



FREEDOM OF INFORMATION REQUEST

Please note the text of this request has been reproduced exactly as received.

FOI Reference number: 46/2026

Date: 5 October 2026

Request:

The calculation of injury pension are determined by reference to schedule 3 of the POLICE SERVICE OF NORTHERN IRELAND AND POLICE SERVICE OF NORTHERN IRELAND RESERVE (INJURY BENEFIT) REGULATIONS 2006.

After the Minimum Income Guarantee (MIG) is calculated, as per paragraph 6 of this schedule, this figure should be reduced by three-quarters of any other police pension as defined by schedule B of the 1988 Regulations.

The three-quarters refers to three-quarters of the GROSS value of the pension, that is before any 'commutation or allocation' has been elected.

The 1988 and 2015 police pension schemes have clearly defined processes for commutation and allocation. The 2006 scheme has no such facility as it has an automatic tax-free lump sum equal to precisely four times the initial annual pension amount.

We have become aware that the Northern Ireland Pensions Branch are not reducing the MIG by three-quarters of the value of the pension, but 100% of the value of the pension, on the basis that the built-in lump sum is somehow akin to taking a commutation.

Please disclose any, or all guidance you have provided to the Pensions Branch instructing them on how they should calculate injury pensions under the 2006 scheme.

Answer:

The Northern Ireland Policing Board holds no recorded information in relation to your request. You may wish to contact PSNI Pensions Branch via foi@psni.police.uk who may be able to assist you further.

If you have queries about this request or the decision, please contact the Board quoting the reference number above. If you are unhappy with the service you have received and wish to make a complaint or request a review you should contact the Board's Chief Executive -

Via Email: foi@nipolicingboard.org.uk

Or in writing at the following address:

Northern Ireland Policing Board
James House
Block D
2 – 4 Cromac Avenue
The Gasworks
Belfast
BT7 2JA

You should contact the Board within 40 working days of this response.

If you are not content with the outcome of your complaint, you may apply directly to the Information Commission's Office (ICO). Generally, the ICO cannot investigate or make a decision on a case unless you have exhausted the complaints procedure

provided by the Board. You should make complaints to the ICO within six weeks of receiving the outcome of an internal review.

The Information Commission's Office can be contacted at the following web link –

www.ico.org.uk/foicomplaints

or via:

Telephone: - 0303 1231114

Email: - ni@ico.org.uk

Please be advised that our replies under Freedom of Information may be released into the public domain via our website @ www.nipolicingboard.org.uk.

Personal details in respect of your request have, where applicable, been removed to protect confidentiality.