



# “QUIS SEPARABIT”

**HOME HEADQUARTERS  
THE ROYAL DRAGOON GUARDS  
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## February 2012

### COMMANDING OFFICES NOTES

BY

LT Col FAJ PIGGOTT MBE

1. The Regiment is in good order. Despite the pace of life (and I have never known it to be so busy) the soldiers remain, as you would expect, professional, steadfast and healthily cynical.
2. Manning remains comparatively healthy; recruiting is buoyant and we are over the worst of the expected post-Op HERRICK 12 termination bow wave. Of note is DRAC's agreement to double our annual recruiting quota from NI which is hard won and well received. We are doing well for officer intake and we have pretty much a full complement at RD.
3. Some of you may be aware of the direction from DRAC which takes us toward our post-SDSR structure of three sabre squadrons and PoW Sqn by Dec 13. As yet, we have not felt any impact of this measure as we need our current full manning liability for Op H17, but we must start to plan to have one less squadron and I am already adjusting plots accordingly.
4. With regard to training, we have now completed our Hybrid Foundation Training (Adaptive Foundation Training in old money) having conducted collective training earlier in the year and Gunnery Camp in the summer. We have just returned from BATUS (having been employed in both BLUEFOR and OPFOR roles) which went extremely well. I am delighted to say that our armoured skills remain hearteningly impressive despite only having 33 training days on CR2 in a 2 year period. Over and above that, we have spent a fair amount of time on our feet in order to achieve a credible dismounted start state for our Mission Specific Training. For us this means dismounted live fire up to troop level and achievement of Squadron level competence in the infantry role. In order to achieve this, we ran a dismounted battle camp alongside gunnery camp and are now supporting the Bde Inf BGs in Kenya in formed Squadrons. As I say, life is busy.
5. Looking forward, you may be aware that we have been allocated our role on Op H17. As it stands we are to deploy four squadrons (PoW, B, C and D Sqns) and RHQ as the Police Mentoring Advisory Group (PMAG) and one squadron as the Warthog Group (A Sqn). Within this we must also generate a Rear Party which will be drawn from across all of the squadrons. In addition it is likely that we will take at least another sub-unit under command. Allocation of

the PMAG role is a real positive for the Regiment; as we move toward Transition in Afghanistan, Police Mentoring is on the operational and strategic main effort. That we have been given the role speaks volumes for the reputation of the Regiment which was so hard won on Op H12.

6. Away from training and operations, the Regiment intends to mark the centenary of Oates's death appropriately but a busy training programme prevents us from achieving the scale we would wish. We intend to hold a commemoration service in York Minster on 17 Mar followed by traditional St Patrick's Day celebrations and an All Ranks St Patrick's Day Ball in the evening in Catterick. In addition, it has long been our intent to send some serving members of the Regiment to Antarctica to commemorate Oates's act of gallantry properly. I am happy to say that this is looking increasingly likely and elements of the Regiment are planning to join Justin Packshaw on an expedition he has organised in partnership with Walking With The Wounded in November next year. All those taking part from the Regiment were wounded on Op HERRICK 12 and embody exactly the spirit of Oates that we seek to commemorate next year.

7. Before I finish it would be appropriate to mention something of RAC matters. You may or may not be aware of the demise of DRAC (the post not the man). Our professional lead and HQ have just been combined with the DInf in a new structure which aligns capability with capability. Consequently we are now part of the Combat Capability Directorate based in Warminster and headed by a 1\* - currently an Infantryman. Whilst a rationalisation measure, this has been welcomed by both the RAC regiments and the Infantry; it allows us to speak with one voice and brings coherence to our training and equipment. It is early days and the Directorate only formed this month, but it marks the first step in what will probably be a restructuring of our force packaging to take us forward to 2020 and beyond. At the moment we know little of what this will look like and the impact that this will have on the Regiment but I will obviously report to you as things develop.

8. In summary, life at RD is reassuringly constant; busy and punctuated by the usual highs (St Patrick's Day) and lows (Commanding Officer's PT) of daily Regimental life. Despite the frictions of in-year savings measures and some uncertainty, the Regiment remains as you would expect to find it: with its collective pecker up and in good heart.

## **REGIMENTAL SECRETARY**

Happy New Year, firstly apologies for the delayed release of this Newsletter there has been a lot going on and for me personally, a lot to learn! I will start by thanking Peter May the previous Secretary for all his hard work over the last two years. The challenge of supporting the serving Regiment through its challenging deployment to Afghanistan and subsequent recovery, must not be underestimated. I wish both him and Evelyn all the very best for the future in what will be a challenging first year with 20 Brigade away on Operations. May I also take this opportunity to say what a huge privilege it is to have been selected for the post of Regimental Secretary.

## **OATES CENTENARY DINNER AND COMMEMORATIONS**

This year marks the centenary of Captain Oates' ultimate sacrifice in the Antarctic. As he knowingly left the sanctuary of his tent and entered that howling blizzard to meet his lonely, icy death, in the vain attempt to save the lives of his friends, Scott, Evans and Bowers. Could he have imagined his act of selflessness would provide a source of inspiration to the generations of Officers and Soldiers of his Regiment and still be celebrated 100 Years on.

This years Service will take place in York Minster on Saturday the 17 March. The Service will commence at 1030 hrs and will be followed at 1230 hrs by a Carvery Lunch in the Hilton Hotel adjacent to HHQ in Tower Street, York. Lunch will cost £15 per head, may I ask that people book in using the attached pro-forma. Due to the high numbers and the limited capacity of the venue it will be impossible to cater for those who haven't booked although the bar will be open. The Regiment will have their gift of Shamrock presented by the Lord Lieutenant, The Lord Mayor of York, the Sheriff of York and the Mayor of Featherstone at 0945 hours in Duncombe Place by the Minster.

Prior to the service in the Minster there will be an early evening screening commencing at 1815 hours on Friday 16<sup>th</sup> March in the City Screen Cinema, Coney Street, here in the centre of York, of the 1948 film, 'Scott of the Antarctic', starring John Mills as Scott and Derek Bond as Oates. This screening offers a rare opportunity to see this digitally re mastered copy on the big screen.

## **GESTINGTHORPE**

A commemorative service will be held in the Oates family Parish Church of Gestingthorpe, Essex on Sunday 18<sup>th</sup> March at 1400hrs. If you are planning to attend may I ask that you contact HHQ so we can inform the church council to help with seating arrangements?



## **CAVALRY MEMORIAL WEEKEND**

This year's parade takes place later than usual on Sunday the 20<sup>th</sup> May the Parade will step off at 1030 from the Broad Walk in Hyde Park and will be followed by a Buffet Lunch in the Victory Services Club. The cost will be £15 per head It should also be noted that accommodation will be at a premium this year due to the Diamond Jubilee Pageant taking place at Windsor Castle

on the Saturday.

Following the success of last years format there has been an increased allocation of tickets to the standing area. However the access to the seating area remains the same, so please think carefully about which area will best suite your needs. If you require tickets then please apply in writing or by email to HHQ requesting the number and type by the tickets.

## **REGIMENTAL OFFICERS DINNER**

This years Officers Diner will take place on Thursday 29 Nov in the Cavalry and Guards Club Piccadilly. Cost to be confirmed.

## **DETTINGEN WEEKEND**

The Commanding Officer has invited the Colonel of the Regiment and the Association to celebrate Dettingen together with the serving Regiment in Catterick on Saturday the 30th June 2012. The outline programme is likely to include a family's sports day, static displays and a BBQ Lunch. In order to help with catering numbers please inform HHQ if you wish to attend. Costs TBC.

## **CHRISTMAS CARD 2011**

This year's Christmas card has been an un-mitigating success having commissioned a re run and still sold out two weeks before Christmas. In this Oats Centenary Year we have had published a Card and Post Card as shown. Both being 50p each plus postage. Contact HHQ for orders.

## **IN MEMORIUM**

***They shall grow not old as we that are left grow old.  
Age shall not weary them nor the years condemn.  
At the going down of the sun  
We will remember them:***

:

**L /Cpl Peter Rose  
John Edward Mullard  
Brian 'Molly' Sugden**

**Syd O'Fee  
Emma McBride  
Capt Andy Cerson  
Eric Brown**

<b>Sammy McAvoy</b>		<b>Mrs Sharon Ruth Stephenson</b>
<b>John Airey</b>		<b>Ernie Bray</b>
<b>Michael Reed</b>		<b>John Fryatt</b>
<b>Bill Couchman</b>		<b>Garth Roy 'Curly' Homes</b>
<b>Lady Rollo Paine</b>		<b>Les Prike</b>
<b>Frank Pearce</b>		<b>Sgt Mark</b>
<b>Bert Ratcliffe</b>	<b>Whittaker</b>	
<b>Butch Rishton</b>		<b>Mike Anstice MC</b>
<b>Dr John Ford</b>		<b>June Ward Harrison</b>
<b>Geordie Glass</b>		<b>Guy Jennings Bramley</b>
<b>Jack Sorrie</b>		<b>Brian Sutton</b>
<b>Jack Ramsay</b>		<b>Raymond Lamb</b>
<b>David Whitaker</b>		<b>Michael Doyle</b>
<b>Morely R Hunt</b>		<b>Sarah Jane Smith</b>
<b>Ronnie Thompson</b>		<b>John Wilson 4 DG</b>
<b>Andy McAmley</b>		<b>Noel Robb</b>
<b>Phil Coleman</b>		<b>Madeline McGinty</b>
<b>Mrs Judy Morgan</b>		<b>Austin Baker</b>
<b>Henry Sandford Gunner</b>		<b>Brigadier William Le Blanc-Smith</b>
<b>Edward Lee</b>		<b>Albert Brown</b>
<b>Trev 'Cowboy' Bowden</b>		<b>Mike Best</b>
<b>Mary Hawkes</b>		<b>Victor Chester</b>
<b>Don Pooley</b>		<b>Bryan Winchester</b>
<b>Peter Rose</b>		<b>George</b>
<b>John Alexander Altuccini</b>	<b>Leonard</b>	<b>David Pratt</b>
<b>Doug Smith</b>		
<b>Dorothy Chapman</b>		
<b>Geoff Bull</b>		

## *‘Quis Separabit’*

### **REGIMENTAL MUSEUM**

In November 2011 the museum received the news that it had been granted an initial allocation of just over £50,000 from the Heritage Lottery Fund to help develop a project that could see the Museum receive up to £1 Million for its refurbishment. If successful the project would showcase the history, the men and the equipment of both our and the Yorkshire Regiment in a modern interactive environment that would open in 2014 to commemorate the Centenary of the Great War in 2014 and compliment both the world class York Castle and Royal Armoury Museums of the area.

In the interim we have added a bespoke Captain Oates exhibition with a substantial contribution from Gen Patrick and the Gilbert White Museum. We have also added both Gen Carton De Wyatt and Baden Powell to our displays as well as bringing the Afghan Story up to date. On the commercial front we have expanded our lines all of which are available on line from both the museum shop and on line from Alan at: [Royal Dragoon Guards Museum and Regimental Association](#)

### **BENEVOLENCE**

The Royal Dragoon Guards Association is a registered charity, which exists to provide support to all members of the Regiment, both serving and retired, and their families. The charitable funds are disbursed by the Association Trustees (which includes members of both antecedent Regiments), purely on the basis of need, irrespective of the background, rank or regimental affiliation of the individual concerned. You do not necessarily need to have been a member of the Association to receive financial support; anyone who has served for at least one day in the RDG, 4/7<sup>th</sup> RDG or 5 INNIS DG is eligible.

Since the amalgamation, the RDG Association has distributed over £1 Million of its own money, this does not include contributions from the RBL, SSAFA etc. About 60% of the money is raised by serving Royal Dragoon Guard soldiers, through the One Days Pay Scheme, which currently contributes about £30k per year. The balance is made from interest on investments (including the funds brought in from the old 4/7<sup>th</sup> and 5 INNIS DG Associations) and from serving and retired officers and soldiers, who continue to donate generously through standing orders, charitable deeds, legacy gifts and one off donations.

Prior to 2011, the bulk of the charitable support has gone to members of the antecedent Regiments, but last year, for the first time, there was rough parity between RDG, 4/7<sup>th</sup> DG and 5 INNIS DG recipients. This was not a deliberate decision, it just reflects the cases received and subsequently supported. This shift has been caused by the growing number and age of ex RDG members, and the sad legacy from the 2010 operational tour, which left us with four KIA and twenty eight WIA (all of whom are still receiving remedial care, and at least five have suffered life-changing injuries and, potentially, discharge from the Army) as well as an orphan and a fatherless unborn baby, whose mother and family have subsequently raised over £3k for the Association through charitable deeds.

As I am sure everyone will understand, the very nature of benevolence and welfare prevents the disclosure of further detail, as we all appreciate the confidentiality that surrounds such cases. There is never enough money to do everything we would wish, and I am sure that some people have been disappointed in the level of support we have been able to give – indeed we share that disappointment. However, I can categorically assure you that every case presented to the Association, whether directly or

via a recognised Service charity, receives absolutely equal consideration, based exclusively on the needs of the individual, and irrespective of whose cap badge they may have worn.

## **C**REULLY CLUB

The Cruelly Club is 20 Year sold this year with the Memorial looking more like 50 its in need of a refurbishment! We have engaged with the Foreign and Commonwealth War Graves Committee to get a price for the immediate refurbishment and are looking to find a mechanism by which we can maintain it for future generations. This year's commemorative service in France will take place over the period 6 and 7 June. Should you wish to attend and also have lunch please contact HHQ.

## **5** INNIS DG OLD COMRADES REUNION

A Reunion Weekend will be held at the Norbreck Castle Hotel, Friday 20<sup>TH</sup> April 2012 to Monday 23<sup>RD</sup> April 2012. Inevitably costs have risen with the hotel unable to offer any deals, with normal tariff remaining extant. The absence of any deals will not prevent you from purchasing a room for one night only and booking the Jackson at phil@lillas.plus.com

## **5** INNIS DG NORTHERN IRELAND

Unfortunately due to unforeseen circumstances last years Balaclava Dinner had to be cancelled. The Branch hopes to host this years with dates to be confirmed in the near future. The Remembrance Day Service was marked by the laying of both a 5 Innis DG wreath by Noel Santry and the RDG Wreath by Sean Gallogly. Up in Belfast Walter Brown and Ian Rolleston laid wreaths on behalf of the Association outside Belfast City Hall.

## **C**UMBRIA BRANCH

In March last year, the Cumbria Branch celebrated its 20<sup>th</sup> Anniversary at our "Paddy's Day" Social. We filled the concert room in Workington's Royal British Legion to capacity, with visitors from the length and breadth of the country.



A great night was had by all and we hope to repeat that success with our next Social, which actually

takes place on St. Patrick's Day, Saturday, 17<sup>th</sup> March, 2012.

This will also be a significant year for us – 2012 will be the 90<sup>th</sup> anniversary of the formation of the 4<sup>th</sup> / 7<sup>th</sup> Royal Dragoon Guards and also the 50<sup>th</sup> anniversary of the great majority of our Cumbrian members joining the Regiment.

Throughout the last 12 months, Cumbria Branch has continued to support our local Royal British Legion in their fundraising for the National Armed Forces Day. One of our members, Jimmy Walsh, (pictured receiving cheque), who is well known as a local quizmaster, has, for the past two years, organised monthly quiz nights for the Royal British Legion, to aid their efforts. As a result of our support, we have twice been awarded substantial contributions for the Royal Dragoon Guards Association.



Cumbria Branch continues with a steady growth in membership. We currently have 55 members, approximately 50% of whom are ex Regimental local Cumbrians, supported by associate and honorary members, both ex service (R.E., R.E.M.E., R.C.T., etc.) and “civilian” and by other members from as far afield as Dundee and Exmouth.

For further details of Cumbria Branch or of our St. Patrick's Day Social, contact either our Treasurer, Marty Burdon (0190-602559), or our Secretary, Roger Bright (01900-604680 or [rbright2@sky.com](mailto:rbright2@sky.com)).

## OXFORD BRANCH

The Oxford and District Branch had a meeting on Wednesday 11 May at the Victoria Arms which sits besides the river in Oxford. There were 8 members in total plus two wives, Mrs Bennet and Mrs Harden. An extremely constructive meeting was held and chaired by Roy Garner. One of our major concerns is the dwindling numbers although I did manage to recruit though the Repatriation Parades a former 3rd Carbineer. He is a friend of Ray Harden and they live close to each other in the Banbury area. They are both great supporters of The Repatriation Parades here in Oxford, I must add as are Charles Batkin and Arthur Vincent who turn out in all weathers. (Not bad for 80+) Our meeting's are held at the Oxford UTC Falklands House. Oxford.OX1 1RX, we welcome any RDG association members who might be in the area to join us. For more information of dates etc please contact me on 01865 863235.

Our annual dinner was held in The Officers Mess Falklands House(as above)on Friday 25 November 2011. We shared the evening with The Oxford Branch of The Parachute Regt Association and 105 people were in attendance including some of our new friends from the Repatriation Parades. In the mean time from us all here in the Oxon area Fare Thee Well/Quis Separabit..  
John.

## KEITH ZABELLI MEMORIAL TROPHY CATTERICK GARRISON GOLF COURSE

*He went from boy soldier to man, from Trooper to Lieutenant Colonel MBE and from the first tee to last green a truer gentleman may never be seen. Quis Separabit*

This years Memorial Trophy game will take place on Saturday the 23 June 2012 at Catterick Garrison Golf Course. Please book in via Alex . The prize giving will take place in the Warrant Officers and Sergeants Mess by kind permission of the RSM.

## DATES FOR YOUR DIARY

Captain Oates Centenary Service York	17 March 12
Cumbria Branch Social	17 March 12
Blackpool Reunion	21 – 23 April 2012
Cavalry Memorial Parade	20 May 12
AGM & Committee Meetings	29 June 12
British Korean Veterans Association 60 <sup>th</sup> Anniversary Memorial Service, The National Arboretum, Alrewas, Staffordshire,	27 July 12
York Branch Dinner	27 Oct 12
London & SE Christmas Lunch	TBC
West Yorkshire Branch Social	TBC
Field of Remembrance Westminster Abbey	8 Nov 12
Oxford Branch Blenheim Dinner	30 Nov 12
Regimental Officers Dinner	29 Nov 12

## HHQ NOTES

Many apologies for the delay in the publication of this Newsletter and as a result late notification of various events. The excuses are many and varied but I will not bore you with them! As you can see from the CO's notes the Regiment have been extremely busy and performing at the very top levels of professionalism and expertise. As our young men prepare for deployment I feel sure all will join with me in wishing them all the very best for a safe and successful tour. We will be thinking of you each and every day. I take this opportunity to thank our trustees and various branch officials for their valued input and organisation of our Regimental Association. Once again I make the normal plea to please keep us up to date with your addresses, land and email, and telephone numbers.

## JOURNAL

With the exception of Operational Record Keeping, much of the day to day running of the Regiment is maintained and accessed electronically by those people that need too, with very little being retained to create any from of Regimental Archive. The adoption of these working practices now places additional responsibilities on the Journal and its editor to provide a concise and accurate record of the Regiments activities for that year. These will go on to provide an invaluable research tool for academics

The cost of the current Journal has remained at £7 for a number of years now, over that time the Journal has changed considerably in size, content, and in particular the quantity and quality of the colour photographs contained within. For some years this rising cost has been absorbed by the Association, a burden that is becoming increasingly difficult to maintain, particularly as the demands for benevolence increases in these tough economic times. With this in mind the cost of the next journal will rise to £10 per annum. This rise in cost will ensure we maintain the standard and quality of what is without doubt one of the best Regimental Journals in the British Army. It will also help provide greater revenue for Benevolence. With this in mind I have included a revised Direct Debit and Gift Aid pro-forma for your completion. By completing these forms you will be affectively paying an annual subscription to join the Association of £10 for this you will receive a Journal and through Gift Aiding that subscription I will be able to claim back a further 28% from HRMC for the Association to be used for benevolence etc.

This years Journal will be released slightly later than normal, July 11, due in no small part to the Regiments deployment timetable. This delay will allow the journal to better capture the Regiments Pre Deployment Training and Oates Commemorations in full. The subsequent Journal will then capture the Op Herrick tour in its entirety and the subsequent Medal Parade.

## NOTICES

### ACCUMULATED SERVICE MEDAL 2011

In May 2000, the Operational Service Medal (OSM) replaced the General Service Medal 1962 (GSM 62) as the United Kingdom's campaign service medal. Consequently, the ACSM ribbon and qualifying period have been amended to recognise this change and the range of qualifying service amended to reflect the contemporary operational and medallic environments.

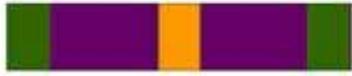
Holders of an operational service medal or other specifically designated multi-national campaign medals serving on or after 1 January 2008, be they military, MOD civilian or Contractors on Deployed Operations, serving or retired, are eligible for the ACSM 11 provided they meet the qualifying criteria.

To be awarded the ACSM 11, an individual must hold a qualifying operational medal from the list below, or other specifically designated multinational campaign medals, and have completed more than 24 months' (720 days) campaign service.

Figure 1. ACSM 11 Ribbon



Figure 2. ACSM 94 Ribbon



ACSM 11 and ACSM 94 Ribbons - showing differences

Bars are to be awarded for each additional period of 720 days approved operational service. A month is defined as 30 days, and part-months may be accumulated.

The following campaign service counts towards the ACSM 11:

- a. GSM Northern Ireland 14 Aug 69 - 31 Jul 07
- b. GSM Dhofar 1 Oct 69 - 30 Sep 76
- c. GSM Lebanon 7 Feb 83 - 9 Mar 84
- d. GSM Mine Clearance Gulf of Suez 15 Aug 84 - 15 Oct 84
- e. GSM Gulf 17 Nov 86 - 28 Feb 89
- f. GSM Kuwait 8 Mar 91 - 30 Sep 91
- g. GSM N Iraq & S Turkey 6 Apr 91 - 17 Jul 91
- h. GSM Air Operations Iraq (South) 16 Jul 91 - 18 Mar 03, and Iraq (North) 16 Jul 91 - 30 Apr 03
- i. OSM Sierra Leone 5 May 00 - 31 Jul 02
- j. OSM Afghanistan 11 Sep 01 to a date to be decided
- k. OSM Democratic Republic of Congo 14 Jun 03 - 10 Sep 03
- l. The Iraq Medal 20 Jan 03 - 22 May 11
- m. Multinational campaign medals - approved since 1 Apr 00

*Note: One air sortie equates to one day towards the ACSM at the rate of not more than one sortie per day.*

The following areas do not count towards the ACSM 11:

- a. Service prior to 14 Aug 69
- b. Kuwait during Op TELIC after 10 Aug 03
- c. Service in the Balkans
- d. Service in the British Embassy in Iraq

- e. Service on Op BANDOOG with the exception of Afghanistan
- f. The Gulf War - The Gulf Medal 1990-91
- g. The Falklands - South Atlantic Medal

If you believe you meet any of the qualifying criteria please apply in writing to:

Ministry of Defence Medal Office

Innsworth House

Imjin Bks

GLOUCESTER

GL3 1 HW

Including your Service Number, Rank, Name, Regiment and Service Dates.

#### **AFPS 75 PENSION CHANGES**

AFPS 75 Life Commutation Retrospective Changes to the Rules Extracted from Forces Pension Society  
The Government (not MOD) has made retrospective changes to the rules concerning Life Commutation for those on AFPS 75. These changes have not yet been promulgated by MOD, which remains engaged in seeking to overcome this change on behalf of those affected. However we believe those on AFPS 75 should be aware in case it may affect their financial planning. The story goes like this:-

People who left the Armed Forces before 6th April 1996, and who had entitlement to commute part of their pension under Life Commutation and Resettlement Commutation, were allowed to amalgamate those two entitlements into one lump sum, providing at least 50% of their pension remained payable as a pension.

On 6th April 1996 the rules changed to allow people to commute under either Resettlement Commutation or Life Commutation but not both simultaneously. However people were still able to take advantage of commutation under both schemes providing they took Resettlement Commutation at the point of retirement, and then at age 55 (when the Resettlement Commutation had been repaid and the pension restored in full) took Life Commutation. In 1996 entitlement to Life Commutation could be exercised at any point between date of exit and the 90th birthday.

A large number of officers (because it was predominately officers who took advantage of this) left the Armed Forces taking Resettlement Commutation at the point of exit, knowing that at age 55, with Resettlement Commutation repaid, they could take Life Commutation. In many cases the Resettlement Commutation figure was the smaller of the two amounts at the point of exit, but knowing the larger sum was to be theirs at age 55, this choice was a conscious decision taken as part of their personal long term financial strategy.

The Finance Act 2004, implemented on 6th April 2006, states that pensions, once in issue, cannot later be commuted into tax-free lump sums. Following lengthy negotiations between HMRC and MOD, it appears that HMRC are now insisting this rule is followed to the letter, although MOD continues to argue on our behalf. The present consequence is a retrospective change to the rules of entitlement to Life Commutation of pensions for those who have already left the Armed Forces, and who may have structured their long term financial positions to embrace this.

This new rule flies directly in the face of well established Government policy that changes to public sector pension schemes are not made retrospectively. This retrospective change could have a major impact on many veterans' lives.

At the Government's insistence MOD has been forced to implement this change. However there has been no indication that ex-Service pensioners with entitlement to Life Commutation, and who have not yet exercised their right, have been or are being informed they no longer have that entitlement. The Forces Pension Society has no idea how many people this might affect, although one or two very concerned members have already made contact with us

## **CARE HOME FEE REFUNDS**

Today, it is believed that as many as 800,000 people in care could have been denied the financial help they may be entitled to. Many people paying for care homes have had to sell property or use their savings or pensions to pay for their own care.

Although each case is treated individually, in some situations people have been unfairly asked to pay hundreds of thousands of pounds in care fees!

The NHS has set aside a budget of £11 billion to refund care fees which were paid by patients who can show that they had or have a Primary Health Need for care, the cost of which should have been met by the NHS. At its conception, the NHS made a promise to make healthcare free for all at the point of need.

Even if you or your loved one was assessed before being asked to pay for care, it may be that the assessment followed did not meet legal requirements. Our team of medical experts and lawyers will examine your case, including any previous assessments for continuing healthcare, to ascertain whether the correct procedures were followed and that the outcome was fair and justified.

There are companies now who can help get people whose care is ongoing to be reassessed and any overpayment refunded, or where the person who paid for care is deceased, they can help the Executors of the Estate claim back money which should have been passed onto family and friends.

Are you Entitled to a Refund?

If any of the points below apply to you, you may be entitled to a refund:

- You or your loved one paid for care
- You have the legal authority to act for the person in care
- The person in care has or had a primary health need (e.g. they have Alzheimer's Disease and are not safe to live at home, or they have had a stroke and can no longer look after themselves).
- The person in care had to sell property, use their pension or savings to pay care fees

## **E**lectronic Newsletter Proforma

I would / would not prefer to receive future newsletter and correspondence from the Regimental Association by email, my preferred email address is .....

Returns to : RDG Museum Or alternately by post to:

RDG Regimental Association  
3A Tower Street  
York  
YO1 9SB