

The image is a promotional slide for a CPD session. It features a silhouette of a golfer in mid-swing on a golf course under a cloudy sky. The text is overlaid on the image. At the top right, it says 'FORCES MoneyPlan' with 'FORCES' in a large, bold, white font and 'MoneyPlan' in a smaller, white font. Below that, it says 'ON COURSE FOUNDATION' with a red square above the word 'COURSE'. The main title is 'Financial Guidance for Sick and Injured Service Personnel & Veterans' in a white serif font. Below that, it says 'CPD slides' in a large, bold, white sans-serif font. At the bottom, it says 'To provide specialist knowledge that might be required when offering financial guidance to armed forces personnel and veterans including those in receipt of payments' in a small, white sans-serif font. At the bottom right, it says 'Personal Finance Society' with 'Standards | Professionalism | Trust' below it, and the PFS logo to the right.

During the Personal Finance Society Symposiums in November last 2016, we highlighted a new pro-bono initiative for injured service personnel and I'd like to take a few minutes to expand on that communication.

This initiative stems from an approach to the Society made by the On Course Foundation, a registered charity that helps injured armed forces veterans by introducing them to golf and encourages them to attend the Foundation's 'Golf Skills & Employment Events' (which explores how golf can help them on the road to recovery and how the golf industry can provide employment such as golf course management, green keeping, marketing etc).

Following greater active engagement of our armed forces in recent years, the Foundation has become aware that many veterans are in receipt of substantial sums of money as a result of either payments from the Armed Forces Compensation Scheme or Insurance based payouts. In many cases, the amounts involved are of a level that the veteran has never had to contemplate or manage in the past and has placed them in a position of vulnerability, ranging from inappropriate advice that doesn't have the best long-term interests of the veteran at its centre, sub-optimal advice that does not take into account specific circumstances, through to more blatant fraudulent activity and financial scams.

The Personal Finance Society is ideally placed to establish a process whereby veterans can be placed in a less vulnerable and better informed position via receipt of a free 'pro bono' guidance consultation with a member of the Personal Finance Society who is a fully qualified and regulated financial adviser. This may or may not then lead to the delivery of fee based regulatory advice with a personal recommendation as to a course of action and/or product transaction

Welcome



Welcome to this CPD slide pack and notes. These have been designed to provide specific information relevant to financial guidance for armed forces personnel and veterans.

We hope we have struck the right balance between key information and not too much unnecessary detail. Where relevant, we have provided additional information in the notes section of each slide and signposted through to sources of further information.

Thank you for giving up your valuable time in support of this important initiative

Keith Richards
Chief Executive

Learning Objectives

1. Understand key aspects of the Personal Finance Society pro bono initiative entitled Forces MoneyPlan and your role within it
2. Appreciate the details and working of the Armed Forces Compensation Scheme and the role of personal injury and compensation trusts
3. Be able to access primary sources of further information and support relevant to injured and sick forces personnel and veterans

Content

1. Forces MoneyPlan

- What is 'Forces MoneyPlan'?
- Who are the On Course Foundation?
- How will the pro bono initiative work?
- What documentation should I use?

2. Existing organisational and online support for armed forces, veterans and families

3. Armed forces compensation

4. Capacity and mental health

5. Pensions, benefits and concessions for armed forces, veterans and family

6. Legal representation

7. The bigger picture

Forces MoneyPlan



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What is

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<http://www.thepfs.org/about/inside-the-pfs/forcesmoneyplan/>

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Forces MoneyPlan is the name the Personal Finance Society has given to the pro bono initiative it has established to provide generic financial guidance to sick and injured service personnel and veterans. This pro bono initiative follows on from the success of the MoneyPlan pro bono offering of generic financial guidance run in conjunction with Citizens Advice.

Forces MoneyPlan is designed to provide free generic financial guidance from a fully qualified and regulated financial adviser and member of the Personal Finance Society. This may or may not lead to the delivery of fee based regulated financial advice with a personal recommendation as to a course of action and/or product transaction.

This initiative has been established with the support and help of the On Course Foundation, with whom we will operate a pilot prior to the development of this initiative.

WE SUGGEST YOU FAMILIARISE YOURSELF WITH THIS PAGE WITHIN THE PFS WEBSITE:

<http://www.thepfs.org/about/inside-the-pfs/forcesmoneyplan/>

Who are



www.oucoursefoundation.com

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The On Course Foundation is a leading armed forces charity that offers injured Service personnel and veterans the opportunity to participate in golf on a level playing field with everyone else, either as a player or through employment in the golf industry. On Course Foundation was officially launched on 2 July 2010 at the Royal Household Golf Club at Windsor Castle.

Why golf?

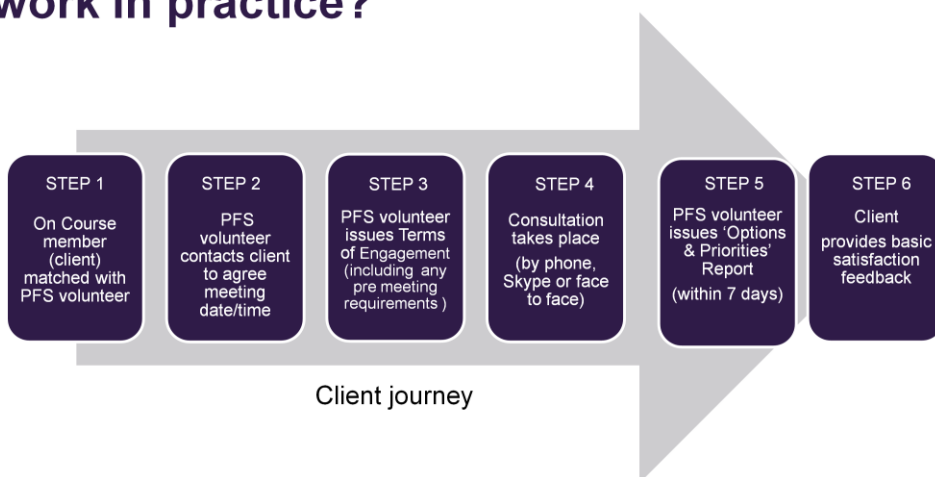
Golf occupies a unique position as one of the few sports where participants of all skills and physical abilities can play together on a level playing field owing to the official handicap system. It offers injured Service personnel not only a sporting challenge but for those leaving Service, an array of attractive career opportunities also.

The benefits of playing golf offer a key part in physical rehabilitation, improving both balance and limb coordination. Camaraderie, competitive spirit and concentration are important too, supporting the psychological recovery of their members and helping them find confidence within themselves.

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<http://www.oucoursefoundation.com/who-we-are>

How will the initiative work in practice?



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Sick and injured service personnel and veterans referred to this initiative will benefit from your time and expertise via a 6 step process.

Step 1 – the client will be able to provide their contact details through a webpage promoted by the On Course Foundation and supported by the Personal Finance Society. The Personal Finance Society will match the client with a local adviser

Step 2 – The adviser will contact the client, make reference to this scheme (Forces MoneyPlan) and arrange a mutually convenient appointment.

Step 3 – the client will be issued with a Statement of Engagement by the pro bono adviser.

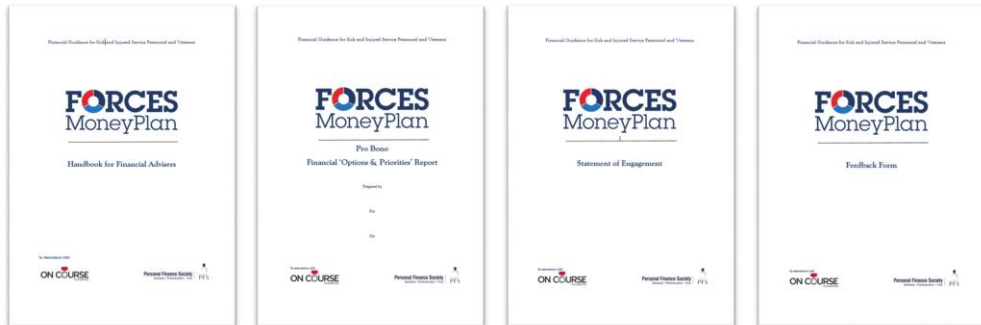
Step 4 – the generic financial guidance consultation session will take place as agreed

Step 5 – the client will receive a Financial Options and Priorities report together with a Feedback Form within 7 days of the consultation

Step 6 – the client will send the Feedback Form direct to the Personal Finance Society

Full details of the client journey and how the initiative will work in more detail is available within the 'Handbook for Financial Advisers'

What documentation do I need to use?



Please ensure you have read each document and are comfortable with their content and the obligations they place on you.

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It is important we operate a degree of quality control to protect both volunteer advisers and the recipients of guidance delivered through the initiative.

As such, in addition to commitment to an agreed process of delivery, and confirmation of reading this CPD slide deck and notes, you will be required to familiarise and use the following 4 key documents :

1. Handbook for Financial Advisers
2. Pro Bono Financial Options and Priorities Report
3. Statement of Engagement
4. Feedback Form

The Handbook



The **Handbook** is the principle document for the volunteer adviser that describes the workings of the initiative and his/her role within it. It provides details around how the initiative will work, high level principles that need to be adhered to and the nature of the agreement between the Personal Finance Society and the volunteer adviser.

Of critical importance is adherence to the definition of Generic Financial Guidance and the 'Break Clause' to ensure that there is a natural break between the pro bono guidance session and any subsequent fee-based regulated financial advice that may subsequently be requested by the client.

The Report

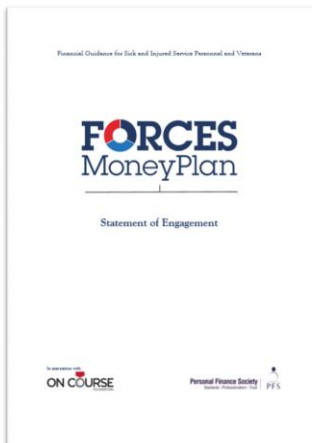


The Report has been designed to provide some prescribed general guidance as well as space for the financial adviser to include whatever commentary they see fit based on the consultation itself. It consists 5 sections:

1. Generic principles/rules of thumb underpinning financial wellbeing
2. Things for the client to consider following the generic financial guidance consultation
3. Further sources of reliable, independent financial information
4. Things the client should be aware of (e.g. scams)
5. What the client should do next

Sections 1 ,3 ,4 and 5 are in a prescribed format that should not be changed

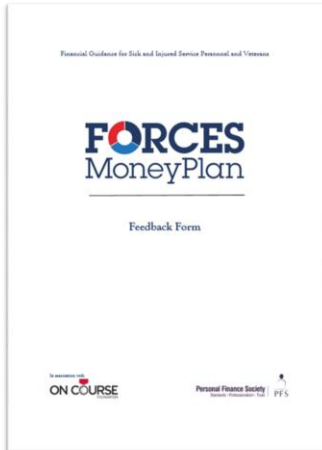
Statement of Engagement



The Statement of Engagement is designed to confirm key aspects of the consultation, manage the client's expectations and request information in advance of the meeting.

The content should be sent to the client either via e-mail or letter in advance of the consultation.

Feedback



The **Feedback Form** is designed to inform the Personal Finance Society of the effectiveness of this initiative. We shall use this to try and understand the value of the generic financial guidance given, the clients overall experience and an indication of what the client did or intends to do next

Whilst we cannot ensure that the form is returned to us, we would ask that you encourage the client to do so in order that we can improve the initiative in any areas that are identified as needing attention, as well as quantifying the need for regulated financial advice.

Existing organisational and online support for armed forces, veterans and families



This section provides details of key services either provided by, endorsed or recognised by the Ministry of Defence for service personnel and/or veterans.

Good places to start



An overview of support services for military and defence personnel and their families is available via:

<https://www.gov.uk/topic/defence-armed-forces/support-services-military-defence-personnel-families>

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Who are Veterans UK



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

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Veterans UK is part of the [Ministry of Defence](#) and helps ex-service personnel get appropriate support from Government, local authorities, independent bodies and the charity sector.

Veterans UK administers the armed forces pension schemes and compensation payments for those injured or bereaved through service. It also provides welfare support for veterans of any age, and their families through the Veterans Welfare Service and the Veterans UK helpline: 0808 1914 2 18.

Specifically, it is responsible for:

[Armed Forces Compensation Scheme \(AFCS\)](#)

[War Disablement Pension](#)

[Armed Forces Pensions](#)

[Veterans Welfare Service \(VWS\)](#)

[Ilford Park Polish Home](#)

The Veterans UK Helpline



Email veterans-uk@mod.uk
Freephone (UK only): 0808 1914 2 18

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The logo for the Personal Finance Society (PFS) consists of a stylized human figure icon above the letters 'PFS'.

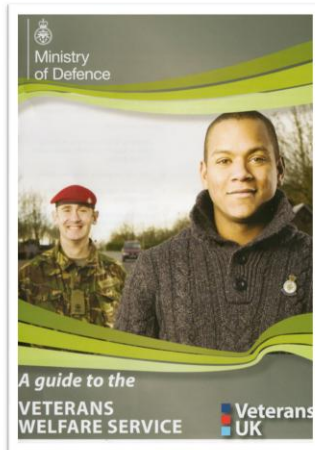
The helpline staff offer specific advice on war disablement pension and armed forces compensation scheme claims. The helpline also offers advice on other issues including benefits, pensions, loans and grants, emergency accommodation, finding a job, retraining, health issues, welfare concerns, service records and medals. They also have up to date information on central/local Government and ex service organisations, and other voluntary groups.

Veterans UK
Tomlinson House
Norcross
Thornton Cleveleys
FY5 3WP

Email veterans-uk@mod.uk
Freephone (UK only): 0808 1914 2 18
Telephone (overseas): +44 1253 866 043
8.00 am to 5:00 pm Monday to Friday

When the helpline is closed, callers will be given the option to be routed to Combat Stress or The Samaritans 24hr helpline.

Veterans Welfare Service



The Veterans Welfare Service (VWS) is part of the Ministry of Defence's Veterans UK support function and provides one-to-one welfare advice across the UK and Republic of Ireland. It facilitates access to all appropriate services using a caseworker approach that offers professional help and guidance where a change of situation results in a welfare need, for example:

- Leaving service
- Bereavement
- Changes in disablement
- Changes affecting income or finances
- Changes affecting housing

<https://www.gov.uk/government/publications/a-guide-to-the-veterans-welfare-service>

What is MoneyForce



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<https://www.moneyforce.org.uk/>

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MoneyForce is the home of money advice for UK Service people. It is an online resource (with all the limitations that implies) and was officially launched in March 2013.

A joint initiative between Standard Life Charitable Trust, The Royal British Legion and the Ministry of Defence, the MoneyForce website aims to assist all Service personnel, their partners, families and dependants, to be better equipped to manage their money and financial affairs.

MoneyForce are able to deliver briefings for existing personnel and dependants at military units across the UK including Northern Ireland. The sessions are approximately one hour long and cover general money issues, such as budgeting, debt, insurance, pensions and savings. There is also an opportunity for the group to ask questions.

It does contain useful information in respect of entitlements. If someone is medically discharged from the Services they will be entitled to a Resettlement package, Enhanced Learning Credits, and maybe a pension and/or further compensation.

What they get depends on your length of service, the seriousness of your injury, which pension scheme they are in, whether their injury was attributable to service or not and when their injury occurred.

WE SUGGEST YOU FAMILIARISE YOURSELF WITH THE CONTENT OF THIS SITE:

<https://www.moneyforce.org.uk/>

What is SIIAP?



siiap
Services insurance and
investment advisory panel

www.siiap.org

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The Services Insurance and Investment Advisory Panel (recognised by the MOD) is made up of individuals and firms who are insurance and independent financial advisers specialising in providing services to members of HM Forces.

All Member Firms must be authorised and regulated by the FCA in the UK and adhere to the SIIAP Code of Practice.

A directory of members is available via the website:

<http://siiap.org/>

Armed Forces Compensation



As part of your engagement with sick and injured service personnel and veterans via Forces MoneyPlan, you may encounter individuals who have received compensation payments either from schemes operated by the Ministry of Defence (eg. The Armed Forces Compensation Scheme – AFCS) or from private insurance (eg. PAX or SLI).

The following slides provide an overview and source material for both.

Armed Forces Compensation Overview (1)

There are a number of compensation schemes available to UK serving and former serving personnel who are injured as a result of their service in the armed forces. The scheme that applies to each individual will depend on when and where they served, as follows:

The Armed Forces Compensation Scheme

Where the illness or injury was caused as a result of service on or after 6 April 2005. The individual does not need to have left the armed forces before claiming

The War Pensions Scheme

Where the individual is no longer serving and their disablement was caused as a result of service in the armed forces before 6 April 2005

The Criminal Injuries Compensation (Overseas) Scheme

Where the individual or eligible dependants are the innocent victim of a crime of violence while serving overseas

Armed Forces Compensation Overview (2)

Further information can be sourced via the following link:

www.gov.uk/government/publications/armed-forces-compensation/armed-forces-compensation-what-you-need-to-know

Including:

- Armed Forces Compensation Scheme (AFCS); an overview
- Armed Forces Independent Payment (AFIP)
- Survivors Benefits
- Payment arrangements
- Reasons for not receiving an award
- What to do if their condition worsens
- Other benefits that may be available
- Can they claim a fast payment?
- AFCS forms
- Further Information

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The Armed Forces Compensation Scheme (1)

The Armed Forces Compensation Scheme (AFCS) provides compensation for any injury, illness or death which is caused by service on or after 6 April 2005. The AFCS is a no-fault scheme which means payment is made without admitting fault. It is entirely separate from any other personal accident cover which is not taken into account when determining an AFCS award

There are two main types of AFCS benefits:

Lump sum payments

Range from £1,200 up to £570,000 (tax free) reflecting the severity of the injury/illness (multiple injuries from the same incident receive compensation for each injury up to a maximum of £570,000)

Guaranteed Income Payments (GIP)

For those with more serious injuries and illnesses, AFCS also provides an income stream known as GIP. This is a tax free, index linked monthly payment.

The Armed Forces Compensation Scheme (2)

Further information can be sourced via the following link:

www.gov.uk/government/publications/armed-forces-compensation/armed-forces-compensation-what-you-need-to-know

Including:

- Who is eligible?
- Time restrictions for claims
- What can be claimed for?
- Types of awards
- How to submit a claim
- Information needed to support your claim
- How your claim will be processed
- Legislation
- How awards are calculated

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The Armed Forces Compensation Scheme (3)

AFPC awards are one element in a co-ordinated range of services, benefits and programmes provided by government and delivery agencies.

Personal Insurance

Any payments paid from personal accident of life insurance cover is paid in addition to any AFCS award

NHS prescriptions

Individuals may receive free NHS prescriptions which relate to the injury or illness for which they have received an AFCS award

Universal Credit

All AFCS awards are exempt from the financial assessment for Universal Credit

Social Care

AFCS lump sums are exempt from the Local Authority social care financial assessment when put into a personal injury trust.



In addition:

IVF Treatment

Under the AFCS Service and ex-Service personnel with serious traumatic physical injury to genitalia or groin due to service which results in infertility will receive a supplementary award where clinically appropriate, individuals with these injuries, where infertility has been accepted as due to service, are entitled to receive the number of full cycles of IVF treatment that the NHS trust responsible for the individual's treatment determines corresponds to best practice, up to a maximum of three full cycles of treatment.

Travel Concessions

Individuals who have received at least one AFCS award at tariff levels 1 – 8 who have a permanent mobility-related injury may be automatically eligible, without further assessment, to free bus travel. They may also receive a 'blue badge' which entitles them to free parking. More information can be obtained from the individual's local authority or via www.gov.uk.

For a statement of policy for the MOD compensation schemes the following link provides access to the relevant Joint Service Publication (JSP) providing direction that must be followed in accordance with statute or policy mandated by defence or on defence by Central Government.

<https://www.gov.uk/government/publications/joint-service-publication-jsp-765-the-armed-forces-compensation-scheme>

The War Pension Scheme

The WPS compensates for any injury, illness or death which occurs before 5 April 2005.

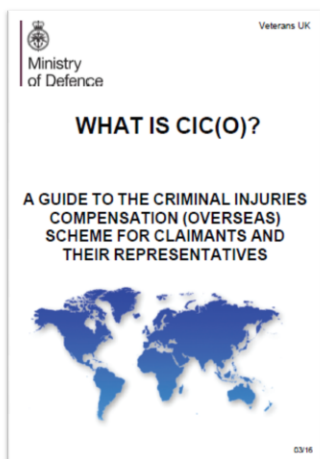
Further information can be sourced via the following link:

www.gov.uk/government/publications/war-pension-scheme/war-pension-scheme-what-you-need-to-know

Including:

- Who is eligible?
- Time restrictions for claims
- What can be claimed for
- How to submit a claim
- Information needed to support a claim
- How a claim will be processed
- Legislation
- Types of awards and how they are calculated

The Criminal Injuries Compensation (Overseas) Scheme



Since 1979 the Ministry of Defence has operated a compensation scheme for service personnel and their accompanying dependants which makes payments to innocent victims of crimes of violence. The scheme covers those serving overseas and deliberately mirrors the scheme operated by the Ministry of Justice which compensates victims of crime in the UK. This ensures they and their families do not suffer a disadvantage as a result of service compared to civilian victims of crime.

Further details can be sourced via:

www.gov.uk/government/uploads/system/uploads/attachment_data/file/507473/CICO_Leaflet.pdf

What is The Armed Forces Independent Payment (AFIP)

This is a new benefit (effective 8 April 2013) introduced by the Ministry of Defence in conjunction with the Department for Work and Pensions and designed to provide financial support to service personnel and veterans seriously injured as a result of service to cover extra costs they may have as a result of their injury.

It is designed to ensure that individuals receive a holistic package of support rather than being assessed separately for different benefits (eg Personal Independence Payment, Disability Living Allowance and/or Attendance Allowance)

Further details can be sourced via:

www.gov.uk/government/publications/faq-on-the-armed-forces-independent-payment

Private Insurance Payouts

The following private insurance schemes have been created especially for British Armed Forces and as such you may come across individuals who still have such a product or (in respect of some of the products) have received a payout. Such schemes are optional and do not affect entitlements under the Armed Forces Pensions or Compensation Schemes

PAX Insurance

The PAX personal accident plan with optional life and critical illness is arranged under contract with the MOD. Pax Insurance is a trading name of AON UK Ltd. Cover can be extended/transferred to a new plan on leaving HM Forces

Service Life Insurance (SLI)

Specialist military life insurance arranged under contract with the MOD – cover maintained for duration of policy and after leaving HM Forces,

Personal Injury Trusts (1)

What is a personal injury trust?

Personal injury trusts go by many names, such as 'special needs trusts', 'trusts for disabled people' and 'compensation protection trusts'. They take different forms – bare trusts, life interest trusts, discretionary trusts – but whatever the label and whatever form it may take, any trust funded by compensation for personal injury is a personal injury trust.

Personal injury in this context is widely defined – as well as physical injuries, it can include both physical and mental diseases. Compensation is similarly widely defined, including lump sum gratuities under the War Pensions schemes and payments from the Armed Forces Compensation Scheme.

There is no limit on the amount that can be placed into a personal injury trust.

Personal Injury Trusts (2)

Why a personal injury trust?

The main purpose of a personal injury trust is to preserve a claimant's entitlement to means-tested state benefits and other means-tested support and care. Sums held in personal injury trusts are disregarded in the assessment of eligibility for means-tested benefits.

Since The Social Security (Miscellaneous Amendments (No.4)) Regulations 2006 came into force on 2 October 2006, any personal injury compensation received by a claimant, or his or her partner, will be disregarded for means-tested benefits purposes for a period of 52 weeks, beginning on the day the claimant first received the personal injury payment.

Although the benefits agency will usually give up to 52 weeks from when the claimant first receive either an interim or final settlement, it is often best practice to set up a Trust as soon as they receive their compensation.

Consideration should be given to establishing a personal Injury Trust where an individual has received a significant compensation payment.

Legal advice can be sought from the Royal British Legion Solicitors Group (see slide 45)

Capacity and Mental Health

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Implications of the Mental Capacity Act (MCA) 2005

When providing guidance, the Act and associated Code of Practice will provide some useful principles to consider:

1. A person must be assumed to have capacity unless it is established that they lack capacity.
2. A person is not to be treated as unable to make a decision unless all practicable steps to help him to do so have been taken without success.
3. A person is not to be treated as unable to make a decision merely because he makes an unwise decision.
4. An act done or a decision made, under this Act for, or on behalf of, a person who lacks capacity must be done, or made, in their best interests.
5. Before the act is done or the decision made, regard must be had as to whether the purpose for which it is needed can be as effectively achieved in a way that is less restrictive of a person's rights and freedom of action.

Implications of the Mental Capacity Act (MCA) 2005

Should at some future point you agree to deliver regulated financial advice to someone who has received a pro-bono guidance session through Forces MoneyPlan, as with any other client, you will need to have due regard to the Mental Capacity Act Code of Practice as well as regulatory requirements to treat customers fairly and the principles of good practice set out by the Financial Conduct Authority.

Further details in respect of the MCA can be found via:

<https://www.gov.uk/government/collections/mental-capacity-act-making-decisions>

Mental health support for the UK armed forces

Serving personnel

- The uniformed and civilian medical and dental personnel from all three services are known collectively as the Defence Medical Services (DMS)
- Personnel can be treated for mental health problems by their medical officer in their unit medical centre, or referred to specialist mental healthcare services.
- 'Combat Stress/Rethink' offers a 24 hour free phone helpline to provide emotional support, a listening ear and signposting of services – Tel: 0800 138 1619
- Further details can be found online : www.gov.uk/guidance/mental-health-support-for-the-uk-armed-forces

Veterans

- Discharged servicemen and women are able to access the DMS up to 6 months after leaving the armed forces.
- 'Help for Heroes Hidden Wounds' provides free and confidential support to Veterans, and their families who are suffering with anxiety, depression, stress, anger or alcohol abuse.

The Veterans and Reserves Mental Health Programme

- The Veterans and Reserves Mental Health programme (VRMHP) provides assessment and treatment advice for veterans (who have deployed since 1982) and reserves who have been deployed overseas since 1 January 2003 as a reservist, and believe that their deployment may have affected their mental health.
- All veterans referred to the VRMHP will receive a full psychiatric assessment completed by a consultant psychiatrist; this assessment report is then sent on completion to the veteran's GP and if involved, the local mental health service, with advice on further treatment and care. Reserves whose condition is found to be operationally related and of a nature that can be treated within the resources of the Defence Medical Service (DMS) can access treatment in a MOD UK Department of Community Mental Health (DCMH) and will be offered out-patient treatment at a DCMH closest to where they live.
- Referrals for reservists and veterans should be directed to DCMH Colchester:
Veterans and Reserve Mental Health programme, DCMH Colchester , Merville Barracks, Read Hall House, COLCHESTER Essex CO2 7UT

Pensions, benefits and concessions for armed forces, veterans and families

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Pensions, Benefits and Concessions



<https://www.citizensadvice.org.uk/benefits/armed-forces-and-veterans/benefits-and-concessions-for-the-armed-forces-veterans-and-their-families/>

Citizens Advice provides a useful summary of benefits and concessions for armed forces, veterans and their families. This includes information in respect of:

- Benefits in the UK and abroad
- Council Tax relief
- Armed Forces pensions
- Help with school fees and childcare costs
- Free and reduced travel costs
- Forces discounts

Serving Members Pensions

The Armed Forces Pension Scheme 2015 (AFPS 15) was introduced on 1 April 2015.

If a serving member of the armed forces (including the reserve forces) their pension will have been transferred to AFPS 15. This is unless they qualified for transitional protection, which meant they could stay with one of the previous schemes.

Further information in respect of AFPS 15 and all previous schemes are available via:

<https://www.gov.uk/government/publications/afps-2015-what-you-need-to-know>

Or

<https://www.gov.uk/government/publications/armed-forces-and-reserve-forces-pension-schemes-guidance-booklets>

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Veteran's Pensions

There are currently 3 Armed Forces Pension Schemes (AFPS) available to service leavers:

- [AFPS 75](#)
- [AFPS 05](#)
- [AFPS 15](#)

There are some fundamental differences between the schemes that cover both retired benefits and dependants benefits.

For further details (including compensation payments for injury and illness prior to 6 April 2005 known as 'Armed Forces Attributable Benefits') go to:

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

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[AFPS 75](#)

AFPS 75 pension benefits are based on rank and length of service. All personnel serving between 6 April 1975 and 6 April 2005 will have served under the AFPS 75 scheme.

[AFPS 05](#)

AFPS 05 pension benefits are based on length of service and final salary and personnel who joined after 6 April 2005 will be serving under the AFPS 05 scheme. However, personnel serving between July 2005 and March 2006 were given the option to move to the AFPS 05 as part of the Offer to Transfer process.

[AFPS 15](#)

AFPS 15 is a defined benefits career average re-valued earnings (CARE) scheme. Every year, the MOD adds an amount equal to 1/47th of annual pensionable earnings for that year, to an individual 'pension pot'.

Forces Pension Society

Founded in 1946, The **Forces Pension Society** is an independent, not-for-profit organisation that acts as the pension watchdog for the whole military community.

The Forces Pension Society can give advice about Armed Forces pensions. You can find out more information by contacting them at:



The Forces Pension Society
68 South Lambeth Road
London SW8 1RL

Telephone: 020 7820 9988
Fax: 020 7820 7583
Email: memsec@forpen.co.uk
Website: www.forpen.org

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The Motability Scheme

You may come across this scheme that provides help with leasing a car in exchange for the Armed Forces Independence Payment



<http://www.motability.co.uk/about-the-scheme/>

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The Motability Scheme can help with leasing a car, powered wheelchair or scooter. Individuals will need to be getting one of the following:

- the higher rate of the mobility component of DLA
- War Pensioners' Mobility Supplement**
- Armed Forces Independence Payment**
- the enhanced rate of the mobility component of PIP

The Motability Scheme enables disabled people to get mobile by exchanging their mobility allowance (above) to lease a new car, scooter or powered wheelchair.

Legal Representation

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Legal Representation



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Should you identify a 'client' need for legal representation, we suggest members of the Royal British Legion Solicitors Group may be a good starting point.

The Royal British Legion Solicitors Group (TRBLSG) was established in 1989 by a group of likeminded solicitors from law firms the breadth of the country, some ex-military but all with the same passion; to represent the Armed Forces and their families by providing the best legal advice and also to assist injured service personnel regain their quality of life post-injury.

The OnCourse Foundation have recommended the Hilary Meredith Military Accidents Solicitors based in Wilmslow, Cheshire and London. This firm was one of the founding members of The Royal British Legion Solicitors Group (TRBLSG)

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The Bigger Picture



Future strategy



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A clear opportunity exists to further develop the pro bono initiative being piloted via the On Course Foundation.

For example, the Forces MoneyPlan initiative could be developed from initial exposure to members of the On Course Foundation to all injured service personnel. This could be further be extended over time to all service personnel (injured or not) via its integration with the existing PFS MoneyPlan service delivered in conjunction with Citizens Advice.

The wider context



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Forces MoneyPlan is part of a potentially bigger picture linking financial guidance and advice to existing help in supporting ex-forces transition and explore a career in Financial Services

Clear synergy exists between Forces MoneyPlan and the CII Armed Forces Job Placement site (www.exforces.cii-talent.com) an online service created by the CII in 2016 and designed to help ex-forces transition and explore a career in risk and insurance.

Furthermore, the recent PFS apprenticeship scheme 'Aspire' could in theory be used as a template for the creation of a focused armed forces apprenticeship scheme at some point.

All three initiatives would potentially benefit from being placed within the Armed Forces Covenant, linked to the Career Transition Partnership (CPT) and by being part of the Ministry of Defense Armed Forces Service package.



The image is a promotional graphic for the 'FORCES MoneyPlan' project. It features a silhouette of a person in a military-style uniform walking on a golf course, carrying a golf club. The background is a cloudy sky. The text 'FORCES MoneyPlan' is prominently displayed in the upper right, with 'ON COURSE FOUNDATION' below it. A dark purple banner at the bottom contains the title 'Learning Outcomes' and a list of three points. The Personal Finance Society logo is in the bottom right corner.

FORCES MoneyPlan

ON COURSE FOUNDATION

Learning Outcomes

1. Understand key aspects of the Personal Finance Society pro bono initiative entitled Forces MoneyPlan and your role within it
2. Appreciate the details and working of the Armed Forces Compensation Scheme and the role of personal injury and compensation trusts
3. Be able to access primary sources of further information and support relevant to injured and sick forces personnel and veterans

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