

## **NPPS Overview**

The 2006 Police Pension Scheme (NPPS) applies to all serving police officers who joined the service on or after 6 April 2006, unless they decided to opt out, and anyone who decides to transfer from the 1987 Police Pension Scheme (PPS).

From 6 April 2006 all new police entrants who wish to have a police pension must join the New Police Pension Scheme (NPPS). The main features of NPPS include:

- officer contributes 9.5% of salary each month
- maximum pension of  $\frac{1}{2}$  final salary plus a fixed lump sum of 4 times the pension, with option to give up part or all of the lump sum for additional annual pension
- maximum pension after 35 years
- single accrual rate of  $\frac{1}{70}$  of final salary for each year of service – no accelerated accrual rate after 20 years
- pensions for life for adult survivors
- pensions can also be paid to partners who are neither married nor civil partners if appropriate conditions are satisfied

This pension is a statutory scheme, based on the Police Pensions Regulations 2006, made under the Police Pensions Act 1976. All regular police officers in the United Kingdom who joined on or after 6 April 2006, or who wish to transfer, may belong to it.