

# FORCES PENSION SOCIETY NEWSLETTER



## Introduction

A Happy New Year to all our members, and we are proud to be celebrating our [75th Anniversary in 2021](#).

As a result of feedback last year the Society is rebalancing its communications to appeal to a very wide demographic. Pennant will come out twice a year in May and November as it does now, and be the place for thoughtful writing and opinion. The Newsletter will alternate with Pennant, coming out twice a year in February and July, and be more succinct and factual. We will provide links to news items on our website, through LinkedIn, Facebook and Twitter throughout the year, generate a steady supply of articles in the single Service and resettlement publications, exploit the reach of TV and radio where appropriate, and will host webinars for those members who don't have access to our roadshows. So let's get to it...

To gain the full benefit of this newsletter and to access exclusive offer codes please download it first, then log into the website before continuing. Members are reminded that to access the members' area of our website for the first time requires you to follow the process below to generate your own password:

- On the home page of our website click on "Already a member log in" (top right)
- On the page it opens, click on the "forgotten your password?" link at the bottom left
- On the next page enter your email address and press "Get new password"
- An email will be sent to you
- Once received click on the link within it and insert a password for future use

[Log in](#)

# General

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## UK Elections 6 May 2021

The following elections are planned for 6 May, subject to movement restrictions at the time:

- Senedd Cymru / Welsh Parliamentary election
- Scottish Parliamentary election
- Local Council elections in England
- Local and Combined Authority Mayoral elections
- Mayor of London and London assembly elections
- Police and Crime Commissioner elections in England and Wales

More details can be found [here](#).

## UK Census

The Census is a national survey that occurs every 10 years.



Households should receive an access code in March, allowing them to complete the 2021 census online. Census day is Sunday 21 March 2021.

For more information, visit [census.gov.uk](https://www.census.gov.uk)

## Brexit

**Trade and cooperation agreement.** Having left the EU on 31 Jan 2020, the UK and the EU agreed a Trade and Cooperation agreement just before Christmas 2020. The transitional period finished on 31 December 2020. A 33 page summary of the trade and cooperation agreement can be found [here](#).

**UK residents.** Rules on health cover, length of stay, insurance, driving, pets and mobile roaming charges have changed when travelling to the EU, Iceland, Liechtenstein, Norway and Switzerland. For more information visit [Gov.UK](https://www.gov.uk)

**Members living in the EU, EEA, and Switzerland.** Members who live in these countries should check the Government web site [here](#) for more details about living in the EU/EEA and returning to the UK.

**Global Health Insurance Card (GHIC).** Members whose EHIC cards have expired can now apply for the new, free, GHIC [here](#).

# Defence

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## Budget

In November 2020 the Government announced an additional £16.5Bn over 4 years for the UK's Armed Forces. A full integrated review of Security, Foreign Policy and Defence is due early in 2021. The UK remains the second largest spender on Defence in NATO and maintains its commitment to at least 2% of GDP. The Prime Minister's announcement can be found [here](#).

## Honours & Awards

109 Defence personnel were recognised in the 2021 New Years Honours list, which can be found [here](#).



# Legislation

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## Armed Forces Bill

The Government introduced a new Armed Forces Bill this week designed to bring the principles of the Armed Forces Covenant into law. For more information read our web update [here](#) and to read the background to the Bill see [this link](#).

## Pensions

The Pensions Scheme Bill passed its third reading in the House of Commons with few amendments and will become law as soon as it receives royal assent. More [here](#).

## Overseas Operations

The Overseas Operations Bill goes for its second reading in the House of Lords next. It enjoyed a comfortable majority of 85 in the Commons but will not apply to Armed Forces conduct within the UK. [Read more.](#)

# Pensions

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## McCloud Outcome and Look Ahead

The public consultation on remedying the age discrimination in the 2015 Public Sector pension schemes ended on 11 October 2020. A Government announcement is expected imminently. There are 2 options being considered:

- Immediate Choice (IC) involves AFPS members making a decision based on likely future benefits using assumptions; and
- Deferred Choice Underpin (DCU) involves making a decision based on actual pension benefits earned, calculated towards the end of service using factual information, with the right to do so underpinned by legislation.

The FPS has lobbied in favour of DCU which provides AFPS members the opportunity to make the most informed decisions. Whichever option is selected, the FPS will be on hand to support our members. Our latest updates can be read [here](#).

## Government Actuary Department Cost Control Review (GAD CCR)

The cost control mechanism was designed to control changes in “member costs” of public service final salary schemes. Although AFPS are non-contributory, the AFPS 15 Actuary is still required to identify “member costs” so that if they stray above or below a margin (the cost cap), then benefits can be reduced or improved. Following the 2016 scheme valuations, it was accepted that costs had fallen below the margin, but Government froze improvements against costs arising from the McCloud case. Some public sector unions have brought legal actions against the Government and these matters are still to be resolved. Meanwhile, the GAD is reviewing the current cost control mechanism itself with a conclusion expected in the first half of 2021.

## Annual Allowance (AA) Update

The impact of AA taxation is becoming more prevalent. The last Pensions Savings Statements (which could result in an AA tax charge) were sent on 15 Dec 20 against a self-assessment deadline of this Sunday 31 Jan 21. For those who requested FPS guidance we prioritised your requests and continue to deal with your enquiries as quickly as possible. Our most recent update can be read at [this link](#).

## Married Women's State Pension

Women who became entitled to the Basic State Pension before April 2016 may have been underpaid. This is more likely to affect married women but may also affect widows, divorcees and the over 80's. Women who fall into this category are those entitled to a state pension based on their husband's National Insurance contributions. The married women's rate is 60 percent of the husband's basic state pension. The full Basic State Pension is £134.25 a week so a wife should receive at least £80.45. If you think you may have been affected you can check by contacting the Pension Service on 0800 731 0469 (option 4 then option 2). Ignore the 'Coronavirus' recorded message, there is a team working on these enquiries. One member has already received a significant back payment.

## Veterans' Gateway

We get a grant from the Office for Veterans Affairs to support the Veterans' Gateway. Since April 2017 over 6,600 veterans have been helped with pension enquiries and 874 have had possible entitlements. We provide forms for the veteran to claim or get a forecast, and we revisit the case 3 months later to find out how they got on. The sums achieved are well worth having. You can read more about our work with the Veterans' Gateway including some casework stories at [this link](#).



Veterans' Gateway is the first point of contact for veterans seeking support - healthcare, housing, employability, finances, personal relationships and more. Their app helps veterans find support organisations in their area. For Apple Download on the [App Store](#) and for Android Download on [Google Play](#).



SSAFA is seeking volunteers to support local Armed Forces communities. SSAFA provides financial, practical, and emotional support for serving personnel, veterans, and families. A military background is not essential, nor is previous experience as training will be provided. If you are interested in volunteering for SSAFA, please visit this [link](#)



The Officers' Association is running an online event focusing on employment opportunities and challenges for women (ex-serving and spouses) on Wed 10 March. [Click here](#) for full details and how to register.



# Communications

## Website

Since you are already logged into the website, why not check out the [Members area](#). You can get exclusive access to help & support with your pension, submit a question to our pension experts, or give feedback on our services. You can also find answers to some of the most common pension questions in our FAQ section, including questions/answers for Serving Members, Spouses/Civil Partners/Dependants, Veterans, and there's a category on 'McCloud'.



## Social Media

Don't forget to link up to our Social Media sites too. You'll find us at the following links...

[Facebook](#) [LinkedIn](#) [Twitter](#) [YouTube](#)

...and tell your friends!

[CLICK HERE FOR ALL OUR LATEST NEWS](#)

## Roadshow

The Society presented 160 Armed Forces pensions briefings in 2020, including 140 webinars, to over 7,000 people across a wide variety of military audiences, Service families and Charities. With the current lockdown restrictions, we have a busy programme of virtual briefings planned in the coming months, using MS Teams and Zoom. We look forward to resuming in-person presentations once the COVID situation improves and Government/local guidelines allow. If your unit/course/group would like to know more please email David our Roadshow Manager on [davidr@forpen.co.uk](mailto:davidr@forpen.co.uk)

[CLICK HERE FOR OUR FULL EVENTS PROGRAMME](#)

# Membership

## Growth

The Society grew strongly throughout 2020 and we attracted a further 8,248 members. We ended the year with a membership of

**59,937**

## Small Adverts for Pennant

Members are advised that Small Adverts for the May edition of Pennant should be submitted by Friday 13 March 2021. The word limit for such advertisements is 80. Entries should be sent to [memsec@forpen.co.uk](mailto:memsec@forpen.co.uk)

## Member Offers

### Travel insurance -AXA Health has informed us it will soon stop providing travel insurance for Forces Pension Society members.

This means when members existing travel cover renews after 1st April 2021, it will be their final 12 months of cover with AXA Health. AXA Health will also stop offering travel insurance to Forces Pension Society members wishing to join (or re-join) the scheme from 30th September 2021. All affected members will be written to by AXA Health before the renewal date with more detail. We have instructed Towergate Health & Protection to source an alternate travel insurance product which we hope to have in place by summer 2021. Please note that any annual travel insurance purchased as an option on an AXA Health Private Medical Insurance plan will continue to renew as usual.

If you require any advice regarding either your existing travel policy, or are considering joining the travel insurance scheme, please contact Towergate on **0800 3897724** or email [haps-fpsenquiries@towergate.co.uk](mailto:haps-fpsenquiries@towergate.co.uk)

### Fred.Olsen & FPS Group Cruise

With the rollout of the Covid-19 vaccine now well under way, and hopes rising, why not join the FPS Fred Olsen cruise in September? This cruise 'Swedish Waterways with a taste of Denmark' departs on the 11 September 2021 for 10 nights. You will sail from Dover on board the flagship Bolette - Cruise code T2122. Details can be found [here](#)

### RT Williams Insurance Brokers Ltd.

RT Williams have been associated with the Forces Pension Society since the 1950's, and we often receive compliments about them. An FPS member recently said:



*Extraordinary assistance with regard to the renewal of our house and contents insurance. I rang RTW and after the normal questions, they told me they could help and probably at a lower price than my previous insurers. The paperwork followed, the price was lower and as from this morning we are insured through RT Williams. What a relief and joy to be dealing with such a friendly and wilco company!*



To contact RT Williams call 01273 328181, email at [info@rtwilliams.co.uk](mailto:info@rtwilliams.co.uk) or visit their website at [www.rtwilliams.co.uk](http://www.rtwilliams.co.uk). Their current offer is a one year Legal Expenses policy (where the main policy does not include this) free of charge to new clients who are FPS members when they take out a home insurance policy for the first time.



[CLICK HERE FOR ALL OUR MEMBER OFFERS](#)