



# Forces Mutual

**Making a difference  
to Military lives**





Forces Mutual has been supporting the UK Military for over 30 years, offering insurance, money and travel products and services tailored to Military personnel and their families.

What's more, now part of The Police Mutual Group, a not-for-profit organisation the specific purpose of Forces Mutual is to improve lives within the Military market. We are able to return even more to the Armed Forces community, including through the Forces Mutual Foundation.

Improving the lives of the Military family is at the heart of everything we do and, with no shareholders, it means our focus is firmly on the people who protect us.

We use our not-for-profit status to not only make sure our products are keenly priced but also to fund other initiatives which support our Military personnel in ways that make a positive difference to them and their families.





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# "Challenging times"

*"We know those who protect us have jobs like no other. In turn, we have to make our organisation like no other. Our focus on improving their lives makes us very different to other financial services providers and is our way of showing support for what the Military do."*

*As a not-for-profit organisation, we pursue a 'virtuous circle' of strong financial performance, enabling us to give back more to those who protect us which, in turn, leads to increased levels of customer satisfaction and recommendation resulting in a strong performance.*

*These are challenging times and supporting our customers remains at the heart of everything we do. Our results prove that you can do the right thing and be a strong-performing business too."*



***"...supporting our members and customers remains at the heart of everything we do."***

Stephen Mann,  
Chief Executive,  
Police Mutual Group





Our purpose

Forces Mutual exists to  
**improve**  
the  
**lives**  
of the Military family.



# A better tomorrow

for those who protect us today by making their lives easier, happier and longer.

# The values we live and breathe

## All of us are better than one of us

By working together, we do more for our members, our customers and our colleagues, helping all of us to do the right thing more often.

# The values we live and breathe

## Wired to care

A deep understanding of those we serve and work with is second nature to us. It's intuitive. We know how to best serve, support and help our members, customers and colleagues.



## Think commercial. Act commercial

We mean business. Being great at business is the best way to support each of our members and customers. It is our job to find ways to help them today, tomorrow, forever.



## Be the best

We set our own standards. We are not judged by anyone else's. Every day we relentlessly challenge ourselves to be better. Better than we were yesterday. Better than others who seek to serve our members and customers.







# Our business is run for the benefit of our customers

"We exist to improve the lives of those who protect us and those who support them" and benefits from being part of a mutual group.

We offer a wide range of financial service products to members of the Armed Forces and their families. This means we can care for our customers throughout their Military careers. We've been supporting the UK Military for over 30 years, offering insurance, money and travel products and services tailored to Military personnel and their families.

With branches on bases in the UK, Germany and Cyprus, we can provide easy and convenient access for the Military community. And our competitive range of products and services, with important additional benefits valued by the Forces, are not readily available on the high street.

The following groups are eligible to take out Forces Mutual products:

- Serving personnel in the UK Armed Forces
- Veterans and former serving personnel of the UK Armed Forces
- Reservists and Cadets
- Partners and wider family of Armed Forces personnel including:
  - Parents
  - Brothers and sisters
  - Children and grandchildren
  - Nieces and nephews
  - Brothers and sisters-in-law
  - Parents-in-law
- Civilian contractors to the MoD
- Support organisations





# Wellbeing

Wellbeing can be defined as feeling good about yourself - having the confidence to face your day, feeling able to cope when things go wrong and being resilient to changes outside of your control.

If you feel good about yourself and the job you're doing, you'll probably make a better impact on the people you're surrounded by - not just your family but the people you engage with on a daily basis.

There are a number of elements that contribute to how we feel and, if one element isn't quite right, it can have a negative effect on our overall wellbeing. At Forces Mutual, we think about wellbeing from the following perspectives:

## Financial

How financially secure we feel

## Physical

Overall health

## Mental

Ability to cope with pressures of day-to-day life

## Community

The areas in which we live and interact

If just one of these is out of sync, it can have a significant impact on the way we feel generally, how we perform at work and how we behave and interact with others.



# Wellbeing

## in the Military

We believe that having Armed Forces personnel who feel positive about themselves has to be good, not only for individuals and the Military but also for society as a whole.



### How we're helping to improve lives

We link everything we do to our purpose of improving lives and spend a significant amount of time meeting with members of the Military to understand the issues faced at a local and national level.

This insight is invaluable and helps identify ways in which we can offer support to individuals, their families and the wider Armed Forces.

Wellbeing is high on the agenda for the military, with mental health in particular identified as a challenge. By focusing on the four key areas of financial, physical, mental and community wellbeing, we believe we're able to demonstrate an holistic approach that improves lives and makes a real, tangible difference to the wellbeing of Armed Forces personnel and their families.

### Our commitment in 2017

We were pleased to be able to allocate around

# £300,000

to support the wellbeing of Military personnel.

This report documents how we aim to make a real difference to the financial, physical, mental and community wellbeing of those who work in the Military and their family members.





Over

76,500

Forces Mutual policies in place

# How we are doing

33%

of customers believe we are trying to improve people's lives.

50%

of customers would recommend us to their families and friends.

84%

of our colleagues believe we constantly seek to improve the service we offer.

60%

of key stakeholders believe we play an important role in improving the wellbeing of Military personnel.

Our measures show average results from Forces Mutual in 2017.



**Who's eligible**

**Serving Military Reserve forces**  
**Retired and ex-forces**  
**Contractor to the MoD**  
**Support organisations**

- Parents**
- Partner**
- Brothers**
- Sisters**
- Children**
- Grand-children**
- Nieces & Nephews**
- Nieces & Nephews**

Relationships connected to **Partner**:  
 Partners-in-law, Brothers-in-law, Sisters-in-law, Nieces & Nephews

Relationships connected to **Brothers**:  
 Partners, Nieces & Nephews

Relationships connected to **Sisters**:  
 Partners, Nieces & Nephews

Relationships connected to **Children**:  
 Grand-children

Relationships connected to **Nieces & Nephews**:  
 Partners, Brothers, Sisters, Children, Grand-children

Relationships connected to **Nieces & Nephews**:  
 Partners, Brothers, Sisters, Children, Grand-children

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As soon as you join the Royal Navy, British Army or Royal Air Force, you and your family members can benefit from our products and services. And we're here for you throughout your service and into retirement.

For example, we can provide a home for your ISA allowance to help you save towards that holiday of a lifetime, your child/grandchild's university education or simply to build a fund to help make retirement a little easier.

If you're looking for your first home, a buy-to-let property, need to free up some cash by re-mortgaging or are moving home due to re-assignment, we can help you find the right mortgage. And if you're looking to protect yourself and the people and things you care about with private healthcare or quality insurance, we've got that covered too.

What's more, our not-for-profit status means we don't price our products and services to make any more money than we need. We use our resources to help improve Military lives and we're passionate about investing in your wellbeing and the things you care about.

Whether that's sponsorship of Military sports teams and events help with funding to support local community activities or providing information and guidance on personal and financial wellbeing throughout your service and into retirement, we're here to support you and your family, whatever challenges life surprises you with.





# Improving lives

At Forces Mutual we do all we can to make sure that everything we do for our existing and potential customers, as well as the wider Military, links back to our improving lives purpose.

We're passionate about the wellbeing of Armed Forces personnel and recognise this impacts their wider families too. Our initiatives and activities - over and above the great products and services you'd expect from a trusted financial services provider - help to support the entire Military family.

We listen to, understand and empathise with our audience and are proud to demonstrate our difference and how we stand apart from other organisations in our field.



***"...what a difference you have made."***

*"I just want to say thank you so much for all your help, you have been so helpful to us and I'm so glad we found your services, always available to answer my queries and even went out of your way and visited me to discuss my options, what a difference you have made. Shall definitely be in contact with you again in the future, I've also recommended you to all my friends. Again thank you."*

● SAC (T)  
RAF

The following pages highlight just some of the ways we continue to make a difference to Military lives in the areas of:

Financial wellbeing	Page 26	▲
Physical wellbeing	Page 36	▲
Mental wellbeing	Page 44	▲
Community wellbeing	Page 48	▲



## Financial wellbeing

**Financial health isn't just about the amount of money you have. It's a much more holistic view of your financial circumstances. How satisfied you are with your standard of living; whether or not you're free from financial stress and debt, how well you manage your money on a day-to-day basis, whether you're saving for the future and how able you feel to cope with emergency or unforeseen expenses, all contribute to your level of financial wellness.**

Being financially fit is an integral part of overall wellbeing. Poor financial health can lead to other problems too, from increased stress or depression for example, through to loss of sleep, the inability to focus on everyday tasks and mood swings or changes in behaviour.

35% of the UK working population surveyed say they are unhappy with their financial situation, with nearly half of employees, and two thirds of those aged under 34 years, regularly borrowing money to meet basic financial needs.<sup>1</sup>

**We recognise that good financial wellbeing doesn't just mean saving more and spending less but, importantly, feeling in control of spending. One major contributing factor is the security of a financial safety net and not having this 'savings buffer' is a big cause of financial stress.**

By providing the right tools and support, through our financial education courses, as well as by delivering relevant products, services and advice that meet the unique needs of the Military, we believe Forces Mutual is perfectly placed to help existing and future customers do just that.

# 35%

of the UK working population surveyed say they are unhappy with their financial situation

According to  
**The DNA of Financial Wellbeing 2017**  
a survey of UK employees by our trusted partner, Neyber



## Financial education

74% of the UK population asked, say they keep a track of their day-to-day spending yet only 21% of people are very confident in their long-term financial situation, according to a survey from Momentum UK.<sup>1</sup>

Worrying about personal finances can lead to many problems for an individual. Not only their health and attention to detail whilst on duty may be compromised, but the additional stresses can also have an impact on colleagues, friends and family.

We recognise the importance of helping Military personnel who may be vulnerable to money worries and know, through experience, that particularly younger serving personnel need help to understand the very basics of insurance, savings and other money matters.

And we're keen to help.

That's why our Military Foundation team regularly visits bases around the UK, delivering free financial education courses and workshops, through both 1-2-1 and group briefings.

We help individuals to understand the importance of taking control of their finances to have a better financial future, with topics including:

- Understanding your finances, including your credit history
- Planning for future needs
- Managing income and expenditure
- Managing debt
- Shopping around
- Emergency money
- Saving and investing for the future

### ***"...a massive thing in supporting them."***

*"In the PRU we support soldiers with a variety of injuries and illnesses, including PTSD.*

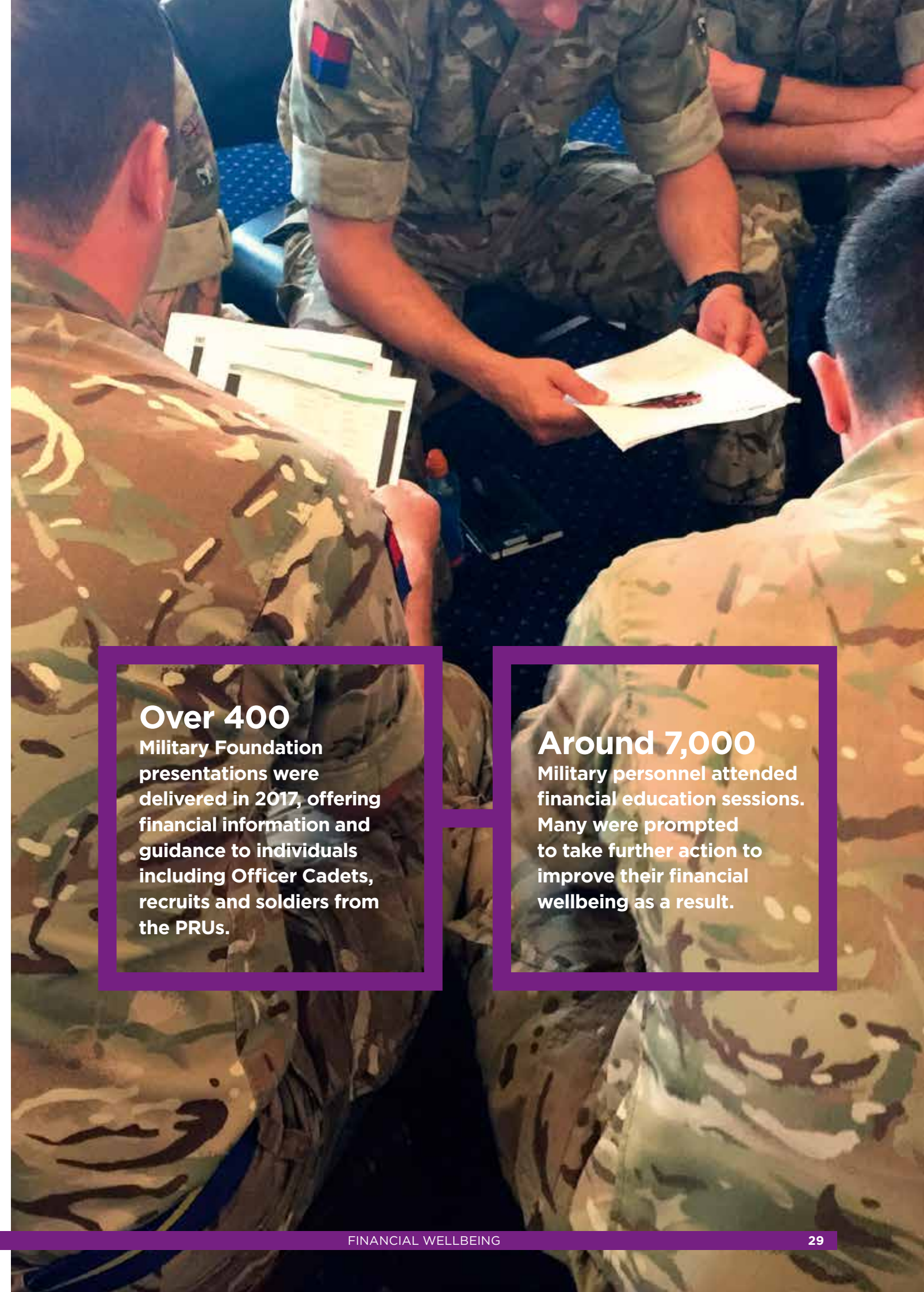
*When we've got an individual who's struggling financially with something like debt, advice on investments, buying a house or tax-related issues – anything to do with finances – we use Forces Mutual for support and guidance. The individual gets the support and guidance that makes them feel they can manage that area and it's one less grief for them. They've got to deal with their medical condition as well as potentially finding a job, buying a house and supporting their family. All these things come at once, within probably a six month period, and that in combination with a condition like PTSD, can be quite difficult for the individual. It's a key thing, massive thing in supporting them throughout their recovery process."*

**Personnel Recovery Officer**  
PRU



**Over 400**  
**Military Foundation**  
**presentations were**  
**delivered in 2017, offering**  
**financial information and**  
**guidance to individuals**  
**including Officer Cadets,**  
**recruits and soldiers from**  
**the PRUs.**

**Around 7,000**  
**Military personnel attended**  
**financial education sessions.**  
**Many were prompted**  
**to take further action to**  
**improve their financial**  
**wellbeing as a result.**





## Financial advice

35% of the UK working population surveyed, say they are unhappy with their financial situation and nearly one fifth say they would try to sort a financial problem without seeking any support at all.<sup>1</sup>

However, making poor financial decisions, both big and small, can have serious consequences and we all need a little help sometimes. Whether it's a nice decision, like where to invest a lump sum or a less welcome dilemma such as how to handle debt issues, we're keen to provide as much support and guidance as we can.

That's why our counselling sessions are confidential and free from the chain of command. What's more, we understand it may be difficult to attend group sessions so we have a team of dedicated advisors in branches and on base and can also arrange home visits if it's more convenient.



**93%**  
of clients asked, rated our mortgage advice service outstanding or excellent in 2017.

### Mortgage advice

Whether a first time buyer, moving home due to reassignment, looking for a buy-to-let mortgage or re-mortgaging perhaps to free up some cash, finding a mortgage can be hard work. We are specialists in offering mortgage advice to the Military family. We're not a lender - we independently search the whole of the market to find the most suitable mortgage to meet specific requirements, helping to take the stress out of the process.

And we're there every step of the way, seeing applications through from start to completion, which means there's even less for you to worry about.

**"I really can't see any reason why you would use another service!"**

*"Thank you ever so much for coming to RAF Digby! I have used the FREE mortgage advice and I'm now on my new mortgage, which is amazing and at an excellent rate! I can't believe how painless and wonderful the whole process and experience was and how informative everyone I dealt with has been."*

● **Anonymous**  
RAF Digby

**WE  
WANT TO  
IMPROVE  
LIVES**

*And we do*

### Debt advice

With 12% of people surveyed saying they've had to cut back on food and 39% saying they've gone without something simply to make ends meet,<sup>2</sup> it can be tempting to opt for easy, quick-fix options when it comes to borrowing.

But using credit cards, bank overdrafts, borrowing from savings or using payday lenders is often not the best solution and can lead to spiralling debt, difficulty in making repayments and vastly increasing financial stress levels.

Military personnel face unique challenges when it comes to borrowing and repaying money due to moving home more frequently and serving abroad for long periods of time. This can also have a negative impact on credit scores, as things like incomplete address histories, not being on the electoral roll and frequent credit searches when switching utilities providers are all noted on your credit file.

We understand that when people find themselves in financial difficulty, talking about it to friends and family may not be an option. That's why we offer our customers a free, confidential debt advice service through PayPlan, to provide independent, comprehensive advice, guidance, support and help to regain control of their finances.

**"I can now sleep at night."**

*"Following your assistance given to the issue I discussed with you this afternoon, I called the office with the warrant to take the money off me and as discussed, stayed calm and focused and to my surprise at the end of the conversation I was told I owe them no more and that the debt would be removed from their system. Once again, thank you for your help, I can now sleep at night. God bless you."*

● **Anonymous**  
RAF

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## Making the most of your money

# Financial resilience is key to *financial wellbeing*

Good financial wellbeing doesn't just mean adjusting levels of spending but having control over what you spend and importantly, the security of a 'savings buffer'.

Factors such as low levels of savings and exclusion from some financial products can prevent people from feeling they would be able to cope should their income drop, or their outgoings increase. And although 71% of people experience at least one unexpected event each year, 40% of people across the UK have less than £100 of savings and no buffer to protect against unplanned expenses.<sup>1</sup>

It's important to feel prepared when something unpredictable happens and not having a feeling of financial security is a big factor of financial stress, which in turn, affects overall wellbeing.

That's why we make it easy to put money aside regularly, either for a

specific purchase or to build a nest egg for the future.

What's more, we make sure our products and services are priced fairly to encourage a healthy savings culture and to put money back in our customers' pockets.

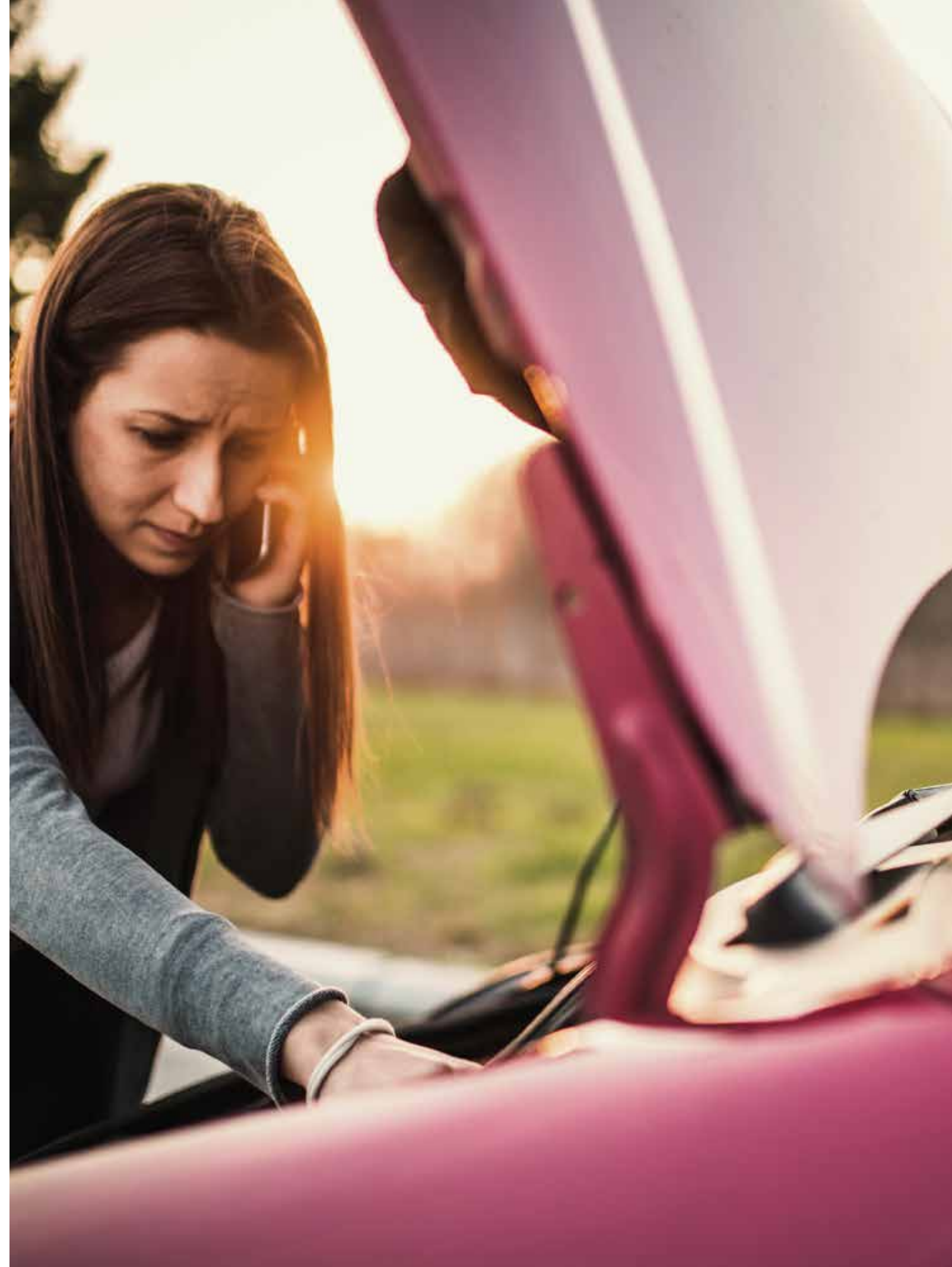
### Developing a savings ethos

We believe that saving is a healthy habit for everyone but understand it's not always a priority and some people feel they can't afford to save.

That's why we make it easy and affordable for customers to establish healthy financial habits and security for themselves and their families, by enabling them to

use their annual ISA allowance in the My Sovereign Investment ISA, provided through Scottish Friendly.

- The My Sovereign Investment ISA is flexible so customers can raise, lower, stop or restart payments at any time
- In 2017, My Sovereign Investment ISA introduced around 2,000 people to the savings habit
- Customers saved a total of over £8.7 million in a My Sovereign Investment ISA in 2017, providing more than 14,000 customers with an average over £600 in savings





## Insurance

# No hidden costs. No surprises

Financial stress is a big concern for much of the UK working population, with 30% of people surveyed saying their mental health has been affected and almost one quarter saying they've lost sleep from worrying about their financial situation<sup>1</sup>. That's why Forces Mutual products and services aim to be accessible and affordable with no hidden costs. And with our insurance cover, should the unexpected happen, our simple and efficient claims process is there to make everything as easy and stress-free as possible.

*"Thank you for your efficiency in managing my request. It's because of your response and my other experiences with Forces Mutual that I recommend you whenever I can."*

● **Forces Mutual customer**

*"I must say how grateful I am for how quickly and efficiently you dealt with my claim. This small claim reinforces my faith in insurance policies."*

● **Forces Mutual customer**

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*And we do*





## Physical wellbeing

**A dictionary definition of physical fitness is ‘the state of being physically sound and healthy, especially as the result of exercise, nutrition and sleep’.**

We often make a distinction between ‘mind’ and ‘body’ but in terms of mental and physical wellbeing, the two are inextricably linked. Poor physical health can lead to an increased risk of developing mental health problems. Similarly, poor mental health can negatively impact on physical health, leading to an increased risk of some conditions.

For serving personnel, achieving and maintaining a high level of physical fitness is essential. And staying active also plays a significant role in improving overall wellbeing. It can lift your mood, reduce stress, help you deal with negative emotions and anxiety and reduce the risk of depression and dementia.<sup>1</sup>

And the choices we make today around physical activity, diet and rest, can affect our health in later life, as well as how well we cope with whatever challenges we face in the present.

Here are just some of the ways we try to help:





## Healthcare

At the end of June 2017, 3.83 million patients were on NHS waiting lists for consultant-led elective care, with 90.3% waiting for up to 18 weeks for their treatment to start.<sup>1</sup> And, whilst the NHS provides care for the majority of people throughout the UK, private healthcare is becoming increasingly attractive for some.

**On average, a member of our healthcare scheme will start their treatment with us 14 weeks earlier than through the NHS.**

**WE  
WANT TO  
IMPROVE  
LIVES**

*And we do*

**Since the launch of our healthcare scheme to the Military in March 2015, an average of 62 new members join every month.**

Early diagnosis and treatment can significantly improve recovery times and outcomes for patients. That's why we're keen to provide private healthcare that's easily accessible for our Military personnel should they need it.

**39% of those covered have taken out healthcare for their loved ones too.**

**Over 2,000 members of the Armed Forces took advantage of our introductory offer of 12 months' free cover, each saving an average of £516 a year.**



## Personal Accident Insurance

# 32% of accidents and injuries happen on base or on exercise

British Army, Royal Navy and Royal Air Force personnel serve all over the world to protect us and keep our country safe.

By its very nature, serving in the Military requires Armed Forces personnel to undergo a thorough and rigorous training regime, often consisting of very tough and dangerous exercises.

Perhaps surprisingly however, insight from the MoD indicates that 32% of accidents and injuries to UK Armed Forces personnel are sustained not on deployment, but happen in training exercises or on base.<sup>1</sup>

That's why, although we hope it's something our members will never need, we recognise accidents can happen and offer Personal

Accident insurance for Services personnel – just in case.

Our extensive insurance covers even the most common injury – fractures – as well as hospitalisation, providing peace of mind that Military personnel are well protected in the event of an accident.

**Over 8,500**  
Service personnel are  
covered by our Personal  
Accident insurance.

### **“I can't put into words how grateful I am...”**

*“To you and your team who went out of your way to assist me in and with my claim. I can't put into words how grateful I am for the speed, decency and professionalism you used to deal with it. You are all a credit to your company and good people. Thank you so much.”*

● **Ex-Military**

### **“You will have my recommendation...”**

*“Good news, chair arrived from Mobility. So a big thank you for everything you've done for me. You're a true legend fighting every soldier's corner. You will have my recommendation whenever anybody asks about insurance. I'm also an honouree member of my unit's Warrant Officers' Mess and I will mention your assistance to them all. I'm going to put a post on Band of Sisters/Brothers Facebook page as a thank you. Again, you're a life saver, and you will always have a friend here.”*

● **Ex-Military**

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## Healthy living programme and protection

# A positive example of *improving lives*

There is increasing recognition of the need for us all to adopt a healthier lifestyle. However, the amount of information available can be overwhelming and it's often difficult to decide what's good advice or simply the latest health fad.

That's why we've teamed up with Vitality Life to provide Life and Serious Illness cover that encourages a healthier lifestyle, for mind and body, through their healthy living rewards programme.

The Vitality programme offers partner discounts and incentives to improve health and wellbeing, like

- An annual health review to understand current state of health
- A fitness scheme to promote a healthier mind and body
- Discounted gym fees to encourage physical fitness
- Luxury spa days to help manage stress
- Help with stopping smoking and losing weight

What's more, there are rewards which increase as a healthier lifestyle is reached and maintained, like:

- Reduced premiums and cash back
- Free cinema tickets
- Days out
- Travel
- Holidays

...all designed to help make lives easier, happier and longer.

## Over 14,000

Forces Mutual customers are benefiting from the Vitality programme.

Participants in the programme complete a questionnaire which calculates the Vitality age gap – an insight into an individual's body age compared to their birth age. Changes in the Vitality age gap over successive years are a good indicator of the benefits of engaging with Vitality as members of the programme become healthier.

## 9.5 months<sup>1</sup>

of extra life expectancy is the average improvement for members over a 2 year period.



**Mental wellbeing is just as important as physical wellbeing and it's essential to maintain both to stay fit, healthy and able to cope with the challenges everyday life may present.**

Just as poor physical health can lead to an increased risk of developing mental health problems, poor mental health can negatively impact on physical health, leading to an increased risk of some conditions. For example, people diagnosed with depression have a 67% increased risk of death from heart disease and a 50% increased risk of death from cancer.<sup>1</sup>

In 2016-2017 approximately three in 100 UK Armed Forces personnel were assessed with a mental disorder and referred to the Specialist Mental Health Service. Mood disorders accounted for one third of all mental disorders in the UK Armed Forces in 2016-2017, with the majority of the diagnoses being for depression.<sup>2</sup> And behavioural disorders were stated as the cause for 14% of Naval Services, 22% of Army and 30% of RAF medical discharges.<sup>3</sup>

Many situations can cause poor mental health, from what could be considered general problems like financial worries and dealing with debt, to issues more obviously associated with the Armed Forces, such as physical injury and coping with the effects of traumatic events.

At Forces Mutual, we take mental wellbeing seriously. That's why members of our dedicated financial education team have completed an accredited Mental First Aid training course, enabling them to identify potential problems and help individuals suffering from mental health issues. The team also runs workshops for the Personnel Recovery Units (PRUs) in Aldershot and London, covering topics like budget planning, improving credit history and other financial issues to help vulnerable individuals get their finances back on track, allowing them to concentrate on their personal recovery.

We recognise the great work undertaken by the MoD to promote mental wellbeing and mitigate risks to health, with personnel encouraged to adopt a lifestyle which improves their health and enhances wellbeing - and we're keen to help.

**PEOPLE  
DIAGNOSED  
WITH  
DEPRESSION**

**67%**

increased risk of death  
from heart disease

**50%**

increased risk of death  
from cancer

[mentalhealth.org.uk](http://mentalhealth.org.uk)



# Much needed time out

Whatever the cause, poor mental or physical health affects not only the individual concerned but impacts their colleagues and families too.

Having a short break away from the normal daily routine, in different surroundings, can make all the difference to someone who suffers Post Traumatic Stress Disorder (PTSD) or physical illnesses as a result of their service, and to their family as well.

That's why we provide respite breaks to give families something positive to focus on and to give them much needed quality time together.

We've helped a number of families take much needed time out on respite breaks.

**"They all return refreshed, with a clear mind..."**

"Another area we find of benefit from Forces Mutual, is finding locations for respite for vulnerable soldiers suffering from PTSD and those struggling to cope with the normal daily routine. Providing a different environment, a different setting, somewhere that's not too busy, not in the middle of a city or anything like that, where they can maybe take their family or even the family can go there on their own, because coping with a husband or wife who has that condition is very stressful for them as well. They all return refreshed, with a clear mind and ready to start planning the next phase of the recovery process."

● Personnel Recovery Officer



And we do

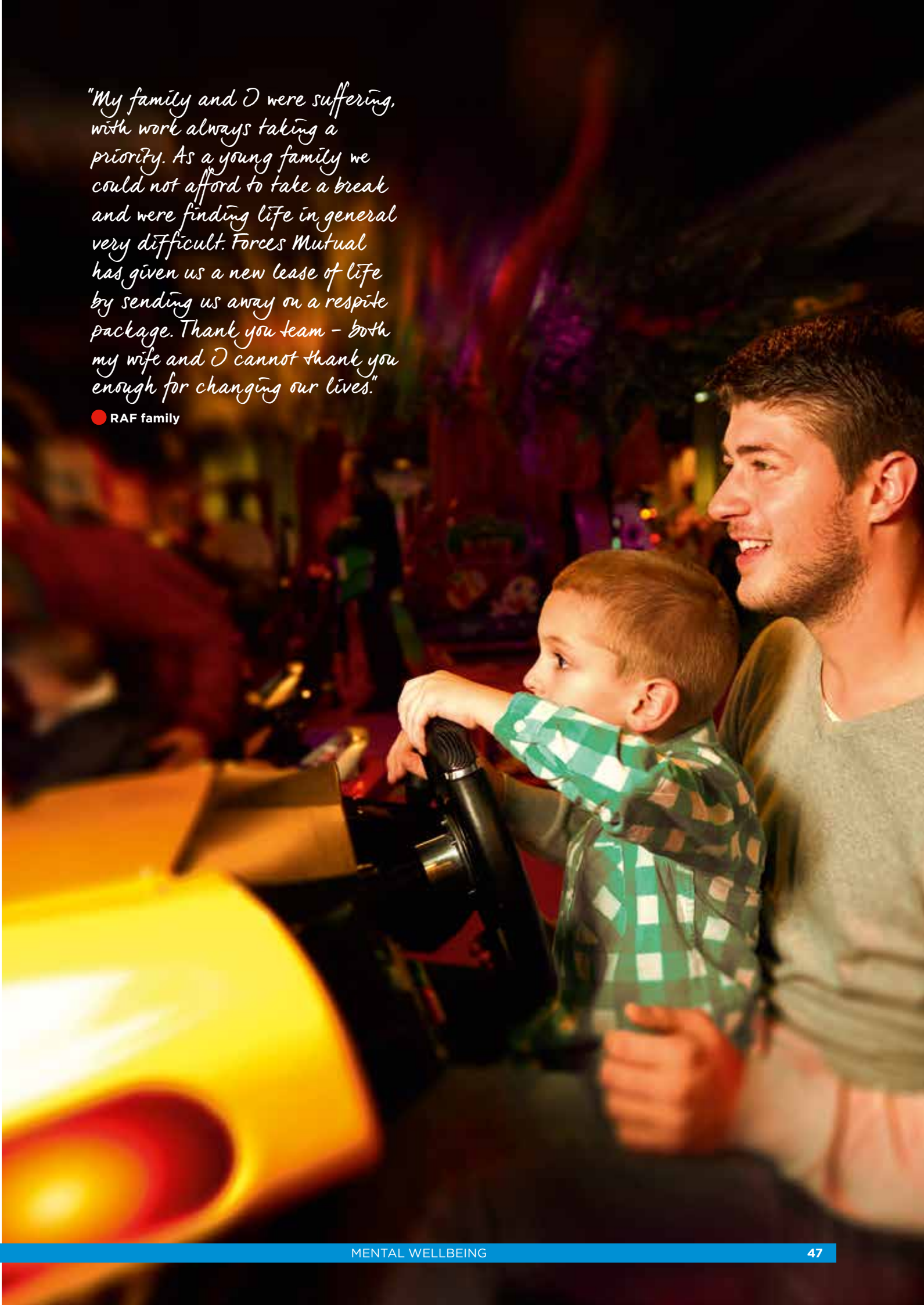
**"...the most amazing quality time together..."**

"The trip was a chance for us all to take a step out of the hospital appointments and just enjoy being a family. No deciding who will take one child and stay with the other, but a chance for us all to concentrate on being a single family unit - something that doesn't happen very often. It was a rest from the stress of blood tests, nurses and doctors. It was the most amazing quality time together and memories to close off our cancer journey after 4 very hard years. Our son still has a long way to go and will still require a kidney transplant, but for now we have very happy memories that will get us through the next chapter of all our lives. Thank you for your help and support Forces Mutual, as without your help these memories would not be possible."

● Army family

"My family and I were suffering, with work always taking a priority. As a young family we could not afford to take a break and were finding life in general very difficult. Forces Mutual has given us a new lease of life by sending us away on a respite package. Thank you team - both my wife and I cannot thank you enough for changing our lives."

● RAF family

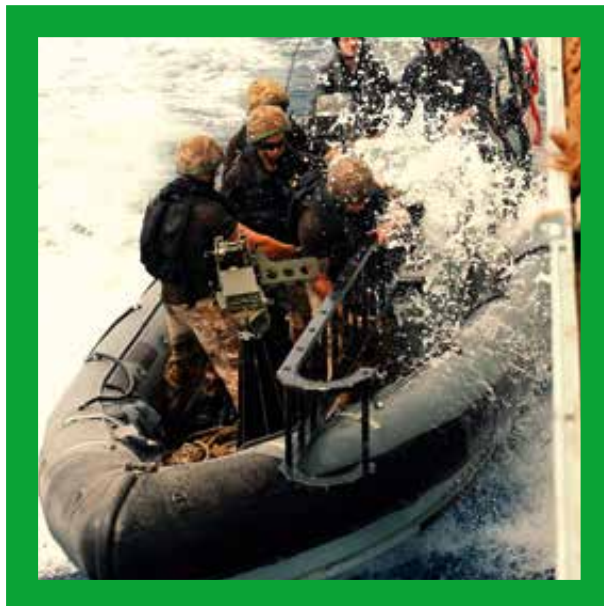




**Working and living closely with each other brings people together, something which makes the Armed Forces a particularly tight-knit community.**



The strong sense of camaraderie between personnel is crucial for a successful Military unit and extends well beyond the day job. From sharing training and work experiences, to socialising and playing sport together, this is a group of people who take care of each other both on and off duty.







Many of our Forces Mutual colleagues have direct links with the Armed Forces

## Our insight into *your world*

We consider it a huge privilege to work closely with serving and retired members of the Armed Forces, supporting them on a daily basis.

We spend a lot of time with the Military at locations across the country, engaging with personnel at all levels. And, many of our Forces Mutual colleagues have direct links with the Armed Forces, either by marriage, or through family members who are part of the Military and some are ex-Forces themselves. This all provides valuable insight into the lives of Armed Forces personnel and helps us understand them, the challenges they face and ultimately how we can help to improve their lives.

What's more, in 2014, we were the first dedicated Armed Forces financial services provider to sign the Armed Forces Corporate Covenant, starting our ongoing commitment to helping the Armed Forces community. And, we were immensely proud to receive the government's Defence Employer Recognition Scheme Silver Award in 2016, in recognition of the support we provide to Defence personnel, the number of former serving personnel we employ and our demonstration of how we

align our values with the Armed Forces Covenant.

We recognise the Military's unique needs and circumstances and here are just some of the ways we demonstrate our ongoing commitment to supporting the Military community:



*And we do*





# Recognising *unsung* heroes

We believe it's important for people, communities and organisations to show their support for the men and women of our Armed Forces and recognise the valuable morale boost a demonstration of support provides for the troops and their families.

Each year we're proud to show our support by getting involved with Armed Forces Day, recognising the incredible job the UK Armed Forces do in working around the world to promote peace, deliver aid, provide security and fight terrorism.

In 2017 we celebrated Armed Forces Day and Reserves Day by recognising unsung heroes across the Armed Forces family who have gone above and beyond. We invited people to nominate a person on active-duty or a reservist or a family member of someone in the Armed Forces who they believed deserved recognition. We received over 70 nominations and 1,400 votes for Armed Forces Heroes.

We donated £1,000 to the winning entry, shared between the chosen Hero and their nominee.

**"Dad is my Armed Forces Hero because..."**

*"We want to nominate our Dad. He is in Iraq until Christmas helping to protect us all in the UK and we are so proud of him. But we miss him."*

**"Joe is my Armed Forces Hero because..."**

*"Whenever you feel down, Joe is always there to make you feel better and make you realise your life could be a lot worse - you could be Joe!"*

**WE  
WANT TO  
IMPROVE  
LIVES**

*And we do*



# A positive impact on morale

Sport is an integral part of Armed Forces life and has a positive impact on morale, welfare, fitness and the operational effectiveness of personnel.

That's why we're pleased to provide sponsorship for a number of sports teams, events and activities throughout the Military.

In 2017 we actively supported over 60 events and teams at unit/base level, including over 25 boxing events, sports awards dinners and the winning team at the Royal Navy Field Gun competition at HMS Collingwood.

**"...to go that stage further and put your money where your mouth is has been brilliant."**

*"I cannot thank Forces Mutual enough for the sustained support you have provided in supporting the boxing team of this Battalion. We have always known that you provide a quality service and have the interests of the soldier at heart, however, to go that stage further and put your money where your mouth is has been brilliant. It has been a pleasure to host your people and we look forward to the relationship continuing."*

● Captain AW Benton RCMO

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We were proud to continue our support of the Army Ladies Hockey team as they travelled to New Zealand to represent the British Army at the World Masters Games in April 2017.

## The Army Ladies Hockey Team

Held every four years, this is the world's largest multi-sport event, with 27,000 athletes (more than the Olympic Games!) from over 100 different countries and an excellent opportunity for the Ladies Masters to compete in an international competitive hockey tournament. The ladies came home proudly with a bronze medal.

**"The team is exceptionally grateful..."**

*"The Army Ladies Hockey team have had another successful season winning both the Indoor and Outdoor Inter Services tournaments against the RAF and Royal Navy. The team is exceptionally grateful for the continued support that Forces Mutual provides and is really excited and looking forward to this season which will also see them entering into the England Hockey Investec Cup Competition for the first time."*

● Lt Col P J Nicholas AGC (SPS) MBE

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## Royal Navy Field Gun competition

We supported the winning team at HMS Collingwood.



**"We could not have got this far..."**

*without the generous support of people and organisations who share the same vision as us and we are incredibly fortunate to have the support of the Forces Mutual team. Jordan and I know that the row will be hard but we have all the support we could have hoped for behind us and we will be motivated by the thought that all the money we raise will go back to supporting soldiers and children less fortunate than ourselves."*

● **Captain Jon Armstrong and Lance Corporal Jordon Beecher**

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## Row2Recovery – The Talisker Whisky Atlantic Challenge 2017



We're pleased to sponsor Row2Recovery's Team Trident – 3 legs, 2 men, 1 huge endeavour – in what's considered to be the world's toughest row – the Talisker Whisky Atlantic Challenge 2017.

Row2Recovery aims to demonstrate the extraordinary things people with disabilities can achieve and to inspire others with life-altering injuries to realise their potential.

The Challenge is to row nearly 3,000 miles (4,800 km) across the Atlantic Ocean from La Gomera to Antigua. And when participants can expect up to 50 knot winds, waves the size of houses, sharks, 40 degree heat, blisters, sleep deprivation and hallucinations, it's no wonder the Row is considered to be one of the toughest endurance challenges on the planet.



Some 280 personnel from all branches of The Adjutant General's Corps (AGC) take part in the skiing championships each year, including around 85 novices who have never skied before and some who have never previously seen snow!

## AGC Alpine Skiing Championships (White Lion)

**"Another indication of the joint respect between the AGC and Forces Mutual"**

*"Forces Mutual have once again provided support to the Adjutant General's Corps (AGC) by sponsoring the annual Ski Championships and Adventure Training week in the Stubai Glacier, Austria. These events in Austria gives both officers and soldiers the opportunity to demonstrate the core values of the British Army, in particular courage, both moral and physical, commitment and respect for others, without the most generous financial support of Forces Mutual this would not have been possible. The values and standards demonstrated by members of the AGC in Austria underpins the British Army's ethos and is vital to sustaining the moral component of fighting power. The commitment to both annual events in Austria is another indication of the joint respect between the AGC and Forces Mutual."*

● **Colonel Frances Castle ADC  
Corps Colonel  
Adjutant General's Corps**

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