

# Understanding the pension reforms: for protected members of the 2006 scheme

## How do I know if I am protected?

You are fully protected if you are a member of the Police Pension Scheme 2006 (NPPS 2006) and, as at 1 April 2012, were aged 45 or over.

## What does that mean for me?

It means you will remain in your existing pension scheme and continue to earn rights in the 2006 scheme until you choose to retire.

## When can I access my pension?

As you are fully protected, you will see no change in the age that you can retire, or the amount of pension you will get at retirement.

## What pension will I get at retirement?

Unlike members of the 2015 scheme who transfer to the 2015 scheme, you will continue to have a cap of 35 years' service on the amount of pension that you can earn, even if you pay pension contributions for over 35 years. Your commutation arrangements will continue on the same basis as currently.

## What contributions will I be paying?

The existing tariff for the 2006 scheme will continue. If you are a police officer earning between £27,000 and £60,000 you will be paying 12.05%.

<b>2006 Scheme for 2014/15 Pensionable Pay</b>	<b>Member contributions rate</b>
£27,000 or less	11.00%
More than £27,000 but less than £60,000	12.05%
£60,000 or more	12.75%.