
PENSIONS

Version 2

1. Policy statement

In order to recruit and retain officers of the appropriate calibre who are willing to accept the hazards of the role, PFEW considers that members of a police pension scheme should be allowed to work towards, and benefit from, a reasonable retirement benefit. They must also be secure in the knowledge that, should their career be cut short by illness or injury, they will be appropriately supported.

2. Responsibility

The National Board is responsible for all PFEW policy formation.

3. Summary

PFEW seeks to safeguard pensionable pay.

PFEW considers the provision of timely, compliant and accurate benefit statements to be an important governance issue.

We believe that the provision by the Home Office of an accurate, realistic (subject, of course, to suitable caveats) and user-friendly pension calculator is an essential element in helping scheme members make informed choices and in promoting continued membership of the new CARE scheme.

Tapered protection was a further concession obtained as a result of the Staff Side's engagement with the Home Office in the consultation process. Tapered protection avoided the 'cliff edge' scenario whereby an officer one day younger than another would be treated in a radically different way and would have to join the new scheme immediately, whereas the officer who was one day older remained in the existing scheme until retirement. At the time the new CARE scheme was introduced [PFEW considered that] Tapered Protection gave many existing officers a better deal than that which was originally proposed by the Government. Following the recent outcome of the McCloud and Sargeant cases which found that the transitional protections introduced alongside the new CARE scheme, including tapered protection, constituted unlawful discrimination, the police schemes will need to be altered to remove the discrimination. PFEW will work with the Government to ensure that the remedy provided to correct that discrimination treats all our members fairly and lawfully.

We do not believe that any fundamental change to the system of tax relief for pension schemes to a Taxed – Exempt – Exempt (TEE) basis would serve to increase the incentive for people to save into pension schemes. Furthermore, we are convinced that that this would act as a major disincentive for

officers by making membership of the pension schemes even less affordable. We are also concerned that such a change might lead to a reduction in pension scheme membership and ultimately result in an increased burden on the State. We believe that this could in turn affect the viability of the police pension schemes.

We are opposed to any further lowering of the Annual Allowance (AA) or the Lifetime Allowance (LTA). The reductions in AA which have been implemented so far already disproportionately impact on members of the Police Pension Scheme 1987 due to the double accrual after twenty years.

PFEW considers that parity needs to be achieved with the position of adult survivors in Northern Ireland in respect of adult survivor pensions in the Police Pension Scheme 1987 i.e. all police adult survivor pensions that had been stopped as a result of remarriage or cohabitation were reinstated from 1 July 2014.

PFEW believes that the processes and provisions currently in place for ill-health retirement remain appropriate.

We consider that pension forfeiture is inappropriate and potentially unlawful.

4. Procedures/implementation

Through its membership of the Police Advisory Board for England & Wales (PABEW) and the UK Police Pensions Consultative Forum, PFEW will engage with the Home Office and other key stakeholders to influence police pension arrangements and ensure that members’ views are represented.

Through the PABEW police pensions’ Scheme Advisory Board PFEW will seek to: promote good governance of the police pension schemes; provide guidance to local pension boards; and disseminate examples of good practice.

PFEW will liaise with other police staff associations within England and Wales and across the UK on pension matters.

PFEW will respond, as appropriate, to wider Government consultations on pensions and related issues (such as tax) which affect public service pensions.

Responsibility is delegated to the National Secretary with the support of the Research & Policy Support Department

	Author	Date	Date to be reviewed	Change
Version 1	MC	April 2017	April 2018	
Version 2	KP-MB	January 2019	April 2020	Amended to reflect outcome of McCloud and Sargeant ruling

				Other minor changes
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Signed by:



National Chair



National Secretary