



Veterans & Families – Listening Project

email: veteransnfamilies@yahoo.com

www.vflp.org.uk



Welcome to our March 2023 Newsletter

You know the beauty of running a drop-in is, that you never actually know who will be dropping-by.... Last month, we opened our doors and was greeted with many surprises. Several new faces dropped-by, Scam-awareness gave a talk, Surrey and Borders Partnership gave an update on what's new, so too did Help for Heroes. The other thing is, that because V&F-LP are extremely supportive of other Veterans' drop-ins, Veterans Support Association (VSA) paid us a visit. We got chatting about podcasts, freelancing, archery and how we manages such ambitious side projects for the Veterans' community; that we so proudly support.

**V&F-LP will be open on
Monday 13th March
10:00 am – 12:30 pm**

Another Fabulous, Knock-out

Meeting at V&F-LP



Great to see John & Angela: VSA, Tasha of SADB, Arianne – H4H & Joe from Trading Standards.

...All happening today at V&F-LP...

So, why not do something different, and drop-by... We have tables & chairs and the banter to match. Ali will be supporting the Veterans & Families Well-Being group at 12:00 pm.



Veterans' Vibes



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We
are
here for
You



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**“I can’t believe what my fleas
are saying about me on Twitter!”**

The following articles are from the Ministry of Defence Armed Forces Pension Scheme (AFPS) Quarterly Digest | AFPSFEB23 | Issue 10



Armed Forces Pension Scheme | Issue 10

Ministry of Defence

AFPS Quarterly Digest

Part 1.

2015 Remedy – Consultation

Background

In order to implement the 2015 Remedy (also known as McCloud Remedy), the MOD is undertaking a public consultation, which sets out the background to the remedy, and provides an explanation of legislative changes and elements of policy required to implement it. This part of the 2015 Remedy involves

placing all members in scope back to their relevant legacy pension schemes for their service in the remedy period (1 April 2015 to 31 March 2022).

The consultation will apply to Regular and Reserve UK



Armed Forces personnel who were in pensionable Service on or before 31 March 2012 and on or after 1st April 2015, and do not have a gap in Service longer than 5 years.

The Consultation

The consultation will be published on **GOV.UK** and will run for 12 weeks. Views are encouraged from affected Serving Personnel and

Part 2.

Veterans, and a response will be published by MOD later in the year. The QR code provides a direct link to the consultation form, which will guide members through how to respond.

If you have any general queries regarding the remedy, please contact people-afpension-mccloud@mod.gov.uk. Please note, this should not be used to ask for financial advice, to request access to personal information or for pension forecasts as we will be unable to provide that detail. For more information on the 2015 Remedy, please visit our

Defence Connect and Defnet pages, and the Armed Forces Pension pages on GOV.UK. There are also a series of videos on Youtube which explain the remedy in full detail.

Armed Forces Pension Scheme:
Retrospective Remedy
Consultation Questions



Briefings

A series of briefings for affected members will be held at the below dates throughout March via Microsoft Teams. To request an invite, please contact people-afpension-mccloud@mod.gov.uk;

- 15 Mar 1200 – 1300
- 16 Mar 1800 – 1900
- 20 Mar 1800 – 1900
- 21 Mar 1200 – 1300
- 22 Mar 1200 – 1300
- 27 Mar 1200 – 1300
- 28 Mar 1800 – 1900
- 29 Mar 1200 – 1300

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Veterans & Families – Listening Project
email: veteransfamilies@yahoo.com
www.vflp.org.uk

V&F-LP is an independent member of ASDIC.
The association of Ex-Service Drop-in Centres,
Linking Veterans' Drop-ins together across the
United Kingdom.



Part 1.

The Armed Forces Pension Board



The Public Sector Pensions Act 2013 introduced a framework designed to ensure greater transparency across public sector pension schemes, including oversight by the Pensions Regulator and a formal Governance Structure. This also includes a Scheme Advisory Board which advises on any major scheme changes when required to do so,

and a Pension Board which is responsible for assisting the Scheme Manager (the Secretary of State) in complying with regulations and legislation relating to the schemes administration.

The Pension Board meets on a quarterly basis and includes representatives from each of the single Services as well as

external organisations, such as the Forces Pension Society, Forces Families Federation, and the Services Insurance and Investment Advisory Panel, ensuring the interests of the

Part 2.

Scheme's beneficiaries and stakeholders are represented. The existing Chair, Robert Branagh, was reappointed for a further three-year term in January 2021. As Chair, Robert is also a member of the Scheme Advisory Board.

Robert is a pensions professional with an extensive background in this area, managing the back office or pension functions for several large pension schemes, including the NHS, Civil Service, Royal Mail Statutory scheme, and the Railways Pension Scheme. Currently, he is the

CEO of the London Pensions Fund Authority, a £7.5bn fund within the Local Government Pension Scheme. Robert is also a Non-Executive Director, Trustee and Governor of various other institutes.

'As always, significant work is being undertaken on your behalf by a wide number of colleagues in the Department, at DBS and SSCL, and on the Pensions Board too. Changes and improvements are all happening alongside continuing activity from the administrators and their contractor to provide a

high-quality service. I hope communication such as this helps make members more pension aware and engage with the schemes a little more, be it keeping personal details up-to-date or taking time to understand the valuable benefits the schemes provide you.'

The Pension Board publishes an annual report which anyone can access. The report for year 2021-22 can be found at: <https://www.gov.uk/government/publications/armed-forces-pension-board>



Help and Support

For help and support with your pension award, contact the Enquiry Centre on **0800 085 3600** or **0044 141 224 3600** if calling from abroad (Mon - Fri 7am to 7pm).

If your circumstances or details change, please contact our paying agent, Equiniti, on **0345 121 2514** or **0044 2079 495022** if calling from abroad (Mon - Fri, 8am to 6pm) to ensure your pension continues to be paid accurately and on time.

Please ensure you have your Service and National Insurance Numbers ready. You can find useful information on all the Schemes by visiting:

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

Tell us how we are doing

Please take a couple of minutes to complete our **feedback survey**



bit.ly/AFPSQDFeedback



Your Pension Increase

Each year, your pension is increased to ensure it maintains its value. The Pension Increase is based on the Consumer Price Index (CPI) 12-month inflation rate in September of the preceding year, which was 10.1% in September 2022.

Pensions in payment are expected to increase by 10.1% from 10 April 2023.

If you are in receipt of an AFPS pension, your next payment advice slip following April 2023 will confirm the increase. The first increase to pensions in retirement are normally a proportion of the full increase,



depending on how many months your pension has been in payment during the year.

If you are still serving, your pension savings are increased slightly to track inflation. This is known as indexation, and it is based on the Average Weekly Earnings index and is similar to money in a bank account earning interest.

Children's Pensions & Allowances

We have made improvements to the guidance available on pensions for eligible children and simplified the process of awarding some of these pensions.

Payment of a children's pension from the AFPS or an allowance from the Armed Forces Compensation Scheme (AFCS) is subject to review at the age when the benefit will stop. If the child continues in education, the pension or allowance can be extended, and the pension

is reviewed annually following your completion of the AFPS Form 373. We have now made this form available for you to access online at www.gov.uk/guidance/veterans-uk-armed-forces-pensions-forms. In addition, we have removed the need for the educational establishment to verify your child's attendance, speeding up the process for you.

We have published a guidance booklet on Children's Pensions



& Allowances. This provides you with detailed information about the child pension review process for AFPS, AFCS and the Armed Forces Bereavement Scholarship Scheme. You'll find the booklet, and a range of other resources at www.gov.uk/guidance/pensions-and-compensation-for-veterans.

New fight for safer homes

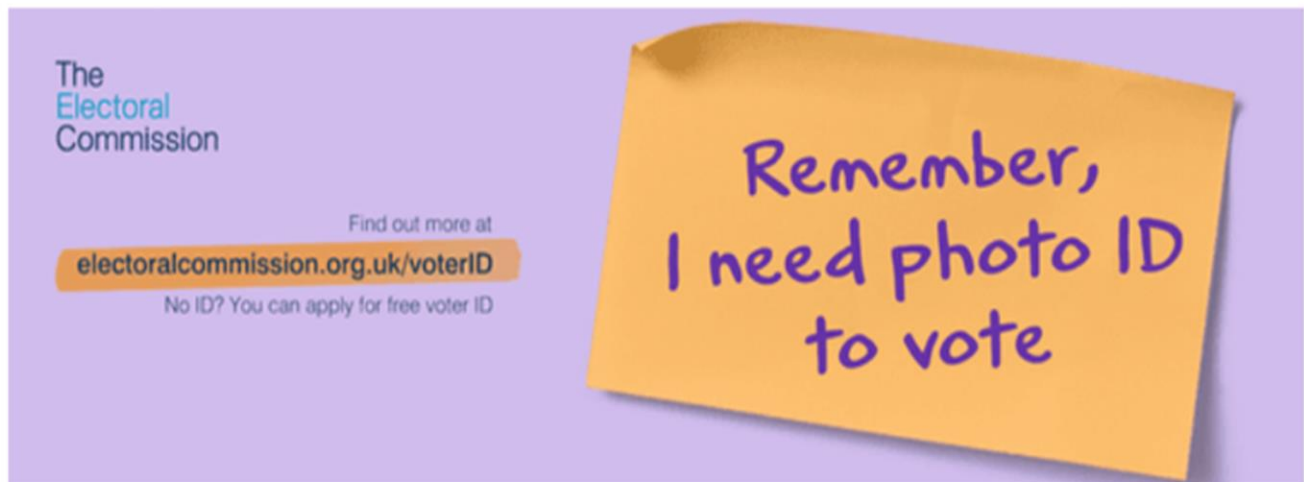
SOCIAL housing tenants will be urged to complain about shoddy and dangerous housing in a major government advertising campaign.

Housing Secretary Michael Gove said the campaign, which will encourage tenants to voice complaints first to landlords and then to the Housing Ombudsman if necessary, will 'shine a light' on rogue landlords.

The focus on substandard housing follows the case of two-year-old Awaab Ishak, who died in December 2020 from a respiratory condition caused by mould in his housing association home.

The Government has since put forward Awaab's Law, which requires landlords to fix reported hazards in social housing, such as mould, in a 'timely fashion' or rehouse tenants in safe accommodation.

Changes to how you vote in 2023



At the elections this May, you will need to show photo ID to vote in a polling station.

Accepted forms of photo ID are:

- a passport or driving licence, including a provisional driving licence. Please be aware that not all non-UK or EEA passports and licences will be accepted as a form of ID.
- a Blue Badge for drivers with disabilities,
- many types of bus pass, concessionary travel card and smart pass,
- identity card bearing the Proof of Age Standards Scheme hologram (a PASS card),
- biometric immigration document,
- Defence Identity Card,
- national identity card issued by an EEA state,
- Electoral Identity Card issued in Northern Ireland, or
- an Anonymous Elector's Document.

You will only need to show one form of photo ID. It needs to be the original version and not a photocopy. You can still use an out-of-date photo ID, as long as it still looks like you, and the name should match the name you used to register to vote.

If you don't have an accepted form of photo ID then you can apply for a free voter ID document, known as a Voter Authority Certificate, or you may register for a postal vote.

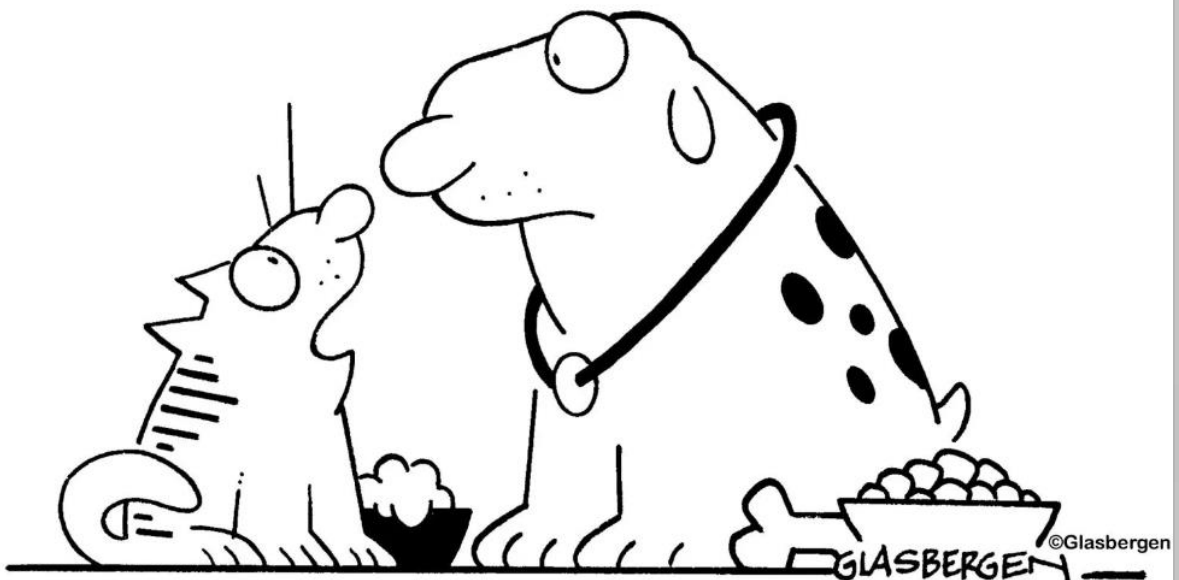
Please go to www.electoralcommission.org.uk or contact the elections team for more information by emailing elec.services@runnymede.gov.uk or calling 01932 838383.



Come & express whatever emoji you feel,
with THE V&F-LP Team.

V&F-LP every 2nd Monday of the month

High Cross Church, Knoll Road, Camberley, Surrey; GU15 3SY



**“Before they sign you up for obedience classes,
find out how much you’ll owe in student loans.”**

IMPORTANT CHANGES TO BRITISH FORCES POST OFFICE (BFPO) PARCELS AND MAIL FROM 1 MARCH 2023

THE EUROPEAN UNION (EU) IS STRENGTHENING SAFETY AND SECURITY AT CUSTOMS THROUGH A LARGE-SCALE INFORMATION SYSTEM CALLED IMPORT CONTROL SYSTEM 2 (ICS2) ON 1 MARCH 2023.

All goods being shipped into or transiting through EU countries or Northern Ireland, Norway and Switzerland by air must include a minimum six-digit Harmonised System (HS) code and an accurate description for each item in the shipment. These rules will apply to all goods except documents regardless of value.

Staff at BFPO Northolt will be required to capture all data and provide precise consignment contents data to our mail conveyance partners to facilitate onward movement. Declarations made in full. Please note that all BFPO mail requires a customs declaration, and no destinations are exempt.

WHAT DOES THE SENDER NEED TO PROVIDE?

The following information must be clearly stated on all small packet/parcel mail:

- Sender/Return Address in full – full name must be used and not for example 'from Gran' or 'the Smiths'.

- Recipient name and address in full, destination in full – do not use any country locations as these can result in items being processed wrongly within the UK mail system.
- Address label – printed or BLOCK capitals only – this will help to avoid delays.
- Customs declarations – customers must clearly declare all contents list each item with the number of pieces and values then sign the declaration.
- Harmonised System (HS) Commodity Codes – BFPO is seeking further clarity on the requirement to provide this detail for packages and mail posted over a UK Post Office counter and will provide further updates.

IMPLICATIONS IF YOU DO NOT COMPLY WITH REGULATIONS

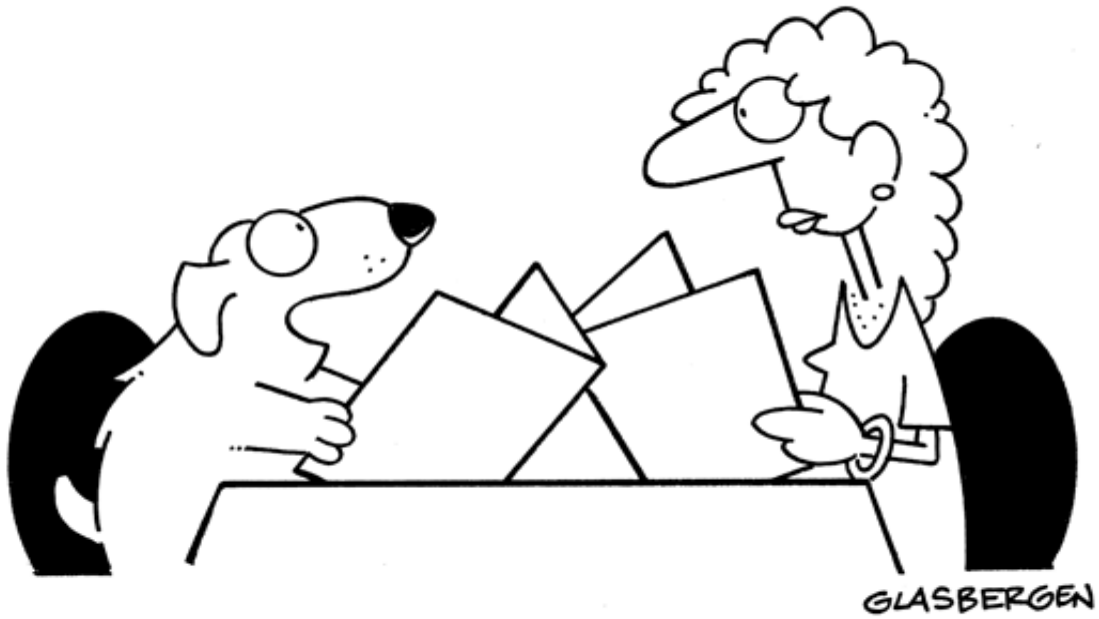
BFPO customers are responsible for ensuring the new regulations are followed, and failure to comply could result in items being seized and subjected to additional VAT/clearance charges prior to release by local customs authorities. In extreme cases, it could also lead to your parcels being returned or destroyed.

Badly addressed items could also be subject to delay at BFPO, if items cannot be processed via our automated systems and require manual data input.

Further info can be found at: <http://bit.ly/3xbBsd>



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“When you asked me if I want to go out, I thought...”

WHAT IS A VETERAN?



2.4 MILLION

Veterans in Great Britain

40%
16 - 64
years old

The percentage of working age Veterans is set to increase to 44% by 2028.

60%
65+
years old



75%
of Veterans own a home or have a mortgage

It is estimated that **3% to 6%** of those sleeping rough have served in the Armed Forces.

75%
Healthy

17%
Fair Health

8%
Bad Health



**WANT TO LEARN MORE?
TUNE IN TO OUR 'BEING FORCES FRIENDLY' PODCAST.**



Episode 3 - What is a Veteran?

Being Forces Friendly Podcast

2 years ago

Business



Podcast Episode

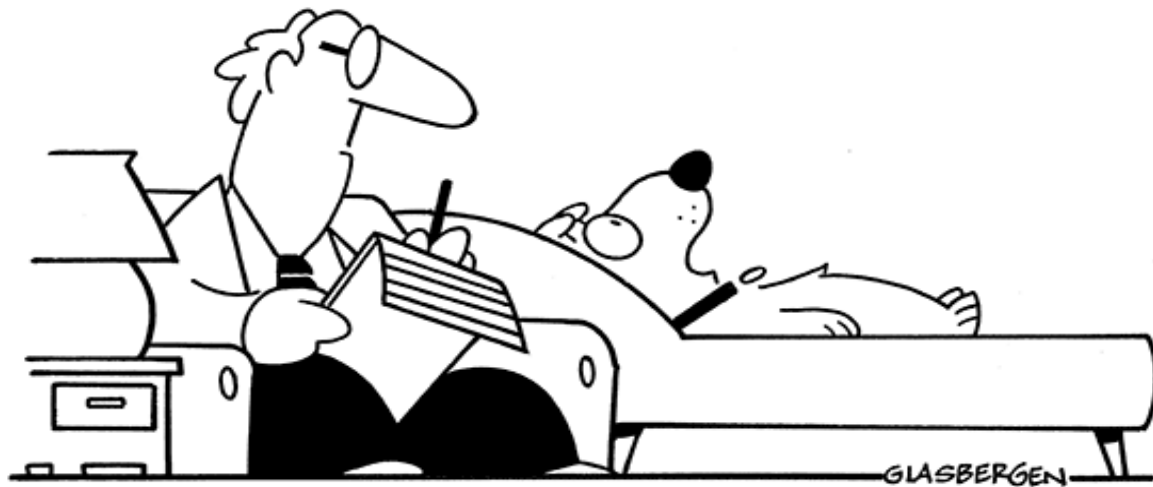
S2 Episode 4 - Career Transition Partnership: Providing support to Service leavers

Being Forces Friendly Podcast

Episode Description

What support can leavers of the Armed Forces access and why should employers hire ex-military staff? In this episode, Nat Haynes (Assistant Director RM, DRM) sits down with Lorraine Cadle and James Moore from Career Transition Partnership (CTP), the official provider of resettlement, to discuss the support CTP provides for leavers of the Armed Forces, from resettlement training courses and workshops to assistance in job searching. They talk about the importance of supporting those leaving the Military, their unique set of transferrable skills and the benefits employers get from hiring ex-military staff. Both guests speak from the position of being Service leavers themselves and offer great personal perspective as well as invaluable tips and advice for both ex-military personnel and businesses and employers. CTP: <https://www.ctp.org.uk/> CTP phone line: 0203 162 4410 Forces Employment Charity (formally known as RFEA): www.forcesemployment.org.uk Armed Forces Covenant: www.armedforcescovenant.gov.uk/

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“I drink from the toilet because the water is always cold and available. I really don’t think it’s a low self-esteem issue.”



Did Johnny Mercer just call 'eyebrows' over Veterans ID cards?

Has the Minister for Veterans' Affairs pledged to have his eyebrows shaved off if he doesn't deliver on the latest timeline of the long-awaited [Veterans ID Card?](#)

In a post on Twitter, MP Johnny Mercer thanked former service personnel for completing a survey to help officials shape future policy and added: "ID cards coming this year, as promised."

Julian Perreira | 6th March 2023 at 5:30pm



Veterans' minister Johnny Mercer (Picture: Bridget Catterall/Alamy).

REF: www.forces.net/military-life/veterans/veterans-minister-appears-pledge-his-eyebrows-latest-deadline-veterans-id



VETERANS

Government launches review into its own veterans welfare services

Julian Perreira | 3rd March 2023 at 11:37am



The review is expected to take three months to complete (Picture: Alamy).

Government officials say they are launching a joint review into its own departments responsible for providing welfare services to veterans.

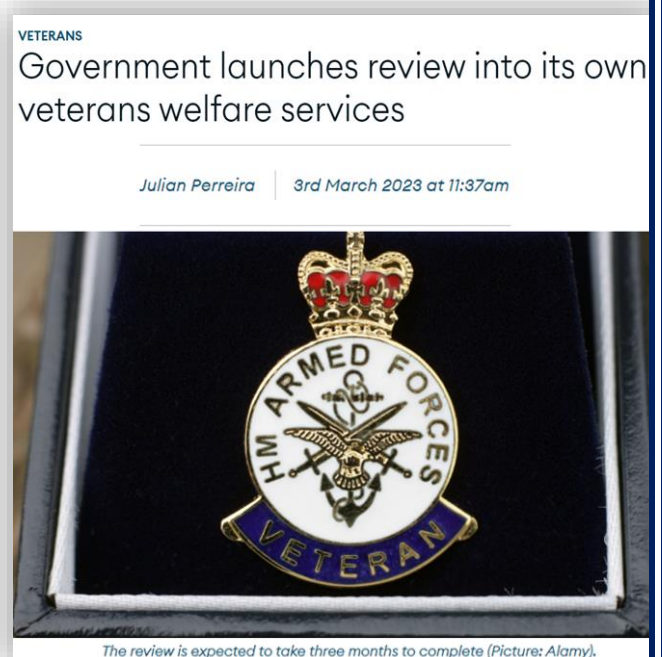
The review, which is expected to take around three months, will examine the

effectiveness and efficiency of current welfare services and make recommendations for any improvements.

The Office for Veterans' Affairs and the Ministry of Defence (MOD) will be reviewing a range of welfare services, including those under the banner of Veterans UK – the MOD department responsible for providing compensation to injured personnel.

- [Last chance: MPs seeking feedback on military compensation and pension claims](#)
- [Johnny Mercer promises compensation scheme reform after claims soldiers were 'laughed at'](#)
- [Military charity sees soar in requests from veterans for help](#)

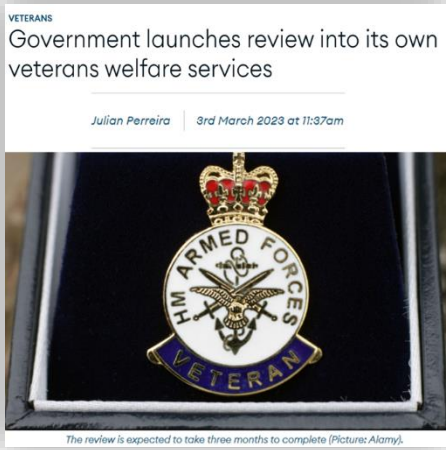
This review has been commissioned following [a veterans' survey launched by the All-Party Parliamentary Group](#) which found that 76.4% of veterans and personnel rated their overall experience claiming compensation through Veterans UK as poor or very poor.



This also comes after Minister for Veterans' Affairs Johnny Mercer promised to "totally reform" the Armed Forces Compensation Scheme, which is administered by Veterans UK, after [claims soldiers were laughed at by military officials](#) when making compensation claims.

Speaking about this latest review, which aims to identify any gaps in support, Mr Mercer said: "We recognise that supporting veterans to access appropriate support is critical to this Government's success in making the UK the best country in the world to be a veteran.

"This review will enable us to better align the workings of a range of support services, with the needs of the veterans'



community, and enhance the quality of the services veterans are offered."

REF: www.forces.net/military-life/veterans/review-launched-veterans-uk-and-mod-departments-responsible-welfare-services



The Surrey Armed Forces Covenant Conference - Wed 15 March 2023

Should you be attending the above event, it would be good to meet-up, feel free to drop-by and say hello... We look forward to seeing you soon...





"I tried to teach him to sit. He learned to recline."

**We look forward to
seeing you sooOOoon...**

Take care
From the team V&F-LP

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*Subject to change