Framework (RQF), Scottish Qualification Authority (SQA) or Scottish Credit and Qualifications Framework (SCQF) and the course provider must be on the ELC Administration Service (ELCAS) approved list.

Additionally, Service leavers who are ELC registered and have completed the appropriate qualifying years of service, may have the opportunity to access a first full Level 3 qualification (equivalent to two GCE A levels or vocational equivalent), or a first higher education qualification (a foundation degree or first undergraduate degree or national equivalent) with tuition fees funded to a maximum of £9,250 per year of study under the Publicly Funded Further Education and Higher Education (PFFEHE) scheme.

This scheme commenced for Service leavers on 17 Jul 08. An approved learning provider must be used. From the academic year commencing September 2015, Service leavers living in Northern Ireland who meet the scheme qualifying criteria, may be eligible to apply for PFFEHE support.

Full details of the ELC and PFFEHE schemes and the state subsidy to pay towards the full cost of tuition fees can be found on the ELCAS website: [www.enhancedlearningcredits.com](http://www.enhancedlearningcredits.com) from where you can make an online claim or download a claim form. The website provides links to the full policy and the documents needed to support your application, prove identity and your period of service.

## Help and Advice

For general enquiries about the learning credit schemes, your eligibility and the qualifications you wish to study seek advice from your single Service education/learning and resettlement adviser, not ELCAS.

The ELCAS role is to administer your application, not provide advice and guidance on your eligibility or education or resettlement needs

# Educational Support



## Royal Navy

L&D Policy, Floor 3,  
Leach Building, Whale Island,  
Portsmouth, PO2 8BY

Tel: **02392 625954**

Email: [NavyTrgHQ-LDOResetELC@mod.gov.uk](mailto:NavyTrgHQ-LDOResetELC@mod.gov.uk)

Those personnel still serving in the Royal Navy are not to use this point of contact but are to consult the staff in their local RN Education Centre.



## Army

Learning Credit Scheme (LCS)  
Manager, Education Branch,  
Zone 4, Floor 2,

Army Personnel Services Group  
Home Command Ramillies Building, Army HQ,  
Monxton Road, Andover, SP11 8HJ

Helpline: **01264 382142**

(0930-1230 Monday, Wednesday & Friday)

Email: [Army-ELC-Veterans@mod.gov.uk](mailto:Army-ELC-Veterans@mod.gov.uk)

Those personnel still serving in the Army are not to use this point of contact but are to consult staff in their Army Education Centre.



## Royal Air Force

Learning Credits Administrator,  
Accreditation and Education

Wing, DACOS Trg Pol, HQ 22Gp, Room 221B  
Trenchard Hall, RAF College Cranwell, Lincs  
NG34 8HB

Skype: **0300 1649643**

Email: [Michael.Quainton100@mod.gov.uk](mailto:Michael.Quainton100@mod.gov.uk)

Claimants are encouraged to refer to the Enhanced Learning Credits Administration Service (ELCAS) website:

<https://www.enhancedlearningcredits.com/>  
for further information.

Service leavers in their resettlement phase are to consult the staff in their local Learning Centre.

## Other Routes to National Further and Higher Educational Support

As well as the support for tuition fees through the Enhanced Learning Credits Scheme, there is separate Government financial help towards living costs for students wishing to study for their first HE qualification. The amount and type of help is different depending on whether you live in England, Scotland, Wales or Northern Ireland, and will also depend on your household income and where you decide to study.

For students living in England the help is in the form of a loan, which needs to be paid back when you have left university and are earning over £25,725 per year, and a grant (which you do not need to pay back).

Extra non-repayable help is available for students in specific circumstances, for example for students with a disability, and for childcare.

Similar help is available for students living elsewhere in the UK. For further information:

- If you live in England, contact Student Finance England:  
[www.gov.uk/student-finance](http://www.gov.uk/student-finance)
- If you live in Scotland, contact the Student Awards Agency for Scotland:  
<http://www.saas.gov.uk>
- If you live in Wales, contact Student Finance Wales:  
[www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)
- If you live in Northern Ireland, contact Student Finance Northern Ireland:  
[www.studentfinancenir.co.uk](http://www.studentfinancenir.co.uk)



# Housing Advice and Support

In line with the Government's Strategy for Our Veterans, the Joint Service Housing Advice Office (JSHAO) and its outputs were reviewed.

A revised set of these outputs are now delivered by Defence Transition Services (DTS), part of Defence Business Services (DBS) and the JSHAO brand no longer exists.

This will bring efficiency to the co-ordination and delivery of the through-career transition information and support services, meeting the needs of the Service community now and in the future.



The Defence Transition Services (DTS) team is the MOD's tri-service focal point to provide service personnel and their dependants with civilian housing information for those wishing to move to civilian accommodation at any time in their career, and for those during resettlement to assist with the transition to civilian life.

Alongside holistic support to Service leavers facing challenges as they adjust to civilian life (see page 41), the team can deliver housing advice, including

- Advice and guidance on housing queries including the online Civilian Housing Options brief
- The MOD Referral Scheme

For more information or to book a place on a Civilian Housing Brief, visit our gov.uk pages <https://www.gov.uk/guidance/information-and-guidance-on-civilian-housing>

You can contact DTS via email: [DBSVets-DTS-Central@mod.gov.uk](mailto:DBSVets-DTS-Central@mod.gov.uk)

Op Fortitude and the Housing pathway – these are initiatives to support Veterans and Service leavers who are homeless or at risk of homelessness funded by the Office for Veterans Affairs.

Updated information can be found on the Defence Transition Services gov.uk website above or via the Office for Veterans Affairs

<https://www.gov.uk/government/organisations/office-for-veterans-affairs>

# Pay

## Pay Entitlement

You will be paid up to and including your date of discharge. Before the beginning of the month in which you are due to exit, or the start of your Terminal leave, you must contact your unit HR Admin staff to make sure your allowance entitlements are stopped on the correct dates.

**Any overpayments or other Service debts will be deducted from your final pay and/or terminal benefits, where possible.** If there are insufficient funds in the final pay and/or terminal benefits you will be contacted **after** your discharge regarding repayment of the monies owed. Any overpayments identified after your final pay and/or terminal benefits that have been processed will also be recovered.

Where a pay award announcement is delayed and a decision taken to backdate to 1 April, Defence Business Services (DBS) delays the final processing of accounts for Service Leavers to a point beyond the Armed Forces' Pay Review Body (AFPRB) award implementation date. This ensures all records are recalculated and appropriate payments made to all personnel following the AFPRB announcement. In these circumstances it is important that Service Leavers ensure DBS continue to hold correct bank details so that any final payments made after the end of their service reach them without additional delay.

## Address and Bank Account Information

All monies will be paid into the account used for your monthly pay unless you change the details on JPA. Where bank account allotments are in use, or more than one bank account is entered on JPA, you will need to ensure that priorities and payment instructions are correctly set up to receive the payment as intended. Any future correspondence will be sent to your nominated address.

You can change your address and/or account details on JPA online if you have access, otherwise your Unit HR Admin can make the changes for you.

If your service ends from an overseas unit and you want to be paid into an overseas account, you must have your CO's approval, before emigrating to an overseas non-EU country and accept liability for all bank charges and potential adverse currency conversion rates.

## Payment of Final Balance

Your final pay will be forwarded on the payday of the month of discharge once any outstanding debts or overpayments have been recovered.

If you have any questions about your final pay and allowances, please contact:

### Defence Business Services Military Personnel

MP 355, Kentigern House,  
65 Brown Street,  
Glasgow  
G2 8EX

Tel: 0800 085 3600

Questions about income tax payments should be directed to your local revenue enquiry office.

Go to: [www.hmrc.gov.uk](http://www.hmrc.gov.uk) for further information on State Benefits.

If you or your family are subject to immigration controls, you will need to have settled status to qualify for State Benefits.

For Pension forecasts or information and advice about any other state benefits go to: [GOV.UK](http://GOV.UK).



**Only one P45 will be issued to your primary address on JPA**

# Pensions

## Armed Forces and Reserved Forces Pension Schemes

This guide is not intended to replace the pension scheme regulations set out in various legislative instruments or the Your Pension Scheme Explained booklets for each pension scheme, which are available to view online. Visit [GOV.UK](https://www.gov.uk) by searching for 'Armed Forces and Reserve Forces Pension Scheme guidance booklets'. Please ensure you have read the appropriate booklet for your scheme before you apply for AFPS benefits.

## 2015 Pension Remedy (formerly known as McCloud Judgement)

The latest MOD update on 2015 Pension Remedy is available at:  
<https://www.gov.uk/guidance/pensions-and-compensation-for-veterans#remedy-update>

The 2015 pension remedy will be implemented on 1 October 2023. The 2015 pension remedy applies to pension scheme members who were in service both on or before 31 March 2012 and on or after 1 April 2015, including those with a gap in service of 5 years or less. The pension remedy will be delivered in two stages. The prospective remedy moved all serving members of the Regular and Reserve Armed Forces to AFPS 15 from 1 April 2022. The retrospective remedy will rollback all members in scope for the remedy to their relevant legacy pension scheme for the remedy period (1 April 15 to 31 March 2022). Eligible Service Personnel will then be given an opportunity to choose, at the point they access their pension or EDP, which pension benefits they will receive (legacy scheme, or the equivalent AFPS 15 benefits) for the remedy period. Members who leave before 1 October 2023 will be offered a choice of benefits as soon as practicable after implementation.

# Armed Forces Pension Scheme 2015 (AFPS 15)

When reformed public service pension schemes were introduced in 2015, most members were moved to AFPS15. Transitional protection was provided to members of legacy schemes who were within 10 years of their scheme's Normal Pension Age. Transitional Protection meant that these members could continue building benefits in their legacy schemes. However, this protection was deemed as discriminatory against younger members. Therefore, the prospective remedy was implemented to move all serving members of the Regular and Reserve Armed Forces to AFPS 15 on 1 April 2022, including those who were previously granted transitional protection. The benefits that you built up in your legacy schemes are protected and will make up part of your benefits when you retire.

## Accrued Rights

For those who have accrued rights in a legacy pension scheme, the benefits built up in these legacy schemes are protected. This includes any Immediate Pension or Early Departure Payment (EDP) and Lump Sum that is payable. These benefits are payable at the same time as you would have expected them to be paid in accordance with legacy pension scheme rules. If you have continuity of service, your accrued benefits will be linked to your final rank and pensionable pay at the point of leaving Service.

## Pension at age 60

If you leave Service at age 60 or over, you will be entitled to a pension, which will be paid immediately.

## Early Departure Scheme Payments (EDP)

If you leave the Regular Armed Forces before age 60 but having reached age 40, and having served for at least 20 years, you will receive a one-off tax-free EDP lump sum and an EDP income stream paid until your state pension age, when your deferred pension comes into payment. **It is your responsibility to claim your deferred pension when it is due for payment.**

## Deferred Pension

If you leave Service before age 60 having completed at least two years' qualifying service, but not reached pension or EDP point you will be entitled to a deferred pension which is payable when you reach your State Pension Age. **It is your responsibility to claim your deferred pension when it is due for payment.**

The most recent information on how to claim your pension and the form to be complete is available on the [GOV.UK](https://www.gov.uk) website.

## Ill-Health Benefits

**If your career is cut short by illness or injury and you have completed more than two years' qualifying service, you will receive an ill-health award. The amount is based on a three-tier system:**

- A Tier 1 award is made if you are deemed to be unfit for service in the Armed Forces because of physical or mental impairment but your ability to obtain gainful civilian employment is not deemed to be significantly impaired. A Tier 1 award provides a tax-free lump sum or if eligible, an EDP, and a deferred pension payable at your State Pension Age.
- A Tier 2 is awarded if you are deemed to have suffered a breakdown in health. As a result of which, your capacity for gainful employment is significantly impaired and is expected to remain so until you reach age 60.
- A Tier 3 award is made for the most serious conditions and is granted if you are deemed to have suffered a permanent breakdown in health involving incapacity for any gainful full-time employment.

**If a Tier 2 or Tier 3 is awarded, you will receive an ill-health pension, which includes an enhancement.**

# Armed Forces Pension Scheme 2015 (AFPS 15)

## Commutation

AFPS 15 will not automatically pay you a pension lump sum. However, you can create a tax-free lump sum by 'surrendering' a part of your annual pension. This is known as commutation. HM Revenue and Customs (HMRC) currently allow up to 25% of your overall pension benefits to be taken as a tax-free lump sum. The commutation rate is fixed at 12 to 1; so, for each £1 of your pension you give up you will be 'buying' a lump sum of £12. The decision to commute your AFPS 15 monthly pension is permanent and made for life. The original pension cannot be reinstated, or your decision reversed once accepted. The decision to commute must be made no later than one month before and no earlier than 6 months before your first pension payment is paid.

## Inverse Commutation

If you qualify for an EDP, you will receive a tax-free EDP lump sum. You can choose to 'give up' your full EDP lump sum to increase the monthly EDP income. This is known as inverse commutation. The EDP is replaced at State Pension Age by the deferred pension. The decision to inversely commute the EDP lump sum must be made within the 6 months before it is due to be paid.

## Resettlement Grant

The Resettlement Grant is intended to help you adjust to civilian life. You are entitled to a grant when you leave the Armed Forces provided:

- You have served at least 12 years in the Regular Armed Forces
- You are not entitled to any other immediate payments, e.g., ill-health benefits or EDP and you are not a member of the Reserve Forces.

If after receiving a Resettlement Grant, you are re-employed in the Armed Forces or employed as a full-time member of the Reserves within 31 days of ceasing service, you will be asked to pay back all the payment.

# Armed Forces Pension Scheme 2005 (AFPS 05)

AFPS 05 was introduced on 6 April 05. As a member of AFPS 05 when you leave Service, you will be entitled to pension benefits provided you have at least two years' qualifying service. Your benefits are based on your final pensionable pay, that is; the greatest amount of pensionable pay you received for 365 consecutive days over the last three years' reckonable service. This service starts from your first day of full paid service in the Armed Forces.

## Pension at age 55

If you leave service at age 55 or over, you will be entitled to an immediate pension and a pension lump sum (normally tax-free) of three times your annual pension. There is no further lump sum paid at age 65.

## Early Departure Scheme Payments (EDP)

If you leave the Armed Forces before age 55 but having reached at least age 40 and have at least 18 years' relevant service, you will receive a one-off tax-free lump sum and an income stream paid until age 65. At this point your deferred pension and pension lump sum (normally tax-free) are payable. If after receiving an EDP you are re-employed in the Armed Forces or as a member of the Reserves, you may be asked to pay back some or all of the EDP lump sum and the monthly EDP income will be suspended for the duration of the re-employment. If sufficient time elapses between the payment and the re-employment no repayment may be necessary.

Please read the guide Armed Forces and Reserve Pension Schemes Re-employment available on [GOV.UK](https://www.gov.uk)

## Deferred Pension

If you leave the Armed Forces before age 55 having completed at least two years' qualifying service, but less than 18 years' relevant service, you will be entitled to a deferred pension and a pension lump sum (normally tax-free) of three times your annual pension, which is payable when you reach age 65. **It is your responsibility to claim your preserved entitlement when it is due for payment.**

The most recent information on how to claim your pension and the form to be complete is available on the [GOV.UK](https://www.gov.uk) website.

## Ill-Health Benefits

**If your career is cut short by illness or injury and you have completed more than two years' qualifying service, you will receive an ill-health award. The amount is based on a three-tier system:**

- A Tier 1 award is made if you are deemed to be unfit for service in the Armed Forces because of physical or mental impairment but your ability to obtain gainful civilian employment is not deemed to be significantly impaired. A Tier 1 award provides a tax-free lump sum or if eligible, an EDP, whichever sum is greater, and a deferred pension payable at your State Pension Age.
- A Tier 2 is awarded if you are deemed to have suffered a breakdown in health. As a result of which, your capacity for gainful employment is significantly impaired and is expected to remain so until you reach age 55.
- A Tier 3 award is made for the most serious conditions and is granted if you are deemed to have suffered a permanent breakdown in health involving incapacity for any gainful full-time employment.

**If a Tier 2 or Tier 3 is awarded, you will receive an ill-health pension, which includes an enhancement.**

# Armed Forces Pension Scheme 2005 (AFPS 05)

## Inverse Commutation

You may opt to exchange the whole or part of your tax-free pension lump sum for an increase in the amount of taxable pension payable to you and your dependants. The value of the exchange is calculated by Veterans UK using the factors provided by the scheme actuary. Once the exchange is agreed, the pension lump sum is reduced by the amount exchanged, whether or not the pension that is to be increased as a result of the option actually becomes payable.

For example, if you reduce your pension lump sum to improve both your and your spouse's, civil partners, or eligible partner's benefits but they die before you, the exchange will not be reversed. This option can only be exercised within the six months before the pension is due to be paid, that is within six months of your discharge at age 55 or later, or within six months of your preserved pension becoming payable at pension benefit age.

## Resettlement Grant

The Resettlement Grant is intended to help you adjust to civilian life. You are entitled to a grant when you leave the Armed Forces provided:

- You have served at least 12 years' relevant service from 6 April 2005
- You are not entitled to any other immediate payments, e.g., ill-health pension or EDP and you are not a member of the Reserve Forces Pension Scheme, which does not offer a resettlement grant.

If after receiving a Resettlement Grant you are re-employed in the Armed Forces, or employed as a member of the Reserves, (either full-time reserve service commitment or additional duties commitment) within 31 days of ceasing service, you will be asked to pay back all the payment.

# Armed Forces Pension Scheme 1975 (AFPS 75)

Pension benefits are based on rank and length of reckonable service.

AFPS 75 is the pension scheme for members of the regular Armed Forces who joined before 6 April 2005. On 6 April 2006, members were given an opportunity to transfer all their service to Armed Forces Pension Scheme 2005 (AFPS 05).

## Full Career (Maximum) Pension at age 55

If you retire with 34 years' reckonable service from age 21 (Officers) or 37 years' reckonable service from age 18 (Other Ranks), you will be entitled to a full career (maximum) pension and a lump sum (normally tax-free) of three times the annual rate of pension.

## Immediate Pension

For Officers, if you have completed 16 years' qualifying service from age 21-, or 22-years' qualifying service from age 18 (or date of entry if later) for Other Ranks, when you retire you will be entitled to an Immediate Pension and a lump sum of three times the annual rate of your pension. The lump sum is normally tax-free.

If after receiving an Immediate Pension you are re-employed in the Armed Forces or employed as a member of the Reserves your pension may be abated. Please read the guide: Armed Forces and Reserve Pension Schemes Re-employment, available on [GOV.UK](https://www.gov.uk)

## Deferred Pension

If you leave the Armed Forces before reaching the point when you become eligible for an Immediate Pension, but have completed at least two years' qualifying service, you will be entitled to a deferred pension and a lump sum of three times your annual pension. This is payable when you reach the age of 60 for service before 6 April 2006 and at age 65 for service after 6 April 2006. The lump sum is normally tax-free. You can have all your benefits paid at age 60 but they will be actuarially reduced to reflect the early payment. **It is your responsibility to claim your preserved entitlement when it is due for payment.**

The most recent information on how to claim your pension and the form to be complete is available on the [GOV.UK](https://www.gov.uk) website.

## Ill-Health Benefits

If your career is cut short by illness or injury which results in a medical discharge or you meet the ill-health condition under the scheme, you may receive an ill-health pension, provided you have completed more than 2 years' qualifying service. If you are subsequently awarded either an award under the War Pension Scheme or payment under the Armed Forces Compensation Scheme, your ill-health award will be reviewed. The review will not result in any reduction to the overall value of the award and may in some cases result in increased payments.

## Resettlement Grant

If you complete more than 9 years' reckonable service as an Officer from age 21 (or date of entry if later) or 12 years' reckonable service as an Other Rank from age 18 (or date of entry if later) and leave the Armed Forces with no other immediate pension benefits, you may qualify for a tax-free resettlement grant. This is paid to aid your resettlement into civilian life. If after receiving a Resettlement Grant, you are re-employed in the Armed Forces or employed as a member of the Reserves (either full-time reserve service commitment or additional duties commitment) within 30 days you will be asked to pay back all the payment. If the gap is more than 30 days but less than 121 days, you'll be asked to pay back some of the payment.

# Pensions – Additional Information

## Information on Aggregation of Previous Armed Forces Deferred Pension Awards

If you have re-joined the Armed Forces, are a member of the AFPS 75 or AFPS 05 scheme; and have a deferred pension award in either scheme, you may be able to aggregate your most recent period of previous service with your current service.

However, if you wish to aggregate you must apply to do so in writing to Armed Forces Pensions Scheme (AFPS) Veterans UK before your discharge date as applications cannot be accepted after leaving Service. The address for AFPS Veterans UK is on page 32.

From 1 April 2022, all serving members of the Regular and Reserve Armed Forces were moved to AFPS 15, including those with a gap in service of less than 5 years. If have a deferred pension from AFPS 75 or AFPS 05 you cannot aggregate your deferred pension benefits with benefits paid under AFPS 15. Deferred pension benefits from different pension schemes can only be added together to form a single pension where the two single pension schemes are of the same design. As the AFPS 15 pension scheme is a Career Average Revalued Earnings (CARE) pension scheme, any legacy final salary pensions cannot be added to it.

## Reserve Forces Pension Schemes

With the exception of those afforded transitional protection, all serving members of the Reserve Forces were moved to AFPS 15 on 1 April 2015. Since 1 April 2022, all members of the Reserve Forces are on AFPS 15.

## Reserve Forces Pension Scheme 2005 (RFPS 05)

Mobilised Reservists, or those on a FTRS or Additional Duties Commitment who cannot join AFPS 15 will become members of RFPS 05.

The pension paid for each period of service will be based on reckonable service and the final pensionable earnings at the end of that engagement (the greatest amount of pensionable pay received for 365 days over your last three years of service in each engagement). Each year of reckonable service is worth 1/70th of final pensionable pay up to a maximum of 40 years. In addition to your annual pension, you will receive a one-off pension lump sum of three times your annual pension.

Members of RFPS 05 can opt out at any time in favour of a personal pension arrangement. However, they should seek independent financial advice before considering opting out. If they opt out, while remaining in service, there is one opportunity to re-join provided they are under age 60 and can prove they are medically fit. If you retire at age 60 or over, you will be paid an immediate pension and lump sum. Those who leave before age 60 will receive a pension paid at age 65. If your career is cut short by illness or injury and you are medically discharged having completed more than two years' qualifying service, you will receive an ill-health award. The amount is based on a two-tier system. If you have a serious condition, covered by Tiers 1 and 2, you will receive an ill-health pension based on your actual service, plus a tax-free lump sum of three times your annual ill-health pension.

## Full-Time Reserve Service Pension Scheme 1997 (FTRS 97)

FTRS 97 is the scheme applicable to those who gave Full-Time Reserve Service as a member of the Reserve Forces before 6 April 2005. It was closed to new entrants and those starting new commitments from 6 April 2005.

## Non-Regular Permanent Staff Scheme (NRPS)

Those who undertook a Non-Regular Permanent Staff appointment (previously under Chapter 9 of TA Regulations 1978) may have joined the NRPS pension scheme. However, because there are no longer NRPS appointments, the scheme has closed to new members.

# Pensions – Additional Information

## Pension Taxation

Personnel are advised to read the latest rules on pension tax which can be found on the HMRC part of [GOV.UK](https://www.gov.uk)

### Lifetime Allowance (LTA)

The LTA is the overall value of the member's pension pot and is tested at the point of discharge or retirement. The LTA charge was removed from 6 Apr 23 and will be abolished in a future finance bill. An LTA tax charge still applies to lump sums which exceed 25% of the member's available LTA (threshold remains at £1,073,100).

### Annual Allowance (AA)

AA is the amount an individual's pension pot can grow each year. In normal circumstances, those most likely to receive a tax charge will be OF4 and above who receive a significant pay increase as a result of promotion; Medical Officers/Dental Officers on accreditation; senior officers (OF7 and above). The standard AA limit was increased to £60k on 6 April 23.

Further Information is available in the MOD Pension tax Booklet available at:

<https://www.gov.uk/guidance/pensions-and-compensation-for-veterans#taxation>

## Leaving in the Current Tax Year

On leaving the service your pension accrual from the start of the scheme year to your final date will be assessed for AA. If you have exceeded the limit, you will be sent a Pension Savings Statement which will outline the action you need to take. In these circumstances you will still be able to use scheme pays to settle any tax charge.

See the MOD Pension Tax Booklet for further details.

## Helping us to Help You

Pension contact details are on page 31. If you ring Veterans UK or Pension Paying Agent (PPA), you will be asked for your name, service number or PPA reference number and your National Insurance number. If you require a forecast of pension benefits visit [GOV.UK](https://www.gov.uk) and search for the Armed Forces pension calculator or search for Veterans UK Pension Forms and complete AFPS Form 12.

If you have questions about your pension generally or want to apply for payment of your pension, you should contact Veterans UK. You should also report any relevant change in your personal circumstances to them.

# Pensions – Additional Information

## Payment of Pension and Related Benefits

Payment will be made within 30 working days (6 calendar weeks) of your discharge date, providing Veterans UK have all the correct forms and other information needed. Any lump sum on discharge will be paid into the bank account held on JPA. Instructions to split your pay between bank accounts will apply to these payments and you should amend your JPA instructions accordingly. The pension and EDP income stream are paid in accordance with the details provided on AFPS Pen Form1.

In the months leading up to the date you are due to leave the Armed Forces you are advised to make plans to cover any financial commitments that will occur during the 30 working days following your discharge.

## Our Pension Paying Agent (PPA)

All pensions or EDP income are paid monthly in arrears by Equiniti Paymaster. Payment will not be made unless an AFPS application is submitted. Please make sure you give clear accurate information and Veterans UK receives it no later than 8 weeks before your discharge date.

If you want information about payments of your pension, deductions of tax or a change of address or account details you should contact PPA. Your dependants should also contact them in the event of your death.

## Disputes and Complaints

Veterans UK aim to get things right first time but if you think there has been a mistake, please let them know. Your complaint will be acknowledged within 5 working days of receipt and a full response will be sent within 20 working days.

If you are not happy with the way your complaint is handled, you can ask for it to be escalated. After exhausting the MOD's internal dispute resolution process members can contact the Pension Ombudsman, their details are:

### The Pension Ombudsman

Caseworker Director

10 South Colonnade

Canary Wharf E14 4PU

Web: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

## Making a Nomination

AFPS Form 2 was introduced to give Service Personnel who are members of AFPS 05, RFPS 05 and AFPS 15 the ability to nominate one, or more than one person or organisation to receive their lump sum on death.

It is essential that on discharge any nominations made are reviewed to ensure that they reflect the intent of the maker. It is also vital to keep nominations up to date in retirement and AFPS Form 2 can be updated after leaving service if you need to change your nominee.

### A nomination is revoked if:

- the nominated person pre-deceases the member; or
- the nominated person was divorced from the member after the nomination was made; or
- the current nomination pre-dates a marriage or civil partnership that has taken place on or after 1 December 2018 (this does not apply to marriages or civil partnerships before 1 December 2018).

MOD will pay out any lump sums due to whoever is nominated on the form, regardless of any declaration of intent in a Will or elsewhere. Failure to update nomination forms could result in the wrong person receiving the benefit.

All nominations for death benefit must be kept up to date by completing the nomination form (AFPS Form 2). The death benefit nomination forms are legally binding, and the benefit will go to the nominee. Completing a Will does not entitle beneficiaries of that Will to receive your death in service lump sum.

If you require further information on nominating an individual or organisation to receive your lump sum on death, then refer to the Your Pension Scheme Explained booklet for your scheme.

Visit [GOV.UK](http://GOV.UK) and search for Armed forces and Reserve Forces pension schemes: guidance booklets.

# Pensions – Additional Information

## Death in Retirement

You must ensure that your next of kin or other representatives are aware that in the event of your death, they must inform your pension paying agent (if your pension is in payment) or Veterans UK Pension Awarding Branch. On receipt of the notification of death, a letter, next of kin form and an application for dependant benefits form will be sent to the informant of death in order that any benefits due can be paid and further dependant's pension entitlement can be established. Further information regarding dependant's pensions is contained in the Family Pension Benefits booklets for your pension scheme or the AFPS15 Your Pension Scheme Explained booklet.

## Commutation - Taking your Pension as a Cash Lump Sum

It is not possible to cash in your Armed Forces Pension or transfer out the benefits to a scheme that will allow this. However, if the total value of all your pension funds is worth less than £30,000 it may be possible to take the pension as a lump sum using either Trivial Commutation or Small Pot Commutation (this has a £10,000 limit).

## For More Information

The Armed Forces Pension Scheme booklets are available to view online. Visit [GOV.UK](https://www.gov.uk) and search for Armed Forces and Reserve Forces pension schemes: guidance booklets.

## Pension Contacts

### Armed Forces Pension Scheme

MP 480, Kentigern House,  
65 Brown Street,  
Glasgow  
G2 8EX

Tel (UK only): 0800 0853 600

Overseas: +44 1412 243 600

Email: [DBS-PensionsHelp@dbspv.mod.uk](mailto:DBS-PensionsHelp@dbspv.mod.uk)

### Pension Paying Agent Equiniti Paymaster

PO Box 1246, Sutherland House,  
Russell Way,  
Crawley  
RH10 0HZ

Tel: 0845 121 2514

Overseas: +44 1903 768 625

Email: [Veteransukpensions@equiniti.com](mailto:Veteransukpensions@equiniti.com)

### The Forces Pension Society

68 South Lambeth Road  
Vauxhall,  
London  
SW8 1RL

Web: [www.forcespensionsociety.org](http://www.forcespensionsociety.org)

The Forces Pension Society is an independent membership Society for authoritative advice and explanations on all Armed Forces pension related matters.

# Your Reserve Liability, Responsibilities and Opportunities

## Reserve Liability

At the end of your service in the Regular Forces you will normally have a compulsory reserve liability. The length of your liability and the circumstances when you may be brought back into service depend upon your Service, rank, age, the type of commission or engagement which you entered into. This also applies to non-UK personnel who settle in the UK.

## Definitions

The UK Reserve Forces consist of:

- a. **Volunteer Reserve Forces**  
Volunteers who accept an annual training commitment and a liability for call-out for permanent service. The Volunteer Reserve Forces are the Royal Naval Reserve (RNR), the Royal Marines Reserve (RMR), the Army Reserve and the Royal Auxiliary Air Force (RAuxAF).
- b. **Ex-Regular Reserve Forces**  
Ex-Regular Forces personnel who, on leaving the Regular Forces, retain a liability for call-out. The Ex-Regular Reserve Forces are the Royal Fleet Reserve, the Regular Reserve, and the Royal Air Force Reserve.
- c. **Recall Reserve**  
Ex-Regulars not in the Reserve Forces or Ex-Reserve Forces personnel who hold a commission as an officer, who have a liability to be recalled for service in the event of national danger, great emergency or an actual or apprehended attack on the UK.

## Ratings/Marines/Army Other Ranks and Aviators who enlisted from 1 April 1997

If you enlisted, re-enlisted or extended your service in the Regular Forces on or after 1 April 1997, you will be subject to the legislation contained in the Reserved Forces Act (RFA) 96. Generally, ratings and marines who do not complete 22 years' service enter the Royal Fleet Reserve for a 3-year period followed by a 3-year Recall Liability. Army Other Ranks who give notice to terminate their service early enter the Regular Army Reserve for a period of up to 6 years, or the balance of their engagement, whichever is sooner, followed by a period of up to 18 years or to age 55 with a Recall Reserve liability. Ratings and Marines who do serve 22 years or more only have a Recall Reserve liability of 6 years or until the age 55 years whichever is the sooner. Army Other Ranks who complete a full or long career have a recall liability up to age 55.

## Ratings/Marines/Army Other Ranks and Aviators who enlisted from 1 October 2014

If you enlisted, re-enlisted or extended your service in the Regular Forces on or after 1 October 2014, including a change of engagement (VENG), you will be subject to the legislation contained in the RFA 96(12).<sup>1</sup>

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<sup>1</sup> If you enlisted, re-enlisted or extended your service in the Regular Forces on or after 1 October 2014, you will also be subject to the Defence Reform Act 2014 amendment to the legislation contained in

RFA 96. The amendment permits a member of the Regular Reserve to be called out for any purpose for which Regular personnel can be used.

# Your Reserve Liability, Responsibilities and Opportunities

## Officers

Army Officers who were commissioned on a Short Service Commission prior to 01 Jan 16; up to 8 years or on extension to 12 years, on giving notice to terminate their service will enter the Regular Reserve for up to 6 years reserve liability for call out or for the balance of their engagement whichever is the shorter. Officers commissioned after 01 Jan 16 on a Short Service Commission of up to 12 years, on giving notice to terminate their service will enter the Regular Reserve for up to 6 years reserve liability for call out or for the balance of their engagement whichever is the shorter. On giving notice to terminate their service Officers serving on a Short Service Commission can elect to have a full Regular Reserve liability up to age 60.

Army Officers who hold a Regular Commission on giving notice to terminate their service will enter the Regular Reserve and have a liability for call out up to age 55. Officers granted a Regular Commission after 01 Dec 16 will have a liability for call out up to age 60.

On leaving the RAF, officers serving on permanent commissions in the RAF in the rank of Group Captain or below and commissioned before 1 April 1997 have a recall liability until their 60th years. 1\* and 2\* RAF officers have a recall liability until age 65, and 3\* and 4\* have a liability until 67. RAF officers commissioned on or after 1 April 1997 and who hold permanent commissions have a liability to recall until age 55 years or for 18 years from the time of leaving the RAF, whichever is the sooner.

Royal Navy Officers serving less than 16 years have a 4-year Royal Fleet Reserve(c) liability. Royal Navy Officers serving over 16 years or more have a Royal Fleet Reserve(c) liability to age 60.



### Navy Command

Whole Force CM Cell  
MP 1-2, Room 142,  
Portsmouth PO2 8DX

Email: [NAVYPCAP-CMWFMALBOX@mod.gov.uk](mailto:NAVYPCAP-CMWFMALBOX@mod.gov.uk)

Web: [www.royalnavy.mod.ukX](http://www.royalnavy.mod.ukX)



### Army Personnel Centre CM Operations

Regular Army Reserves,  
MP588, Kentigern House,  
65 Brown Street,  
Glasgow G2 8YN

Tel: 0141 224 5277 / 8003 / 2063

Email: [apc-cmops-regres-mailbox@mod.gov.uk](mailto:apc-cmops-regres-mailbox@mod.gov.uk)

Web: [www.army.mod.uk](http://www.army.mod.uk)



### RAF High Wycombe

Bucks  
HP14 4UE

Web: [www.raf.mod.uk](http://www.raf.mod.uk)

RAuxAF opportunities:  
Tel: 0345 606 9069

FTRS/ADC/VerR vacancies:  
<https://www.findforcesjobs.mod.gov.uk>

# Your Reserve Liability, Responsibilities and Opportunities

## Training Liability

A member of the Regular Reserve Forces can be required to train for up to 16 days in aggregate, in any one year or for such other periods as may be prescribed, none of which shall exceed 36 hours at any one time without your consent. You may also volunteer to train or take part in exercises.

## Duty to inform your Service Personnel Centre

You have a legal duty to inform your Service Personnel Centre (SPC) of any circumstances which may affect your call-out or recall. These would include any change of name or address, if you believe you have become medically unfit for service in the Armed Forces, or you plan to move overseas or be abroad for a period of over 3 months.

Members of the Army Regular/Recall Reserve will receive an annual reporting letter which will be sent out on the anniversary of their discharge from the Regular Army. Reservists should complete the enclosure to confirm their contact details and status and return it to the APC. For members of the Regular Reserve, both Officers and Soldiers, the successful completion and return of the enclosure will result in the payment of an annual reporting grant of £50.00. This grant is payable only for the first 5 years of any liability.

## Failure to respond to a notice of call-out or recall

Failure to respond to a call-out or recall notice without leave lawfully granted or reasonable excuse, is an offence under the Reserve Forces Act 1996 which may be dealt with by the civil courts or by court-martial.

## Opportunities

As an Ex-Regular there are various opportunities to serve full-time, such as on Mobilised Service, Full-Time Reserve Service or Military Provost Guard Service, for example. Other opportunities could include serving on an Additional Duties Commitments, or as a Volunteer ex-Regular Reserve, for which you would receive attendance-based pay. You might also wish to consider re-engaging to or, at some future date, enlisting into the Volunteer Reserves (the Royal Naval Reserve, Royal Marines Reserve, Army Reserve or Royal Auxiliary Air Force). More information on the respective Volunteer Reserve Forces can be found via single Service websites.

## SERVE – Service for Experienced, Re-joiner and Volunteer Engagements

The Ministry of Defence's free digital service that offers an easy way to discover Reserve, Rejoinder, and wider opportunities in the Armed Forces and to stay connected with Defence.

## SERVE - Find Forces Jobs

Opportunities for FTRS/ADC/VeRR

Visit: <https://www.findforcesjobs.mod.gov.uk/>

# Reserves - further information

## Royal Navy Reserves

For more information visit:

<https://www.royalnavy.mod.uk/careers/royal-naval-reserves>

## Royal Marine Reserves

For more information visit:

<https://www.royalnavy.mod.uk/careers/royal-marines/royal-marines-reserves>

## The Army Reserve

For more information visit:

<https://www.army.mod.uk/who-we-are/the-army-reserve/>

## Royal Air Force Regular and Reserve

For more information visit:

<https://recruitment.raf.mod.uk/reserves>

## Army Cadet Force

For more information visit:

<https://www.army.mod.uk/who-we-are/the-armys-cadets/>

# Veterans and Compensation

We use the term 'Veteran' to mean all those who have served in the UK Armed Forces. It does not matter how long you served for or whether you saw active service.

## War Pension Scheme and Armed Forces Compensation Scheme

The War Pension Scheme and Armed Forces Compensation Scheme are both no-fault schemes which mean payment is made without admitting fault. It is entirely separate from personal accident cover, such as PAX or SLI. Therefore, any accident cover that you may already hold is not taken into account when determining an award.

Any payments you receive from another organisation such as common-law damages (including from the MOD) or from a third party's insurance will be taken into account.

Any payment you may receive is tax-free.

## Who is eligible?

### Armed Forces Compensation Scheme (AFCS)

All current and former members of the UK Armed Forces, including Reservists, can claim for any injury or illness which has been sustained, or made worse as a result of service, which occurred **on or after** 6 April 2005.

### War Pension Scheme (WPS)

You can claim a War Pension if you are no longer serving in the UK Armed Forces, and you have a condition which was caused or made worse by your service **before** 6 April 2005.

For more details of other eligible persons covered under minor schemes within the War Pension scheme rules go to [GOV.UK](https://www.gov.uk).



## How do I submit a claim?

To make a claim:

- You must submit a claim form to Veterans UK. You can apply online at <https://www.gov.uk/guidance/apply-for-armed-forces-compensation-or-a-war-pension> or request a claim form by contacting the free helpline, details at page 34.
- **Any claimant who has served with UKSF must contact the Disclosure Cell prior to completing the claim form. If you served after 1996 you will be subject to the Confidentiality Contract. You must apply for Express Prior Authority in Writing (EPAW) through the Disclosure Cell, please call 0207 7562423 and tell them you need to apply for EPAW. You must submit a claim form to Veterans UK. You can apply online at: <https://www.gov.uk/guidance/apply-for-armed-forces-compensation-or-a-war-pension> or request a claim form by contacting the free helpline, details at page 34.**
- Veterans UK staff (including its welfare service) and voluntary organisations can assist you.
- You can also use one of the ex-service organisations such as the Royal British Legion.
- Once a claim has been submitted, Veterans UK will inform you in writing of the outcome.
- If you are medically discharged and are entitled to an ill-health pension from AFPS, Veterans UK will automatically consider your case without the need for a claim form. This only applies if you have not already made a claim.

## The Claim Process

Veterans UK will consider claims using evidence from Service and civilian medical records. You may have to go for a medical examination. You will be kept informed of the progress on your claim.

# Veterans and Compensation

## War Pension Scheme (WPS)

## Armed Forces Compensation Scheme (AFCS)

### When to Claim

Claims can be made at any time after leaving service.

Generally, you have seven years to make a claim from the date the injury occurs. There are some exceptions to this such as late onset illnesses which arise after service has ended.

You can claim for a late onset illness at any time after the event to which it relates if you do so within three years of seeking medical advice.

### What type of awards can I get?

There are two main types of WPS awards:

- Pension, an ongoing payment paid weekly or monthly
- Gratuity, a lump sum payment

We work out our assessment of your disablement as a percentage. If we assess your disablement at 20% or more, we will pay you a regular pension.

If your disablement is assessed at less than 20%, we will normally pay you a lump sum called a gratuity. The amount depends on the extent of your disablement and how long you are likely to be disabled.

Ongoing payments will be calculated from the date the claim is received by Veterans UK.

There are two main types of AFCS awards:

- Lump Sum Payments. For injury or illness, AFCS provides a tax-free lump sum payment for pain and suffering, the size of which reflects the severity of the injury/illness. Lump sum payments range from £1,236 to £650,000
- Guaranteed Income Payments. For those with the most serious injuries and illnesses, AFCS also provides an income stream known as the Guaranteed Income Payment (GIP). This is a tax-free, index-linked monthly payment, which is paid after discharge, for life. A number of factors are taken into consideration when calculating the GIP, including lifelong loss of earnings in terms of both salary or pension, as well as lost future promotions as a result of the injury. Where a claim is made after service ends, if GIP is awarded, the start date will be calculated from the date the claim is received by Veterans UK.
- If you have already made a claim and received an award under AFCS which included entitlement to a GIP, you must tell Veterans UK when you are discharged. This is so they can put your GIP into payment. If you do not notify them of your discharge, this will delay payment.

### What happens if I do not agree?

If you are unhappy with your claim, you can appeal to an independent tribunal.

First, you can apply for reconsideration. This involves another Veterans UK officer looking at your original claim again. If you are unhappy with the result, you can appeal to an independent tribunal.

# Veterans and Compensation

## Death as a result of service

Where death is as a result of service **before** 6 April 2005, benefits would be payable under the War Pension Scheme (WPS). Benefits may be a War Widows/ers pension and Child Payments.

Claims for consideration under WPS have no time limits.

Where death is as a result of service **on or after** 6 April 2005, benefits would be payable under Armed Forces Compensation Scheme (AFCS). This may be a taxable income stream known as a Survivors Guaranteed Income Payment (SGIP), Child Payments and a tax-free Bereavement Grant of up to £37,500.

Claims for consideration under AFCS will generally only be considered where death occurs within 7 years from when service ended. Claims must be made within 3 years of death.

If death occurs in service, Veterans UK will automatically consider any survivors benefits your dependants may be entitled to without the need to submit a claim form. Your family will be fully supported by a Casualty Visiting Officer and the Veterans UK Welfare Service who will help them complete a form to gather relevant information.

If the claim is for a child dependant only, a claim form must be completed by the child or on their behalf.

If death occurs after discharge, a claim form must be submitted. The claim form should be signed and dated by the claimant, or by someone authorised to do so on their behalf.

Deaths that are caused by service whilst on active service against an enemy; whilst on duty carrying out defined emergency response activities like the civil emergency services; or because the individual was directly targeted for being a serving or former member of the Armed Forces may qualify for the estate being exempt from inheritance tax. This is in line with inheritance tax rules.

## Criminal Injuries Compensation (Overseas) Scheme (CIC(O))

The MOD operates a discretionary scheme, called CIC(O). Payments may be made to members of the Armed Forces and their accompanying eligible dependants who, while serving overseas, sustain injury (including death) due to a crime of violence. The time limit to claim is two years starting with the date of injury, although this can be extended in certain circumstances.

Further details of the scheme and a claim form can be found at:

<https://www.gov.uk/guidance/armed-forces-compensation-for-criminal-injuries-overseas>

## For More Information

### Veterans UK

Tomlinson House,  
Norcross,  
Thornton-Cleveleys  
FY5 3WP

Tel: 0808 1914 2 18

Overseas: +44 1253 866043

Email: [veterans-uk@mod.gov.uk](mailto:veterans-uk@mod.gov.uk)

Web: [www.gov.uk/veterans-uk](http://www.gov.uk/veterans-uk)

## Other Benefits

### The Naval Service Dependants' Fund, The Army Dependants' Trust, The RAF Dependants' Fund and the RAF Dependants' (Income) Trust

The above trusts provide immediate one-time payments to the dependants of deceased Service Personnel (including Reserve Personnel). The aim is to provide for their immediate needs without having to make a claim. The payments are normally paid within a few days to anywhere in the world.

Membership of the various schemes usually stops after leaving the Service. However, the Army Dependants' Trust (ADT) also extends to support members of the Regular Reserve (RR), for the period of their liability. This is provided that the service leaver was a member of the ADT during their previous Regular or Reserve service and that they complete the processes set out in their Annual Reporting Letter.

It is the responsibility of members of the family of any Regular Reservist to report any death to the relevant MOD branch or to the ADT office, otherwise, no grant can be made. Regular service leavers joining the Reserves, or those moving to and from FTRS contracts, should renew their membership for benefits to remain payable.

Full details are available from the addresses below.



#### Royal Navy

Tel: 023 9387 1520

Military: 93832 1520

Web: [www.rnrmc.org.uk](http://www.rnrmc.org.uk)



#### Army

Tel: 01980 345 880

Email:

[office@armydependanttrust.org](mailto:office@armydependanttrust.org)

Web:

[www.armydependanttrust.org](http://www.armydependanttrust.org)



#### Royal Air Force

Tel: 01993 896 608

Military: 95461 6608

Email:

[raf.subscriptions@rafbf.org.uk](mailto:raf.subscriptions@rafbf.org.uk)

Web: [www.rafbf.org.uk](http://www.rafbf.org.uk)



# Benevolent Funds

## Financial Help

In addition to organisations like SSAFA and RBL, each Service has a 'Benevolent Fund', offering financial assistance to eligible beneficiaries (usually those who are serving or have served in the Service or their families). Details vary, but the key Service Funds are:

### The Royal Navy and Royal Marines Charity



Building 37  
HMS EXCELLENT  
Whale Island  
Portsmouth  
Hampshire  
PO2 8ER

Tel: 023 9387 1520  
Email: [theteam@nrnmc.org.uk](mailto:theteam@nrnmc.org.uk)  
Web: [www.nrnmc.org.uk](http://www.nrnmc.org.uk)

### Royal Air Forces Association



Atlas House  
Wembley Road  
Leicester  
LE3 1UT

Tel: 0800 0182 361  
Email: [enquiries@rafa.org.uk](mailto:enquiries@rafa.org.uk)  
Web: [www.rafa.org.uk](http://www.rafa.org.uk)

### ABF The Soldiers' Charity



**The Army's National Charity**

Mountbarrow House  
12 Elizabeth Street  
London  
SW1W 9RB

Tel: 020 7901 8900  
Email: [info@soldierscharity.org](mailto:info@soldierscharity.org)  
Web: [www.soldierscharity.org](http://www.soldierscharity.org)

### RAF Benevolent Fund



67 Portland Place  
London  
W1B 1AR

Tel: 0800 169 2942  
Web: [www.rafbf.org](http://www.rafbf.org)

# Sources of Help – Ministry of Defence

The Ministry of Defence provides transition and welfare services to support the Armed Forces Community.

## Veterans Welfare Service (VWS)

The Veterans Welfare Service (VWS) supports Serving personnel, veterans, the military bereaved and their families who have an enduring welfare need or need help to access DWP benefits or injury, bereavement, and compensation schemes.

For more information and to find out how to refer please visit [www.gov.uk](http://www.gov.uk) and search for Veterans Welfare service.

or visit:

<https://www.gov.uk/government/groups/veterans-welfare-service>

or email us on:

[veterans-uk-vws-support@mod.gov.uk](mailto:veterans-uk-vws-support@mod.gov.uk)

## Defence Transition Services (DTS)

Defence Transition Services (DTS) helps Service leavers and their families who face challenges as they leave the military and adjust to civilian life. Service leavers can be referred by their unit staff or can self-refer. Other organisations can also refer a service leaver and/or their family.

The DTS team is also the MOD's tri-service focal point to provide service personnel and their dependants with civilian housing information for those wishing to move to civilian accommodation at any time in their career, and for those during resettlement to assist with the transition to civilian life.

For more information on DTS and how to make a referral, or access housing information and briefs, please visit [www.gov.uk](http://www.gov.uk) and search for Help for Service Leavers from Defence Transition Services.

or visit:

<https://www.gov.uk/guidance/help-and-support-for-service-leavers-and-their-families>

or email us on:

[DBSVets-DTS-Central@mod.gov.uk](mailto:DBSVets-DTS-Central@mod.gov.uk)

## Veterans' Gateway



### VETERANS' GATEWAY

The first point of contact for veterans seeking support

Veterans' Gateway is your first point of contact to find whatever support you need, wherever you are, whenever you need it. As the gateway to a network of expert partners – both within and outside the

Armed Forces sector - we can connect you with the right support quickly and easily, by assessing your needs at your first point of contact.

## Access to Housing Advice

The Veterans' Housing Advice service, initially provided by the Cobseo group of charities, and delivered by The Royal British Legion, Connect Assist and Shelter, has now been merged into Veterans' Gateway. The service is accessible 24/7 and supported by a resident housing specialist located at the Contact Centre.

The team aim to support Veterans in finding, securing, or maintaining accommodation by utilising the skills and resources of the Cobseo Housing Cluster, local authority contacts and other housing providers. Information can be accessed by telephone, email, live chat, social media and on the website by visiting Veterans' Gateway/Self Help/ Housing.

Visit our website or contact us 24 hours a day (calls are free from the UK. If you are based abroad go to the website to use Live Chat).

Visit: [www.veteransgateway.org.uk](http://www.veteransgateway.org.uk)

Tel: 0808 802 1212

# Other Sources of Help

## General

Most Service leavers have a successful transition to civilian life and do not need additional support. However, some do experience difficulties, just like other members of society. This might happen shortly after leaving the Services or many years later. In these cases, support is available, both from the Government and local authorities and from charities. In addition to the many support systems for all members of society, there are several organisations that provide support specifically for the ex-Service community.

## Armed Forces Covenant



The Armed Forces Covenant is a promise from the nation to ensure that those who serve, those who have served, and their families are treated fairly. The Covenant brings central Government, local authorities, charities, and businesses

together to help support Service leavers and Veterans in their transition to civilian life.

To find out more about the Covenant, what it means to you and see some case studies visit: [www.armedforcescovenant.gov.uk](http://www.armedforcescovenant.gov.uk)

## Employer Recognition Scheme (ERS)

The Defence Employer Recognition Scheme encourages employers to support Defence and inspire others to do the same. Service leavers are encouraged to consider ERS employers when searching for jobs, as these business' demonstrably value the experiences and skills that the military Veterans bring to the workforce.

Visit: [www.gov.uk/government/publications/defence-employer-recognition-scheme](http://www.gov.uk/government/publications/defence-employer-recognition-scheme)

## Veterans Information Service (VIS)

Most Service leavers adjust to civilian life easily, however, some may require assistance later on. To help individuals that may be experiencing difficulties the Veterans Information Service (VIS) will contact all leavers one year after leaving the Services, provided the Veteran has given their consent. They will offer information and advice on where to go for any required support.

## HIVE Information Centres Tri-Service Information Support

Army HIVE, RAF HIVE and Royal Navy Family and People Support (RN FPS) provide information on behalf of the chain of command to the Service community and welcome enquiries from Serving Personnel (Regular and Reserves), dependants, partners, extended families, and the wider military community including Veterans.

The network of Information Officers across the UK and Overseas offer guidance and signposting and can provide you and your families with information on a wide range of subjects including relocation, the local area, schools and further education, accommodation, health, employment, and training opportunities, childcare and travel.

Whilst they are not trained in welfare counselling, they are able to offer confidential, initial support to individuals and can make referrals to appropriate professional services. They also provide feedback to the chain of command on concerns and issues affecting the Service community.

Details of all can be found at:



**Army HIVE Information Service**

<https://www.army.mod.uk/hives>

## Royal Navy Family and People Support (RN FPS)

The Royal Navy Forum:

<https://forum.royalnavy.mod.uk>

<https://www.royalnavy.mod.uk/community-and-support/advice-and-support/local-support>



**RAF HIVE Information Service**

<https://www.raf.mod.uk/serving-families/hive-finder/>

## Other Sources of Help

### Cobseo -The Confederation of Service Charities



**Cobseo**  
**The Confederation**  
**of Service Charities**

The military charity sector is extensive and active in providing support to serving personnel, Service leavers, veterans and their families, including those who are bereaved. Cobseo is a confederation of over 300 organisations from across the sector who are committed to supporting the Armed Forces Community. Both big and small, Cobseo's members provide individuals with alternative, additional or complementary support to the statutory services on offer, as well as advice.

Some military charities have a niche, dedicated focus providing support to specific groups, for specific locations or to meet specific needs; others deliver against a much broader remit to wider audiences. A directory of the confederation's members and the services that they offer, together with their contact details, is on the organisation's website at:

<https://www.cobseo.org.uk/members/directory/>

### Education, Resettlement and Job Finding

The resettlement package you will have received on discharge will hopefully have helped you find a job or move into further training or education. However, if you did not qualify for the full resettlement package or have been unsuccessful in job finding you can get help and advice from the following:

### Jobcentre Plus

The Department for Work and Pensions has Jobcentre Plus offices around the country. Your local jobcentre can:

- Discuss your individual circumstances and support you with next steps.
- Help you with your job search.
- Check what benefits you are entitled to.
- Help you find training to support your employability.
- Signpost to money guidance, such as advice on debt and budgeting.

To find out more about benefits visit:

[www.gov.uk/browse/benefits](http://www.gov.uk/browse/benefits)

You can find your local jobcentre contact information by inputting your postcode into the following calculator:

[find-your-nearest-jobcentre.dwp.gov.uk/](http://find-your-nearest-jobcentre.dwp.gov.uk/)

For more general enquiries you can call the National Jobcentre Plus number:

Tel: 0800 169 0190  
(Monday to Friday, 8am to 6pm)

Each Jobcentre Plus district has an Armed Forces Champion. Their role is to make sure that Jobcentre Plus offices in their district are providing support to the Armed Forces community; that includes Service leavers and their families. The Armed Forces champions do not routinely meet Service leavers or families, but if other Jobcentre Plus staff are unable to help, you can ask them to speak to their district Armed Forces Champion for advice on how to assist you.

### Forces Employment Charity



The Forces Employment Charity provides life-long, life-changing support, job opportunities, and training to Service leavers, veterans, reservists, and their families, regardless of circumstances, rank, length of service, or reason for leaving.

Visit: <https://www.forcesemployment.org.uk/>

## Other Sources of Help

The Service charity sector provides a strong national network of welfare workers. Although several charities provide welfare staff, the largest networks belong to SSAFA, The Royal British Legion, Poppyscotland, and The Poppy Factory. Any of these major organisations will be able to help or direct you to another appropriate source of help, either among state providers or other charities

### SSAFA the Armed Forces charity



SSAFA, the Armed Forces charity provides lifelong support to regulars and reserves, who are serving or have ever served in the British Army, the Royal Navy, the Royal Marines, the Royal Air Force, and their families.

This includes emotional, practical, and financial support that you can access by contacting them locally or through their national team.

For more information, please call or visit the website.

Tel: 020 7463 9200

Web: [www.ssafa.org.uk](http://www.ssafa.org.uk)

### The Royal British Legion



We're here to support you and your family, from service to long after you've left the uniform behind. From financial and employment

advice to support with your physical and mental wellbeing, we've got your back.

For more information, please call or visit the website.

Tel: 0808 802 8080

Web: [www.rbl.org.uk](http://www.rbl.org.uk)

### Help for Heroes



Help for Heroes is a network of professionals and partners providing lifelong expertise, recovery, and support to

Veterans who were wounded, injured and sick in service, and their families.

For more information, please call or visit the website.

Tel: 01980 844280 Weekdays 9am-5pm

Email: [getsupport@helpforheroes.org.uk](mailto:getsupport@helpforheroes.org.uk)

Web: [www.helpforheroes.org.uk/get-support](http://www.helpforheroes.org.uk/get-support)

### Poppyscotland



Poppyscotland operates within the Royal British Legion group of charities, providing life-changing support to members of the Armed Forces community resident in Scotland. In times of need they offer vital practical advice, assistance, and funding.

For more information, please call or visit the website.

Tel: 0131 550 1557

Web: [www.poppyscotland.org.uk](http://www.poppyscotland.org.uk)

### The Poppy Factory



The Poppy Factory's mission is to support veterans with health conditions on their journey into employment and to continue supporting them whatever challenges they may face.

Four out of five of the veterans it works with report a mental health condition. Whatever their situation, and whatever they are going through, The Poppy Factory's employability team is on hand to offer one-to-one support.

The charity's employability service is veteran-centred and helps people of all ages, including many over 50. The people it supports across England and Wales move into a diverse range of jobs across different sectors, from logistics and construction to the charity sector and health care.

For more information, please call or visit the website.

Tel: 020 8939 1837

Web: [www.poppyfactory.org](http://www.poppyfactory.org)

Email: [gybtw@poppyfactory.org](mailto:gybtw@poppyfactory.org)

# Health and Wellbeing

## Registering with an NHS GP and finding an NHS dentist

It is very important for continuing healthcare that you register with an NHS GP and remember to tell them that you have served. This will help your GP to better understand any service-related health conditions - in line with the Armed Forces Covenant, you should receive priority treatment for a condition which relates to your service, subject to clinical need. It also means that where appropriate you can be referred to Veteran specific services, like those for prosthetics and mental health. You can find details of GPs practices on the NHS website at [www.nhs.uk](http://www.nhs.uk).

If you are waiting for hospital care (new or ongoing) you must ensure you let your GP know; in accordance with the Armed Forces Covenant you should be placed at the equivalent place on the waiting list to be seen, and not have to start again at the bottom.

It can sometimes take a while for your military health records to arrive at your NHS practice. If you have been getting hospital care or are having complex treatment you may be given a printout of your notes to give to your NHS doctor; if not, you should always ask. A good time to ask would be at your final medical examination, which is often done about two months before handing in your ID card.

To register with an NHS GP, you should contact your chosen practice and ask to be included on their patient list. You will be asked to fill in a form so your medical records can be transferred to the practice. You should also give your GP the paperwork that your military medical centre gave you, including any medical records. This will provide your GP information on your health and ensure that any ongoing care and treatment is continued.

You may be worried about discussing elements of your time in service. NHS clinical staff are used to dealing with confidential and sensitive information and are bound by law to deliver a confidential service; if you have concerns about disclosing some information, you may wish to consider registering with a Veterans accredited GP surgery, if one is close to you. These surgeries often have clinical staff who have previously served in the military and therefore understand the differences between military and civilian life.

## Veterans-accredited GP surgery

<https://www.rcgp.org.uk/clinical-and-research/resources/a-to-z-clinical-resources/veteran-friendly-gp-practices.aspx>

If the NHS service you are dealing with is unaware of priority treatment, you are encouraged to tell them about it and ensure you have told them that you have served. You can also ask local health care commissioners, your local authority Armed Forces Covenant lead, or one of the national service organisations, such as the Royal British Legion to support you.

The NHS also provides dental care, and it is important to find an NHS dentist as soon as possible, rather than wait until treatment is needed. If you have a family, they should also find an NHS dentist.

For more information on finding an NHS GP or dentist please visit the NHS website for your area, listed below. Information is also provided on accessing hospitals, opticians, and pharmacists, as well as support for carers. You will also be able to find out about the dedicated health services for Veterans that may be available in your area.

## Prescription Charges

Prescription charges apply in England. Prescriptions are free in Scotland, Wales, and Northern Ireland.

Details of the current charges are available at: <https://www.nhs.uk/common-health-questions/nhs-services-and-treatments/how-much-nhs-prescription-charge/>

Details of exemptions these charges are available at: <https://www.nhsbsa.nhs.uk/help-nhs-prescription-costs/free-nhs-prescriptions>

### England

[www.nhs.uk](http://www.nhs.uk)  
[www.nhs.uk/using-the-nhs/military-healthcare](http://www.nhs.uk/using-the-nhs/military-healthcare)

### Scotland

[www.gov.scot](http://www.gov.scot) [www.nhsinform.scot/care-support-and-rights/health-rights/access/health-rights-for-veterans](http://www.nhsinform.scot/care-support-and-rights/health-rights/access/health-rights-for-veterans)

### Wales

[www.nhsdirect.wales.nhs.uk](http://www.nhsdirect.wales.nhs.uk)  
[www.veteranswales.co.uk](http://www.veteranswales.co.uk)

### Northern Ireland

[www.hscni.net](http://www.hscni.net)

# Health and Wellbeing

## Healthcare for the armed forces community

How the NHS can help if you're in the British armed forces or are a veteran, a reservist or a family member of someone who is serving or who has served.

Visit: <https://www.nhs.uk/nhs-services/armed-forces-community/>

## Op RESTORE: The Veterans Physical Health and Wellbeing Service

Op RESTORE was previously called The Veterans Trauma Network (VTN).

Op RESTORE is an NHS service that provides specialist care and treatment to veterans who have physical health problems as a result of their time in the Armed Forces.

Op RESTORE does not provide veteran mental health support but works alongside Op COURAGE: the Veterans Mental Health and Wellbeing Service.

For more information visit:

[www.nhs.uk/using-the-nhs/military-healthcare/veterans-physical-injuries/](http://www.nhs.uk/using-the-nhs/military-healthcare/veterans-physical-injuries/)

## Disablement Service Centre's (DSCs)

The NHS has nine DSCs across England, which have been selected to provide enhanced services to Veterans who have lost a limb because of their service in the armed forces.

More information about these centres can be found here:

[www.nhs.uk/using-the-nhs/military-healthcare/veterans-physical-injuries/](http://www.nhs.uk/using-the-nhs/military-healthcare/veterans-physical-injuries/)

## Charities and support groups

Find information about charities and support groups who help the armed forces community.

Visit: <https://www.nhs.uk/nhs-services/armed-forces-community/charities-support/>



# Health and Wellbeing – Mental Health

## Get support for your mental wellbeing

Being able to talk to others, share experiences and forge new relationships, is vital for our mental wellbeing.

### Togetherall



Togetherall (formerly Big White Wall) is your anonymous online support network, available 24/7, whenever you need it.

Togetherall is free to all military serving personnel, reservists, veterans and family members, aged 16+. The service offers a combination of resources, including online support through its moderated community of members, self-assessments, self-guided support courses covering a range of topics and a library of useful resources.

Everyone joins anonymously, so there is no need to worry about judgement. Their professionally trained moderators, known as Wall Guides, are on hand day and night, so every member feels they are in a safe place.

Having worked with the Armed Forces community for several years, Togetherall is experienced in supporting a wide range of issues such as stress, anxiety, depression, PTSD, family and relationships, alcoholism, and bereavement. This also extends to loneliness and related issues in caring for those who have been injured.

### Combat Stress

Tyrwhitt House  
Oaklawn Road  
Leatherhead  
Surrey  
KT22 0BX



Tel: 0137 258 7000

Email: [contactus@combatstress.org.uk](mailto:contactus@combatstress.org.uk)

Web: [www.combatstress.org.uk](http://www.combatstress.org.uk)

In addition to their routine work to help former Service personnel with mental health problems, Combat Stress operates a 24-hour helpline.  
Tel: 0800 138 1619.

Readjusting to civilian life can also be challenging, Togetherall is able to help you take control and feel better. You can sign up quickly and easily by visiting their website at [togetherall.com](http://togetherall.com) and clicking 'Register' and selecting 'I am part of the UK Armed Forces Community'.

If you are already a member of Togetherall, rest assured, you can still access the community when you leave service. Simply re-register when required, and confirm you are a 'Veteran'.

For more information:

visit: [www.togetherall.com](http://www.togetherall.com)

email: [theteam@togetherall.com](mailto:theteam@togetherall.com)



## Samaritans

Serving personnel experiencing suicidal thoughts can contact the Samaritans anytime.

If you need urgent help:

Tel: **116 123** or

Email: [jo@samaritans.org](mailto:jo@samaritans.org)

or

call the MODs 24/7 mental health line on:

Tel: **0800 323 4444**

Samaritans works with the Ministry of Defence and other charities to support serving personnel in the Armed Forces, veterans, and their families.

Visit: <https://www.samaritans.org/how-we-can-help/military/>

## Mental health support for veterans, service leavers and reservists

Op COURAGE is an NHS mental health specialist service designed to help serving personnel due to leave the military, reservists, armed forces veterans and their families.

Visit: <https://www.nhs.uk/nhs-services/armed-forces-community/mental-health/veterans-reservists/>

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