

Understanding the pension reforms: for unprotected members of the 2006 scheme

How do I know if I am unprotected?

You are unprotected if you are a member of the Police Pension Scheme 2006 (PPS 2006) 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 reach age 55 before 1 April 2022 and be an active member of the 2006 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 2006 scheme pension rights will not transfer with you, and they will remain fully protected in the 2006 scheme.

When can I access my pension?

As you will have pension rights in both the 2006 and 2015 scheme you will have a 'two part' pension.

Part 1 – The first part of your pension remains fully protected in the 2006 scheme and, if you remain an active scheme member, can be taken, on retirement, from age 55 (based on the existing 2006 scheme arrangements). Your 2006 scheme pension will be calculated on your 'final salary' at retirement.

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.

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 2006 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?

At 1 April 2015, you will join the PPS 2015, details of the current contributions are as follows:

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