

Police Federation
Of England and Wales



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Lloegr a Chymru

Established by Act of Parliament

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FROM THE GENERAL SECRETARY'S OFFICE

AF/sjr

4 February 2015

JBB Circular No : 02 / 2015

To: All JBBs

Dear Colleagues,

POLICE PENSIONS – TRANSFERS-IN OF SERVICE AND TRANSITIONAL PROTECTION

Introduction

The purpose of this circular is to set out the position in relation to transfers in to either the 1987 Police Pension Scheme (PPS) or the 2006 New Police Pension Scheme (NPPS) (collectively “the existing police pension schemes”) and the application of transitional protection following the introduction of the new 2015 Career Average Revalued Earnings (CARE) Police Pension Scheme on 1 April 2015. This circular applies to members who have service in another pension scheme which it may be possible for them to transfer in to one of the existing police pension schemes.

Transitional Protection

As part of the introduction of the new 2015 CARE Police Pension Scheme, certain transitional protections are being provided for officers who are active members of the existing police pension schemes and who are nearing retirement. This protection is provided in the form of the ability to continue in active membership of, and accrue further benefits under, the existing police pension scheme to which the officer belongs, either until retirement (full protection) or for a limited period of time (tapered protection).

For further information about transitional protection please use the following links:

<https://www.gov.uk/government/publications/police-pension-reform-design-framework>

http://www.polfed.org/documents/Pension_QA_document_140912.pdf

<https://www.gov.uk/government/publications/circular-0142013-further-information-on-long-term-police-pension-reform>

http://www.polfed.org/documents/HOC_on_long_term_pension_reform_FAQ_19_November_2013.pdf

Transfers in

If you are an active member of one of the existing police pension schemes, or could be, and you have service in another pension scheme, you may, subject to certain conditions, be able to transfer that service into one of the existing police pension schemes. That service would then count towards determining whether you qualify for transitional protection under one of the existing police pension schemes and what form of transitional protection applies.

The conditions that must be met in addition to those that apply generally to all transfers in are:

- you were either an active member of one of the existing police pension schemes on 1 April 2012; or
- on 1 April 2012 you were a serving police officer who had opted out of one of the existing police pension schemes and have subsequently joined/re-joined the NPPS or are intending to do so before 1 April 2015; and
- you must have signed the discharge form (see more details below) agreeing to the transfer in before the date you are currently due to move into the new 2015 CARE Police Pension Scheme, which may be 1 April 2015 or a specified later date if tapered protection already applies to you.

If service from another pension scheme is transferred in then it will count as service in your existing police pension scheme (however, note that this may not be on a year for year equivalent basis) and this may mean that:

- you qualify for a period of tapered protection (or possibly even full protection) when you did not prior to the transfer in;
- the period of tapered protection applicable to you is extended; or
- full protection applies to you whereas prior to the transfer in only tapered protection applied to you.

Procedure for making a transfer in

The procedure for making a transfer of service into an existing police pension scheme varies slightly depending on the pension scheme administrator used. However, the overall process is that a member who wishes to make a transfer in should approach the relevant pension scheme administrator who will advise him/her on eligibility and, if appropriate, will arrange a quote giving details of the amount of service which would be reckonable in the member's existing police pension scheme. The member must then decide if s/he wishes to proceed and if s/he does, then s/he must sign the appropriate discharge form provided by the administrator. It is this part of the process which must be completed before the date on which the member is due to become a member of the new 2015 CARE Police Pension Scheme (1 April 2015 or a later specified date if tapered protection already applies) if the transfer in is to count towards the determining of transitional protection under the existing police pension scheme. There may be exceptional circumstances where this condition may be varied if, for example, the administrator is at fault for a delay in providing the member with a quote.

Action to be taken

It is important that all active members of the existing police pension schemes as well as any officers who have opted out but are considering joining/re-joining the NPPS are made aware of this information as soon as possible so that they can make suitable enquiries and take any necessary steps to initiate a transfer in if they are able and wish to do so.

For further information about transfers in, please contact your pensions administrator.

The Police Federation of England and Wales is unable to provide pensions or financial advice. Members should not make any decisions on the basis of the information contained in this circular, without first seeking specific confirmation of the details of the impact of the changes in their personal circumstances from their force pensions administrator and seeking independent financial advice where appropriate.

Yours sincerely



ANDY FITTES
General Secretary