

Police Federation
Of England and Wales



Ffederasiwn Heddlu
Lloegr a Chymru

Established by Act of Parliament

Federation House, Highbury Drive, Leatherhead, Surrey KT22 7UY
Telephone 01372 352022 Fax 01372 352078
Email GenSec@polfed.org www.polfed.org

FROM THE GENERAL SECRETARY'S OFFICE

IR/sg

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JBB CIRCULAR NO : 046/2009

Dear Colleagues

POLICE PENSION SCHEME 1987 – 'PROTECTED PENSION AGE'

I am aware that many of you have received queries regarding the raising of the minimum pension age from 50 to 55 on 6 April 2010.

This issue does not affect Federated Ranks.

Although the minimum pension age will rise from 50 to 55 next April, members of the Police Pension Scheme (PPS) 1987 will not be affected by this change as they have a "protected pension age" under the Finance Act 2004. They will therefore continue to be eligible to retire with a pension before the age of 55 (eg, at any time with 30 years' pensionable service; from age 50 with between 25-30 years' pensionable service etc).

The Finance Act 2004 provides the members of certain pension schemes, including the PPS, with protected pension ages. These enable members to take their pension and lump sum benefits before the normal minimum pension age. The schemes concerned are listed in the Registered Pension Schemes (Prescribed Schemes and Occupations) Regulations 2005

http://www.opsi.gov.uk/si/si2005/uksi_20053451_en.pdf

You might also find this information sheet from HMRC helpful:

<http://www.hmrc.gov.uk/manuals/rpsmmanual/RPSM03106050.htm>

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Officers in the New Police Pension Scheme (NPPS) 2006 already have a pension age of 55.

Ill health retirements are not affected by the minimum pension age.

The only caveat to the above relates to some ACPO ranks on fixed-term contracts. However, the Home Office is currently working with HMRC to resolve this issue.

I hope this assists you with the queries which you are receiving.

Yours sincerely

IAN RENNIE
General Secretary