STATUTORY RULES OF NORTHERN IRELAND

2007 No. 476

The Police Pension (Northern Ireland) Regulations 2007

PART 6

PENSION SHARING: PENSION CREDIT MEMBERS

Pension credit member's entitlement to pension

- **58.**—(1) Subject to regulation 59, a pension credit member is entitled to a pension, of an amount calculated in accordance with paragraphs (3), (4), and (5) which becomes payable—
 - (a) when he attains normal benefit age, or
 - (b) if it is later, when the pension sharing order under which he is entitled to the pension credit takes effect.
 - (2) In this Part "normal benefit age" means the age of 65.
 - (3) A pension credit member's pension shall be—
 - (a) an annual sum payable for life, and
 - (b) subject to paragraph (4), a lump-sum payment of an amount equal to that annual sum as at the time when the pension first becomes payable, multiplied by four.
- (4) No lump sum shall be payable under paragraph (3)(b) if the pension credit is a disqualifying pension credit under paragraph 2(3) of Schedule 29 to the Finance Act 2004(1).
- (5) The total pension under paragraph (3) must be of such an amount that its actuarial value is equal to the member's pension credit, as calculated from tables prepared by the Scheme actuary and in accordance with regulations made under paragraph 5(b) of Schedule 5 to the 1999 Order(2).

Commutation of the pension credit benefit on the grounds of serious ill-health

- **59.**—(1) If a pension credit member is suffering from serious ill-health before he attains normal benefit age, the Board may commute the whole of the pension to which he is entitled under regulation 58 calculated in accordance with paragraph (2).
- (2) The commutation shall be for a lump-sum of an amount equal to the annual rate of the pension to which the member would have been entitled under regulation 58(3)(a) if he had attained normal benefit age on the date when the lump-sum is paid (as calculated in accordance with guidance prepared by the Scheme actuary), multiplied by five.
- (3) Where a pension is commuted under paragraph (1), the payment of the lump-sum discharges the Board from all liability in respect of benefits payable to or in respect of the pension credit member.
- (4) In this regulation, "serious ill-health" means ill-health giving rise to a life expectancy of less than one year from the date on which commutation is applied for.

^{(1) 2004} c. 12

⁽²⁾ S.I. 1999 No. 3147; the relevant regulations are S.R.2000 No. 145, as amended by S.R. 2000 No. 335.

Death grants where pension credit member dies before pension credit benefits payable

- **60.**—(1) If a pension credit member dies before any pension credit benefits have become payable to him under these Regulations, a lump-sum death grant is to be paid calculated in accordance with paragraph (2).
- (2) The grant shall be of an amount equal to the annual rate of the pension to which the member would have been entitled under regulation 58(3)(a) if he had attained normal benefit age on the date of his death (as calculated in accordance with guidance prepared by the Scheme actuary), multiplied by three.
 - (3) The lump-sum is payable—
 - (a) if the member is survived by a spouse or civil partner who is not ineligible under paragraph (4), to that spouse or civil partner, or
 - (b) if there is no person such as is mentioned in sub-paragraph (a), and if the Board in their discretion so decide, to the member's personal representatives.
 - (4) A spouse or, as the case may be, civil partner is ineligible for the purposes of paragraph (3) if—
 - (a) the deceased and the spouse or civil partner in question were separated by an order or decree of a competent court at the time of the member's death, and
 - (b) the deceased was not required by such an order to contribute, and was not in fact regularly contributing, to the support of the spouse or civil partner or to the spouse or civil partner for the support of a child of the spouse or civil partner in question.

Application of general regulations

- **61.**—(1) The provisions specified in paragraph (2) apply to pension credit members and awards payable to or in respect of them, but apart from where provision is made by this Part or a contrary intention is otherwise indicated—
 - (a) these Regulations do not apply to pension credit members as such or to benefits payable to or in respect of them as such,
 - (b) the benefits payable to or in respect of pension credit members as such are not aggregated for any purpose with benefits payable to or in respect of those persons in any other capacity, and
 - (c) the benefits payable to or in respect of pension credit members deriving their pension credit benefits from one pension debit member are not aggregated for any purpose with benefits payable to or in respect of those persons as pension credit members deriving their pension credit benefits from any other pension debit member.
 - (2) Those provisions are regulation 63 (appeals) and 64 (limitations on appeals).
- (3) In the application of regulation 63 and by virtue of this regulation, the reference in regulation 64 to a person claiming an award in respect of a member of a particular description to whom that regulation applies includes a reference to a pension credit member whose pension credit is derived from the rights of a pension debit member of that description.