

Understanding the pension reforms: for unprotected members of the 1987 scheme

How do I know if I am unprotected?

You are unprotected if you are a member of the Police Pension Scheme 1987 (PPS 1987) and do not satisfy the conditions for full or taper protection.

The taper protections can be found by referring to the taper protections factsheet.

A fully protected member will have:

- 1) attained age 45 by 1 April 2012, or
- 2) attained age 38 on 1 April 2012 and had at least 20 years pensionable service under the 1987 scheme

and in both of the above conditions you are an active member of the scheme on 31 March 2012 and the 31 March 2015.

What does that mean for me?

At 1 April 2015, you will move across to the Police Pension Scheme 2015 (PPS 2015). Your existing 1987 scheme pension rights will not transfer with you, and they will remain fully protected in the 1987 scheme.

When can I access my pension?

As you will have pension rights in both the 1987 and 2015 scheme you will have a 'two part' pension.

Part 1 – The first part of your pension remains fully protected in the 1987 scheme and can be taken, on completion of 30 years service or from age 50 if you have completed 25 or more years service. Your service in the 2015 scheme will also count towards your 25/30 year total. Your 1987 scheme pension will still be calculated on your 'final salary' at retirement and you will continue to have access to the same commutation rights for your 1987 scheme pension.

Part 2 – The second part of your pension is in the 2015 scheme. If you remain an active member, this can be taken; from age 55 with a reduction, at age 60 without any reduction, or after age 60 with a pension enhancement. If you have left service before being entitled to take your 2015 scheme pension, it will come into payment in full at your state pension age.

Will I lose out on double accrual in the 1987 scheme?

There will be an enhancement to your protected 1987 scheme pension to proportionally reflect the double accrual on the 1987 scheme service you have already built up.

Why will my 2015 scheme pension be reduced?

The Public Service Pensions Act 2013 requires the Normal Pension Age to be age 60 and pension taken before that to be reduced.

What pension will I get at retirement?

There is no cap on the amount of pension that can be earned in the 2015 scheme. Police Officers who transfer from the 1987 scheme to the 2015 scheme will be able to receive a bigger pension than had the reforms not taken place.

What contributions will I be paying?

As at 1 April 2015, you will join the PPS 2015 Scheme, details of the current contribution rates are as follows:

For each scheme year falling in period beginning 1st April 2015 and ending 31st March 2019 Annualised rate of pensionable earnings	Member contributions rate
£27,000 or less	12.44%
More than £27,000 but less than £60,000	13.44%
£60,000 or more	13.78%.