

PPS Membership and Contributions

If you are a regular police officer, and you joined the service before 6 April 2006, you will have been admitted to PPS automatically on appointment unless you decided to opt out.

From 6 April 2006, the 1987 Police Pension Scheme (PPS) is closed to new members. Officers joining the force after that date will be admitted to NPPS unless they decide to opt out.

Only in very limited circumstances can officers still rejoin PPS – in particular, those who are receiving a PPS ill-health pension and are invited to re-join the force following the cessation of disability, or who were dismissed or required to resign from the force while members of the PPS and are reinstated following an appeal.

This does not affect officers moving to and from a force within Great Britain or to or from the Police Service of Northern Ireland, who can remain in PPS provided they were members on 6 April 2006.

The main conditions of membership and eligibility are:

- **You contribute 11%** of pay (less 1p a week), unless you are ineligible for an ill-health pension, in which case you pay 7.5%.
- You need at least two years' qualifying service for a pension. If you have at least two years' qualifying service, you will be entitled at least to a deferred pension payable at age 60.
- You need at least 25 years' service for an ordinary pension (payable from age 50 or after 30 years' service if earlier). If you have less than 25 years' pensionable service at retirement, you are entitled to a pension based on your pensionable service. This is known as a 'short service pension'.
- **The maximum pension is two-thirds of pay.** 30 years' service is needed for a maximum pension. Your pension benefits cannot exceed the maximum.

You will need to keep paying contributions whilst you continue to serve unless you opt out, but you would need to consider carefully the consequences of opting out.

If you are a member of PPS and are taking an approved career break from your force, you retain your membership of PPS and will resume paying contributions to PPS when you return to work.

It is possible for you to be a member of PPS and to contribute to other pension schemes, such as a personal pension plan, at the same time. You are recommended to consult an independent financial adviser if you wish to obtain information about other pension schemes.