STATUTORY INSTRUMENTS

2015 No. 445

The Police Pensions Regulations 2015

PART 4

Scheme membership

CHAPTER 2

Automatic enrolment

Application of Chapter

24. This Chapter applies in relation to a continuous period of eligible service.

Interpretation of Chapter

25. In this Chapter—

"automatic re-enrolment date", in relation to a person in eligible service, means a date determined under regulation 12 of the Occupational and Personal Pension Schemes (Automatic Enrolment) Regulations 2010 M1;

"continuous period of eligible service" means a period of eligible service disregarding any period not exceeding 5 years in which the person is not in eligible service M2; and

"first day of eligible service" means the first day of a continuous period of eligible service.

Marginal Citations

M1 S.I. 2010/772; regulation 12 was amended by S.I. 2012/215.

M2 See Chapter 1 of this Part. For the purpose of these Regulations, a member of a police force on a period of unpaid leave from that police force remains in eligible service.

Automatic enrolment

- **26.**—(1) A person (P) begins pensionable service under this scheme on P's first day of eligible service unless—
 - (a) regulation 31 (opting out before the end of the initial period of eligible service) applies; or
 - (b) P is a transition member with continuity of service and paragraph (2) applies.
 - (2) This paragraph applies if—
 - (a) P's first day of eligible service is the day after P's closing date; and
 - (b) as at P's closing date, P was opted out of the existing police pension scheme.
- (3) Paragraph (4) applies in relation to a person (P) in service as a member of a police force in England and Wales ("the original police force") who becomes a member of another police force in England and Wales ("the new police force").

- (4) A person in pensionable service under this scheme in relation to the original police force continues in pensionable service under this scheme when P becomes a member of the new police force.
- (5) Paragraph (6) applies in relation to a person (P) who is a member of the police service in Northern Ireland or the Police Service of Scotland who becomes a member of a police force in England and Wales ("the new police force").
- (6) A person in pensionable service under the 2015 NI police pension scheme or the 2015 Scotland police pension scheme begins pensionable service under this scheme when P becomes a member of the new police force.

Opting in to this scheme

- **27.**—(1) A person in eligible service who is not in pensionable service under this scheme may opt to become an active member of this scheme in relation to that eligible service.
- (2) The option under this regulation may only be exercised by written notice to the scheme manager ("opt-in notice").
- (3) The option under this regulation is taken to be exercised on the date on which the opt-in notice is received by the scheme manager ^{M3}.
- (4) If P opts out of this scheme within 12 months after opting in, P may not opt in again until after the end of that period of 12 months.
- (5) A person who was in pensionable service before beginning a career break or any other period of unpaid leave is taken to re-enter pensionable service when returning from the career break or other period of unpaid leave.

Marginal Citations

M3 See regulation 28 for when an opt-in has effect.

When an opt-in takes effect

- **28.** If P opts in to this scheme in relation to eligible service, P becomes an active member of this scheme in relation to that service—
 - (a) at the beginning of the first pay period beginning on or after the date on which the option is exercised; or
 - (b) if the scheme manager considers that time inappropriate, at any other time the scheme manager considers appropriate.

Automatic re-enrolment

- **29.**—(1) This regulation applies if, on the automatic re-enrolment date, a person in eligible service is not in pensionable service under this scheme.
- (2) On the automatic re-enrolment date, the scheme manager must enrol P in this scheme in relation to that eligible service if the employer is required under section 5 (automatic re-enrolment) of the Pensions Act 2008 M4 to make arrangements for P to be an active member of a pension scheme.
- (3) For the purpose of paragraph (2), the employer is required to make arrangements under that section even if—
 - (a) P has not reached the age of 22;
 - (b) P has reached normal pension age under this scheme; or

(c) the earnings requirements under that section are not met.

Marginal Citations

M4 2008 c. 30. Section 5 was amended by the Pensions Act 2011 (c. 19) sections 4(2), (3) and (4), 5(3) and (4) and 6(3).

Opting out of this scheme

- **30.**—(1) A person (P) opts out of this scheme in relation to eligible service if P opts not to be an active member of this scheme in relation to that service.
- (2) P may only exercise the option under paragraph (1) by written notice to the scheme manager ("opt-out notice").
- (3) The option is taken to be exercised on the date on which the opt-out notice is received by the scheme manager.

Opting out before the end of the initial period of eligible service

- **31.**—(1) This regulation applies if a person (P) opts out of this scheme in relation to eligible service—
 - (a) before the end of 3 months after P's first day of eligible service (or within any longer period the scheme manager considers appropriate); or
 - (b) before the end of one month after the automatic re-enrolment date (or within any longer period the scheme manager considers appropriate).
- (2) If paragraph (1)(a) applies, P is taken never to have been in pensionable service under this scheme in relation to that eligible service.
- (3) If paragraph (1)(b) applies, P is taken not to have been in pensionable service under this scheme during the period referred to in paragraph (1)(b).
- (4) This regulation does not require the scheme manager to pay P any additional amount which becomes payable by P in respect of national insurance contributions because P has not after all been an active member of this scheme during any period.

Opting out after the initial period of eligible service

- **32.**—(1) This regulation applies if—
 - (a) regulation 31 (opting out before the end of the initial period of eligible service) does not apply; and
 - (b) a person (P) opts out of this scheme in relation to eligible service—
 - (i) 3 months or more after P's first day of eligible service; or
 - (ii) one month or more after P's automatic re-enrolment date.
- (2) If P exercises the option under paragraph (1)(b), P ceases to be in pensionable service under this scheme—
 - (a) on the first day of the first pay period beginning on or after the date on which the option is exercised; or
 - (b) if the scheme manager considers that day inappropriate, on the first day of any later pay period the scheme manager considers appropriate.

Changes to legislation:There are currently no known outstanding effects for the The Police Pensions Regulations 2015, CHAPTER 2.