



SUSSEX POLICE FEDERATION

Serving Sussex Police Officers

RETIREMENT INFORMATION

Federation Group Insurance



Part of **HOWDEN**

If you are currently subscribing to the group insurance

You will automatically continue to be included in the group insurance within the retiree scheme (Group Life) categories applicable to your age. Please see page 4/5 for the Group Life premiums. **If you do not wish to continue, please email admin@sussex.polfed.org.**

Is my partner covered?

If your partner is subscribing to your group insurance at present, they will also continue in the scheme automatically at the level according to their age. If you don't currently have partner cover in place, this can no longer be added. Please note that partner cover will cease at the age of 70.

Payment of premiums

The appropriate premiums will now be payable by deduction from your pension, and we will arrange for these to commence automatically, following your retirement. Please check that the deductions are always at the appropriate rate and keep the Federation up to date with beneficiary details, Email address, mobile telephone number, address, or any other changes to circumstances.

Retired member aged under 60	Partner aged under 60
£33 pcm	£10pcm

Retired member aged under 65	Partner aged under 65
£33pcm	£10pcm

Retired member aged 65 - 69	Partner aged 65 - 69
£33pcm	£10pcm

Retired member aged 70 - 74	NA
£29pcm	

Retired member aged 75+	NA
£18pcm	

If you have opted for Additional Life Assurance

If you and/or your partner currently subscribe to the Additional Life Assurance scheme, this will automatically continue up to age 65 providing you remain in the group insurance scheme. Please note, on retirement the sums assured reduces by 50%. If you don't currently have Additional Life cover in place, this can no longer be added.

Current Benefit Level	New Benefit Level
£50,000	£25,000
£75,000	£37,500
£100,000	£50,000

Please note: You need to contact Philip Williams & Co to confirm your retirement date to ensure the correct cover remains in place.

To see the benefits included with the Group Insurance Scheme after retirement please click [here](#).

Group Scheme 70+

Please note life cover ceases for you or your partner at 70 years of age

Please note once you or your partner reach 75 years of age you are no longer covered by the travel insurance policy. Philip Williams do provide a retail policy that offers cover for European Travel to age 80 and you should contact them directly should you want further details of this.

Have you been retired as a result of ill health?



Police Care UK (Formerly The Police Dependents Trust)

If you have been retired on the grounds of ill-health as a result of an injury on duty, [please click here to access the Police Care UK website](#) . There may be distinct benefits for you in making contact with them. Their aim is to assist in cases of need.

- dependants of police officers or former police officers who die or have died as a result of an injury received in the execution of duty.

- police officers or former police officers who are or have been incapacitated as a result of an injury received in the execution of duty, or dependents of such officers”.

Contact: hello@policecare.org.uk Tel 0300 012 0030

Are you planning to return to Sussex Police?

Re-engagement of retired officers/Protected Pension Age

There are HM Revenue & Customs (HMRC) rules that apply should you be looking to become a re-employed with Sussex Police before age 55. Whether that be as a Police Officer or as Police Staff.

If you are considering re-employment in a Police Staff role there may be tax implications. This applies only to those who are aged between 50 and 55 (ie not applicable if Police Pension taken before age 50 or over age 55). If you fall into the 50-55 category then you MUST leave ONE month's break. It was previously thought that the role needed to be determined as to whether it was materially different or not and that if the role was not materially different a six month break would be necessary to avoid a tax liability on the lump sum and pension. However, HMRC have now confirmed that the role of a police officer IS materially different to a police staff role due to the powers of a police officer, so it is only necessary to leave a one month break irrespective of job description.



NARPO – The voice of
retired police officers

National Association of Retired Police Officers. NARPO is a member organisation representing retired police officers of all ranks and police widows from police forces throughout England and Wales. They offer a range of services to members including advice on pensions and other issues

affecting the welfare of members.

NARPO is a branch based organisation formed in 1919 and still have local branches spread throughout England and Wales.

Should you wish to join NARPO or require further information please [click here](#) to access the online Application for Membership and details offered. Current rates are: £26.28 per annum.

For general enquires please contact Peter Stevens (Branch Secretary) by email at worthing@narpo.org or call his landline on 01903 526147.



The Police Rehabilitation Centre, Flint House, a registered Charity was founded in 1890 by Catherine Gurney for serving and retired police officers.

In collaboration with NARPO Flint House now welcome retired officers to apply for physical rehabilitation and mental health support for just £5 a month.

To sign up please click [here](#).



The Sussex Police Charitable Trust employs two part time Charitable Trust Liaison Officers, with the specific remit of providing welfare support to Sussex Police pensioners aged 78+, widowed spouses and medically retired staff living in the county. They can

also make contact with younger pensioners and widowed spouses upon referral. They do not visit pensioners or widowed spouses from other Forces.

The Charitable Trust Liaison Officers can offer support and information, assistance with filling in forms, making contact with a variety of agencies on the client's behalf, securing benefits, and may make applications to the Sussex Police Charitable Trust for grant help, if this is appropriate. All applications are presented on an anonymous basis to preserve confidentiality and assessed on an individual basis. In most cases, any assistance agreed will be paid directly to the provider of a service that is required. This service is only available for retired officers, their spouses or widows/ers.

The Charities own a bungalow in Dorset, which is intended for recuperative purposes. It is for use by Members and their families and is free of charge in line with the Trusts' object of helping their members in times of need, hardship, or distress. 'Recuperative' taken in its broadest sense will include individuals and families who are affected by illness, injury, disability, and infirmity; bereavement; family difficulties; work-related problems and trauma.

Membership costs just £2.50 per month through a standing order payment.

More information can be found at [Sussex Police Charitable Trust | Sussex Police](#) or by telephoning the Charitable Trust team on spct@sussex.police.uk 01273 404535 ext 540703.



Police Children's fund may help children not only of Police Officers who have died, but of those who have taken early retirement on ill-health grounds within the various subscribing Forces. The allowances are reviewed each year and all families are paid according to need, although there is a 'basic' weekly allowance which again is reviewed at regular intervals. Grants can be made for various items which families could not otherwise afford, such as educational trips, musical instruments, books and school uniforms.

A small donation of just 20p a week could help to safeguard the future of your children or the children of a colleague. If you are an officer wishing to make a regular donation you simply need to contact your Force payroll department to get this set up.

More information can be found at [Police Children's fund](#) or by telephoning 01903 237256 info@policechildrensfund.org

International Police Association



The International Police Association (IPA) is a worldwide membership organisation for serving and retired police officers. Its aims have remained consistent since 1950 – to unite through friendship and professional understanding, and serving and retired police officer, without exception.

The IPA provides social activities at an individual or family level – trips, holidays, sporting events, competitions and exchange visits. The IPA also organises seminars on police related topics.

The benefits of individual police participation are many – make new friends, learn about policing in other countries, cultures and professional practice, and receive help with travel and accommodation. For retired police officers the IPA Benefits are:-

- ★ Professional development
- ★ Free or subsidised travel to Gimborn
- ★ Retain contact with former colleagues
- ★ Police World magazine
- ★ Member's only website
- ★ Membership Card – your 'Reach Out' tool
- ★ Access to a worldwide network of police families
- ★ Organised social events – local, national, international
- ★ Special interest groups
- ★ Reasonable priced accommodation – IPA Houses and Members' owned

Membership of Section UK is open to serving and retired police, members of the Special Constabulary, PCSO's, Investigating Officers, SOCO's, and officers who resigned with over five years' service. For more information or to join the IPA go to www.ipa-uk.org
Tel 44 (0) 115 981 3638

Membership runs from January to December, so the joining fee is tapered as follows:
January to March = £40
April to June = £30
July to September = £20
October to December = £40

Important



DO YOU HAVE DEDUCTIONS TAKEN FROM SALARY FOR PMAS?

If so, you must contact PMAS direct to make arrangements for your deductions to continue from your personal bank account on retirement.

Tel: **01543 441 630** Website: www.policemutual.co.uk

For You

- › How we can help you
- › Retirement Centre
- › Care Line
- › Respite Care
- › Budgeting for your future
- › Managing Debt
- › Benefits of NARPO membership
- › Life Planner
- › Money tips for teens