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News Articles to be sent to:

comms@mutual-support.org.uk

Newsletter Deadline:

Saturday 31st August 2025

Please see the link to Mutual Support on the MS Society [website](#).

Mutual Support exists for serving and ex-serving members of the Armed Forces and Reserves, their dependents and carers affected by MS.

Dear all,

It has been a busy 3 months for the Coordination team since the last newsletter. The team excelled themselves yet again in delivering the highest attended Wellbeing Weekend for some considerable time in May 2025. There was just a smidge under 70 people in attendance with many new attendees, who from speaking to at the event thoroughly enjoyed all elements of the weekend. For this iteration we paired new arrivals with regular attendees to ensure they knew someone before they arrived and had someone to help them throughout the weekend. There is more to follow on the wellbeing weekend in the next section.

Stuart Davey and I attended the RAF Waddington Health and Wellbeing Day on 11th June with the aim of educating people regarding the condition and our amazing group. The event was extremely well attended and there was a lot of engagement, once Stuart and I got past our nerves. We aim to attend similar events at other Military units, so if you have any good contacts, please pass them onto me at Co-Ord@mutual-support.org.uk

Our ability to organise as many wellbeing weekends as we do would be tested if it were not for our generous benefactors. However, it is a joint effort, we have members in our group who conduct fundraising events of their own. We also have a raffle that raised £545 on the Saturday night and have generous members who donated £1650 over the 3 months leading to the weekend and at the weekend itself. This is truly remarkable, so thank you to those who donated.

Other Fund Raising events have included the following:

- Abigail Hiorns – £99.05 in charity pots.
- Helen Spear – £210 in bag sales and £100 in smartie tub collections.
- Taz Taylor – Colmworth Golf Club Captain choice of charity, he's chosen us 😊 .
- Jill Watson – £151.00 from Charity pots at the Waggon and Horses, Branston, Lincs.
- Jill Watson - £321.00 from the Waggon and Horses who organised a Duck Race on the local village stream. Pictured below is Jill, Jim Watson (GC) and event organisers.



Finally, as group coordinator, I have emailed my MP to raise concerns about the government's plan to reform disability benefits. Let's hope the government will listen.

Jim Watson – Group Coordinator

Wheelchair Accessible Places and Activities

Last year, our good friend, Bill Land shared a Facebook link to wheelchair accessible places in our newsletter. I joined the group, which has nearly 57,000 members and is full of locations and holidays for those needing extra equipment. We all know how challenging it can be using a mobile hoist on carpeted floors in allegedly accessible hotel rooms. This group offers valuable information, and I recommend joining. The link and “About” synopsis are below.

Wheelchair Accessible Places and Activities

“The group is for wheelchair users, their carers, family and friends. The aim of the group is to share experiences of accessible places to visit, sports and other activities that can be done by wheelchair users as well as recommendations of equipment that might be helpful to be able to do and achieve even more. I think there is no better option to find out about accessibility than from another wheelchair user or people closest to them. I hope this will be a place where wheelchair users can find information, inspiration and support. The group was created in the UK”.

After joining, I asked for accessible accommodation/hotel recommendations, and the friendly members suggested many options. We've decided on a week in July at a converted farm building in Cornwall, equipped with various accessibility features like a profiling bed, ceiling hoists, and a wet room with a reclining shower chair – all included in the price – which means we won't have to take our mobility equipment with us. I'll provide a ‘Trip Report’ about our holiday and the facilities for the next newsletter.

Graham – Hunk – Duncan

Service/War/New State Pension

Well two years have now passed since reaching the State Pension Retirement age (SPRA). What has this brought and what can others, in this group who have yet to reach this milestone event, possibly expect?

A year earlier, I'd reached AFPS'05 FULL pension payment age. This Index linked the 25% EDP (Early Departure Payment) not in payment, added it to the EDP and also applied it to the 2nd tax-free lump sum payment due. As the change from EDP to FULL pension is not automatic, the relevant form, AFPS Form8, has to be completed and submitted to the address on the form with the acknowledgement slip completed no more than three months prior to reaching FULL pension payment age. Note, you have to enter your address in the box on the last page for them to return it back to you confirming they've received YOUR form.

As I expected, but many I've spoken to since didn't, payment of the last EDP and the first FULL pension payment are abated to take into account the change from EDP to FULL pension. So watch out to initially receive a lower final EDP payment than you're used to. The second EDP tax-free INDEXED lump sum was promptly paid within two weeks of reaching FULL pension age and the FULL pension on its payment date. Happy days.

Four (4) months prior to reaching SPRA a letter was received from the Department for Work and Pensions (DWP), giving the various options to claim or defer the State Pension. Duly completed, I returned the form to DWP.

Owing to overlapping benefit rules, I'd read and understood, for those in receipt of a War Disablement Pension (WP) with Unemployability Supplement (USUPP) and Invalidity Allowance (IA) entitlements in payment, as it was in my case, could not claim the State Pension unless they gave up the relevant Supplementary WP payments. For me, to stay claiming the WP Supplements meant a nett difference of just over £3.00 a week in my favour.

Two (2) weeks after reaching SPRA, on taking a phone call from Veterans UK (VUK) to confirm my decision to continue claiming the two (2) WP Supplementary additional payments, to my surprise, I was told that as the gross New State Pension (NSP) was greater than the two (2) WP Supplementary payments, I was entitled to claim the excess between them. To do so, I had to call the DWP. Kindly given the number to ring, I duly did.

On taking my call the DWP call handler informed me that they, the DWP, do not make part payment of the State Pension. The information I'd been given by VUK was incorrect. Given conflicting information from two (2) government departments, I thanked the DWP call handler and said I would write to the DWP to hopefully get a written response.

The letter was written and sent the same day. Ten (10) weeks later, after not hearing anything, I called the DWP again. Speaking to a different call handler and outlining my case, they confirmed I could get part payment of my State Pension and called my details up on their system. I was then told a letter had been sent to me three (3) days earlier which could take seven (7) to ten (10) working days for me to receive it.

On asking if they could tell me the contents of the letter, they were pleased to inform me I had been awarded part payment of my State Pension (around £50.00 Gross per week) with payments backdated to my SPRA. Even happier days.

To top things off, on reaching SPRA, this opens up other entitlements. A month before you reach your SPRA you're entitled to apply for and on its receipt, use the Senior Citizens Bus Pass. Additionally, if you're still working, you stop paying National Insurance Contributions (NICs).

As with all good things, there are those which are not so good - His Majesty's Revenue and Customs (HMRC). It took them several attempts to get my Personal Tax Code (PTC) correct. That said, in my case but I'm aware has been a nightmare for others, to be fair on HMRC, all was sorted out quickly without any real detrimental effect on overall finances.

Don't forget to use the .gov.uk website to get an up-to-date State Pension forecast and a National Insurance Contributions statement. Also remember to get a free Armed Forces Pension Forecast from Veterans UK Pension Division Glasgow. For the latter you can get one free forecast yearly.

Peter McKernan

May 2025 – Wellbeing Weekend @ Hayes Christian Conference Centre



In May 2025 Mutual Support held the well-being weekend at the Hayes Christian conference centre. Members started to arrive from 1500 to 1600hrs in the afternoon but you can arrive at any time after 1500hrs, bearing in mind dinner (all meals provided free of charge) is on from around 1700.

In the evening, we welcomed members with a few games of Bingo thanks to our amazing Bingo Callers, Fiona and Rachel. Our members then caught up with friends at the bar.

Saturday morning started off with breakfast and seated Tai Chi with the slightly eccentric man and woman instructor duo. As you can see from the pictures below everyone got involved regardless of ability. Throughout the day members were able to take advantage of free therapy sessions.



In a change to the usual format we had a session where our MS Warriors and MS carers separated and conducted their own facilitated sessions where they were able to discuss anything they wanted without fear of judgement. There were also speakers presenting the latest understanding of the impact of Smouldering MS and a lady from the RAF Benevolent Fund.

Sunday was planned as a day for members to have breakfast and relax in the wonderful surroundings that are available at the Hayes.

On Friday the coordinating team visited a local youth activity centre where we were shown the fantastic facilities and activities that could be available to us. These include low ropes, high ropes, team games, archery, orienteering and many more. The team is now speaking to the MS Society to assess the usual red tape involved and will let you know when we have more information. This is an example of how the coordinating team wants to try to do more for our young people as it can't be underestimated the impact of MS on the whole family.

Members should keep an eye out for details of the next Well Being weekend at a different venue belonging to the Christian Conference Trust, High Leigh (EN11 8SG).

Coordinating Team Updates

We are still looking for the following volunteers to join our coordination team. Please contact me at: Co-Ord@mutual-support.org.uk

Newsletter Editor – The Newsletter Editor is responsible to the Group Coordinator for the compilation and dissemination of the newsletter to all members. Duties include: -

- Submit a draft of the newsletter to the Group Coordinator or Deputy for final approval. Once approved, send an email copy for upload to the Website, Facebook, or Audio Newsletter.
- Clearly define whether submitted articles are personal views, experiences, or statements of fact. Verify the accuracy of factual statements.

Fundraising Manager – Heather Yendle has kindly offered to fill this role and is currently going through the MS Society recruitment system.

Membership Report July 2025

As of 18 June 2025, the membership consists of the following:

- Presently have 1196 members, of which 538 have MS
- 55 serving, 377 veterans, 99 dependents with MS 7
- 7 x Civilian Honorary members with MS
- There are 222 females and 316 males with MS
- We support 687 children, spouses and partners, without MS

Welcome to the nine new members who joined Mutual Support since March.

The new members are:

Molly Hughes & Taylor Murrant

Sue & Chris Johnson

Leo McLeman

Helen Yard

Fiona Parker

Terry & Bozica Ward

If you come across anyone either serving or retired or with a dependent with a link to MS, then please tell them about us, that's how we have managed to reach so many of our new members.

Facebook - There are 391 members who belong to our Facebook page. If you aren't yet a member of our Facebook page, just search for, 'mutual support - the armed forces UK MS charity' and I will sort out your application right away.

Please contact me with any changes to your address, email, or phone number so I can update our membership list.

Graham (Hunky Dunk) Duncan
Membership Volunteer
(membership@mutual-support.org.uk)

Disabled People Holidays

RAF Benevolent Fund Disabled Holiday Trust

The aim of the Trust, the first of its kind, is to make it possible for current and former RAF personnel and their dependents with a severe disability to take holidays on equal terms with non-disabled people.

An important part of this aim is to enable families, immediate family members and carers (if required) to holiday together in a suitably adapted property integrated with the rest of the community.

The trust has properties in England, Scotland and Wales. For more information including eligibility, please visit <https://www.rafbf.org/raf-disabled-holiday-trust>

Parkdean Resorts

Parkdean Resorts, has pledged to increase its support for the armed forces next year by donating over 200 holidays worth over £150,000 to members of the military community and their families in 2025. Nominations for these breaks are typically made through Divisional Officers, Troop Commanders, or representatives from the relevant military charity.

<https://www.parkdeanresorts.co.uk/corporate/newsroom/military-charity-holidays/>

DWP BENEFITS

Mutual Support can now only signpost members to the appropriate organisations and charities (where applicable). This guide has been created to provide information and advice, giving you links to external websites where you can find information to help support you.

Brief guide to DWP Benefits - MS Society

The benefits system is complex, and the rules often change, so even if you've looked into it before, it might be worth checking again. Across the UK, billions of pounds are unclaimed each year - make sure you get what you're entitled to.

Getting started

It's worth noting:

- Some benefits are affected by earnings, other types of income and the amount of savings or capital you (and sometimes your partner) have.

- As benefits can change, it's worthwhile checking regularly to see if you're claiming everything you're entitled to.
- Some benefits are affected by a claimant's age, so check your entitlement when you, your partner or your children turn 16, 18, 60, or SPA.
- If your circumstances change, your local Citizens Advice can help check what you're entitled to.
- If the symptoms of your MS get worse it's worth arranging a benefits check, particularly if any progression in your MS looks like it will be long-term.
- Many benefits overlap, so if you receive one there may be others that you can't get.

It's worth checking how the benefit cap might affect you. It's a limit on the total amount of benefit that most people can get between 16 and State Pension age. The benefits system across the UK can vary, and is currently in the process of being overhauled. Some of the information in this page may be dated by the time you read it, and the eligibility criteria will have changed. Do check the details with the [UK Government benefits website](#) before changing your circumstances or making plans.

Current UK Benefits

[Universal Credit](#) - Some areas of the UK are currently offering Universal Credit to all new applicants, whereas some areas are offering it only to new applicants who are single with no health issues. It is intended to be a single monthly payment to replace a number of other benefits, allowances and tax credits. There is controversy over whether Universal Credit offers an equivalent level of support to disabled people who claim it instead of other benefits, and you should take careful advice before claiming. Universal Credit is organised differently in Northern Ireland, where payments can be fortnightly.

[Personal Independence Payments \(PIP\)](#) - If you are aged under SPA, you can apply for Personal Independence Payments (PIP) to help with some of the extra costs caused by living with a long-term condition. Entitlement to PIP is based on an assessment of how your condition affects you. It is not means tested, which means you can receive the payments even if you have a job. PIP replaced Disability Living Allowance (DLA) for new claimants from June 2013. People currently receiving DLA who were aged under 65 on 8 April 2013 will be moved to PIP over the next few years.

[Attendance Allowance](#) - If you are at State Pension Age (SPA) or over you can apply for Attendance Allowance to help with some of the extra costs of your condition. Entitlement is based on an assessment of how your condition affects you. Attendance Allowance is not means tested. If you were already getting Disability Living Allowance (DLA) or PIP when you turned PSA, you will continue to receive that benefit and not be transferred to Attendance Allowance.

[**Employment and Support Allowance \(ESA\)**](#) – Universal Credit has replaced ESA.

[**Carer's Allowance**](#)

If you care for someone for more than 35 hours a week, you may be able to claim Carer's Allowance.

MS Society benefits advice service

Do you have a question about benefits? We can help. Our MS benefits advice service offers free, confidential advice to people affected by MS, supporting people in England, Wales, Northern Ireland and Scotland.

You can get in touch with our MS Benefits Adviser by calling the Helpline on 0808 800 8000 or emailing msbenefitsadvice@dls.org.uk

Sources of further information

There are a number of organisations and resources that can help you find what benefits you can claim, or can assist with filling in forms and support you if need to appeal against decisions.

[**Advice Local**](#)

Find tailored information for your area regarding benefits, advice and support.

[**Advice Now**](#)

An independent, not-for-profit website that has information across a range of subjects, including claiming benefits.

[**Benefits and Work**](#)

Site offering information and guides to understanding and claiming benefits, including tips for filling in application forms effectively and a PIP–self test.

[**Citizens Advice**](#)

Offers free, confidential, impartial and independent advice, including a section on identifying and claiming benefits

[**Disability Rights UK**](#)

Information on claiming benefits and changes to the welfare system from a charity that campaigns for the rights of people with a disability.

[**entitledto**](#)

Free benefits calculator to find out what you are entitled to.

Fightback4Justice

A charity offering specialised expert help with welfare benefits claims. (*NB you pay for their services)

MoneyHelper

A free and impartial advice service that helps people navigate the benefit system and manage their money.

NHS Health costs

Although most NHS treatment is free, there are still some costs you might need to pay, for example, to get your prescriptions or to travel to your hospital appointment. Find out how you could get help to pay for these health costs.

Turn2Us

The Turn2Us website includes a range of information about benefits and how to claim. It also has an online benefits calculator and a directory of providers of advice on benefits and other issues.

Disclaimer: The content in this article is provided for general information purposes only and while we may include links to other websites, we are not responsible for the content of any external sites, nor should selection be seen as an endorsement.

ACKNOWLEDGEMENTS

Mutual Support Benefits Advice Guide

This Guide has been compiled by Mutual Support using information from the MS Society, the MS Trust and yougov website.



MS Wellbeing Hub

The MS Wellbeing Hub (Scotland) is a one-stop shop for information and support for you and your family in Scotland. Providing support to manage your physical and mental well-being, we're here to help you live well with MS. These sessions are all virtual and are available free of charge to anyone with MS and their families in Scotland (Some sessions are available elsewhere in the UK).

How to donate to Mutual Support

By Bank Transfer By cheque: Payable to MSS Mutual Support
MSS Mutual Support Mutual Support
Acct No: 40714887 4 Church Green, Formby
Sort Code: 20-82-94 Merseyside, L37 2LN

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