

# Your Police Pension What happens NOW

## Are you eligible for remedy?

To be eligible\* for remedy you must meet the following four conditions:

1. You were in pensionable service on or before 31 March 2012.
2. You were eligible or are retrospectively eligible\*\* for pensionable service during the remedy period.
3. It must be service that would have been pensionable in the relevant legacy scheme, had the discrimination not occurred.
4. You must not have a disqualifying gap (of more than five years).

\* Section 1 of the PSPJOA 2022

\*\* Section 5 of the PSPJOA 2022

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**2022**

**1st April**

All remaining members of legacy pension schemes moved to the Police Pension Scheme 2015.

**31st August**

Receive your annual benefits statement— it will not yet reflect remedy.

**2023**

**31st August**

Receive your annual benefits statement—it will not yet reflect remedy.

**1st October**

You return to your legacy scheme for the remedy period.

**2024**

**31st August**

Receive your annual benefits statement—it will now reflect remedy.

**2025**

**1st April**

Receive your remediable service statement (RSS). You will receive this statement annually until you retire. The statement will show your benefits in both the legacy scheme and the reformed scheme during the remedy period.

## Your retirement date

You will be asked if you want your benefits to be calculated on the legacy scheme or the reformed scheme.

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## What is Remedy?

On 1st April 2022 the [Public Service Pensions and Judicial Offices Act 2022 \(PSPJOA\)](#) came into force. It confirms that **eligible members will be returned to their final salary schemes for the period 1st April 2015 to 31st March 2022**. This will be enacted by the 1st October 2023 and is known as remedy (or retrospective remedy). On retirement members will be able to choose the benefits they receive for this remedy period.

Fully protected members of legacy schemes were in the legacy scheme throughout the Remedy Period, but they will have a choice later to receive legacy or reformed benefits for the Remedy Period.

**All legacy schemes will be closed to future accrual. Service from 1<sup>st</sup> April 2022 will be accrued in the 2015 scheme.**

The Act will remedy the discrimination between 1st April 2015 and 31st March 2022 by moving members back to their legacy scheme for this period. The Treasury will specify the rate of interest to apply to payments owed and due.

## What next?

These changes now need to be put into legislation. It is expected that the Home Office will draft and lay these regulations by 1st October 2023, with the consultation period expected from January 2023.

The Treasury are also required to make changes to the Finance Act 2004 in connection with the discrimination rectification provisions. See [Section 11 of the Finance Act 2022](#). These are expected to be retrospectively applied from 1st April 2022. Draft Treasury guidance is expected in the Autumn of 2022.

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## Frequently Asked Questions

- **What is an annual benefit statement?** An annual summary of your pension savings. It tells you about the savings you have now and what they could be worth in the future.
- **What is a remedial service statement (RSS)?** A statement provided to members which shows the benefits accrued in the remedy period both as legacy benefits and reformed benefits.
- **What is a legacy scheme?** The Police Pension Scheme 1987 and Police Pension Scheme 2006.
- **What is the reformed scheme?** The Police Pension Scheme 2015.
- **What is the remedy period?** The 1st April 2015 to the 31st March 2022.
- **What happens if I retire between now and October 2023?** You will retire with the benefits you have accrued in the 1987 and 2015 scheme. You will be given a choice as to which scheme membership you would prefer for the Remedy Period 2015 to 2022. This will be done at a later date once the legislation has been implemented (expected in October 2023).
- **How can I work out how this impacts my individual pension?** Please click [here](#) for the Police Pensions Calculator or use the QR code at the bottom of this page. This calculator will illustrate the projected benefits that you will receive at different retirement ages from both the legacy and reformed Police Pension Scheme. Please note the calculator is for guidance purposes only.

**If you need further information please contact your local pension scheme administrator.**

