



*COMMUNICATION - WELFARE – SOCIAL*

**Dear Members**

Welcome to our March Newsletter.

**Retired Officers Police Records**

Sadly, for various reasons, the service records for many of our members are no longer available within the archives of Essex Police. This information is, of course, part of our individual work history and the history of the force as a whole. One important consequence is that members will often point out significant omissions when obituaries are published for our deceased colleagues.

In an attempt to rectify the situation your Branch has been working with the (former) Deputy Chief Constable and the Essex Police Museum Curator to recreate records wherever possible. Members are invited to supply details of their own service record so that the information can be stored securely within the Essex Police Museum as part of the official record and retrieved as and when required.

If you would like to take part in the scheme, please supply the following information:

- Full Name**
- Collar Number(s)**
- Service start and end dates**
- Postings**
- Promotions**
- Please supply dates where known.**

Please forward the information to [chairman.narpo.chelmsford@gmail.com](mailto:chairman.narpo.chelmsford@gmail.com) as soon as possible, once received I will compile a spreadsheet and forward to the museum. (Alternatively, you can post a hard copy to me at Mr R Good, 78 Lime Walk, Chelmsford, CM2 9NH)

**Branch AGM**

Please do your best to attend our AGM at 1100 hours on Saturday 5 April in the EPSA Clubroom, off St. Margaret's Road Chelmsford (behind the Essex Police College). A cold buffet will be provided after the meeting. We look forward to seeing you there.

*Bob*

Robert Good - NARPO Chelmsford – Branch Chair

10 February 2025



**NARPO Exclusive Offer:** Grow your savings instantly with our 1% bonus when you invest or transfer £10,000 or more. Plus get a £50 [Amazon.co.uk](https://www.amazon.co.uk) Gift Card!

Dear NARPO Member,

## Will you use or lose your tax-free savings allowance?

With the end of the tax year fast approaching, you've only a few weeks left to take full advantage of your tax-free savings allowance and shelter up to £20,000 from the taxman in the 2024/25 tax year. Your allowance doesn't roll over, so if you don't use it by 5th April, you'll lose it forever.

Around 12.5 million people in the UK are saving tax-free in an individual savings account (ISA). We're here to help you do that, too. It's worth checking that you and your family are each making the most of your tax-free savings allowances.

Don't forget, other members of your extended family can save with Metfriendly as well.

## Don't get caught in the tax trap

More individuals than ever before are paying tax on their savings, so it is important to know your returns after tax rather than just the headline rates.

Don't get caught out! Save up to £20,000 per person in an ISA before 5th April 2025 to ensure you don't pay a penny of tax on those savings.

## Already have cash savings elsewhere? Transfer today!

With interest rates forecast to continue to fall this year, it's especially important to ensure your savings are in the best place to meet your needs. If your interest rate is reducing, consider transferring your funds to a Metfriendly With-Profits ISA where the returns aren't tied to interest rates.

Quick and easy to set up, our ISAs help you protect and grow your hard-earned money. Plus - it can be easier to manage your savings plans in one place.

### Exclusive NARPO member offer:

Metfriendly adds a bonus each year (and normally a final one when you cash in a plan held over the medium to long term). To help your hard-earned money work even harder, take up our **exclusive NARPO Member offer**:

- Get **an additional instant 1% bonus** when you invest or transfer £10,000 or more into our Lump Sum ISA or With-Profit Bond by 31st August 2025.
- With the 1% bonus, your £10,000 instantly becomes £10,100, £12,000 becomes £12,120 and so on.
- PLUS - you will **also receive a £50 [Amazon.co.uk](https://www.amazon.co.uk) Gift Card** so you can treat yourself!

[Terms & conditions](#) apply.

Secure this **exclusive NARPO Member offer** today by calling us on 01689 891454.

Quote promo code NARPO25.

Alternatively, [book a one-to-one meeting](#) to talk through your options with a member of our friendly team at a time to suit you. Or simply apply online.

**Find out more**

## Let us help you get more from your pension savings

Last month, we welcomed new NARPO Member and retired Detective Sergeant Andy Picton, as our new Business Development Manager.

With 35 years in the job and time served most recently as Federation Branch Treasurer, he brings a wealth of invaluable knowledge and experience to the Metfriendly team, as well as knowing something about money!

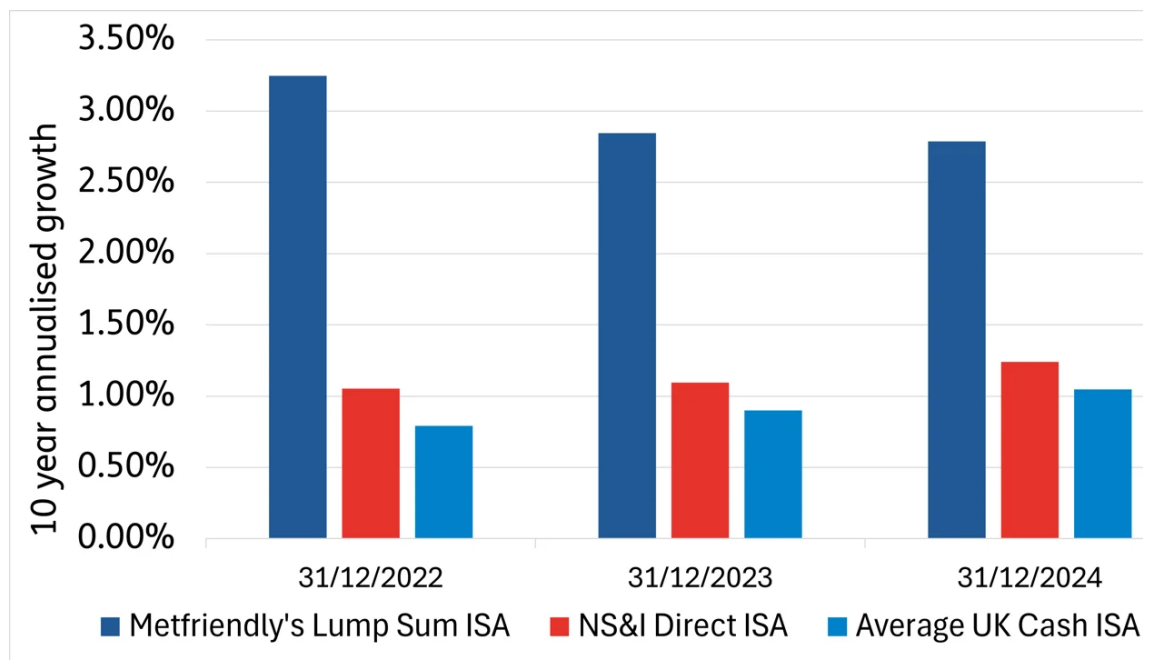
Andy became a Metfriendly Member (customer) when he took out savings plans as a probationer back in the 90s. Fast forward to 2025, and like many who have recently left the Police Service, he's now focused on making his commutation work hard for him and his family: tax efficiency, estate planning and helping his children get on the property ladder.

**Top tip from Andy:**

*"Since joining Metfriendly, I've seen first-hand how Metfriendly really do outperform cash over the medium to long term in a secure tax efficient way. I was blown away when I saw this graph that showed me the performance – it's something every NARPO Member should see, particularly given market and interest changes."*

- Our [Lump Sum ISA](#) is a stocks and shares ISA designed for serious savers. You can save up to £20,000 each, tax-free, every tax year with the potential of higher returns over the medium/long term than a cash ISA.

### ISA performance comparison



*Please note these figures relate to past performance of our With-Profits Fund and you should not rely on them as a forecast of future returns.*

- Our [With-Profit Bond](#) also invests in our With-Profits Fund which holds bonds, shares, property and cash. A With-Profit Bond is the next investment option to consider after you've used your tax-free savings allowance.

Remember, we're open to serving, former and retired members of **all UK Police Forces**, and extended **family members** can apply too.

We offer a full range of tax-free ISAs for family members of different ages including:

- [Junior ISA](#) - save **up to £9,000 tax-free** per year to give a child a financial head start in life (for children under 18)
- [Lifetime ISA](#) - for those aged 18 to 39. Save up to £4,000 per tax year, tax-free, and the Government **adds 25%**, so **up to £1,000 per year**. They can save until age 50, so there's potential to gain **£32,000 of FREE government money** over the lifetime of the savings plan. The savings must be used as a deposit for a qualifying first home purchase or to take later in life, from age 60. Family and friends can chip, in too!
- [Monthly Saving ISA](#) - like all our ISAs this is a Stocks and Shares ISA, which allows you to shelter up to £20,000 from the taxman each year, with easy regular contributions straight from your pension or by direct debit, and/or ad hoc lump sums directly into your plan.

**SPRING OFFER:** Get a £25 [Amazon.co.uk](#) Gift Card when you open a new Junior ISA, Lifetime ISA or Monthly Savings ISA before 30th June 2025.

**Find out more**

## Long-term growth for your savings with our With-Profits Fund, with tax-efficient ISA solutions

- Your investments are placed into our With-Profits Fund, which is **fully managed for you** by our investment experts at Schroders
- Our products are designed for the medium to long term, ideally at least 5 to 10 years
- **Your money grows** in the form of regular bonuses and, usually, a final bonus, when you cash in a plan held over the medium to long term.
- We smooth out your returns, which aims to reduce the volatility linked to the ups and downs of the stock market
- **100% protection for your savings** - our products offer **unlimited** Financial Services Compensation Scheme (FSCS) protection beyond the standard £85,000 cap.

### Get in touch today

Need help deciding? Call our friendly Member Services Team today on **01689 891454**.

We're open from 08:30 to 17:00 Monday to Thursday and 08:30 to 16:30 on Friday. Or request a one-to-one meeting with a friendly representative, at a time to suit you. But hurry to make the most of your tax-free savings allowance of £20,000 each before 5th April 2025.

## March 2025

### Newsletter Update

Dear Friends

Our social events calendar started today, 19th February with our first Brunch Get Together at the Harvester Plough, Chelmsford. A small group of members, family and friends enjoyed good food and company and it was good to see some new faces as well.





Our next brunch is planned for 22nd May at a venue in the Chelmsford area, so look out for my regular Social Secretary Updates.

For those who can access our branch web site we have updated social events for the year together with branch committee meeting dates

[narpo.org/branch-pages/narpo-chelmsford-branch-diary](http://narpo.org/branch-pages/narpo-chelmsford-branch-diary)

Otherwise I can be contacted directly at [narposocialsec@gmail.com](mailto:narposocialsec@gmail.com)

As I have previously said I am always willing to explore any new suggestions for social events and the branch offers support in travel arrangements if you need assistance, just ask.

I still have some vacancies for the Tower of London, Ceremony of the Keys on Tuesday 11th March so if interested please contact me.

Below are the current dates of branch social events and committee events for the year. A few dates to be confirmed and further details will be circulated in my regular Social Secretary Updates

## **2025**

**January 8** Branch committee meeting **5:00pm** via video conference

**February 19** Brunch Get Together

**March 11** Tower of London

**April 5** Branch committee meeting followed by Annual Meeting **10:00am** at Essex Police HQ Sports and Social Club

**April TBA** Cressing Temple Barns – afternoon tea

**May 10** Westminster Abbey Tour

**May 22** Brunch Get Together

**June 17** Tower of London

**June 18** Branch committee meeting **10:00am** at Essex Police HQ Sports and Social Club followed by joint meeting of all three Essex branches at **2:00pm**

**July 6** Barbecue – 4th July theme at Essex Police HQ Sports and Social Club

**July 25** Essex Police Pensioners' Garden Party at Essex Police HQ Sports and Social Club

**August 26** Tower of London

**September 5** National conference, Blackpool

**September TBA** Brunch Get Together

**October 11** Ripper Walk – London

**October 21** Tower of London



**October 23** Branch committee financial meeting **5:00pm** at Essex Police HQ Sports and Social Club

**November TBA** RHS Hyde Hall Glow Illuminations

**December 13** Christmas Get Together at Essex Police HQ Sports and Social Club

Hopefully this year I can achieve a balance between local and further afield social events and it will be great to see you at some of them.

Regards

Pat Mahoney

NARPO Social Secretary- Chelmsford Branch

[narposocialsec@Gmail.com](mailto:narposocialsec@Gmail.com)

#### **Obituaries**

- David Michael James who retired as a Constable in 1974 and served at Southend and Rayleigh traffic. He passed away on 18<sup>th</sup> December 2024 aged 80 years.
- James Rodgers who retired as a Sergeant in 1988 and served with the Southend Borough, Westcliff, Leigh on Sea and as a branch secretary of the federation at HQ. He passed away on 7<sup>th</sup> January 2025 aged 91 years.
- Leonard Terry who retired as a Constable in 1989 and served at Pitsea, Brentwood, Chelmsford dog section, Thorpe Le Soken, Orsett Heath, Tilbury Special Branch and Southend on Sea He passed away on 13<sup>th</sup> January 2025 aged 85 years.
- John Christopher Rose who retired as a Sergeant in 1992 and served at Blackmore, Grays, Colchester, Clacton and Mistley. He passed away on 19<sup>th</sup> January 2025 aged 85 years.
- Anthony Cole who retired as a Constable in 1983 and served at Hadleigh, Basildon, Chelmsford and HQ Garage. He passed away on 19<sup>th</sup> January 2025 aged 96 years.

May they all rest in peace

Gary Sanderson – Newsletter editor