

Advice on Police Pensions

Last Updated Wednesday, 28 July 2010

IMPORTANT UPDATE ON IMPROVING YOUR BASIC STATE PENSION In the May NARPO News Benefit update an article appeared in relation to the above. Our Benefits advisor's have now researched the matter fully and have provided a further update in relation to the uprating before a spouse/civil partner reaches state retirement age. **UPDATED ARTICLE** [Police Pension Advice](#)

NARPO Headquarters at Wakefield is always available to answer any Police Pension enquiry. Either the Chief Executive or the Deputy Chief Executive can provide personal advice on a whole range of pension issues during normal office hours. Written and Email enquiries can also be catered for; all we ask is that you include your NARPO membership number with your request.

You will also need to identify the Police Pension scheme applicable to you. Although we recognise that currently the vast majority of our members will be subject to the provisions of the 1987 Regulations, a new Police Pension scheme was introduced for new recruits to the service from April 2006. These new Regulations are only applicable to new recruits and to those officers serving in April 2006 who elected to transfer to the new Police Pension scheme following its introduction. We have included links to explanatory booklets on both these schemes below.

Medical Pensions and Injury Awards are two areas that have experienced an unprecedented increase in growth of enquiries. Throughout the 43 Police Forces in England and Wales a much more robust and systematic approach to Medical Pensions and Injury Award review continues to develop. NARPO accepts this new approach, as long as it is carried out fairly and with compassion; is based on sound medical evidence and is conducted within the guideline of the relevant Police Regulations.

To fall in line with the Government's 'A Day's Work' proposals, intended to simplify pension provisions across the board, in April 2006 the Injury Award provisions were then included in a separate statutory instrument, The Police (Injury Benefit) Regulations 2006. These Regulations are applicable to all current and former police officers irrespective of the Police Pension scheme to which they are a member. We have included a link to this legislation and a further link to advice on the medical appeals procedure applicable under Police Pension legislation. **INCORRECT TAX CODES** Further to media reports, HMRC have now admitted that due to a new system of matching employer and National Insurance data, a number of incorrect tax codes have been issued for the 2010/2011 tax year. The errors are thought to mostly affect those who are claiming their State Pension for the first time in 2009/10, as well as married couples and civil partners aged 76 and over. If you are concerned about the accuracy of your tax code, you should call HMRC on 0845 3000 627

LINKS TO USEFUL POLICE PENSION INFORMATION

[Home Office Circulars](#)

[Home Office Police Pensions and Retirement Policy](#)

[Police Negotiating Board Circulars](#)

[Find details of Your Police Pension Administrator here.](#)

[Pensions Ombudsman](#)

[Pensions Advisory Service](#)

[ASHE average earnings over 65's](#)

[ASHE average earnings figures](#)

[ASHE average earnings figures including over 65yrs](#)

OTHER PENSION GROUPS PUBLICATIONS

PSPC ELECTION MANIFESTO

PSPC ELECTION MANIFESTO SUMMARY

DISABILITY ALLIANCE BENEFITS NEWSLETTER APRIL

NPC Defending the Welfare State Rally

Civil Service Pensioners Alliance

National Pensioners Convention

AGE (European Older People's Platform)

NPC Manifesto

NPC CAMPAIGN Issue 42