

[Your chance to question Ministry of Defence medals and records experts at Family History Shows 2020](#)

The MOD Medals and Records Offices, part of DBS, are to attend the following family history shows during 2020

The Family History Show South West, UWE Bristol, 8 Feb

Family Tree Live, Alexandra Palace, London, 17-18 Apr

The Family History Show York, York Racecourse, 20 Jun

The Genealogy Show, NEC Birmingham, 26 – 27 Jun

The Family History Show London, Kempton Park, 26 Sept

The show will be attended by family historians, societies and genealogical organisations. The MOD stand, will be staffed by a DBS team, with colleagues from the Air Historical Branch and Restore plc.

They will offer:

Live post 1921 service record search facility

The MOD continues to hold all service records where the individual had a discharge date of post 1921, these total around 10 million records, with about 500,000 having seen service in World War 1. An assisted search facility will be offered that will in many cases enable confirmation of whether the MOD holds a record for an individual. This information can then be used to apply for the record at the event, or by using the forms on Gov.uk. To assist the search, some or all the following information is required: surname, initials, date of birth and service number.

Requesting a Service Record

The MOD are planning to offer an online service where requests for the military service record of deceased service personnel can be placed. An online payment of £30 will be taken when the order is placed. The MOD will need sight of the individual's death certificate if the date of birth is not over 116 years ago ie 1904 or before. For those killed in action, reference to the CWGC database will be accepted as proof of death. So remember to bring your relatives name, date of birth and death certificate! Records will be posted to the requester after the event.

World War 2 RAF casualty packs search facility

RAF casualty packs from World War 2 are being transferred from the MOD to The National Archives. Using the MOD's archive and cataloguing database, an

assisted search facility will enable identification of the pack that may relate to an individual. This information can then be used to either access the pack at The National Archives, or, for those yet to be transferred, apply for details from the pack using the forms on Gov.uk. To assist the search, the following information is required: the name of the individual(s), date of incident and type of aircraft.

Interpretation of service records

If you already have a service record but are unsure what it says or how to interpret it, then DBS experts will be on hand to assist you.

Veterans Badge

If you have previously served in the armed forces and don't yet have a veterans badge, then you can apply for and, after the required validation has been carried out, be issued with a veterans badge.

The DBS team look forward to seeing you.

[Press release: Protect your pension pots from investment scams and negligent trustees](#)

Since 2015, the Insolvency Service has applied to the courts to wind-up 24 companies that have carried out a form of pension misuse.

The pension misuse varies from convincing people to access their pensions and invest in unregulated schemes to pension trustees not carrying out their duties properly.

The Insolvency Service has estimated that there have been close to 3,750 victims connected to the 24 companies closed down, including both individuals and businesses, having made £202 million worth of contributions.

Consumer Minister Kelly Tolhurst MP said:

Our consumer protection regime is one of the strongest in the world and we are committed to making sure people know their rights. If you are approached to make an investment from your pension, always do your homework and seek independent advice, if necessary, to help you make an informed decision.

Government continues to work closely with the Insolvency Service who are working to clamp down on rogue companies targeting vulnerable people. If you think you might have been a victim, I'd urge you to report it to [Action Fraud UK](#) at the earliest opportunity or visit the [ScamSmart](#) website for further help.

Victims of pension scams last year lost an average of £91,000 each to fraudsters* and as identified during FCA and TPR's [ScamSmart](#) campaign, common tactics used include cold-calls, offers of free pension reviews and promises of high rates of return.

The government recently announced a [ban prohibiting cold-calling](#) in relation to pensions and following the wind-ups of the 24 companies investigated by the Insolvency Service, 8 directors have received a total of 57 years' worth of directorship disqualifications.

And there are further ongoing investigations to ensure rogue directors are prevented from managing companies.

In one case, four directors of companies involved in the misuse of £57million worth of pension funds were banned for a total of 34 years.

Introducer firms would cold-call people, inviting them to transfer their pension pots into occupational pension schemes. However, the introducers misled clients about their expertise and offered guaranteed returns which they couldn't deliver. Members' funds were then largely invested in unregulated investments in storage units which did not yield the level of returns promised to members**.

And following another investigation, Fast Pensions Ltd and five other connected firms were wound-up by the courts in May 2018.

Between 2012 and 2013, 520 people were encouraged to transfer their pension savings from existing providers into one of 15 schemes, with Fast Pensions acting as the sponsoring employer. A total of at least £21 million was invested and people were persuaded to transfer their savings through various methods, including cold calls questioning the performance of their pension funds or offering free pension reviews.

Advice provided was inadequate and advisors also failed to disclose information around returns and the high risk and illiquid nature of the investments made by the schemes, as well as the benefits members would be entitled to***.

To help prevent you from becoming a target for pension abuse, the Insolvency Service recommends:

- Be wary of calls out of the blue. Get the company's name and establish their credentials using the [FCA's Financial Services Register](#)
- Seek [financial guidance or advice](#) before changing your pension arrangements or making investments
- Don't be rushed or pressured into making any decision about your pension

and be wary of promised returns that sound too good to be true

For further information about scams you can visit the [ScamSmart](#) website and if you suspect a scam, you can report it to [Action Fraud UK](#).

Further examples of companies being shut down can be found on the [Protect your pension microsite](#).

*£91,000 average lost to scammers sourced from [ScamSmart campaign material](#)

** Case study connected to the [disqualifications of Karl Dunlop, Stuart Grehan, Ian Dunsford and Stephen Talbot](#)

*** Case study connected to the [wind-ups of six pension and finance companies in the high court](#)

Statistics date from 2015 onwards, with figures based on information gathered during investigations by the Insolvency Service.

The Insolvency Service is a member of Project Bloom, a cross-industry initiative created in 2012 and brings together government departments, agencies, regulators, law enforcement bodies and representatives of the pension industry to tackle pension scams.

Further information about the work of the Insolvency Service, and how to complain about financial misconduct, is [available](#).

You can also follow the Insolvency Service on:

[News story: Darwin Plus: 'Bird-borne' radar for albatrosses among 17 new projects to be funded](#)

[unable to retrieve full-text content]Funding for 17 conservation projects worth more than £3.5 million in the UK Overseas Territories has been announced from the Darwin Plus initiative to deliver commitments in the 25 Year Environment Plan.

Press release: New tool helps savers get a 50% government boost to their savings

Over 80,000 people have signed up to the government's new saving account – Help to Save – depositing over £10 million.

A new tool in the HMRC app is available which lets savers set their own savings goals and personal reminders, to keep on track and maximise bonuses.

The account offers working people on lower incomes a 50% bonus, with Help to Save rewarding savers with an extra 50p for every £1 saved. Over a 4 year period a maximum saving of £2,400 would result in an overall bonus of £1,200.

Help to Save is easy to use, flexible and secure, and will help those on lower incomes build up a 'rainy day' fund, and encourage savings behaviours and habits. How much is saved and when is up to the account holder, and they don't need to pay in every month to get a bonus.

John Glen, Economic Secretary to the Treasury said:

The new year is a good time to start getting into the habit of saving, and with Help to Save you'll get a massive 50% boost from the government.

Whether you are saving for a family break, putting money away for a rainy day, or even saving for next Christmas, Help to Save is designed to make saving as simple as possible. And with the new version of the app, which can be personalised to help you make the most of your bonus, it's easier than ever.

[Help to Save explained](#)

Help to Save is available to working people on Tax Credits and Universal Credit.

Account holders can save between £1 and £50 every calendar month and accounts last for 4 years from the date the account is opened. After 2 years, savers get a 50% tax-free bonus on the highest balance they've achieved. If they continue saving they could receive another 50% tax-free bonus after a further 2 years.

On maximum savings of £2,400 over 4 years, the overall bonus would be £1,200. To check eligibility, get more information, and apply savers can visit [the Help to Save page](#) or use the HMRC app.

News story: Defence Secretary commissions new report to step up support for service families

A new study that will assess the support available to military families has been commissioned by Defence Secretary Gavin Williamson.

The report will be authored by Andrew Selous MP, who has previously served in the Honourable Artillery Company and the Royal Regiment of Fusiliers. It will analyse the different experiences of service family members, focussing on;

- Spouses and civil partners
- Long term partners
- Children and dependents

The report's findings, which will be completed by summer 2019, will consider the diverse needs of service families and assess whether the current support on offer is meeting these needs. The study will also allow the MOD to further enhance the delivery of vital support for military families.

The MOD supports service families in many aspects of their lives, including housing, education, and spousal employment.

As part of the study, Mr Selous will engage with key stakeholders, including the three single service families federations, service charities, and the Covenant Fund Trust, which makes grants to support the armed forces community.

Defence Secretary Gavin Williamson said:

The success of our armed forces would not be possible without the constant support of the service families, who are often the unsung heroes of the military community.

I'm always inspired by their unfaltering fortitude, and the pride they take in in their loved ones' service. I'm delighted that Andrew will be considering how we can best support them, as they support those who are keeping this country safe.

Andrew Selous MP said:

I have been a long-term champion of the importance of healthy and respectful couple and family relationships across society. As a nation, we rely on the strength of our Armed Forces to keep us

safe. The nation in turn, has a duty to support and strengthen service families to help them perform a challenging role to the best of their ability.

I look forward to leading this critically important study, at the request of the Secretary of State, to assess the current needs of military families and to advise on the support they need.

The MOD has continued to bolster its funding for service families, allocating £5 million to the Education Support Fund, which supports the children of military personnel, and investing £68 million into the improvement of family accommodation.

Last year saw the launch of the Armed Forces Flexible Working Act, which enhances serving personnel's ability to serve part-time, should their circumstances change, and the announcement of a new scheme to support spouses' employment, providing vocational training.