

POLICING POLICY AND STRATEGY DIVISION

CIRCULAR 01/2015

PPSD 01/2015

Date of Issue: 05 March 2015

THIS CIRCULAR provides the formal notification of a decision by the Department of Justice on police pension contributions for the period 1 April 2015 to 31 March 2019.

FROM: **Police Powers and Human Resources Policy Branch, DOJ**

IMPLEMENTATION DATE: 1 April 2015

EXPIRY DATE: 31 March 2019

THIS CANCELS: PPSD Circular 01/2014
(increased contributions)

This circular is published by the Minister of Justice and details the rates payable by police officers within the PSNI and PSNI Part Time Reserve for pension contributions from 1st April 2015 until 31st March 2019.

Please note the following information:

(i) For those members who benefit from ‘full protection’, who will not have to transfer into the new scheme

“This is to inform you there will be no increase in the contribution rate to your pension for the period from 1 April 2015 to 31 March 2019. The contribution rate will depend on which scheme you are in (1988 scheme or 2006 scheme), and on your basic annual salary. This is set out in the table below.

Your employer will pay an increased rate of 25.1% on your behalf.”

(ii) For those members who benefit from tapering protection in the 1988 scheme, and will have to transfer into the 2015 scheme when their individual tapering protection ceases.

“This is to inform you that there will be no increase in the contribution rate to your pension for the period from 1 April 2015 until your individual tapering protection has ceased. The contribution rate for the 1988 scheme is based upon your basic annual salary, as set out in the table below.

However, from the date your individual tapering period ceases until 31 March 2019, your contribution rate will decrease and will depend upon your basic annual salary as set out in the table below.

Your employer will pay an increased rate of 25.1% on your behalf.”

(iii) For those who benefit from tapering protection in the 2006 scheme, and will have to transfer into the 2015 scheme when their individual tapering protection ceases.

“This is to inform you there will be no increase in the contribution rate to your pension for the period from 1 April 2015 until your individual tapering protection has ceased. The contributions rate for the 2006 scheme is based upon your basic annual salary and is set out in the table below.

However, from the date your individual tapering period ceases until 31 March 2019, your contribution rate will increase and will depend upon your basic annual salary as set out in the table below.

Your employer will pay an increased rate of 25.1% on your behalf.”

(iv) For members in the 1988 scheme who are not protected and will transfer to the 2015 scheme on 1 April 2015.

“This is to inform you there will be a decrease in your contribution rate to your pension for the period from 1 April 2015 – 31 March 2019. The contribution rate for the 2015 scheme is based upon your basic annual salary as set out in the table below.

Your employer will pay an increased rate of 25.1% on your behalf.”

(v) For members in the 2006 scheme who are not protected, and will transfer to the 2015 scheme on 1 April 2015.

“This is to inform you there will be an increase in your contribution rate to your pension for the period from 1 April 2015 – 31 March 2019. The contribution rate for the 2015 scheme is based upon your basic annual salary, as set out in the table below.

Your employer will pay an increased rate of 25.1% on your behalf.”

Police Pension Schemes - contribution rates

Pay	Tier	Pension scheme	% Contribution rate	
			1 April 2014 to 31 March 2015 (actual)	1 April 2015 to 31st March 2019
Under £27,000	Tier 1	1988 (full & tapered protection)	n/a	n/a
		2006 (full & tapered protection)	11	11
		2015	N/A	12.44
Over £27,000	Tier 2	1988 (full & tapered protection)	14.25	14.25
		2006 (full & tapered protection)	12.05	12.05
		2015	N/A	13.44
Over £60,000	Tier 3	1988 (full & tapered protection)	15.05	15.05
		2006 (full & tapered protection)	12.75	12.75
		2015	N/A	13.78

Tier 1 is those on a basic annual salary of £27,000 or less.

Tier 2 is those on a basic annual salary of more than £27,000 but less than £60,000.

Tier 3 is those on a basic annual salary of £60,000 and over