

Forces Pension Society Newsletter

Snowdrop Issue 1/2018

23 February 2018

***"If you have a garden and a library, you have everything
you need"***

Marcus Tullius Cicero

Dear Members

This last month has been a worry, as it has increasingly begun to dawn on me that I am losing my power to communicate in English, a fact that has become particularly apparent in the last two weeks.

It all started with the Winter Olympics. I have been watching avidly, not really understanding any of the rules but nevertheless awed by the sheer spectacle and nerve required. However the commentary started to lose me when I heard that one of the slopestyle ski boarders did 'an absolute woppatron'; later on, in the ski-cross "oh no! toto collapso" confirmed what I had seen for myself - that everyone had fallen over; and subsequently the giant slalom winner "totally nailed himself with a terrific Tomba of a performance" (painful but good).

I was also perplexed to hear that 'for a lot of athletes a silver medal is second place'. For me too. Added to this there seemed to be a competition between commentators to use the most exotic figures of speech - 'he's an iggle-piggle doll done time with a Jack Russell' (he's fallen over - and is still falling) and the 'windsock on the slopes is gaping like a basking shark' (it's very windy), which I rather liked.

Lastly I learnt that 'wowers' is the word of the month for commentators when lost for words; as in 'what can I say but wowers.' I changed channels during a break in the coverage and caught Boris's latest policy speech, where the weird language continued. He was in full flow about 'teleological constructions' - (this apparently means 'heading towards a goal', but I've never heard anyone say it about Ronaldo); he then contemplated 'autarkic menus' (self-sufficiency, rather than how to cook an autark) and spitzencandidates (top dogs). I lost interest and rang my daughter to ask if she wanted supper.

'What are you serving' she said, a little too suspiciously for my liking.

'A treat' I replied proudly; 'home-made steak and kidney pud'.

'Yuk', she said 'Dude food' and then followed up before I could ask - 'stuff

that only you and your old mates can eat.'

I started to explain about filial piety, and respect for one's elders and how she would revere me if she was Chinese. She told me to stop 'mansplaining' which apparently means a bloke talking in a condescending manner to girls.

'You are the third person today I've heard talking gibberish', I complained.

'You just need to get with the flow Dad, learn the new jargon. Nobody talks like you anymore - in fact nobody does anything like you any more. Loosen up, talk the talk, throw out the rules'.

So I have.

Hey dudes! A few woppatron offers in this issue; scads of new members joining the Society which expands like a pumpkin on steroids; plus updates on many recondite concepts (Boris word) from the pension world.



Wowsers! Enjoy

Society News

Membership

Record numbers of people joined the Society in January which was our busiest month ever, ever, and saw membership top 50,000. That makes us bigger than Salisbury.

Staff

Record numbers of joiners means more members to look after and more people seeking pension advice. We have accordingly been busy recruiting and now have two new Pensions Advisers. Terry Anderson, and Michael Birrell were the spitzenkandidaten, both have an AGC (SPS) / Pay Corps background and, both started work this month. We have also reinforced our membership team with Paddy Butler, who joins us in early March

Membership Survey

The Society regularly conducts market research by way of membership surveys, and has just completed our latest; many thanks to all who participated. This makes interesting reading. Key findings include:

- Most important stimulus for joining the Society was recommendation of friend or Colleague (53%). So thank you if you have been recommending us - it works - please keep up the good work.
- 56% joined for pension help reflecting a dearth of availability elsewhere - and we have reacted to this need by recruiting

- additional pension advisers.
- 91% of you were satisfied or very satisfied with the pension advice you received.
 - Of the available membership benefits, 80% of you were aware of our travel insurance, but awareness of other benefits was below 25% - so have a look at our membership deals below' they are there to enhance the value of YOUR membership.
 - And finally most of you liked the Newsletter and the balance between articles, with only 3% finding it not relevant to their needs.

Membership Deals

The full list of discounts available to members through the Society can be [found here](#).

I particularly commend the AXA Travel Insurance without upper age limit or the need to disclose medical history; the Motor Source deals on cars which are not only extremely competitive but also pay your FPS membership for two years; the discounts for fitness fanatics on bikes, running gear, camping and sporting goods; the Fred Olsen cruises 'discounts on discounts', exclusive to FPS members; and the Moneycorp service for those transferring large sums abroad. Which deals are right for you will depend on your circumstances, but they are all negotiated to enhance the value of your membership, not oppress you and some of them are unique. Box clever and you can use them to recoup the cost of your membership several-fold.

Pension Matters



Recent Pension Judgement - Judges and Firefighters

This time last year I mentioned in the Newsletter that there were two ongoing court cases challenging the way new pension schemes were introduced in April 2015 across the public sector. Judges initially won a case at the Industrial Tribunal, claiming that the transitional arrangements that accompanied the introduction of the 2015 Judges Pension Scheme discriminated against younger judges, whilst Firefighters lost a similar case against the government a month later. Read the [full update here](#)

Representative Rates of Pay

I reported in the Newsletter throughout 2017 that we were lobbying to fix a problem with the pension rates of some Warrant Officers who retired under AFPS 75 terms in 2016 and 2017,



because the rate of pay used to calculate their pensions was outside the bracket of actual pay and was therefore clearly wrong. As a result their pensions were being underpaid. I also reported in December's Newsletter that the MOD had acknowledged the problem and promised to resolve it. At last the revised, correct rates have been published. Pensions will now be recalculated on the correct rates. The MOD has confirmed that about 750 personnel will benefit from this and that those affected will receive letters and the back payments owing to them. This will be done in phases from April through to September.

National Insurance Credits for Service Wives



Articles in both the Daily Telegraph and the BBC in December last year both reported a smaller than expected take up of the government's offer to allow some military spouses to claim back 'missing years' from their National Insurance contributions for any time spent on accompanied postings abroad. [Read in full here](#)

Short-Term Families Pension I mentioned in the last letter that the Society had won its campaign for reinstatement of the Short-Term Families Pension (an accrued right under the AFPS 75 scheme) which had been removed from those who transferred to AFPS 15. The short-term families pension is a special payment made immediately following bereavement which allows the widow/widower to receive full pensionable



pay for 3 or 6 months following the death of the scheme member. This was seen as a way of providing support at a difficult time. Notwithstanding the MODs change of heart, we would like to hear from any individuals directly affected by the change, so that we can monitor implementation - whether it is working well or not.

Veterans' Gateway



[Veterans' Gateway](#) is the one-stop shop for veterans who are seeking help. It is supported by a consortium of Armed Forces Charities, notably the Royal British Legion, SSAFA and Combat Stress. The Forces Pension Society also plays its part, helping with pension enquiries of which we have fielded 750 to date and now running at a rate of over 100 a month. Many of these come

from those who have lost their way and have no idea of whether they have a pension entitlement or what it is. There have been some notable recent successes for some of those who have approached us through the Gateway Rob left in the early 90s after 11 years' service and is now in receipt of £5K pension and £15K tax free lump sum

Jack left in the mid 90s after 9 years and has now discovered that he will receive a pension of £3.5K in a couple of years' time at age 60 - and a lump sum of £10.5K

Pete left in 1984 after 9 years' service, now receives £3,300 pa and has trousered a lump sum of £10K

Mog left in 1980 with 6 years' service, and receives over £2K pa and a lump sum of just over £6K.

These stories are all true. Only the names have been changed to protect the innocent. If you know someone who served from 1975 onwards they might be entitled to a preserved pension. Tell them to get in touch.



Justice for Widows Revisited

In the last newsletter I mentioned that we were re-engaging with MOD over widows' pensions. To recap: although the FPS Justice for Widows campaign was successful in securing a rule change preventing the surrender of widows' pensions on remarriage or cohabitation from April 2015, it was not retrospective, meaning that those whose pensions had already been

surrendered did not get them back unless the second relationship had ended. [Read in full here](#)

Commissioned Army Warrant Officers - Underpayment of Pensions



This story has run and run. We received confirmation earlier this month that yet another of our members was entitled to a significant lump sum (in his case £9K lump sum plus £3K in interest) for underpaid pension to date. We remain convinced that not all those affected by this error have been identified. So, if you are a

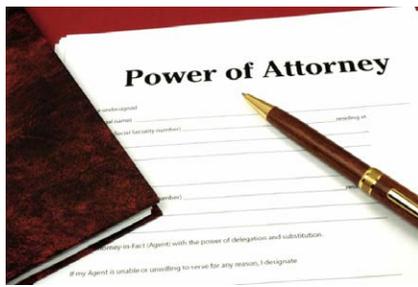
Commissioned Warrant Officer who resigned your commission after more than two years' service but less than five you could be entitled to a supplement which reflects the proportion of your commissioned service. To date we have found over 40 personnel who were not paid this - all in the Army. So remember to check with us if you think you might be affected.

Click [here](#) to keep up to date with all the latest in Armed Forces Pension News

General

Power of Attorney

I have mentioned before in this newsletter the importance of making a Power of



Attorney and also drawn attention to the fact that it is possible to make such an application online via the [government website](#). If you have already done this, then note that the cost of applications for both Lasting and Enduring powers of Attorney has been reduced and it is now

possible to claim a refund if you applied between 1 April 2013 and 31 Mar 2017 in England and Wales- it takes about 10 minutes to do on line. It is worth somewhere between £34 and £54 per application, depending on when you made it. [Claim it here](#).

Blue Plaques

A noteworthy blue plaque was unveiled in January 2018 in Exeter to commemorate a military heroine. Mary the homing pigeon, holder of the Dickin Medal, acted as a secret agent delivering coded messages. She survived being dropped behind enemy lines, attacked by German hawks, wounded by gunfire and bombed in her own loft. Hurrah for Mary! In this age of instant celebrity I was also much taken by the commendably modest claims of this plaque on a Queen Anne house in Exeter Street, Salisbury, which I came across recently



Living Forever

A member recently sent me a piece about French viager contracts - which being vaguely pension-related and amusing I felt was worth repeating. A viager contract is a sort of annuity peculiar to French law whereby a householder gives their house to another on the condition that

they are provided with a monthly income and the right to live in the house for life. Such arrangements are traditionally popular with childless widows and remain valid down the generations (so a child must continue to honour any viager contract their parents agreed to). They often provide a win-win for all parties. This seemed the case in 1965 when Jeanne Calment, aged 90, entered into such an arrangement with her lawyer Andre Raffray, a man half her age. She received about \$500 a month, he would get the house when she died. He died thirty years later on Christmas Day 1995 aged 77, whilst she was still tucking into a foie gras Christmas dinner aged 123. She died two years later as the world's oldest living person.

Pennant Quiz

Winner of the 2017 Pennant Xmas quiz is Rev T R McKnight of Richmond, North Yorkshire who receives a £30 Marks and Sparks voucher. Answers to the quiz are [here](#)

To all our members a belated Happy New Year, and an early Happy Easter which falls before the next newsletter,

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