
EXPLANATORY NOTE

(This note is not part of the Regulations)

These Regulations establish a career average revalued earnings scheme for the payment of pensions and other benefits to members of the police service in Northern Ireland.

Part 2 provides for establishment of the scheme.

Part 3 contains governance provisions including delegation of the scheme manager's functions and establishment of the Police Pension Board and a scheme advisory board.

Part 4 provides for scheme membership. It sets out the key concepts of eligible service and pensionable earnings. It contains eligibility and auto-enrolment provisions.

Part 5 provides for the establishment of a member's pension accounts in relation to a continuous period of pensionable service under this scheme. It also provides for the establishment of a pension credit member's account.

Chapter 1 explains how the amount of accrued pension is calculated

Chapter 2 explains how adjustments to amounts of accrued pension are calculated.

Chapter 4 provides for the establishment of the active members account. This chapter show how the proportion of pensionable earnings accrued as a pension is revalued each year until the member leaves pensionable service.

Chapter 5 provides for the establishment of the deferred member's account and explains how the provisional amount of each description of deferred pension is calculated.

Chapter 6 provides for the establishment of the retirement account. It shows how the amount of retirement earned pension is worked out. .

Part 6 provides for compulsory ill-health retirement and early payment of full retirement pension on grounds of permanent medical unfitness.

Part 7 provides for a member's entitlement to payment of retirement benefits. It sets out the key concept of qualifying service. It specifies how the annual rate of pension is calculated for full retirement pensions and ill-health pensions, and provides for review and cancellation of ill-health benefits.

Part 8 provides for benefits for pension credit members.

Part 9 provides for death benefits. It provides for the recovery and suspension of benefits in certain cases.

Part 10 provides the payment of contributions by members and employers.

Part 11 provides for making and receiving transfer payments.

Part 12 provides for actuarial valuations and employer cost cap.

Part 13 contains supplementary provisions on payment of pensions, payment and deduction of tax and miscellaneous provisions including the determination of questions.

Schedule 1 provides for appeals against medical decisions and referral of a decision to a medical authority for reconsideration.

Schedule 2 list progressive medical conditions

Schedule 3 makes provision for payments for added pension.

Schedule 4 makes transitional provision.

Schedule 5 makes consequential amendment to the Royal Ulster Constabulary Pensions Regulations 1988 - it extends the reinstatement of remarriage of a widow's pension as from 1st July 2014, to those widows entitled to such a pension under the Royal Ulster Constabulary Pensions Order 1949.

An impact assessment has not been prepared for this instrument as no impact on the costs of business or the voluntary sector is foreseen.

Changes to legislation:

There are currently no known outstanding effects for the The Police Pensions Regulations (Northern Ireland) 2015.