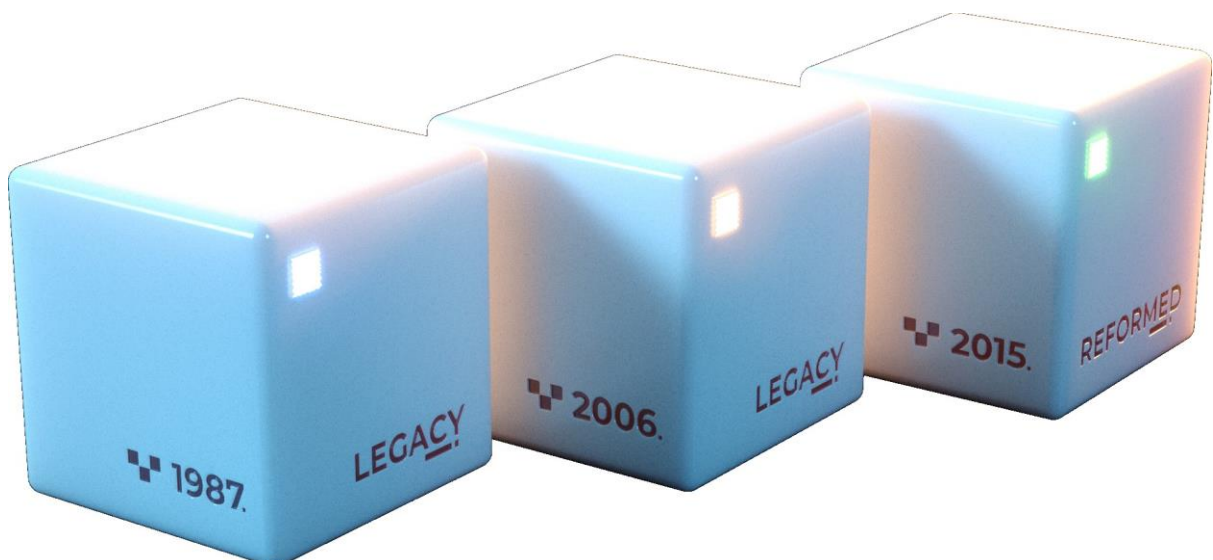


NPCC Police Pensions Member remedy factsheet

Beneficiaries



Contents

Introduction.....	3
Eligible decision maker.....	3
Benefits payable to beneficiaries.....	4
Partner pensions.....	4
Children’s pensions.....	4
Death grant lump sum.....	4
Benefits payable to or from the estate of the deceased member.....	5
All members.....	5
Contribution adjustments.....	5
Pensioner members.....	5
Lump sum.....	5
Annual Pension.....	6
Legislation.....	6
Disclaimer.....	7



Introduction

In April 2015, a new pension scheme (called PPS 2015) was introduced. As part of the roll out of the new scheme, some members were given ‘protection’ and remained in their legacy scheme for a set period of time after April 2015.

After a legal challenge, the courts determined that these protections were age discriminatory and not fair to all members of the pension scheme i.e. younger members in the scheme were missing out on additional years of benefits from the original pension schemes.

The changes being introduced from 1 October 2023 aim to give all members the same choice of benefits for the remedy period (1 April 2015 to 31 March 2022).

Some members who had membership of the Police Pension Scheme (PPS) as a serving police officer during the remedy period, have sadly passed away. These members are still entitled to receive remedy, but these choices will now fall to the eligible decision maker which may result in additional payments being owed to or from the estate of the deceased member, but also in additional payments being due to or from any beneficiaries.

Death benefits that are payable vary not only between the different Police Pension Schemes but also depend on whether the death occurred in service, as a deferred member or as a pensioner member, and differ based on the number and type of beneficiaries there are.

In most cases, there will be a sole adult beneficiary that is already receiving or has received some form of pension benefit, this factsheet is aimed at those sole adult beneficiaries. There are multiple other scenarios which are not covered by this factsheet.

Eligible decision maker

The eligible decision maker is set out in legislation and follows a strict order. In most cases there will be a sole adult beneficiary, such as a spouse, and this will be the eligible decision maker.

For other types of sole beneficiaries or where there are multiple beneficiaries refer to the [eligible decision makers schedule](#) in the Police Pension (Remediable Service) Regulations 2023.

Benefits payable to beneficiaries

The remedy choice you have is about the beneficiary benefits that you are receiving, but your choice may mean that there is a contribution adjustment necessary. If the member was in receipt of their pension, then it may also affect the benefits that were paid to the member before they passed away as well as any death grant lump sum that may have been payable.

Partner pensions

As a spouse, civil partner, same sex marriage partner or a co-habiting partner, beneficiary pensions are payable in respect of the deceased member's pension.

The different Police Pension Schemes have different rules and eligibility criteria about how partner pensions are calculated.

To comply fully with the remediable service legislation, pensions paid in respect of eligible deceased members are also in scope for remedy.

The choice you have is only about your benefits, but your choice may well have an effect on the [benefits that are payable to or from the estate of the deceased member](#).

You will receive a Remediable Service Statement (RSS) which will set out the benefits that you are currently receiving and provide you with an alternative option. Details of the effect on benefits that are payable to or from the estate of the deceased member will also be shown.

Children's pensions

The different Police Pension Schemes have different rules and eligibility criteria about how children's pensions are calculated.

There are some protections in place (as set out in [Regulation 53](#)) to ensure that a child's pension will not be affected by the remedy choice that a surviving adult makes.

Details of any alternative amounts will be provided in the Remediable Service Statement.

Death grant lump sum

If a death grant lump sum was payable when the member died, and you as the beneficiary, make a choice for alternative benefits, there may be an adjustment to the death grant lump sum that was paid. This amount will be adjusted for tax and interest as applicable.

Whether there would be monies owed to the beneficiary or the beneficiary would owe money will depend on which scheme is the legacy scheme and which benefit option you choose. Full details about the relevant amounts will be provided in your Remediable Service Statement (RSS).

Benefits payable to or from the estate of the deceased member

The remedy choice you have is about the beneficiary benefits that you are receiving, but your choice may mean that there is a contribution adjustment necessary, and, if the member was in receipt of their pension, then it may also affect the benefits that were paid to the member before they passed away.

All members

Contribution adjustments

Where a deceased member was a serving police officer within the remedy period, then there may be a contribution adjustment necessary if: –

- They transitioned into the Police Pension Scheme (PPS) 2015 during the remedy period, or
- You, as a beneficiary, choose an alternative set of benefits.

Any contribution adjustment will be automatically adjusted to: –

- Apply tax relief which will be based on the deceased member's taxable earnings during the remedy period, and
- Apply the relevant amount of interest.

Whether the estate of the deceased member owes money or is owed money will depend on which scheme is the legacy scheme and which benefit option you choose. Full details about the relevant amounts will be provided in your Remediable Service Statement (RSS).

Pensioner members

Lump sum

When a deceased member retired if they elected for a lump sum and you, as the beneficiary, make a choice for alternative benefits, there may be an adjustment to the lump sum that was paid. This amount will be adjusted for tax and interest as applicable.

Whether the estate of the deceased member owes money or is owed money will depend on which scheme is the legacy scheme and which benefit option you choose. Full details about the relevant amounts will be provided in your Remediable Service Statement (RSS).

Annual Pension

When a deceased member retired, they would have been in receipt of a pension. As the beneficiary if you make a choice for alternative benefits, there will be an adjustment to the annual pension that was paid. This amount will be adjusted for tax and interest as applicable.

Whether the estate of the deceased member owes money or is owed money will depend on which scheme is the legacy scheme and which benefit option you choose. Full details about the relevant amounts will be provided in your Remediable Service Statement (RSS).

Legislation

The legislation that applies to deceased members and beneficiaries for the remediable service is: –

[The Public Service Pensions and Judicial Offices Act \(PSPJOA 2022\)](#)

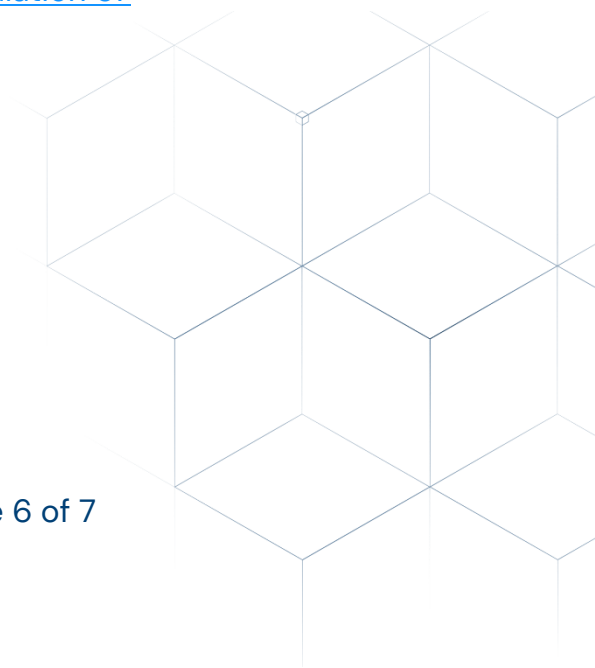
- Pension benefits and contributions: corrections – [Sections 14 and 15](#)
- Remediable service statements – [Section 29](#)

[The Public Service Pensions \(Exercise of Powers, Compensation and Information\) Directions 2022 \(The Directions\)](#)

- Interest and process – Chapter 4, Directions 13 to 19
- Remediable Service statements – Direction 20, paragraph 1b

[The Police Pensions \(Remediable Service\) Regulations 2023 \(Police Scheme Remediable Regulations\)](#)

- Remediable service statement – [Part 2](#)
- Decisions about the treatment of remediable police service – [Part 3](#)
- Protection of a pension payable to an eligible child – [Regulation 53](#)
- Payment of amounts owed to the scheme manager – [Regulation 66](#)
- Payments of amounts owed to a person – [Regulation 67](#)
- Eligible Decision makers – [Schedule](#)



Disclaimer

This factsheet has been prepared by NPCC using the regulations as they stand in January 2024, however they should be used only as an informal view of the interpretation of the Police Pension Scheme as only a court can provide a definitive interpretation of legislation.

This factsheet should not be interpreted as legal advice.