

NS FPS INFORMATION SUPPORT

Financial & Legal
National
Aug 20



This information sheet has been put together to give you an overview of services that are available to you. For more localised information please contact NS FPS Information Support on the details noted below.

SERVICE RELATED SUPPORT

White Ensign Association is a charity which provides confidential, independent FREE advice on all personal finance matters to all Serving and ex-Serving members of the RN, RM and Reserves and their families.

{ HYPERLINK "<http://www.whiteensign.co.uk>" }
Tel: 020 7407 8658

Seafarer's Advice & Information Line (SAIL) is an advice service dedicated to all seafarers and their families across the UK which includes Naval Service personnel and their families. Located in London it is run by Greenwich Citizens Advice Bureaux on behalf of the Seafarers Hospital Society and funded in partnership with Seafarers UK and Greenwich Hospital.

{ HYPERLINK "<http://www.sailine.org.uk>" }
Tel: 0800 160 1842

Services Insurance and Investment Panel (SIIAP) is a collection of authorised insurance and independent investment advisers, recognised by the MOD and operating on behalf of Service personnel. Members of SIIAP operate to a strict code of practice and all are specialists in their own area of expertise.

{ HYPERLINK "<http://www.siiap.org>" }

RBL Financial Support provides information and advice on all aspects of finance including benefits, grants and compensation and works closely alongside The Money Advice Service.

{ HYPERLINK "<https://www.britishlegion.org.uk/get-support/financial-and-employment-support/finance>" }

Forces Mutual offer free financial advice to members of the Armed Forces and their families to manage money worries with free debt advice.

{ HYPERLINK "<http://www.forcesmutual.org>" }
0151 3635290

Defence Discount Service (DDS) is the MOD's Official Discount Service which is available to all Serving personnel, their partners and Veterans. DDS also provides a Defence privilege card at a small cost which ensures members who do not hold a MOD 90 access to all high street discounts.

{ HYPERLINK "<http://www.defencediscountservice.co.uk>" }
Tel: 01509 233 446



HM Forces Rail Card costs £21 and it'll save you 1/3 on most rail fares throughout Great Britain for a whole year. This is available to all Service personnel and their spouse/civil partner and dependent children and is administered by the Unit Personnel or HR Office within the assigned Unit.

{ [HYPERLINK "http://www.hmforces-railcard.co.uk"](http://www.hmforces-railcard.co.uk) }

Joining Forces Credit Union is a MOD endorsed Credit Union Service for the Armed Forces who provide a range of ethical savings and loan products and offer an easy alternative to banks, building societies and payday lenders. It increases the choice available for savings and loan facilities and is one of a range of measures, being introduced under the Armed Forces Covenant. There is also a useful 'Let's Talk Money' page available too with hints and tips on managing money. Money can be saved direct from pay prior to it reaching your bank account.

{ [HYPERLINK "http://www.joiningforcescu.co.uk"](http://www.joiningforcescu.co.uk) }

Forces Law offers a wide range of services to meet the legal needs of Serving personnel and their families. The forces law network of solicitors exists to provide you with an easy way of contacting a firm that will be able to help you, wherever you may be. They can offer legal advice on all matters, from civilian issues to court martial.

{ [HYPERLINK "http://www.forceslaw.com"](http://www.forceslaw.com) }

Tel: 02392 626888

Service Complaints Ombudsman for the Armed Forces helps ensure Service personnel are treated fairly throughout their Service life and have confidence in the Service complaints system through the provision of independent and impartial scrutiny of the handling of Service complaints.

{ [HYPERLINK "http://www.scoaf.org.uk"](http://www.scoaf.org.uk) }

Armed Forces Charities contains details of over 2,200 armed forces charities registered in the UK, including charities that cater for the needs of serving and ex-serving personnel and their families, armed forces museums and heritage organisations and cadet units and organisations.

{ [HYPERLINK "http://www.armedforcescharities.org.uk"](http://www.armedforcescharities.org.uk) }

The Confederation of Service Charities (COBSEO) represents the whole Serving and Veterans Community. It provides details of Charities who promote and further the welfare and general interests of the Armed Forces Community and includes our Naval Service Charities which can also be sourced via NS FPS Information Support Office.

{ [HYPERLINK "http://www.cobseo.org.uk"](http://www.cobseo.org.uk) }

Royal British Legion (RBL) helps the whole Armed Forces community through welfare, companionship and representation as well as being the Nation's custodian of Remembrance. They offer advice and support on a whole range of topics, including: benefits and money advice, benevolent help as well as family holiday breaks and a telephone helpline, free will service etc. RBL also have 'Pop in Centre's in various locations across the UK.

{ [HYPERLINK "http://www.britishlegion.org.uk"](http://www.britishlegion.org.uk) }

Tel: 0808 802 8080

Soldiers, Sailors, Airmen and Families Association (SSAFA) provide a range of support to Serving personnel, veterans and their families including the Forces Helpline, Short Breaks, Additional Needs and Disabilities Forum and a National Volunteer programme.

{ [HYPERLINK "http://www.ssafa.org.uk"](http://www.ssafa.org.uk) }

Tel: 020 7463 9200

Forces Helpline: 0800 731 4880

Veterans UK help ex-Service personnel get appropriate support from government, local authorities, independent bodies and the charity sector. They also administer the armed forces pension schemes and



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compensation payments for those injured or bereaved through Service and also provide welfare support for veterans through a national Veterans Welfare Service and veteran's helpline facility.

{ HYPERLINK "http://www.gov.uk/government/organisations/veterans-uk" }
Tel: 0808 1914 2 18

Service Pensions support is provided by Veterans UK. The 'Service to Civvy Street' campaign provides guidance to Service Personnel to ensure they are 'pension ready' for Civvy Street.

{ HYPERLINK "http://www.gov.uk/government/news/service-to-civvy--2" }

Veterans Gateway is made up of a consortium of organisations and Armed Forces charities including The Royal British Legion, SSAFA and Combat Stress to offer a 'first point of contact' for veterans seeking support.

{ HYPERLINK "http://www.veteransgateway.org.uk" }
Tel: 0808 802 1212

AON UK PAX Personal Accident Insurance is arranged under contract to the MOD. The Personal Accident Plan can help protect you and your family against potential financial hardship should the worst happen. The Plan provides tax free cash payments in the event of accidental bodily injury which results in death, permanent disability, specified burns, specified fractures or hospitalisation.

You may apply for PAX Personal Accident and Optional Life and Critical Illness Insurance for yourself, and if applicable, your family, if you are a member of HM Regular Armed Forces, in Full Time Reserve Service or on a Non-Regular Permanent Staff engagement.

{ HYPERLINK
"http://www.paxinsurance.co.uk" }
Tel: 0800 2124 800

AIG Life – PAX Life Insurance (taken over from SLI365) pays a fixed lump sum if you die or are diagnosed as terminally ill. The money can help pay your mortgage or care for your family. You are insured anywhere in the world. Available for you and your spouse or partner. No war or terrorism exclusions if you die under legitimate orders or on official deployment

{ HYPERLINK "https://www.aiglife.co.uk/paxlife/" }
Tel: 0345 2660 565

National Insurance Credits for Spouses new Class 3 NI credits have been introduced in recognition of the fact that accompanying on deployment overseas may have affected a Service spouse or civil partner's ability to work and pay NI contributions.

{ HYPERLINK "http://www.gov.uk/dwp/ni-credits-armed-forces-partners" }

Service Will is available at no cost through the UPO/Ships Office however this will is a basic one and if you have a complex lifestyle or have valuable assets it is always good to speak with a Solicitor or Will Writer. It is beneficial for Service personnel to note on JPA if they have a Will and where it is stored.

{ HYPERLINK "http://www.forceslaw.com" }
02392 626888



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OTHER SUPPORT

Citizens Advice Bureau (CAB) helps people resolve their legal, money and other problems by providing free independent and confidential advice.

{ HYPERLINK "<http://www.citizensadvice.org.uk>" }

Money Advice Service provides free and impartial money advice via phone, email and web chat on a wide selection of financial issues.

{ HYPERLINK "<http://www.moneyadvice.org.uk/en>" }

StepChange Debt Charity offers free debt advice and money management support.

{ HYPERLINK "<http://www.stepchange.org>" }
Tel: 0800 138 1111

National Debtline offers free debt advice online through its My Money Steps tool and its web guides, fact sheets and sample letters.

{ HYPERLINK "<http://www.nationaldebtline.org>" }
0808 808 4000

Department of Work and Pensions provides support with work, benefits and pensions.

{ HYPERLINK "<http://www.gov.uk/government/organisations/department-for-work-pensions/about>" }

Government help with child care costs information can be found by visiting the 'childcare choices' website.

{ HYPERLINK "<http://www.childcarechoices.gov.uk>" }

Unbiased is a website where you will find independent and restricted 'whole of market' advisers. Restricted 'whole of market' means advisers who can offer available products from all companies, but who may specialise in a particular area, such as pensions.

{ HYPERLINK "<http://www.unbiased.co.uk>" }

Law Society holds details of Solicitors across England and Wales, including those that are members of Forces Law.

{ HYPERLINK "<http://www.lawsociety.org.uk>" }

Gov.uk has a search engine to help you find a legal advisor or family mediation that have a legal aid contract within England and Wales.

{ HYPERLINK "<http://find-legal-advice.justice.gov.uk/>" }

Law Scotland holds details of Solicitors and a network of legal support.

{ HYPERLINK "<http://www.lawscot.org.uk>" }

Law Society Northern Ireland holds a comprehensive list of Solicitors.

{ HYPERLINK "<http://www.lawsoc-ni.org/solicitors>" }



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Wills It is a commonly held and incorrect belief that the next of kin will automatically receive the proceeds from an estate and all effects in the event of death; all too often this is found not to be the case. If a married person dies 'Intestate', i.e. without a will, the spouse may only be entitled to a portion of the estate.

{ HYPERLINK "<http://www.gov.uk/make-will/overview>" }

Powers Of Attorney are legal documents with which you give someone power to look after your finances and/or your health and welfare. There are two main types. Permanent powers of attorney can only be used if you lose mental capacity to make decisions for yourself and general or ordinary powers of attorney where you give someone power to manage your finances in specific circumstances. If you only want someone to be able to use your bank account, you can ask your bank to set up a third-party mandate.

{ HYPERLINK "<http://www.gov.uk/power-of-attorney/overview>" }



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