Transition IPPD Newsletters are an invaluable way of raising awareness and updating soldiers, their families and the chain of command of facts, opportunities and general information that supports individual planning and personal development. This is important as it promotes a successful military career and encourages soldiers to use their valuable time in Service to prepare for life as a civilian – whenever that time comes. Don’t ignore this information or believe that it is only applicable to you at the end of your career. If you make this mistake you will not have the time to increase your knowledge and take full advantage of the many opportunities that exist to live well today and plan a secure, safe and successful long-term future for you and your family.

Colonel Terry Southwood
ACOS Personnel and Welfare
Headquarters Regional Command

### Formation of the Defence Transition Service (DTS)

Chief of Defence People staff have been working with the single Services to create Defence Transition policy which will be released by the end of Jun 19. Together with the Veterans Strategy released in Nov 18 and the Families Strategy, it is intended that Service personnel (SP) and their families develop the necessary Life Skills that will make their transition into civilian life less challenging and enable them to thrive as a civilian and contribute to society as a veteran. A key part of the evolving JSP 100 is the creation of the Defence Transition Service. It will consist of 13 posts which are currently being recruited to work as a part of Veterans UK and will be closely aligned but separate to the Veterans Welfare Service (VWS). DTS will comprise 4 regional teams comprising a manager, caseworker and administrator. Initial operating capability (IOC) will be June 19 with FOC in Sep 19. Referrals of vulnerable Service Leavers (SLS) and Early Service Leavers (ESLs) to the VWS under JSP 534 using Tri-Service Referral Protocol will in future be superseded by the Defence Referral Protocol which will be used for all referrals to DTS and VWS. The MOD will release a DIN in due course formally announcing the change.

### Welcome Guides for Service personnel & their families moving between Devolved Administrations and returning from overseas

Welcome guides explaining the support and services available to SP and their families in England, Scotland and Wales as they move from overseas or between Devolved Administrations. The guides include information on key topics such as housing, education, healthcare and employment.


A Welcome guide for Northern Ireland is currently being prepared.

### EDUCATION

**Assistance to Service families moving into and from the Scottish education system.**

The MOD’s Directorate Children & Young People (DCYP) has developed complementary resources to assist Service families with moves into and from the Scottish education system:

- [https://forceschildrenseducation.org.uk/](https://forceschildrenseducation.org.uk/) (open in Chrome) has been developed in partnership with the Association of Directors of Education Scotland (ADES).
- DCYP also fund a National transitions officer for Scotland, who is based with ADES and the Royal Caledonian Education Trust. Her role is specifically focusing on improving transitions both into and out of the Scottish Education System. In addition, DCYP have a Parent Support Officer for Scotland who is employed directly to support Service families in Scotland.
- Any enquiries should be addressed to DCYP-DCYP-MAILBOX@mod.gov.uk
The SSCE mission is to provide the best possible educational support to Service children in Wales. SSCE achieves this by working with schools, local authorities, Armed Forces families and support organisations.

Definition of a Service child. A child who has one or both parents currently serving in the armed forces; A child whose parent/s have served in the armed forces within the last six years (Veteran); or A child whose parent/s are currently serving as Reservists.

Resources available on the SSCE to help overcome these challenges:

- Toolkits – for schools and parents. Containing details of the Welsh education system, support available through different organisations and case studies
- Films – providing an insight into what life can be like for Service children. A film on organisational support and a film on Service children with Additional Learning Needs
- Digital stories – about experiences of Service children across Wales
- Newsletters – for the SSCE network and schools, circulated quarterly
- Case studies – on how schools are supporting Service children and their families
- A data study on Service children in education (2015)

To access the above information and support use this link: https://www.sssecymru.co.uk/contact-ssce

FINANCE

Investment services and advice for Service personnel while assigned overseas

- In the UK, investment services or investment advice should be provided through a financial advisor who is regulated by the Financial Conduct Authority.
- If you are assigned overseas, and want to receive investment advice while you are still overseas, there could be additional rules and regulations that your UK financial advisor should take account of.
- If you are located in Europe (EEA states), European laws regulate the provision of advice. Whilst the UK remains part of the ‘passporting regime’, a UK financial advisor can apply for authorisation (referred to as ‘holding a passport’) to provide investment services in that European country.
- For non-European countries (e.g. USA), the financial advisor will need to understand the rules and regulations that apply locally where you are based.

What are the implications for Service personnel?

- Whilst overseas, unless your financial advisor is authorised to provide investment services in that country, they will not be able provide you with the service or advice you might want or need.
- If you are based in the UK and have a financial advisor but will be posted abroad you should discuss your current and future requirements to determine what services can be provided. Even if you do not want new investment services, your financial advisor has a regulatory requirement to check the ongoing suitability of investment services with you on a periodic basis. Where you are located might affect whether they are able to carry out the periodic suitability assessment with you.

- Alternatively you can appoint someone to act as your representative who will remain resident in the UK whilst you are overseas.

More detailed information can be provided by The Single Service Family Federations:

- RAF - http://www.raf-ff.org.uk/
- Army - http://www.aff.org.uk/
- Navy - https://nff.org.uk/


BEWARE OF SCAMS

- Only deal with a firm that is authorised by the Financial Conduct Authority. FCA authorised firms are unlikely to contact you out of the blue with an offer to buy or sell shares or bonds.
- Be wary of unsolicited calls and scams. If in doubt, put the phone down and check with the FCA that they are authorised (either check the Register to ensure they are authorised or contact the FCA helpline on 0800 111 6768). You can also check the FCA Warning List of firms to avoid.

An Enhancement to Joining Forces CU: the Credit Union to the Armed Forces

The Plane Saver Credit Union is one of three credit unions which together form the Joining Forces CU. Plane Saver Credit Union is launching First Defence Finance, a new brand targeting serving the Armed Forces community. It will offer credit union services such as flexible savings and ethical loans to serving personnel, veterans and their family members to increase financial resilience while making the cost of borrowing more affordable and accessible. Their aim is to help those who are financially excluded by simplifying savings and offering ethical loans.

Visit www.firstdefencefinance.co.uk for more information and check out the ‘Let’s Talk Money’ section to this new website, which will offer financial education such as ‘how to check your credit score’ and ‘how to find free debt advice’. Transition Information Sheet 13 explains the difference between a Credit Union, Building Society and High Street Banks and provides details on Joining Forces CU. This can be downloaded at https://www.army.mod.uk/personnel-and-welfare/service-leavers-veterans/transition-to-civilian-life/

Transition IPPD Information Sheet 14: Gambling – A Serious Risk to Military Personnel

The chain of Command, Service personnel and families should take note of the serious risks and consequences faced by soldiers who gamble. Information Sheet 14 can be downloaded from https://www.army.mod.uk/personnel-and-welfare/service-leavers-veterans/transition-to-civilian-life/
Thinking of leaving? One of the biggest decisions you will make!

Ever met an ex-serviceman who said that the worst thing they ever did was leave the Army. This is desperately sad as it usually means that with the benefit of hindsight the individual realises they have under-achieved or feel unfulfilled – or both. Remember: everyone leaves the Army at some point. The key is to leave at the right time, for the right reasons and with a carefully prepared plan that will deliver long-term success.

Top Tip: When considering your future military career gather all available information to effectively balance any short-term frustrations you may be experiencing with the longer-term benefits that the Service offers and attempt to see the bigger picture. Avoid making a spontaneous, hasty or poorly considered decision that risks causing self-inflicted hardship, disappointment and frustration.

There is a great deal that SP can do whilst pursuing their military careers to prepare themselves (and their families) for their long-term future. Information that supports Individual Planning and Personal Development is at https://www.army.mod.uk/personnel-and-welfare/service-leavers-veterans/transition-to-civilian-life/

‘Discover my Service Benefits’

Discover My Benefits is a tool that helps you find out what benefits and allowances you could be entitled to as a Service person. Use the link https://discoverymybenefits.mod.gov.uk/army/ to check your exact eligibility or speak to your Unit HR for guidance and how to make a claim. The tool comprises 14 categories:

- Pay & Pension
- Army Service Benefits
- Accommodation
- Army Families
- Deployment
- Food & Messing
- Army Health & Welfare
- Army Professional Development
- Flexible Working
- Flexible Service
- Reimbursement
- Army Reserves
- Leave
- Relocation

It is important that you are aware and claim for all that you are entitled to as it is a part of your terms and conditions of service. It is equally important that you know what benefits you will be lose when you leave. This can be significant when you add it all up. It is vital to understand the financial and emotional value of ‘The Army Offer’ and don’t be fooled by the prospect of large salaries and a better quality of life in civilian society. The cost of living is significantly higher as a civilian so the grass may not be greener in ‘civvy street’. Meticulously research the differences and how they will affect you and your family so that you can make a sound and balanced decision about your future. Get this wrong and your quality of life will suffer, you may not be able to sustain your financial obligations and your security and well-being may also be affected.

Prepare for new challenges

Keep an eye on what’s going on outside. An important element of ‘Intelligence Gathering’ is knowing what opportunities exist in the area or region that you have ties with. Knowing the growth industries, skills gaps, education into employment pathways, housing developments etc. will help you to identify opportunities that can be exploited before you enter your resettlement.

England. Local Enterprise Partnerships (LEPs) are a voluntary partnership between businesses and local authorities to champion economic growth and job creation. There are 38 LEPs across England that can provide valuable information which is available at https://www.lepnetwork.net.

Claiming Benefits

IN THE UK

UK residents are able to claim from a number of benefits available to support people who are out of work or unable to work because of illness, injury or disability. Some benefits are also available to people working in lower paid jobs or who have dependents who need extra support. The benefits available to an individual depend on their specific circumstances and are often means tested. Knowing what benefits you may qualify for is important so that you do not miss out on the help you may be entitled to. To learn more about benefits check out Beginners Guide to Benefits

To find out more about Benefits use the government’s ‘Benefits’ webpage on https://www.gov.uk/benefits-calculator which will direct you to three independent benefits calculators. These are free to use, anonymous, and have replaced the Benefits Adviser service:

- Turn2us - for information on income-related benefits, tax credits, Council Tax Reduction, Carer’s Allowance, Universal Credit and how your benefits will be affected if you start work or change your working hours
- Policy in Practice - for information on income-related benefits, tax credits, contribution-based benefits, Council Tax Reduction, Carer’s Allowance, Universal Credit, how these are calculated and how your benefits will be affected if you start work or change your working hours
- entitledto - for information on income-related benefits, tax credits, contribution-based benefits, Council Tax Reduction, Carer’s Allowance, Universal Credit and how your benefits will be affected if you start work

To use the independent benefits calculator websites you will need the following information to hand:

- Savings
- income, including your partner’s (from payslips, for example)
- existing benefits and pensions (including anyone living with you)
- outgoings (such as rent, mortgage, childcare payments)
- council tax bill

Similar information for devolved administrations is also available:

Norther Ireland click on https://www.enterpriseni.com/
Scotland click on https://www.scottish-enterprise.com/
Wales click on https://businesswales.gov.wales/

Thinking of starting up a business? LEPs lead on Growth Hubs.

If you are looking for business support or guidance, your local Growth Hub is there to help you. There are 38 Growth Hubs Growth Hubs (https://www.lepnetwork.net/growth-hubs/) in England which join up national and local business support so it is easy for businesses to find the help they need. Both the www.gov.uk website and the Business Support Helpline offer advice about starting up a business and can direct business to more support.

Businesses can call 0300 456 3565 to speak to a business support advisor (9.00am - 6.00pm Monday to Friday).

Similar information for the devolved administrations is available:

Norther Ireland click on https://www.investni.com/ and https://www.nibusinessinfo.co.uk/content/business-support-northern-ireland
Scotland click on https://www.scottish-enterprise.com/
Wales click on https://businesswales.gov.wales/starting-up/
Jobcentre

Jobcentre Plus is a government-funded employment agency and social security office that can be found in most cities and is a part of the Department for Work and Pensions (DWP). Jobcentre Plus provides resources to enable job-searchers to find work, through Jobpoints (touch-screen computer terminals), Jobseeker Direct (telephone service) and the Jobcentre Plus website. They offer information about training opportunities for the chronically unemployed. Jobcentre Plus also administer claims for benefits such as Income Support, Incapacity Benefit, and Jobseeker’s Allowance and can provide 1:1 advice on claiming benefits. [https://www.gov.uk/browse/benefits/entitlement](https://www.gov.uk/browse/benefits/entitlement)

Universal Credit (UC)

Universal Credit was introduced in April 2013 to simplify the benefit system by replacing six existing benefits with one means-tested benefit. Rollout across the country has been delayed.


Universal Credit works differently in Northern Ireland. Find out more on the nidirect website. In Scotland, you might be offered some choices about how your Universal Credit is paid. Read the guide to Universal Credit in Scotland.

Benefits advice is also available from the Citizens Advice Bureau (CAB) [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Joint Service Housing Advice Office HOUSING BRIEFS 2019 (Revised 12 Jun 19)

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Briefings are open to all Service personnel at any stage of their service career including dependents. SIAP members provide specialist financial presentations and independent financial advice in support of the housing briefs.

Attendance can be arranged by registering at [RC-Pers-JSHAO-0Mailbox@mod.gov.uk](mailto:RC-Pers-JSHAO-0Mailbox@mod.gov.uk) although individuals and dependents are able to turn up on the day.

To better understand your Civilian Housing Options log on to [www.defencegateway.mod.uk](http://www.defencegateway.mod.uk) and search for DLE eLearning course code: JSHAO_01 “Home, a place to live not just sleep”

JSHAO have prepared leaflets on every aspect of accommodation which can be found at [https://www.gov.uk/government/publications/joint-service-housing-advice-office-leaflet-index](https://www.gov.uk/government/publications/joint-service-housing-advice-office-leaflet-index)