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Dear Colleague,

We know that many members feel very strongly about issues relating to the pensions trap. On behalf of the PFEW, I can say that we hear you loud and clear. The National Board and the National Council are currently exploring all options available to us, and will be in touch with you, our membership regarding next steps. This includes making provision to share advice we receive in relation to pensions trap.

As it currently stands, two officers who joined on the same day, with different ages are treated differently by the interactions of the legacy scheme and the CARE pension scheme. It means that the younger officer must choose between working longer to avoid an actuarial reduction on the CARE scheme but also receives an actuarial reduction on their commutation payment. Alternatively, if an officer works to age 55 to avoid the actuarial reduction on the CARE scheme benefits, they will be unable to access their legacy scheme benefits where they would be payable if the officer retired.

This is grossly unfair, and the PFEW is taking advice on all options, including legal routes, as this is a critical issue for members.

We will keep updated on progress.

Yours sincerely,

Simon Riley
Branch Chair

Tom Hill
Branch Secretary

