

PPS Opting Out

Before you opt out of the pension scheme you should consider the implications very carefully and take independent financial advice.

It is possible to opt out of PPS at any time, but it is now no longer possible to opt back in to it. If you have opted out of PPS and want to opt back in to a police pension scheme, you can only join NPPS. This may be subject to a medical examination, for which you would have to pay the cost, to decide whether you will be eligible for ill-health benefits.

Deferred Pension

If you opt out of the pension scheme and have at least two years' qualifying service, you will be entitled to a PPS 'deferred pension' payable at age 60. If you have at least 25 years' pensionable service, you will be entitled to an ordinary pension payable from age 50.

The deferred pension is based on a proportion of your 'hypothetical pension' (the pension that you would have been earned if you had served until your short service pension age. If you have 30 years' service and opt out, you will receive an immediate full pension on retirement.