

PPS Overview

The 1987 Police Pension Scheme (PPS) applies to all serving police officers who joined the service before 6 April 2006, unless they decided to opt out.

The scheme is a statutory scheme based on the Police Pensions Regulations 1987 (as amended), made under the Police Pensions Act 1976. All regular police officers in Great Britain who joined before 6 April 2006 may belong to it.

The main features of PPS include:

- officer contributes 11% of salary each month
- maximum pension of 2/3 final salary with option to commute up to 25% of the pension for a tax-free lump sum
- maximum pension after 30 years
- dual accrual rate of 1/60 of final salary for each year of service for the first 20 years and then an accelerated rate of 2/60 of final salary for each year of service thereafter
- pensions can be paid to dependants if appropriate conditions are satisfied.

The scheme is administered locally by police authorities. Costs are met partly from the contributions of currently serving officers, with the balance met by police revenue expenditure.

The employee contribution rate for scheme members is comparatively high at 11%, but the rate reflects the fact that police officers can retire with a full pension after 30 years instead of the normal 40 years in the public sector and receive generous provision for early retirement on medical grounds if permanently disabled for police duty.