

Veterans

Rights for former servicemen and women
and their families



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Veterans are people who have served in the armed forces, and their dependants (usually their wife, husband or civil partner, or children). This leaflet explains veterans' rights to financial and other types of support, and where to get advice and help with that support.

● What financial help can I get?	3
● Does my war pension affect my welfare benefits?	4
● What happens if I go into hospital or need extra care?	5
● What if I need help finding somewhere to live?	5
● What help can I get to find work when I leave the forces?	6
● Where can veterans with special needs get help?	7
● How can I claim medals from my time in service?	7
● How can I get hold of my service record?	8
● Passports for veterans	9
● Armed forces pension and compensation schemes	9

The leaflets in this series give you an outline of your legal rights. They are not a complete guide to the law and are not intended to be a guide to how the law will apply to you or to any specific situation. The leaflets are regularly updated but the law may have changed since this was printed, so information in it may be incorrect or out of date.

If you have a problem, you will need to get more information or personal advice to work out the best way to solve it. See 'Further help' on page 12 for sources of information and advice.

What financial help can I get?

There are several schemes offering financial help to servicemen and women. Some are pension schemes, and some are compensation schemes that apply if you were injured or if you were a dependant of a serviceman or woman who died in service. The scheme or schemes you may be able to use depend on:

- your type of service;
- when you served; and
- the type of help you need.

Below is a brief explanation of each of the schemes. The Ministry of Defence publishes a booklet for each scheme, with full details of how the scheme works and who is eligible for it. The table on pages 10 and 11 shows who each scheme is for, and the title of the booklet that explains it.

Armed Forces Pension Scheme (AFPS) and Armed Forces Pension Scheme 75 (AFPS 75)

The AFPS is an occupational (work-related) pension scheme. All servicemen and women who joined the Services between 1975 and 6 April 2005 were automatically members unless they chose not to be. The scheme was first called AFPS, but later called AFPS 75 to

differentiate it from the pension scheme that replaced it in 2005, called AFPS 05.

Armed Forces Pension Scheme 05 (AFPS 05)

The AFPS 05 is an occupational pension scheme that first became available to members of the Regular Armed Forces on 6 April 2005. Servicemen and women who belonged to the previous scheme, AFPS 75, were able to transfer to AFPS 05 if they were eligible to do so.

Reserve Forces Pension Scheme 05 (RFPS)

The RFPS is an occupational pension scheme. Servicemen and women who have started or restarted Full Time Reserve Service (including Additional Duties Commitment) since 6 April 2005 are automatically members of the RFPS. Other Reserve Forces personnel may be able to choose to join the scheme, depending on their circumstances.

Armed Forces Attributable Benefits (AFAB)

AFAB is a new compensation scheme, due to be introduced in 2007, for service people who were injured or made ill because of their service before 6 April 2005. People who are or were dependants of service people

may also be able to claim AFAB if the service person died because of their service before that date. It replaces the AFPS 75 scheme.

Reserve Forces (Attributable Benefits etc) Regulations (RFAB)

The RFAB provides compensation for Reservists who have been injured or made ill because of their service before 6 April 2005. People who were dependants of service people may also be able to claim RFAB if the service person died because of their service before that date.

War Pension Scheme (WPS)

The War Pension Scheme is for ex-servicemen and women who were injured or made ill because of their service before 6 April 2005. People who were dependants of service people may also be able to claim WPS if the service person died because of their service before that date. WPS benefits can be paid on top of an AFPS 75 or AFPS 05 pension.

Armed Forces Compensation Scheme (AFCS)

The Armed Forces Compensation Scheme (AFCS) is for servicemen and women who have been injured or made ill because of their service since 6 April 2005 (whether or not

they are still serving). People who were dependants of service personnel may also be able to claim if the service person died because of their service since 6 April 2005. AFCS can be paid on top of an AFPS 75, AFPS 05 or RFPS pension.

Does my war pension affect my welfare benefits?

The first £10 a week of your basic war pension is not counted as income when the Department for Work and Pensions is calculating what level of means-tested benefits (such as Income Support, Income-based Jobseeker's Allowance or pension credit) to pay. But the rest of your war pension counts as income and will affect your benefit. If you need more help on your benefits and how your war pension affects them, contact:

- the Service Personnel and Veterans Agency;
- The Royal British Legion;
- the Soldiers, Sailors, Airmen and Families Association - Forces Help (SSAFA-FH); or
- Citizens Advice.

See 'Further help' on page 12 for how to contact these organisations.

What happens if I go into hospital or need extra care?

If you have to go into hospital, your basic war pension is not affected. But if you receive certain supplementary allowances, these might be reduced, depending on how long you have to stay in hospital.

The Service Personnel and Veterans Agency can help with the cost of travelling for hospital treatment connected with your War Disablement Pension. To get this money, you must tell the agency as soon as you know when your appointment will be.

Priority hospital treatment

NHS hospitals should normally give priority to:

- war pensioners; and
- people who have been paid compensation under the Armed Force Compensation Scheme (for treatment to do with the injury or disability that they received the compensation for).

However, at times hospitals may treat other people first if they believe their need is more urgent. You should inform your GP and hospital that you are getting a war pension to ensure you receive priority treatment whenever possible.

What if I need help finding somewhere to live?

The Ministry of Defence and ex-service welfare organisations can help with your housing needs before, while and after you are discharged. If you are homeless or think you might become homeless, you should seek housing advice as early as possible. For information and advice, contact:

- the Soldiers, Sailors, Airmen and Families Association - Forces Help (SSAFA Forces Help) Housing Advisory Service;
- The Royal British Legion; or
- Ex-Service Action Group on Homelessness (ESAG) for information and advice.

See 'Further help' on page 12 for details.

If you need help to find housing, local housing authorities provide free housing and homelessness advice and other assistance, such as a rent deposit scheme. You can also apply to a local council or registered social landlord, such as a housing association, for rented housing. However, in some areas demand for rented housing is high, and it may take some time before something becomes available. As a last resort, your local council may by law have to find you somewhere to live in the

short term, until you find a settled home. Whether it does this will depend on whether:

- it assesses you as being someone in 'priority need'; and
- you have become homeless through no fault of your own.

You are someone in priority need if you, or people you live with:

- are responsible for dependent children who normally live with you;
- are pregnant;
- are vulnerable in some way (for example because of old age, or mental or physical disability);
- are vulnerable because of your service in the armed forces;
- had to leave your home because of violence or the threat of violence;
- are vulnerable because you have lived in local authority care;
- are vulnerable because you have been in prison;
- lost your home in a disaster such as a flood or fire; or
- are vulnerable for other reasons.

If you need help with finding a care home or independent living accommodation, contact The Royal British Legion (TRBL). It has information on homes and accommodation run by ex-service organisations throughout the UK. It also has details of private and voluntary care homes, and information on sheltered accommodation throughout the UK. See 'Further help' on page 12 for the TRBL Legionline number.

There is a special home, run by the Service Personnel and Veterans Agency, for veterans who served in Polish Forces under British Command in the Second World War. For more information, contact the Service Personnel and Veterans Agency.

What help can I get to find work when I leave the forces?

You can get help with resettlement and finding work after you leave the forces through the Career Transition Partnership (CTP). You can get help from the CTP for up to two years before and two years after you leave the Services. The help you can receive depends on how long you have served, but can include:

- a career transition workshop to identify the skills and experience you have that you can use outside the Services;

- access to a personal career consultant;
- developing a personal resettlement plan;
- workshops and seminars on topics such as CV writing, interview skills and starting a new business;
- training to update existing skills or to learn new ones relevant to a job you are seeking;
- advice on buying a house and relocating your children to new schools;
- a personalised and local job-finding service.

Elements of the CTP resettlement service are provided by two charities: the Regular Forces Employment Association (RFEA) and the Officers' Association (OA). The RFEA and OA also help ex-servicemen and women find jobs beyond the two years after they leave the armed forces. See 'Further help' on page 12 for how to contact CTP, RFEA and OA.

Where can veterans with special needs get help?

Several organisations help particular groups of veterans. These include:

- the British Limbless Ex-Service Men's Association (BLESMA), for veterans who have lost a limb;

- Ex-Service Mental Welfare Society (Combat Stress), for veterans whose mental health has been affected by service in the Armed Forces; and
- St Dunstan's, for blind veterans and their families.

See 'Further help' on page 12 for how to contact these organisations.

How can I claim medals from my time in service?

In many cases, you will have received the campaign medals awarded to you while you were still in the armed forces, because you must wear them for ceremonial duties and other functions. However, you may have left the armed forces before your medal was given to you. If so, you must claim the medal from the Ministry of Defence Medal Office (MOD MO).

Also, most Second World War servicemen and women were not given medals before they were demobilised at the end of the war, so they had to claim them after they had left the Services.

How can I claim the medals of a serviceman or woman who has died?

If you are a relative of a serviceman or woman who has died, you can

claim their medals. You may need to prove your relationship to the person before you can be given the medals.

Do I have to pay for the medals?

You do not need to pay for medals the first time they are provided. But if you are applying for replacement medals that have been lost, for example in a burglary or a fire, you will have to pay a fee for them. If you are claiming replacement medals, you will have to provide some proof that you lost the originals; for example, a police or insurance report.

How do I claim a service medal?

To claim a medal or to find out if you are able to receive one, you must write to the MOD MO. See 'Further help' on page 12 for how to contact it. When you write, you need to give as much of the following information as you can:

- your full name and date of birth;
- your service number;
- your regiment or corps (for the Army);
- your branch or trade (for the Royal Navy and RAF);
- your rank and the date you were discharged; and
- your name and address now.

How can I get hold of my service record?

You may need to get hold of personal information held by the forces for many reasons, including:

- to prove you were in the armed forces;
- for medical reasons; or
- because you are researching your family history.

If you are a former serviceman or woman wanting your own service records, you must make a 'subject access request' (SAR).

You must make a SAR in writing and you must include proof of your identity, such as a copy of your passport or a recent utilities bill. You must also include enough information to help locate the records you want, such as your:

- service number;
- rank;
- full name;
- date of birth; and
- the dates you served in the armed forces.

If you were in the Army, you must also include details of your regiment or corps.

Service records are stored in various places around the country. To find the address you should write to for your records, contact the Service Personnel and Veterans Agency (see 'Further help' on page 12 for details).

You should receive a reply to your letter within 40 days.

How can I find information about a serviceman or woman who has died?

If you want information about someone who has died, you need to send in a copy of their death certificate, unless they died in service. The Service Personnel and Veterans Agency can tell you where to send the certificate. If you are not a close relative (next of kin), you will also need the permission of the closest relative or relatives. You may have to pay a fee for the information.

Passports for veterans

Veterans and others who were involved in the Second World War can get a free 10-year passport. They are available to all UK citizens who were born before 3 September 1929. For more information, call the UK Passport Adviceline (see 'Further help' on page 12).

Armed Forces Pension and Compensation Schemes

This table lists the different types of pension and compensation scheme available to service men and women. See the 'Who is eligible' column to find out which one or ones you could receive, and then get hold of the booklet or booklets for those schemes. You can get the booklets through the Service Personnel and Veterans Agency. They are also available online at www.armedforcespensions.mod.uk.

Who is eligible	Scheme		
	Armed Forces Pension Scheme 75 See 'AFPS 75 Your Pension Scheme Explained'	Armed Forces Pension Scheme 05 See 'AFPS 05 Your Pension Scheme Explained'	Reserve Forces Pension Scheme 05 See 'Reserve Forces Pension and Compensation Benefits'
<ul style="list-style-type: none"> ● Regulars who joined before 6 April 2005 ● Regulars who were serving on 6 April 2006 and chose not to transfer to AFPS 2005 	<p>✓</p> <p>✓</p>		
<ul style="list-style-type: none"> ● Regulars who joined after 6 April 2005 ● Regulars who were serving on 6 April 2006 and chose to transfer to AFPS 2005. 		<p>✓</p> <p>✓</p>	
<ul style="list-style-type: none"> ● Members of the Full Time Reserve Service (including Additional Duties Commitment) ● Members of Volunteer Reserve Forces mobilised for service who opted into the scheme on mobilisation 			<p>✓</p> <p>✓</p>
<ul style="list-style-type: none"> ● Members of a Reserve Force - for injury, illness or death caused by service before 6 April 2005 			
<ul style="list-style-type: none"> ● Regulars - for death or medical discharge caused by service before 6 April 2005 			
<ul style="list-style-type: none"> ● Regulars or Reservists - for illness, injury or death caused by service before 6 April 2005 			
<ul style="list-style-type: none"> ● Regulars or Reservists - for illness, injury or death caused by service after 6 April 2005 			

Scheme			
Reserve Forces (Attributable Benefits etc) Regulations See 'Reserve Forces Pension and Compensation Benefits'	Armed Forces Attributable Benefits No booklets yet available, but information is available on the website See 'Notes about War	War Pension Scheme Disablement Pension and War Widows or Widowers Pensions' See	Armed Forces Compensation Scheme 'AFCS Your Compensation Scheme Explained'
✓			
	✓		
		✓	
			✓

Further help

Community Legal Advice

Provides free information, help and advice direct to the public on a range of common legal issues.

Call 0845 345 4 345

Speak to a qualified legal adviser about benefits and tax credits, debt, education, housing or employment or find local advice services for other problems.

Click www.communitylegaladvice.org.uk

Find a quality local legal adviser or solicitor and links to other sources of online information and help.

Service Personnel and Veterans Agency

This is the main source of government-funded help and advice on veterans' issues.

phone: 0800 169 22 77

www.veterans-uk.info

War Pensioners' Welfare Service

This service runs a network of welfare offices. Each is responsible for a different area. Its phone number is in your local phone book under 'Service Personnel and Veterans Agency'. Or you can call the Service Personnel and Veterans Agency on the number above for details of your nearest office.

Citizens Advice

Your local Citizens Advice Bureau is listed in the phone book.

www.citizensadvice.org.uk

Armed Forces Personnel Administration Agency (Pensions Division)

phone: 0800 085 3600

Ministry of Defence

www.mod.uk

Ministry of Defence Medal Office (MOD MO)

Armed Forces Personnel Administration Agency (AFPAA)

Building 250

RAF Innsworth

Gloucester

GL31 1HW

phone: 0800 085 3600 or 0141 224 3600

Soldiers, Sailors, Airmen and Families Association - Forces Help (SSAFA Forces Help)

Welfare and advice for servicemen and women, ex-servicemen and women and their families

phone: 0845 1300 975 or 020 7403 8783

www.ssafa.org.uk

SSAFA Forces Help Housing Advisory Service

phone: 01722 436 400

Ex-Service Action Group on Homelessness

c/o Sir Oswald Stoll Foundation

446 Fulham Road, London SW6 1DT

www.oswaldstoll.org.uk

phone: 020 7385 2110

phone: 020 7385 2110

Confederation of British Service and Ex-Service Organisations

phone: 020 7202 8322/3

www.cobseo.org

National Gulf Veterans and Families Benevolent Association

Support for people who have suffered medical or psychiatric illness following service in the Gulf.

phone: 0845 257 4853

www.ngvfa.com

Legionline

Legionline is run by The Royal British Legion for ex-servicemen and women and those about to leave the Services.

phone: 08457 725 725

British Limbless Ex-Service Men's Association (BLESMA)

Supports ex-servicemen and women and their families, if they have lost a limb while serving.

phone: 020 8590 1124

www.blesma.org

Ex-Services Mental Welfare Society (Combat Stress)

Helps members of the Services who have suffered psychological disability as a result of service in the armed forces.

phone: 01372 841600

www.combatstress.com

St Dunstan's

Helps ex-servicemen and women who have significant loss of sight, whether as a result of service or otherwise.

phone: 020 7723 5021

www.st-dunstans.org.uk

Forces Legal Network (The Forces Law Helpline)

A network of solicitors' firms that can provide advice and assistance on legal matters for servicemen and women and their families.

phone: 0845 601 1260

www.forceslaw.co.uk

HM Revenue and Customs Inheritance Tax helpline

phone: 0845 302 0900

Career Transition Partnership

www.ctp.org.uk

Armed Forces Personnel Administration Agency

To apply for an exemption from Inheritance Tax
Joint Casualty and Compassionate Centre
(Deceased Estates)
Building 182,
RAF Innsworth

Gloucester

GL3 1HW

Phone: 01452 712612 ext 5680

Career Transition Partnership

www.ctp.org.uk

Regular Forces Employment Association

phone: 0121 236 0058

www.rfea.org.uk

Officers' Association

for employment matters phone: 020 7808 4170 or
0845 873 7145

for benevolence matters phone: 020 7808 4175/6
or 0845 873 715/1

for residential accommodation matters phone: 020
7808 4166 or 0845 873 7140

www.officersassociation.org.uk

UK Passport Adviceline

phone: 0870 521 0410

The Community Legal Service

The Community Legal Service has been set up to help you find the right legal information and advice to solve your problems.

You can get help through a national network of organisations including Citizens Advice Bureaux, Law Centres, many independent advice centres and thousands of high street solicitors. All of these services meet quality standards set by the Legal Services Commission. Look for the Community Legal Service logo, shown below.

Many of the organisations offer some or all of their services for free. If you cannot afford to pay for advice you may be eligible for financial support through the Community Legal Service Fund (Legal Aid). You can order leaflets about funding from the LSC Leaflet line on 0845 3000 343. You can also use a Legal Aid eligibility calculator on the website: www.clsdirect.org.uk

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The Legal Services Commission (LSC)

The Community Legal Service and the Community Legal Service Fund are managed by the Legal Services Commission. To find out more about us visit our website at www.legalservices.gov.uk or find the details for your local Legal Services Commission office in the phone book.

legal services
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The leaflets are also available online at: www.communitylegaladvice.org.uk

- 1 Dealing with Debt
 - 2 Employment
 - 3 Divorce and Separation
 - 4 Renting and Letting
 - 5 Buying and Selling Property
 - 6 Losing your Home
 - 7 The Human Rights Act
 - 8 Claiming Asylum
 - 9 Welfare Benefits
 - 10 Wills and Probate
 - 11 Dealing with the Police
 - 12 No-win, No-fee Actions
 - 13 Problems with Goods and Services
 - 14 Medical Accidents
 - 15 Equal Opportunities
 - 16 Racial Discrimination
 - 17 Personal Injury
 - 18 Rights for Disabled People
 - 19 Community Care
 - 20 Education
 - 21 Immigration and Nationality
 - 22 Mental Health
 - 23 Alternatives to Court
 - 24 Family Mediation
 - 25 Veterans**
 - 26 Domestic Violence, Abuse and Harassment
 - 27 Living Together and your Rights if you Separate
 - 28 Dealing with Someone Else's Affairs
 - 29 Care Proceedings
 - 30 Neighbourhood and Community Disputes
 - 31 Changing your Name
- Advice Guides**
- G1 A Step-by-Step Guide to Choosing a Legal Adviser
 - G2 A Step-by-Step Guide to Legal Aid

The leaflets are also available in Welsh, Braille and Audio

To order any of these leaflets contact the LSC leaflet line on **0845 3000 343** or email LSCLeaflets@ecgroup.co.uk or Fax 020 8867 3225



This leaflet is published by the Legal Services Commission (LSC) and the Ministry of Defence. It was written in association with Citizens Advice.



LSC025E