



## Police Pensions Board

**Date:** TUESDAY, 8 OCTOBER 2019

**Time:** 11.30 am

**Venue:** COMMITTEE ROOM - 2ND FLOOR WEST WING, GUILDHALL

**Members:** Alderman Ian Luder (Chairman)  
John Todd (Deputy Chairman)  
Alexander Barr  
Helen Isaac  
Tim Parsons

**Enquiries:** Alistair MacLellan  
[alistair.maclellan@cityoflondon.gov.uk](mailto:alistair.maclellan@cityoflondon.gov.uk)

Lunch will be served in the Guildhall Club at 1pm

**NB:** Part of this meeting could be the subject of audio or video recording

John Barradell  
Town Clerk and Chief Executive

## **AGENDA**

1. **APOLOGIES**
2. **MEMBERS DECLARATIONS UNDER THE CODE OF CONDUCT IN RESPECT OF ITEMS ON THE AGENDA**
3. **MINUTES**  
To agree the minutes of the meeting held on 12 June 2019.  
  
**For Decision**  
(Pages 1 - 4)
4. **OUTSTANDING REFERENCES**  
Report of the Town Clerk.  
  
**For Information**  
(Pages 5 - 8)
5. **TRAINING PRESENTATION - COMMUTATION LUMP SUMS AND UNAUTHORISED PAYMENTS**  
The Chamberlain to be heard.  
  
**For Information**
6. **POLICE PENSION SCHEME UPDATE**  
Report of the Chamberlain.  
  
**For Information**  
(Pages 9 - 100)
7. **THE CITY OF LONDON: POLICE PENSION SCHEME - REVISION TO THE RISK REGISTER**  
Report of the Chamberlain.  
  
**For Information**  
(Pages 101 - 120)
8. **CITY OF LONDON POLICE PENSIONS BOARD - GOVERNANCE**  
Report of the Town Clerk.  
  
**For Decision**  
(Pages 121 - 126)
9. **QUESTIONS ON MATTERS RELATING TO THE WORK OF THE BOARD**
10. **ANY OTHER BUSINESS THAT THE CHAIRMAN CONSIDERS URGENT**

11. **EXCLUSION OF THE PUBLIC**  
**MOTION** – that under Section 100(A) of the Local Government Act 1972, the public be excluded from the meeting for the following items of business on the grounds they involve the likely disclosure of exempt information as defined in Part I of Schedule 12A of the Local Government Act.

**For Decision**
12. **NON-PUBLIC OUTSTANDING REFERENCES**  
Report of the Town Clerk.

**For Information**  
(Pages 127 - 128)
13. **THE CITY OF LONDON: POLICE PENSION SCHEME STATISTICAL DATA**  
Report of the Chamberlain.

**For Information**  
(Pages 129 - 130)
14. **QUESTIONS ON MATTERS RELATING TO THE WORK OF THE BOARD**
15. **ANY OTHER BUSINESS THAT THE CHAIRMAN CONSIDERS URGENT THAT THE BOARD AGREES SHOULD BE CONSIDERED WHILST THE PUBLIC ARE EXCLUDED**

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## POLICE PENSIONS BOARD

Wednesday, 12 June 2019

Minutes of the meeting of the Police Pensions Board held at the Committee Rooms, Guildhall, EC2 at 3.00 pm

### Present

#### Members:

Alderman Ian Luder (Chairman)  
John Todd

Alexander Barr  
Tim Parsons

#### City of London Police Authority:

Alistair MacLellan - Town Clerk's Department  
Kate Limna - Corporate Treasurer  
Matt Mott - Pensions Manager  
Graham Newman - Chamberlain's Department

#### City of London Police Force:

Carl Tomlinson - City of London Police

### 1. APOLOGIES

There were no apologies.

The Chairman noted that Professor Philip Hodgson has resigned from the Board and placed on record his thanks for Professor Hodgson's service as Member Representative. The Chairman added that a recruitment process would be conducted to replace Professor Hodgson **(6/2019/P)**.

The Chairman thanked Members for their attendance at the meeting, given that it has been rescheduled from its original May 2019 date and assured Members that changes to future meeting dates would be avoided where possible.

### 2. MEMBERS DECLARATIONS UNDER THE CODE OF CONDUCT IN RESPECT OF ITEMS ON THE AGENDA

There were no declarations.

### 3. TERMS OF REFERENCE

Members received the Board's terms of reference and noted Alderman Ian Luder's appointment as Chairman of the Board. Members were unanimous that Cllr John Todd should be appointed Deputy Chairman for the ensuing year **(7/2019/P)**.

The Town Clerk noted that a report on the governance of the Board would be submitted to the October 2019 meeting **(8/2019/P)**.

**RESOLVED**, that Members

- Recommend the appointment by the Scheme Manager of Cllr John Todd as Deputy Chairman of the Police Pensions Board.
- Receive the terms of reference of the Board for 2019/20.

4. **MINUTES**

**RESOLVED**, that the public minutes and non-public summary of the meeting held on 25 January 2019 be approved as a correct record.

5. **OUTSTANDING REFERENCES**

**RESOLVED**, that the report of the Town Clerk regarding outstanding references be received.

6. **PRESENTATION**

The Pensions Manager was heard regarding training available for Members and the following points were made.

- 23 training modules had been passed by Members of the Board, out of a possible total of 42. In light of the resignation of Professor Hodgson, this number was now 23 out of a possible 35.
- Members of the Board should aim to complete all possible modules by April 2020 **(9/2019/P)**.
- Potential training offers for Members of the Board included scheme-specific training on items such as retirement grants and ill-health retirement, and general training on items such as HMRC limits, legal challenges and a scheme cost cap.
- The proposed training schedule for the Board for 2019/20 included retirement grants and taxation (October 2019) HMRC limits (January 2020) and completion of the Public Sector TRP toolkit for all Board Members by April 2020. Legal challenge(s) and cost cap(s) would be agenda items at future meetings once fresh information became available.
- The Pensions Manager asked Members to provide him any training feedback outside of the meeting **(10/2019/P)**.
- In response to a question, the Pensions Manager confirmed that his team had not been in receipt of any complaints from scheme members that had required escalation to the Board.
- The Chairman requested, going forward, that a table be provided in the update report detailing the number of enquiries received from scheme members, and the number of enquiries dealt with within the best practice timeframe and the number of enquiries dealt with the best practice timeframe **(11/2019/P)**.

- The Chairman noted that officers should be prepared to issue a communication to scheme members in the event of the legal challenge reaching a resolution **(12/2019/P)**.

**RESOLVED**, that the presentation be noted.

**7. THE CITY OF LONDON: POLICE PENSION SCHEME - UPDATE**

Members considered an update report of the Chamberlain regarding the City of London Police Pension Scheme.

- The Pensions Manager confirmed that the Annual Statements are currently on track to be issued by the 31 August 2019 deadline.
- The Corporate Treasurer noted that officers would review the efficacy of converting the Risk Register into the new City of London Corporation risk register template, which would include a column on deadlines for achieve resolution of the relevant risk(s) **(13/2019/P)**.

**RESOLVED**, that the report be received.

**8. REVIEW REPORT FOR POLICE AUTHORITY BOARD**

Members considered a Review Report for the Police Authority Board and requested that reference should be made to the fact the Board planned to review its terms of reference.

**RESOLVED**, that the report be received.

**8.1 Appendix - The City of London Police Pension Board - Review of Activities for the period 1 April 2018 to 31 March 2019**

Members considered an appendix to the Review Report regarding the City of London Police Pension Board – Review of Activities for the period 1 April 2018 to 31 March 2019.

**RESOLVED**, that the report be received.

**9. QUESTIONS ON MATTERS RELATING TO THE WORK OF THE BOARD**

There were no questions.

**10. ANY OTHER BUSINESS THAT THE CHAIRMAN CONSIDERS URGENT**

There was no other business.

**11. EXCLUSION OF THE PUBLIC**

**RESOLVED**, that under Section 100(A) of the Local Government Act 1972, the public be excluded from the meeting for the following items of business on the grounds they involve the likely disclosure of exempt information as defined in Part I of Schedule 12A of the Act.

12. **NON-PUBLIC MINUTES**  
**RESOLVED**, that the non-public minutes of the meeting held on 25 January 2019 be approved.
13. **NON-PUBLIC OUTSTANDING REFERENCES**  
**RESOLVED**, that the report of the Town Clerk regarding non-public outstanding references be received.
14. **QUESTIONS ON MATTERS RELATING TO THE WORK OF THE BOARD**  
There were no non-public questions.
15. **ANY OTHER BUSINESS THAT THE CHAIRMAN CONSIDERS URGENT THAT THE BOARD AGREES SHOULD BE CONSIDERED WHILST THE PUBLIC ARE EXCLUDED**  
There was no other business.

**The meeting closed at 3.47 pm**

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Chairman

**Contact Officer: Alistair MacLellan / [alistair.maclellan@cityoflondon.gov.uk](mailto:alistair.maclellan@cityoflondon.gov.uk)**

POLICE PENSIONS BOARD

PUBLIC OUTSTANDING REFERENCES

Reference	Date / Detail	Responsible Officer	Update
2/2019/P	<p><b>25 January 2019</b>  <b>Item 5 – Procurement Presentation</b>                      Members to be updated on due diligence and market research of current providers.</p>	<p>Matt Mott                      (Chamberlain’s Department)</p>	<p>Update to be provided at October 2019 Board</p>
6/2019/P	<p><b>12 June 2019</b>  <b>Item 1 – Apologies</b>                      Recruitment process for Scheme Member to be conducted.</p>	<p>Alistair MacLellan (Town Clerk’s Department)</p>	<p>Vacancy advertised and process is ‘live’ – deadline for applications is 16 October 2019</p>
7/2019/P	<p><b>12 June 2019</b>  <b>Item 3 – Terms of Reference</b>                      Cllr John Todd to be recommended to Scheme Manager for appointment as Deputy Chairman.</p>	<p>Alistair MacLellan (Town Clerk’s Department)</p>	<p>Completed</p>

**POLICE PENSIONS BOARD**

**PUBLIC OUTSTANDING REFERENCES**

Com	<p><b>12 June 2019</b>  <b>Item 3 – Terms of Reference</b>                  Report on Police Pensions Board governance to be submitted to October 2019 meeting.</p>	Alistair MacLellan (Town Clerk’s Department)	Completed
9/2019/P	<p><b>12 June 2019</b>  <b>Item 6 – Presentation</b>                  Members of the Board should aim to complete all possible modules by April 2020</p>	All	Update to be provided at October 2019 Board
10/2019/P	<p><b>12 June 2019</b>  <b>Item 6 – Presentation</b>                  Members to provide Pensions Manager with any training feedback they might have.</p>	All	Update to be provided at October 2019 Board

**POLICE PENSIONS BOARD**

**PUBLIC OUTSTANDING REFERENCES**

<p>11/2019/P</p>	<p><b>12 June 2019</b> <b>Item 6 – Presentation</b> Table be provided in the update report detailing the number of enquiries received from scheme members, and the number of enquiries dealt with within the best practice timeframe and the number of enquiries dealt with outwith the best practice timeframe</p>	<p>Matt Mott (Chamberlain’s Department)</p>	<p>Completed – Appendix 4 of Scheme Administrator’s report</p>
<p>12/2019/P</p>	<p><b>12 June 2019</b> <b>Item 6 – Presentation</b> Officers to be prepared to issue a communication to scheme members in the event of the legal challenge reaching a resolution.</p>	<p>Matt Mott (Chamberlain’s Department)</p>	<p>Guidance from the Home Office awaited.</p>

**POLICE PENSIONS BOARD**

**PUBLIC OUTSTANDING REFERENCES**

13/2019/P	<p><b>Item 7</b> <b>The City of London Police Pension Scheme Update</b> Officers to review the efficacy of converting the Risk Register into the new City of London Corporation risk register template, which would include a column on deadlines for achieve resolution of the relevant risk(s)</p>	Matt Mott (Chamberlain's Department)	Completed Report and revised register to be provided to the Board at the October 2019 meeting
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# Agenda Item 6

<b>Committee:</b> Police Pensions Board	<b>Date:</b> 8 October 2019
<b>Subject:</b> The City of London: Police Pension Scheme - Update	<b>Public</b>
<b>Report of:</b> The Chamberlain	<b>For Information</b>
<b>Report author:</b> Graham Newman – Chamberlain’s Department	

## Summary

The Board have agreed that at each meeting that information regarding a range of topics in relation to the City of London Police Pension Scheme (the Scheme) would be provided along with any updates.

<b>Item</b>	<b>Update</b>
Annual schedule of events for the Pensions Scheme	Update provided (Appendix 1).
The Pensions Board’s Risk Register	Transferred to new format, separate report provided.
Documentation of all of the communications which are circulated to Scheme Members	Members asked to see copies of all documentation on an annual basis.  Amendments / updates that have been made since the last review have been highlighted (Appendices 2.22, 2.23, 2.26 and 2.27)
Information of Scheme Record Keeping	No amendments since the last Board meeting.
A record of any complaints or disputes under the Scheme’s complaints procedure	None to report
Any recent Police Pension Scheme breaches of the law	No breaches to report.
Any audit reports relating to the administration of the Scheme	None to report.
Required Training	No regulatory changes to report.  Presentation to be provided by the Pensions Office – Commutation Lump Sums and Unauthorised Payments.
GDPR / DPA18	General Date Protection Regulations (GDPR) / Data Protection Act 2018

	<p>(DPA18) came into effect on 25 May 2018.</p> <p>The Commissioner has confirmed the privacy notice covers the Forces obligation.</p> <p>In order that the privacy notice could be communicated to all officers it was intended that a copy would be included with the annual benefit statements. Unfortunately, this was not possible and instead a separate mailshot was carried out by the Pensions Office to ensure a copy of the notice was sent to all serving Police Officers. (Appendix 3).</p>
<p>Legal Challenge 1</p>	<p><u>Lord Chancellor and Secretary of State for Justice v McCloud and others</u></p> <p>The Court of Appeal has ruled that reforms made to the judges' and firefighters' pension schemes were discriminatory on the grounds of age.</p> <p>This has raised some concerns that the reforms made to all public sector pensions schemes, including the PPS, may also be deemed to be discriminatory on the same grounds.</p> <p>The government requested the right to appeal to the Supreme Court, however, this was request was denied. All public sector pension schemes may now need to review their regulations and possibly make amendments to them.</p> <p>Guidance from the Home Office / Police Pensions Technical Group is awaited.</p>
<p>Legal Challenge 2</p>	<p><u>Evans &amp; Ashcroft vs Chief Constable of South Wales</u></p> <p>This is a court of appeal case in respect of the Police (Injury Benefit) Regulations 2006.</p> <p>In October 2018 the Court of Appeal handed down its judgement in the case of Evans &amp; Ashcroft v Chief Constable of South Wales Police. The Court held that the Chief Constable was entitled to</p>

	<p>deduct from a former police officer's police injury pension the full amount of certain social security benefits actually paid to the retired police officer, as increased with index-linking from year to year.</p> <p>However, the Court also held that the deductible levels of those social security benefits from the tax year 2010/11 onwards need to be recalculated as if the increases in the 2010/11 tax year had never been implemented and as if the base levels for subsequent increases had been correspondingly lower.</p> <p>The judgement currently only applies to the two officers involved in the case, but it is likely to be cited in any similar claims brought under those regulations for those officers that have been in receipt of a police injury pension prior to April 2010 and have had an entitlement to certain social security benefits.</p> <p>Guidance from the Home Office / Police Pensions Technical Group is awaited. Once received, a communication that can be sent to officers that make enquiries will be prepared</p>
Task Statistics	<p>At the 12 June 2019 Board meeting, Members asked for statistics of the administration work carried out by the Pensions Office to be added as a standing item.</p> <p>Update provided (Appendix 4).</p>
Newsletter	<p>The annual Police Pensioner Newsletter was issued on 20 September 2019 and included an advert for the vacant Board Member post.</p> <p>A copy of the Newsletter including the vacancy advert is included in Appendix 2.27</p>
Procurement	<p>Verbal update to be provided by the Pensions Office.</p>
Automatic Re-enrolment	<p>The City of London Police has a contractual obligation as an employer, to</p>

	<p>enrol its officers into a workplace pension scheme on their first day of employment (providing their contract of employment is for 3 months or longer). This is known as Automatic Enrolment (AE).</p> <p>The qualifying workplace pension provided to officers by the City of London Police is the Police Pension Scheme (PPS).</p> <p>Membership to the Scheme is automatic, but it is not compulsory, and officers can opt out whenever they wish.</p> <p>Under the terms of AE, every 3 years the City of London Police must re-enrol any officer not currently in the Scheme that meets particular age and pay criteria.</p> <p>The re-enrolment date is based on the anniversary of the first date that AE applied. This is known as the Staging Date and for the City of London Police it was 1 October 2014.</p> <p>Officers who qualified for re-enrolment were re-enrolled into the PPS with effect from 1 October 2019. They can if they wish, choose to opt out of the scheme again.</p> <p>The Automatic Re-enrolment process re-enrolled 40 officers into the PPS with effect from 1 October 2019</p>
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### **Recommendation**

Members are requested to review the information and provide any comments.

**Appendices:**

- Appendix 1 – Annual Schedule of events
- Appendix 2.1 – 2.27 – Scheme Documentation
- Appendix 3 – Privacy Notice and covering letter
- Appendix 4 – Statistical information

**Contact:**

Graham Newman  
 Telephone: 020 7332 1132  
 Email: [graham.newman@cityoflondon.gov.uk](mailto:graham.newman@cityoflondon.gov.uk)

**City of London: Police Pension Scheme  
Annual Schedule of Events**

<b>Date Due</b>	<b>Event</b>	<b>Date Completed</b>
Within 2 weeks of June 2019 quarter	Tax Return for June Quarter	No data to return
31 <sup>st</sup> August	Issue of Annual Statements Deadline	26 <sup>th</sup> August 2019
6 <sup>th</sup> September	Home Office Autumn Finance Return and revised 5 year forecast	6 <sup>th</sup> September 2019
Within 2 weeks of September quarter	Tax Return for September Quarter	No data to return
1 <sup>st</sup> October	Automatic Re-enrolment for eligible officers that are not in the Scheme.	1 <sup>st</sup> October 2019
1 <sup>st</sup> October	Occupational Pension Schemes Survey to be returned to the Office for National Statistics	1 <sup>st</sup> October 2019
6 <sup>th</sup> October	Deadline for the issue of Pension Saving Statements (Annual Allowance letter)	4 <sup>th</sup> October 2019
6 <sup>th</sup> November	Deadline for Scheme Return to the Pensions Regulator	
Within 2 weeks of December quarter	Tax Return for December Quarter	
January 2020	Police Pensions Return to the Home Office	
February (expected)	Auto Re-enrolment declaration to the Pensions Regulator	
March / April	Submit IAS19 data to Scheme Actuary	
1 <sup>st</sup> April	Employee Contribution band implementation	
1 <sup>st</sup> April	Employer Contribution implementation	

1 <sup>st</sup> April	Revaluation of CARE benefits	
1 <sup>st</sup> Monday in April after 6 <sup>th</sup> April	Pensions Increase – Annual Inflation Increase	
April	IAS19 month 12 update if necessary	
May	Home Office Year End Finance Return and 5 year forecast	

### List of documents in Appendix 2

Appendix 2.1	Starter form
Appendix 2.2	Opt-in form
Appendix 2.3	Early leaver covering letter
Appendix 2.4	Refund covering letter
Appendix 2.5	Opt-out form
Appendix 2.6	Opt-out confirmation letter
Appendix 2.7	Opt-out factsheet
Appendix 2.8	Death Grant Expression of Wish Nomination Form
Appendix 2.9	Co-habiting Partner Nomination Form
Appendix 2.10	Interforce-in service certificate request
Appendix 2.11	Interforce-in confirmation letter to officer
Appendix 2.12	Interforce-out service certificate covering letter
Appendix 2.13	Transfer-in authority form
Appendix 2.14	Transfer-in quotation request
Appendix 2.15	Transfer-in quotation letter to officer
Appendix 2.16	Transfer-in payment request
Appendix 2.17	Transfer-in finalised confirmation letter
Appendix 2.18	Retirement Illustration Letter
Appendix 2.19	Retirement Finalised Covering Letter
Appendix 2.20	Retirement form PP1
Appendix 2.21	Retirement form PP2
Appendix 2.22	Retirement Lifetime Allowance Declaration form (LTA value updated)
Appendix 2.23	Annual Benefit Statement (dates updated for 2019)
Appendix 2.24	Estimate letter – 1987 Scheme only
Appendix 2.25	Estimate letter – 1987 & 2015 Scheme membership
Appendix 2.26	Annual Allowance Letter (entire letter updated to provide better clarity)
Appendix 2.27	Police Pensioners' Newsletter

Where appropriate, text and paragraphs that have been amended or added since the previous communications review have been highlighted on the attached appendices.

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# Police Pension Scheme

**1. Personal Details - Please complete this section in all cases**

Title, Surname

National Insurance number

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Date of Birth

First Name(s)

Relationship Status: Single/ Married/ Civil Partnership/ Divorced/ Dissolved Civil Partnership/Widow(er)/Cohabiting  
 (Please circle as appropriate)

**2. Current Employment - Please complete this section in all cases**

City Police  
 Start Date

Warrant No.

**3. Previous Police Pension Scheme membership**

If you have previously been a member of the Police Pension Scheme please provide details of your previous service below:

Previous Force	Date from	Date to

**4. Previous pension rights in a non-police pension scheme**

If you have accrued pension benefits in a pension arrangement that is not the Police Pension Scheme it may be possible to transfer those benefits into the Scheme. If you wish to investigate this option please contact the Pensions Office and request the necessary form.

Once the form has been completed and returned the Pensions Office will be authorised to investigate the transfer on your behalf. Completion of the form does not commit you to proceeding with a transfer.

If you have more than one previous pension arrangement you should copy the form, as necessary.

## 5. Survivor Benefits

When you die, your 'survivors' may be entitled to receive benefits.

For the purposes of the Police Pension Scheme 1987, 'survivors' means a spouse or civil partner and eligible children.

If you are a member of either the Police Pension Scheme 2006 or the Police Pension Scheme 2015 'survivor' means spouse, civil partner, eligible children and declared partners. A declared partner is someone with whom you have a long term relationship but to whom you are not married nor with whom you have formed a civil partnership. For a declared partner to be recognised by the Scheme you and your partner must complete a joint declaration form to confirm that certain criteria are met.

Declared partner forms are available from the Pensions Office.

## 6. Death Grant – Expression of Wish

Should you die in service whilst an active member of the Police Pension Scheme there may be a lump sum death grant payable.

If you are a member of the Police Pension Scheme 1987 this payment must be made to your spouse / civil partner. If you are not married or in a civil partnership at the date of death the payment must be made to your personal representatives to form part of your estate.

If you are a member of either the Police Pension Scheme 2006 or the Police Pension Scheme 2015 it may be possible to nominate a beneficiary to receive the lump sum death grant. If you are married, in a civil partnership or have a declared partner then any payment must be made to your spouse / civil partner / declared partner. However, if none of these apply you can nominate a person (or people) to receive the payment by completing an 'Expression of Wish' nomination form which is available from the Pensions Office.

## 7. Annual statement of entitlement

You will be issued with a benefit statement each year showing the pension benefits you have built up in the Police Pension Scheme.

## 8. Further information about the Police Pension Scheme

Membership of the Scheme is automatic but it is not compulsory; if you do not wish to be a member of the scheme (or decide at some later date that you do not wish to be a member), you can obtain an opting out form from the Pensions Office. Please note however, that you cannot sign and date the opting out form until, at the earliest, the first day of membership of the scheme.

Further information regarding the Police Pension Scheme can be found at <https://www.gov.uk/government/collections/police-pension-schemes>

I confirm that I have read the contents of this form.

Signed:

Date:

If you have any queries please contact the Pensions Office, City of London, PO Box 270, Guildhall, London, EC2P 2EJ; ☎ 020 7332 1132 / 3312 ✉ [policepensions@cityoflondon.gov.uk](mailto:policepensions@cityoflondon.gov.uk)

# OPT IN FORM POLICE PENSION SCHEME 2015 (PPS 2015)

If you want to opt into the PPS 2015 (Pension Saving), complete this form and send it to the Pensions Office, Guildhall.

It is important to fully complete all details.

Please complete all sections of the form in BLOCK CAPITALS and in **BLACK** ink.

## Your Personal Details

Surname	<input type="text"/>	Title	<input type="text"/>
Forename(s)	<input type="text"/>	Date of Birth	<input type="text"/>
National Insurance Number	<input type="text"/>		
Personal email address (optional)	<input type="text"/>		
Rank	<input type="text"/>	Warrant Number	<input type="text"/>

**NB. A separate election form must be completed for each post in which you wish to opt into the scheme.**

I confirm that I wish to be a member of the Police Pension Scheme (PPS 2015) and request that pension contributions commence from the pay period following the date of this election (or my first day of employment if signed before the above employment begins).

I understand that I may need to undergo a medical examination at my own expense to determine if I will be eligible for ill health benefits.

SIGNATURE

DATE

**Now return the completed form to The Pensions Office, Guildhall**

If you want to know more about the costs and benefits of being a member of the PPS 2015 please read the Member's Guide at <https://www.gov.uk/government/publications/the-police-pensions-scheme-2015-members-guide>

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Dear ...,

### **The Police Pension Regulations 1987 (as amended)**

I am writing to advise you that upon leaving the Force on ....., and under the provisions of the above Regulations you are entitled to a Deferred Pension. This entitlement will become payable from your 60<sup>th</sup> birthday, or earlier if you should suffer a permanent break down in health, which would have precluded you from carrying out your duties as a police officer, had you remained in service.

Your deferred pension has been calculated with reference to your length service and your highest average pay in the last three years of your service. A year is calculated from the date of leaving backwards in blocks of 365 days – it is not a rolling year. This figure is called your Average Pensionable Pay (APP).

A statement of your entitlement is enclosed for your information. The pension will be subject to the Pensions (Increase) Act and will be increased annually in line with the cost of living from the date of leaving the Force until the date your pension becomes payable and each year thereafter.

The cost of living index used for the revaluation of public service pensions is determined by the Secretary of State; the current revaluation method is the Consumer Prices Index (CPI) and may be subject to change.

When your pension comes into payment you will be allowed to commute a portion of your pension, normally up to one quarter, in favour of a tax free lump sum payment. You will be contacted about three months prior to your 60<sup>th</sup> birthday, when you will be advised of the increased pension payable and provided with an option form in respect of commutation. It is essential therefore that you notify this office of any permanent change of address.

In the event of your death, whether or not your deferred pension has come into payment, your spouse may claim a pension, which is equal to ½ of your pension entitlement, by making an application to this office.

I would mention that it may be possible to transfer your rights to another pension arrangement and if you are interested in this you should ask your new pension scheme administrators to contact me. However, the rules regarding transfers-out of public sector pension schemes are very strict and depending on your new scheme this option may not be applicable.

I trust that the position is clear to you, but should you have any queries or disagree with any of the details provided regarding your pension entitlement please do not hesitate to contact .....

I am required to advise you that there is an internal dispute procedure should you be dissatisfied or have a complaint regarding your pension entitlement. An application form detailing the procedure, together with the name and address of the appointed official to whom the complaint should be sent may be obtained from the pensions office.

Please note, The City of London Pensions Office is not authorised or regulated to provide financial or other advice. The information provided is not intended to be and does not constitute financial advice or any other advice. You may therefore wish to speak to an independent financial adviser authorised by the Financial Conduct Authority (FCA).

Yours sincerely

Dear ...,

**The Police Pension Scheme Regulations  
Refund of Pension Contributions**

I refer to your resignation from the City of London Police on ..... I am writing to advise you that you may, if you wish, claim a refund of pension contributions, the details of which are attached.

If you wish to receive a refund of your pension contributions please complete and return the enclosed claim form. If you have any queries, please do not hesitate to contact .....

Yours sincerely

**THE POLICE PENSION SCHEME REGULATIONS**

**REFUND OF PENSION CONTRIBUTIONS**

I wish to claim the refund of my pension contributions accrued whilst a member of the Police Pension Scheme.

Name (in block capitals): .....

Warrant No: .....

Address \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Your refund will be paid directly into your bank account. Please provide the necessary details below

Account Name: .....

Account Number: .....

Sort Code: .....

Roll Number (if applicable): .....

Signed: .....

.....

date.....

Please return this form to :-

The Pensions Office  
City of London  
PO Box 270, Guildhall  
London EC2P 2EJ

### **Opting out of the POLICE PENSION SCHEME 1987 (PPS 1987) / POLICE PENSION SCHEME 2006 (PPS 2006) / POLICE PENSION SCHEME 2015 (PPS 2015)**

#### **Notice to opt out of pension saving**

You might be thinking of opting out of the PPS 1987/PPS 2006/PPS 2015 for a variety of reasons. Whatever the reason, it's worth taking some time to look at the benefits you could be giving up.

Opting out might not save you as much in take home pay as you may think. In most cases, you will pay more tax if you opt out of the Police Pension Scheme. A basic rate tax payer paying pension contributions of £100 a month who opts out will then pay £20 more.

You may wish to consider these good reasons for remaining a member of the Police Pension Scheme:

- 1** Tax relief on the contributions you pay
- 2** Your employer contributes too
- 3** Safe and guaranteed pension with no investment risk
- 4** Life cover – no medicals required
- 5** Protection for your loved ones if you die
- 6** No hidden fees or administration charges
- 7** Option of a tax free lump sum as well as a yearly pension
- 8** Your pension rises with the cost of living

Whatever your reasons for considering opting out of the scheme, we ask that you give this matter careful consideration before making a final decision. You may wish to take independent financial advice before making a decision to opt out. If you are opting out of the Police Pension Scheme due to advice you have received you should ask for this advice in writing.

**If you still want to opt out of the PPS 1987/PPS 2006/PPS 2015 please now  
complete the form.**

# OPT OUT FORM

## POLICE PENSION SCHEME 1987 (PPS 1987) / POLICE PENSION SCHEME 2006 (PPS 2006) / POLICE PENSION SCHEME 2015 (PPS 2015)

If you want to opt out of the PPS 1987/PPS 2006 or PPS 2015 (Pension Saving), complete this form and send it to The Payroll Office, Guildhall, or if you have access to a scanner a scanned copy can be sent by e-mail to [policeOP@cityoflondon.gov.uk](mailto:policeOP@cityoflondon.gov.uk)

It is important to fully complete all details. An incomplete or incorrectly dated form will be treated as invalid and will be returned to you.

Please complete all sections of the form in BLOCK CAPITALS and in **BLACK** ink.

### Your Personal Details

Surname	<input type="text"/>	Title	<input type="text"/>
Forename(s)	<input type="text"/>	Date of Birth	<input type="text"/>
National Insurance Number	<input type="text"/>		
Rank	<input type="text"/>	Warrant Number	<input type="text"/>

Please give a brief explanation as to why you are opting out of the pension scheme

### What you need to know about opting out of the PPS / NPPS

Your employer cannot ask you or force you to opt out.

If you are asked or forced to opt out, you can tell The Pensions Regulator – see [www.tpr.gov.uk](http://www.tpr.gov.uk)

If you change your mind you may be able to opt back in – write to your employer if you want to do this.

If you stay opted out, your employer will normally put you back into pension saving in around three years.

If you change your job, your new employer will normally put you back into pension saving straight away.

If you have another job, your other employer might also put you into pension saving, now or in the future. This notice only allows you to opt out of pension saving with the employer (and job) you name above. A separate notice must be filled out and given to any other employer you work for, if you wish to opt out of that employer's pension saving as well.

**I have read the attached documentation and understand that the choices I make now are important in planning for my retirement. I confirm that I wish to opt out of the pension scheme in relation to the post I have indicated on this form.**

**I understand that if I opt out I will lose the right to pension contributions from my employer. I understand that if I opt out I may have a lower income when I retire.**

Signed:  Date:

This form cannot be dated before your date of joining the Pension Scheme  
You should return the completed form to:  
The Payroll Office, Guildhall. Or [policeOP@cityoflondon.gov.uk](mailto:policeOP@cityoflondon.gov.uk)

Dear ...,

### **Police Pension Regulations 1987 (as amended)**

I write to confirm receipt of your election to opt-out of the Police Pension Scheme and to confirm that your election to opt-out will take place with effect from .....

As you have accrued over 30 years pensionable service, your pension will be payable when you retire from the Force.

Your pension is calculated with reference to the Average Pensionable Pay you had received in the 12 months leading up to your last day of Scheme membership, in your case £ 00,000.00, however your commutation lump sum is calculated based upon the appropriate factor at the date you retire from the Force.

When I receive official notification from the Police HR department of your intention to retire I shall write to you with your commutation options and details of how the pension will be brought into payment.

I trust that the above information is clear, but should you have any further queries please do not hesitate to contact ..... on the extension shown at the head of this letter.

Yours sincerely

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### **FACTSHEET - Opting Out** **Police Pension Scheme 1987 (PPS 1987)** **Police Pension Scheme 2006 (PPS 2006)** **Police Pension Scheme 2015 (PPS 2015)**

The PPS 1987, 2006 and 2015 are very secure pension schemes. They are defined and set out in law. Your benefits are guaranteed with no investment risk.

Membership of the schemes is not compulsory and you can opt out at any time.

Benefits of the Police Pension Schemes are:

- **Life cover**

The PPS 1987 provides life cover of 2 times your annual pensionable pay. The PPS 2006 and 2015 provide life cover of 3 times your annual pensionable pay. No medical is required

- **Tax relief**

Your contributions attract tax relief at the time they are deducted from your pay

- **Your employer contributes**

The schemes are provided by your employer who contribute to the cost of providing your benefit

- **A secure pension**

The benefits you get when you retire are based on your membership and your pensionable pay. After you retire your pension keeps pace with cost of living increases

- **Lump sum**

The PPS 2015 and 1987 provide the option for you to exchange part of your pension for a lump sum on your retirement. The PPS 2006 provides an automatic lump sum of 4 times your annual pension on your retirement

- **Protection for your loved ones**

Your family enjoys financial security with a pension for your husband, wife, civil partner and eligible children, in the event of your death. The PPS 2006 and 2015 provides a pension for a declared partner if you do not have a spouse or civil partner

- **Protection for you**

If you become seriously ill, you could receive immediate ill-health benefits at any age

If you still wish to opt out you need to complete the Opt out form available from the Pensions Office.

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### Police Pension Scheme

#### Nomination or revocation of lump sum death grant

**IMPORTANT: Read these notes before you complete this form**

1. This form allows you to nominate a person to receive a lump sum death grant if you die in service. The amount of the grant is normally three times your annual pensionable earnings at the time of death (or immediately before any period of absence without pay).
2. This form applies only to members of the Police Pension Scheme 2006 and Police Pension Scheme 2015. If you are a member of the Police Pension Scheme 1987, and you die in service, the grant will be paid to your surviving spouse or civil partner (if you have one) or otherwise to your personal representative (normally your estate). Contact your pensions administrator if you are not sure which scheme you are in.
3. You may nominate anyone you like, including an organisation. You may also nominate as many people or organisations as you like. If you nominate more than one person or organisation, say what proportion of the grant (either a percentage or a fraction) you would like each to receive. If you do not give a proportion, we will divide the grant equally between the people or organisations you have named.
4. The form asks you to state any nominated person's relationship to you. You do not have to give this if you do not wish to, but it will help us deal sensitively with matters if you die.
5. A nomination will not be effective if at the time of your death you leave a surviving spouse, civil partner or unmarried partner who is entitled to benefits under the Scheme Regulations. In these circumstances, the grant will be paid to that person (refer to the relevant Members' Guide for more information about the lump sum death grant and about survivor benefits in general).
6. You may wish to consider changing your nomination if your personal circumstances change. It is your responsibility to keep it up to date, including the address of anyone you have nominated.
7. Your pensions administrator will acknowledge the nomination by returning a copy for you to keep. If you wish to revoke your nomination you must do so in writing. You should contact your pensions administrator for a new form.
8. Your nomination is not binding on the police authority. If for any reason we do not pay the grant to the person you have named, we will pay it to your personal representative.

***Now turn over***

Please fill in this form in black ink and in **BLOCK CAPITALS**, and send it to your force's pensions administrator at the address shown below.

### About you

Your name	
Pay reference/Warrant number	
Address/Work location	
Postcode	
Daytime telephone number	

### Your nomination

<p><i>I nominate the person or people named below to receive a lump sum death grant in the event of my death whilst in service, subject to the provisions of the Police Pensions Regulations 2006 / 2015. I understand that if I complete this nomination, it will replace any nomination I have made earlier.</i></p>		
Person or people you wish to nominate and their relationship to you (see notes 3 and 4)	Their address or addresses	Proportion (see note 3)

Your signature

Date

Please return the completed form to:

**The Pensions Office  
City of London  
PO Box 270  
Guildhall  
London  
EC2P 2EJ**

## Appendix 2.9

### Police Pension Scheme Co-habiting Partner Declaration Form

- By completing this declaration form you nominate your partner to receive an adult partner's pension payable under the Police Pensions Regulations 2006 / 2015, subject to the submission of a valid claim in the event of your death.
- This declaration alone does not give your partner entitlement to a pension. If you were to die, the police authority would need to be satisfied that your relationship with your partner met the qualifying conditions for the payment of a pension at the time of your death. Please read this leaflet for more information.
- Please fill in this form in black ink and in BLOCK CAPITALS, and send it to your force's pensions administrator, acting on behalf of the police authority, at the address shown below. They will acknowledge that they have received the form by returning a copy of it to you.

<b>Part 1. About you (the scheme member)</b>	
Your name	
Pay reference	
Address ( <i>it is your responsibility to tell your pensions administrator if you subsequently change address</i> )	
Postcode	
Daytime telephone number	

<b>Part 2. About your partner</b>	
Partner's full name including title	
Partner's date of birth	
Partner's address ( <i>this should normally be the same as the address of the NPPS member</i> )	
Postcode	

*Now turn over*

<b>Part 3. Declaration</b>	
<ul style="list-style-type: none"> <li>• We confirm the following. <ul style="list-style-type: none"> <li>➤ We have lived together for ..... years, during which time our financial affairs have been interdependent (or the partner has been financially dependent on the Police Pension Scheme member).</li> <li>➤ We have an exclusive, committed and long-term relationship with each other and we intend to continue this indefinitely.</li> <li>➤ We are not married to each other and we have not formed a civil partnership with each other</li> <li>➤ We are not related in a way that will prevent marriage or civil partnership</li> <li>➤ Neither of us is married to anyone else.</li> <li>➤ Neither of us has formed a civil partnership with anyone else</li> <li>➤ Neither of us is currently nominated as the unmarried partner of anyone else.</li> </ul> </li> <li>• We will tell the scheme administrator in writing if our relationship comes to an end.</li> <li>• We understand that benefits will not be paid unless the partner provides satisfactory evidence that the declaration above is valid when the Police Pension Scheme member dies.</li> </ul>	
Scheme member's signature ( <b><i>signed in the presence of the witness named below</i></b> )	
Date	
Partner's signature( <b><i>signed in the presence of the witness named below</i></b> )	
Date	

<b>Part 4. Witness (Note: the witness is simply required to witness the signing of the form by the scheme member and partner in Part 3 above)</b>	
Name of witness	
Address of witness	
Postcode	
Signature of witness	
Date	

**Please return this form to**

**The Pensions Office  
City of London**

Dear ...,

**The Police Pension Regulations  
Provision of a Service Certificate**

Re: .....  
D.O.B: .....  
N.I. No: .....

The above named officer who joined the City of London Police on ..... has indicated that they had previous police service with your authority. I should be grateful if you would provide me with an appropriate service certificate.

Please also provide a statement detailing the officer's pension growth in relation to the Annual Allowance for at least the past 3 years (i.e. 201... / 1..., 201... / 1..., and 201... / 1...), ensuring that it includes details of any unused annual allowance for the same periods.

If the officer has made a 'Scheme Pays' election in respect of any growth in excess of the Annual Allowance or holds any form of Lifetime Allowance protection (i.e. IP2016) please also provide these details and any applicable certificates.

I would also be grateful if you would include details of their rates of pensionable pay for the period 01/04/2017 to .....

I trust that the position is clear to you but should you have any queries regarding this matter please do not hesitate to contact .....

Yours faithfully

This page is intentionally left blank

Dear ...,

**The Police Pensions Regulations  
Transfer of Previous Police Service**

Following your appointment with the City of London Police on ....., I have received the enclosed certificate of service from your former police authority.

**The details on the certificate have been noted on your file and input in the police pensions computer system. Therefore it is vitally important that you contact me immediately should you find any of the information on the certificate to be incorrect.**

I trust that the position is clear to you, but should you have any queries regarding this matter please do not hesitate to contact .....

Yours sincerely

This page is intentionally left blank

Dear ...,

**The Police Pension Regulations  
Interforce-out Service Certificate**

**Re: .....**    **Date of Birth: .....**    **N.I. No: .....**

The above named officer left the City of London Police on ....., to take up an appointment with the .....

Under the provisions of the above Regulations, I enclose a certificate of service, together with a copy for the officer. I will keep the officer's file on review for a month, unless I have been advised otherwise, at the end of this period I will assume that everything is in order and note the file accordingly.

I trust that the position is clear to you but should you have any queries please do not hesitate to contact .....

Yours faithfully

This page is intentionally left blank

**THE POLICE PENSIONS REGULATIONS 2015**  
**CITY OF LONDON POLICE**  
**TRANSFER OF PENSION RIGHTS**

Name:	
N.I. Number:	
Date of Birth:	
Address:	

I, the undersigned, hereby authorise the City of London to enquire into the possible transfer to the Police Pension Scheme, of my pension rights held with:

Name of Previous Employer or Scheme Administrator	
Position Held (if applicable)	
Address of Previous Employer or Scheme Administrator:	

Periods of Scheme Membership			
From:		To:	

Policy Number:	
----------------	--

Signed..... Date.....

Name (BLOCK LETTERS) .....

Please return this form to :-

The Pensions Office  
 City of London  
 PO Box 270  
 Guildhall  
 London  
 EC2P 2EJ

This page is intentionally left blank

Dear ...,

**The Police Pension Regulations 1987 (as amended)  
Transfer of Pension Rights**

Re:

D.O.B:

N.I. No:

Membership No:

The above named officer who joined the City of London Police on ..... has indicated an interest in the possible transfer of their previous pension rights into the Police Pension Scheme and I enclose a copy of their authorisation to approach you in this respect. For your information they were employed from ..... to ..... as a .....

I should be grateful therefore if you would supply full transfer details to enable them to make a decision, on whether or not to transfer their pension rights held in your scheme, including any details of deferred entitlement.

I would mention that the Police Pension Scheme is able to accept a transfer of Guaranteed Minimum Pension. For your information our scheme reference numbers are PSTR 00328792RP, ECON E3900002R and SCON S2700060B.

I hope that the position is clear to you, but should you have any queries regarding this matter, please do not hesitate to get in touch with ....., on the above extension.

Yours faithfully

This page is intentionally left blank

Dear ...,

**The Police Pension Regulations 1987 (as amended)  
Transfer of Pension Rights –**

I write with reference to your application for a possible transfer of pension rights from the above named pension scheme.

Based on the factors and currently prevailing conditions I can advise you that the transfer being offered would provide an estimated 00 years 000 days service in the Police Pension Scheme.

I should mention that factors used in calculating the service credit may change and therefore it is in your interest to deal with this matter as soon as possible to avoid any considerable variation.

As a rough guide, based on your current pensionable pay, the above service would produce a pension of approximately £ 00,000.00 p.a.. The Police Pension Scheme is a final salary scheme and as such the value of your pension rights will increase with every rise in your pensionable pay.

The additional service that the transfer would provide will also either, enable you to retire earlier than you would otherwise or, increase your pension provision on reaching compulsory retirement age.

**Please note, should you elect to proceed with the transfer your Transitional Protection end date (in relation to the scheme reforms effective from April 2015), will not be affected as this date was determined by your age / service as at 01 April 2012.**

You will appreciate that a transfer of your pension rights to the Police Pension Scheme is an alternative to any other benefit which may be available under your former scheme. It is therefore advisable to satisfy yourself that the transfer is preferable to the alternatives.

**Transferring your previous pension rights into the Police Pension Scheme may not always be in your interest.**

If you wish to transfer your previous pension rights please complete and return the enclosed form. If you should decide not to proceed with the transfer please notify me in writing.

Should you have any queries regarding this matter please do not hesitate to contact ..... on the telephone number shown at the head of this letter.

Yours sincerely

This page is intentionally left blank

Dear ...,

**The Police Pension Scheme Regulations 1987 (as amended)  
Transfer of Pension Rights**

Re: .....  
N.I. No: .....  
Policy / Employee No: .....

I write further to your letter dated \*\*\*\*\* to confirm that the above named wishes a transfer of pension rights to go ahead. I enclose the relevant authority to make the transfer.

Payment can be made in one of the following ways:

A cheque made payable to the "City of London" and sent to the address at the foot of this letter together with the calculation details.

Or

By BACS to COL Income 1 Account (account number 00312592 and sort code 30-00-00); ensuring that the following reference is quoted: \*\*\*\*\*/PEN/GN

<b>ECON:</b>	<b>E3900002R</b>	<b>SCON:</b>	<b>S2700060B</b>
<b>PSTR No:</b>	<b>00328792RP</b>	<b>Sub Scheme PSTR No:</b>	<b>00617916RK</b>

Thank you for your assistance in this matter. If you have any further queries please contact the telephone number shown at the top of this letter and ask for .....

Yours faithfully

This page is intentionally left blank

Dear ...,

**The Police Pensions Regulations 1987 (as amended)  
Transfer of Pension Rights**

I am writing to advise you that your pension rights with ....., have been transferred to the Police Pension Scheme and you have been credited with 00 years 000 days service, which means that you are now able to count pensionable service from .....

Should you have any queries regarding this matter please do not hesitate to get in touch with ..... in the Pensions Office on the extension shown at the head of this letter.

Yours sincerely

This page is intentionally left blank

Dear ...,

### **The Police Pensions Regulations 1987 (as amended)**

With reference to your forthcoming retirement from the Force on ....., I enclose forms PP1 and PP2 which should be completed and returned to this office, to enable the payment of your pension.

You may, if you wish commute part of your pension in favour of a lump sum and I enclose an illustration for your information.

As you will be aware, the Police Pension Scheme Regulations do now, in some circumstances, allow for a commutation lump sum that exceeds the maximum authorised amount as set by HM Revenue & Customs.

For your reference, the enclosed illustration shows both the maximum authorised lump sum and the maximum lump sum permissible under the Police Pension Scheme Regulations (together with the tax implications).

Payment of any commutation lump sum tax liability is the responsibility of the beneficiary of the payment and you would need to report the taxable amount on your self-assessment return, however HMRC will allow the scheme administrator to make payment of the tax charge on agreement of the party liable. Therefore, the attached commutation option form also includes a mandate that you should complete to allow the City of London to pay the tax liability should you chose the maximum permissible commutation lump sum.

The pension will be payable from the date following your last day of service, ..... Police Pensions are paid monthly in advance on the 6<sup>th</sup> of each month or the next available working day if this falls on a weekend or public holiday.

Your first pension payment will be paid on .....; your lump sum will be paid as soon as possible after your last day of service.

**Please note, unless you advise me otherwise in writing, your commutation lump sum will be paid directly into the bank/building society account that you detail on form PP2.**

Please note, this letter is provided for information purposes only. The City of London Pensions Office is not authorised or regulated to provide financial or other advice. The information provided is not intended to be and does not constitute financial advice or any other advice. You may therefore wish to speak to an independent financial adviser authorised by the Financial Conduct Authority (FCA).

I trust that the position is clear to you, but should you have any queries regarding this matter please do not hesitate to contact .....

Yours sincerely

**CITY OF LONDON POLICE**  
**POLICE PENSIONS REGULATIONS**

Name:	
Warrant No:	
Date of Retirement:	

Gross Pension before Commutation:	£ p.a.
-----------------------------------	--------

Maximum **Authorised** Commutation Lump Sum

Amount to be Commuted:	£ p.a.
<b>Residual Pension:</b>	<b>£ p.a.</b>
<b>Authorised Commutation Lump Sum:</b>	<b>£</b>

Maximum Commutation Lump Sum & Unauthorised Payment Charge

Max Amount to be Commuted:	£ p.a.
<b>Residual Pension:</b>	<b>£ p.a.</b>
Gross Commutation Lump Sum:	£
Unauthorised Excess:	£
Unauthorised Payment Charge: (i.e. 40% of the excess)	£
<b>Net Commutation Lump Sum:</b>	<b>£</b>

Dear ...,

### **The Police Pensions Regulations 1987 (as amended)**

I acknowledge receipt of your commutation election form dated .....

Please find enclosed a statement of your pension figures.

Your gross commutation lump sum amounts to £000,000.00. The charge due, £00,000.00, in respect of the portion of the lump sum that exceeds HM Revenue & Customs limits has been deducted and paid over to HMRC on your behalf. You do not need to report the taxable element of your lump sum to HMRC on a self-assessment tax return.

I can confirm that your net lump sum entitlement amounts to £ 00,000.00 and will be paid directly into your nominated bank account on or as soon as possible after .....

I can confirm that the current spouse's notional pension amounts to £ 00,000.00 per annum. I would mention that this figure will be index-linked in line with your own pension.

Your pension will be paid monthly and in advance on the 6<sup>th</sup> of every month, or the next available working day if this is a weekend or public holiday. Payment of your pension will be made direct to your bank/building society and pension pay slips will be sent to the above address but **ONLY** where the monthly amount varies by at least £2.00.

If you have any queries once you are receiving your pension please contact **Pensions Payroll** on ..... You can also access further information on our website, including forms to update your address or bank details, at; <http://www.yourpension.org.uk/CityofLondon/Left-the-Scheme/Pensioners.aspx>

I trust that the position is clear to you but should you have any queries or disagree with any of the details provided regarding your pension entitlement please do not hesitate to contact ..... on the above extension. I am required to advise you that there is an internal dispute procedure should you be dissatisfied or have a complaint regarding your pension entitlement. An application form detailing the procedure, together with the name and address of the appointed official to whom the complaint should be sent, may be obtained from the pensions office. **Please note that this does not relate to medical appeals, which are covered under H2 of the above Regulations.**

Yours sincerely

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**The City of London Police  
Police Pension Scheme 1987 - Commutation Option Form**

A member entitled to a pension may give up a portion of their pension for a lump sum. In order to commute you must give written notice of commutation specifying the portion to be commuted, not earlier than 4 months before your intended retirement, nor later than the day before the pension comes into payment. Please note that we require your notice of commutation BEFORE your last day of service if you wish to avoid penalty tax charged in respect of both your lump sum and residual pension.

Your options are described below. If you choose option 1, no commutation, proceed to the declaration at the bottom of the page. If you choose to take a lump sum option please tick the relevant option box and the declaration at the bottom of the page. If you opt for Option 4 figures may need to be provided.

**Tick one box only**

<p><b>Option 1: I certify that I do not wish to commute any of my pension for a lump sum</b> <input type="checkbox"/></p>
<p><b>Option 2: The maximum <u>Tax Free</u> lump sum under HMRC rules</b> <input type="checkbox"/></p>
<p><b>Option 3: The maximum commutation lump sum available under Scheme rules</b> <input type="checkbox"/></p> <p>I understand that a tax charge of 40 per cent will be levied on the excess above HMRC maximum.</p> <p><b>If you choose this option please complete the attached mandate for payment of tax.</b></p>
<p><b>Option 4: Less than the maximum available under options 1 or 3 in order to obtain*:</b> <input type="checkbox"/></p> <p>a. A lump sum of:</p> <p>b. A residual pension of:</p> <p>c. A percentage of my pension of _____ to be converted to a lump sum</p> <p><b>*only a, b or c needs to be completed if this option is taken</b></p>

**Declaration**

<b>Name:</b>	
<b>DOB:</b>	<b>Warrant Number:</b>
<b>Address:</b>	

Please action my option to commute as detailed above

Signed:

Date:

For any queries, please contact .....

PP1

## **Pension Lump Sum Payments in excess of HMRC Limits**

If the value of a retirement lump sum is in excess of 25% percent of the overall value of your benefits calculated in accordance with HMRC rules, the part of the lump sum which is above that limit becomes an unauthorised payment and is subject to a charge of 40% tax. New commutation factors, applicable to retirements at or after 19<sup>th</sup> April 2011, result in payments exceeding HMRC tax limits, if you commute to the maximum that the Police Pension Scheme rules allow.

To facilitate your choice of either a retirement lump sum within tax free limits or the maximum available under scheme rules but with a deduction of tax on the excess over HMRC limits, we have provided you with figures showing the lump sum payable and the residual amount of pension after commutation in both cases. For a lump sum in excess of HMRC limits, it is shown with the appropriate deduction for tax and net amount payable.

Payment of the tax liability is the responsibility of the beneficiary of the payment. However, if you opt for the commutation lump sum that attracts a tax penalty, HMRC will accept payment of your unauthorised payment charge from the scheme administrator, on agreement by the party liable. We therefore request that you sign the attached mandate in order that we may discharge the tax liability on your behalf. The advantage to you of completing the mandate is you will not have to make payment of the tax due yourself or provide details to HMRC of the payment giving rise to tax charge and will therefore have nothing further to do.

All unauthorised payments are reported by the City of London to HMRC, who will compare the unauthorised payment entries on our report against their database of tax paid on unauthorised payments.

### **Mandate**

**This is required only if you chose Option 3**

### **Authority for the City of London to pay the tax liability on an unauthorised payment**

I authorise you to withhold the tax I am due to pay of 40 per cent of that portion of my retirement lump sum which is in excess of HMRC limits as it is an unauthorised payment, on the understanding that you will pay this tax over on my behalf to HM Revenue & Customs.

I understand by giving you this authority I do not need to report the unauthorised payment to HMRC on my self assessment tax return.

Signed.....

Print  
Name.....

Date.....

**THE POLICE PENSION SCHEME REGULATIONS**

Please complete all 4 sections of this form.

**SECTION 1**

Surname ..... Mr/Mrs/Miss/Ms  
 Forenames .....  
 Date of Birth .....

**SECTION 2**

Please confirm your home address:-

.....  
 ...  
 .....  
 ...  
 .....  
 ...  
 .....

Contact number following retirement: .....  
 E-mail address: .....

**SECTION 3**

Your pension will be paid monthly direct to your bank/building society.  
 Please confirm your bank/building society details. (NB; unless advised otherwise in writing, your commutation lump sum will also be paid directly into this bank account).

Name of Bank/Building Society: .....  
 Branch Address: .....  
 Account Holders Name: .....  
 Account Number: .....  
 Sort Code: .....  
 Roll Number (if applicable): .....  
 SWIFT / BIC code (overseas accounts only): .....

**SECTION 4**

Details of current relationship status. (Please tick the relevant box and provide photocopies of the appropriate certificates)

I certify that I am:	Tick	Please provide photocopies of:
Single	[ <input type="checkbox"/> ]	Birth Certificate or passport
Married	[ <input type="checkbox"/> ]	Birth Certificate or passport, Marriage Certificate & spouse's Birth Certificate or passport
Civil Partnership	[ <input type="checkbox"/> ]	Birth Certificate or passport, Marriage Certificate & partner's Birth Certificate or passport

Divorced	[    ]	Birth Certificate or passport & Decree Absolute
Dissolved Civil Partnership	[    ]	Birth Certificate or passport & Dissolution Certificate
Widow / er	[    ]	Birth Certificate or passport & Death Certificate

Signed ..... Date .....

**PP2**

**CITY OF LONDON**  
**Police Pension Scheme Regulations**

**Finance Act 2004 and Finance Bill 2006**  
**DECLARATION OF OTHER PENSION ARRANGEMENTS**

Under the provisions of the above mentioned legislation, from the 6<sup>th</sup> April 2006, the maximum pension benefits that an individual can receive is limited to a Lifetime Allowance (LTA), currently £1.055 million.

A pension scheme member is required to produce a statement to the scheme administrator prior to their pension benefits coming into payment. This is to state whether or not, they are already in receipt or due to receive payment of pension benefits on the same day as their Police Pension comes into payment. These other benefits could be occupational, personal or stakeholder pensions or, Additional Voluntary Contribution schemes (including Freestanding). However, it should be noted that State or Widow/er's Pensions are not included.

Since the 6<sup>th</sup> April 2006, if you have had a pension put into payment, your pension administrators will have told you what percentage of the LTA your pension benefits are worth. If you have had payment of your pension benefits before this date, then the percentage value of the LTA will have to be calculated. The Pensions Office will be prepared to do this calculation for you, if you provide a copy of your most recent pension payslip.

You may provide your own statement or, if you prefer, complete the statement set out below.

**LIFETIME ALLOWANCE STATEMENT**

Surname	
First Names	
Date of Birth	

I hereby state, that when put into payment, my Police Pension will be the only pension, other than state or Widow/er's benefits, that I will be receiving.

I anticipate that on the date my Police Pension comes into payment, other pension payments will either be in payment or coming into payment on the same date and I enclose the following:

- for post 6 April 2006 pension benefit payments the LTA values
- where pensions have come into payment before 6 April 2006, the latest pension payslips.

(please tick ✓ in the appropriate box)

**I hereby declare that this statement is true and fully indemnify the City of London against any tax charge levied by HM Revenue and Customs (HMRC) should this statement prove to be incorrect or untrue**

Signed \_\_\_\_\_ date \_\_\_\_\_

If after submitting this statement, you find that any of the information provided is inaccurate, it will be necessary to provide a further statement.

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## APPENDIX 2.23

### CITY OF LONDON POLICE Personal Benefit Statement

Mr P C Testpps  
011111

Issue Date: August 2019

#### Personal Details

Full Name	P C Testpps
Date of Birth	01/01/1965
National Insurance Number	AB123456C
Payroll Reference	011111
Rank	Constable/Sergeant
Pensionable Pay	£45,000.00
Current Working Hours	Whole Time

It is important that the details above are correct as any inaccuracies will affect all of the calculations below. If any of the above details are incorrect please inform the Pensions Department.

#### Present Value of Benefits Assuming Service up to 31/03/2019

Total Service	30 Years 0 Days	
Pension	£30,000.02	(per annum)
Spouses Pension	£15,000.01	(per annum)

#### Value of Death Benefits Assuming Service up to 31/03/2019

Death Grant	£0.00	
Spouses Pension for first 13 weeks	£862.62	(per week)
Thereafter	£15,000.00	(per annum)

Name: P C Testpps

NI Number: AB123456C

**Benefits Payable on Retirement**

Date of Retirement	31/03/2019	
Total Service	30 Years 0 Days	
<b>Pension Without Commutation</b>		
Pension	£30,000.02	(per annum)
Spouses Pension	£15,000.01	(per annum)
<b>Commutation Option 1 - Maximum Lump Sum (subject to a tax charge)</b>		
Pension	£22,500.02	(per annum)
Maximum Lump Sum	£169,350.00	
Less - Possible Tax Charges Payable	£5,804.96	
Net Lump Sum Payable after charges	<b>£163,545.04</b>	
Spouses Pension	£15,000.01	(per annum)
<b>Commutation Option 2 - Restricted Lump Sum (not subject to tax charge)</b>		
Pension	£23,161.63	(per annum)
Restricted Lump Sum	£154,410.85	
Spouses Pension	£15,000.01	(per annum)

**Value of Pension Debts as at 31/03/2019**

Divorce Debit: £0.00

Scheme Pays Debit: £0.00

PLEASE NOTE: The above debits have been deducted from any of the benefits calculated above.

**Annual Allowance as at 05/04/2019**

Pension Input Amount: £0.00

Carry Forward Amount: £0.00

**Lifetime Allowance Details as at 31/03/2019**

Value of Crystallised Benefits:

£600000.40

## Your membership details

Your employer supplies us with your membership information.

We have shown any other pension scheme membership transferred to the Police Pension Scheme.

If you believe any of the details are incorrect, please let us know.

Employer	Period		Calendar length years/days	Percentage of whole time	Period of membership years/days
	From	To			
CITY OF LONDON POLICE	01/04/1989	31/03/2019	30/000	100.000000	30/000



## **The Police Pension Scheme Annual Statement**

You will find enclosed your annual pension benefits statement. Please read the following notes as they explain how the figures have been calculated.

Although every effort has been made to ensure that the data held is correct, should you find any information on your statement that is incorrect, please contact Graham Newman in the Pensions Office.

I trust that the position is clear to you, however should you have any questions please do not hesitate to email your query to [policepensions@cityoflondon.gov.uk](mailto:policepensions@cityoflondon.gov.uk)

### **About your statement**

The estimated benefit details are a guide only and do not confer any statutory rights.

All calculations have been based on information held by the Pensions Office and are based upon your pensionable pay and pensionable service as at 31 March 2019.

### **Pensionable pay**

The pensionable pay figure is based on your pay over the preceding year, which would include your basic pay, London weighting and any pensionable acting up payments. If you are a part-time officer, your pensionable pay will have been increased to a whole-time equivalent rate. Any payments not relating to the final year would be excluded from any final calculations. This pay figure has been used in all (except the lump sum death grant for part-timers) of the following calculations and has not been inflated to take account of future increases.

### **Present Value of Benefits**

If you have less than 25 years' service, a deferred pension benefit will have been calculated, which means that your pension figure will have been enhanced to take account of your hypothetical pension entitlement at compulsory retirement age. Deferred pensions normally become payable at age 60.

If you have at least 25 or more, but less than 30 years' service, you will have a pension entitlement, although there would be a restriction on the amount of commutation lump sum that could be paid. Your pension would be based on actual service, and payable from age 50 onwards.

If you have at least 30 years' service you would have an immediate entitlement to pension benefits upon leaving service.

## Death Benefits

A death grant is payable if you die while serving, provided you are a member of the Police Pensions Scheme at the time of death. The grant will be paid either to your spouse/civil partner or, if there is no spouse/civil partner, it will be paid to your estate.

It is important that you keep the Pensions Office informed of any changes to your partnership status, supplying photocopies of any relevant certificates and documents when necessary. If you are unsure of the partnership status currently held by the Pensions Office then please contact them for confirmation.

**Please note.** If you are in receipt of a housing or rent allowance, the weekly value of this allowance should be added to the short term 13 week pension, if shown overleaf.

## Widow / Widower's Pensions

You will find that your annual statement shows a potential widow/widower's pension figure. If you are married or in a civil partnership and haven't already done so, please forward a photocopy of the relevant certificates (partner's birth certificate or passport and marriage/civil partnership certificate) to the Pensions Office.

## Annual Allowance

The Annual Allowance (AA) is the amount by which the value of your pension benefits may increase in any one year without you having to pay a tax charge. The AA was reduced to £40,000 from 6th April 2014.

The AA usually only affects scheme members who are high earners, those who have a significant increase in their pay, those that combine sizeable periods of membership and those that pay large amounts of additional contributions. It also has an effect on members of the 1987 scheme after 20 years of membership when you attain double accrual for each year that you work.

Most scheme members will not be affected by the AA tax charge however we have included the value of your pension input amount in this year's statement based on the information we hold with regards to your Police Pension Scheme benefit. You should add this value to any other pension benefits you have accrued during the year.

You may be allowed to bring forward any unused allowance from the last 3 years. This means that even if the value of your pension savings increase by more than £40,000 in a year you may not be liable to pay the AA tax charge. If you are at risk of exceeding the AA you should seek advice. Further information can be found at <http://www.hmrc.gov.uk/pensionschemes/understanding-aa.htm>

If we think that the increase in your Police Pension Scheme benefits has exceeded the limit for 2018/19 then we will write to you separately by 6th October 2019.

## Lifetime Allowance

The Lifetime Allowance (LTA) is a limit on the amount of pension benefit that can be drawn from pension schemes - whether lump sums or retirement income - and can be paid without triggering an extra tax charge.

The figure shown is the value of your accrued benefits in the Police Pension Scheme at 31st March 2019. The LTA limit at this date was £1.03m.

While most people aren't affected by the LTA, you should take action if the value of your pension benefits is approaching, or above, the LTA. The test for the LTA is done each time you access a pension benefit.

Dear ...,

### **The Police Pension Regulations 1987 (as amended)**

I write with reference to your recent enquiry regarding your pension entitlement. The attached estimates show your pension benefits based upon an Average Pensionable Pay (APP) of £..... and an assumed last day of service of .....

As you will be aware, the Police Pension Scheme Regulations do now, in some circumstances, allow for a commutation lump sum that exceeds the maximum authorised amount as set by HM Revenue & Customs.

For your reference both the maximum authorised lump sum and the maximum lump sum permissible under the Police Pension Scheme Regulations (together with the tax implications) have been provided.

Please note, the figures shown are an estimate and confer no statutory right. The City of London Pensions Office is not authorised or regulated to provide financial or other advice. The information provided is not intended to be and does not constitute financial advice or any other advice. You may therefore wish to speak to an independent financial adviser authorised by the Financial Conduct Authority (FCA).

I trust that the above information is clear, but should you have any further queries please do not hesitate to contact ..... on the extension shown at the head of this letter.

Yours sincerely

**Police Pension Scheme Regulations 1987 (as amended)**  
**Estimate of Pension Benefits**

Name:	
Warrant No.	
Date of Birth:	
Date of Retirement:	
Length of Service:	
APP:	

Maximum <b>AUTHORISED</b> Commutation Lump Sum	
Gross Pension:	£ 00,000.00 p.a.
Amount to be Commuted:	£ 00,000.00 p.a.
<b>Residual Pension:</b>	<b>£ 00,000.00 p.a.</b>
<b>Maximum Tax Free Lump Sum:</b>	<b>£ 000,000.00</b>

Maximum Commutation Lump Sum & Unauthorised Payment Charge	
Gross Pension:	£ 00,000.00 p.a.
Amount to be Commuted:	£ 00,000.00 p.a.
<b>Residual Pension:</b>	<b>£ 00,000.00 p.a.</b>
Gross Lump Sum:	£ 000,000.00
Unauthorised Payment Charge:	£ 0,000.00
<b>Net Lump Sum:</b>	<b>£ 000,000.00</b>

Dear ...,

### **The Police Pension Regulations**

I write further to your recent request for an estimate of your pension entitlement.

As you will be aware, the Police Pension Scheme regulations changed with effect from 01 April 2015.

The benefits you will have accrued in the 1987 Scheme are 'Final Salary' benefits which mean they are based upon your Scheme membership and your Average Pensionable Pay (APP) at leaving.

The benefits you will have accrued in the 2015 Scheme are Career Average Revalued Earnings (CARE) benefits. CARE benefits are calculated each year by taking 1/55.3th of your pensionable earnings in that year and adding it to your Pension Account. The amount of pension in your Pension Account at the end of each year is then adjusted in line with the cost of living + 1.25%.

The attached figures assume you remain in the pension scheme and retire from the Force on ..... A pensionable pay figure of £ 00,000.00 has been used for both the Final Salary and the CARE portions of your benefits.

For ease of illustration, the potential benefits you will have accrued under both sets of Regulations have been combined to provide one estimated set of figures.

At retirement you will have the option to commute part of your annual pension in exchange for a lump sum and the figures provided show the maximum lump sum that could be payable.

Please note, the figures shown are an estimate and confer no statutory right.

I trust that the above information is clear, but should you have any further queries please do not hesitate to contact ..... on the extension shown at the head of this letter.

Yours sincerely

## Police Pension Scheme Regulations Estimate of Potential Pension Benefits

Name:	
Warrant No.	
Date of Birth:	
Date of Retirement:	
Length of Service in 1987 Scheme:	
Length of Service in 2015 Scheme:	
Projected Average Pensionable Pay for Final Pay calculation:	
Projected pensionable pay for CARE calculation:	

<b>Projected Annual Pension</b>	
Projected 1987 Scheme Pension:	£ 00,000.00 p.a.
Projected 2015 Scheme Pension:	£ 00,000.00 p.a.
<b>Total Gross Projected Pension:</b>	<b>£ 00,000.00 p.a.</b>
<b>If Maximum Commutation Lump Sum Required</b>	
Amount to be Commuted:	£ 00,000.00 p.a.
<b>Total Residual Pension:</b>	<b>£ 00,000.00 p.a.</b>
<b>Maximum Lump Sum:</b>	<b>£ 000,000.00</b>

Dear ...,

**The Police Pension Scheme (PPS)  
City of London Police Pension Savings Statement 2018/19**

I am required by HM Revenue & Customs (HMRC) to issue you with a Pension Savings Statement as the growth of your PPS benefits in the City of London Police Pension Scheme has exceeded the Annual Allowance (AA) limit for the tax year 2018/19. This growth is known as the Pensions Input Amount (PIA).

The enclosed statement contains your pension growth for 2018/19 and the three preceding years, plus the total value of any unused allowance for these periods. The unused amount is referred to as Carry Forward and is used to reduce the potential liability to a tax charge if your pension growth is in excess of the AA limit (£40,000) for this year.

If your pension growth has exceeded the 2018/19 AA limit and your Carry Forward from the three preceding years is not sufficient to offset the excess, you may be subject to a tax charge.

If your charge liability exceeds £2,000 you can request the City of London Police Pension Scheme pays the charge to HMRC on your behalf in return for a permanent reduction to your pension benefits. This is known as Scheme Pays and the reduction is referred to as the Debit. If this is your preference, please complete the enclosed Scheme Pays form instructing us of the amount of the tax charge you want the Fund to pay on your behalf.

If your pension growth in the City of London Police Pension Scheme, less the value of any available Carry Forward from the three preceding years, is greater than £40,000 I have enclosed an illustration of the estimated tax charge liability and the value of the potential Debit amount should you elect for Scheme Pays to meet this charge.

If your total pension growth, less the value of any available Carry Forward from the three preceding years, is less than £40,000 you will not need to take any further action.

## Pension Savings Statement 2018/2019 Police Pension Scheme 1987

Name:	
National Insurance Number:	

City of London Police Pension Scheme 'Pension Scheme Tax Reference' (PSTR) number:	00617916RK
--	------------

Pension Input Period (PIP)	Standard Annual Allowance	Pension Input Amount (PIA)	Unused Allowance
*2015/16	£40,000		
2016/17	£40,000		
2017/18	£40,000		
<b>Total Carry Forward to 2018/19</b>			

\*2015/16 was split into two periods. An £80,000 limit applied to the first period and the unused amount (to a maximum of £40,000) was carried forward to the second period.

Pension Input Period (PIP)	Standard Annual Allowance	Pension Input Amount (PIA)	Unused / Excess Allowance
2018/19	£40,000		

If your 'Unused / Excess Allowance' figure for 2018/19 is a negative value and having applied the 'Total Carry Forward to 2018/19' it is still negative you will be subject to a tax charge. Please read the 'illustration page' and the further information enclosed.

**Please note, this information is based upon your PPS benefits with the City of London Police Pension Scheme only. Should you have further pension provision you must add the PIA from each scheme together to determine the full potential taxable excess.**

**This Pension Savings Statement should be retained for future reference.**

For the tax year 2018/19 a Tapered Annual Allowance (TAA) may also apply. The TAA is applicable for individuals whose “threshold income” is more than £110,000 per year and whose “adjusted income” is more than £150,000 per year; in these circumstances their personal AA limit may be reduced to a minimum of £10,000. Based solely on your income from the City of London Police, if I believe you may be affected by the TAA I have included an additional illustration of these values and the appropriate Voluntary Scheme Pays election form.

	<b>Definition</b>	<b>Limit</b>
<b>Threshold Income</b>	Broadly, your taxable income after the deduction of your pension contributions (including AVCs deducted under the net pay arrangement).	£ 110,000
<b>Adjusted Income</b>	Broadly, your threshold income plus pensions savings built up over the year.	£ 150,000

Threshold income includes all sources of income that are taxable, e.g. property income, savings income, dividend income, pension income, social security income (where taxable), state pension income etc. If you receive income from any of these sources in addition to your income from the City of London Police you may be subject to the TAA. However, as the Pensions Office will not be aware of this income it will not have been included in our calculations.

Please use the links below to find further information about AA and TAA which may assist you in deciding what action you need to take. I have also enclosed a factsheet, notes and a table of responsibility for your attention.

<https://www.gov.uk/hmrc-internal-manuals/pensions-tax-manual/ptm057100>

<https://www.gov.uk/tax-on-your-private-pension/annual-allowance>

<https://www.pensionsadvisoryservice.org.uk/about-pensions/saving-into-a-pension/pensions-and-tax/the-annual-allowance>

<http://www.hmrc.gov.uk/tools/pension-allowance/>

**Please note, I am unable to provide you with any financial or taxation advice. It is your responsibility to determine your personal tax liability and report it to HMRC on your Self-Assessment tax return.**

This is a complex issue and the contents of this letter are based upon my understanding of the legislation as it currently stands. The relevant regulations will be used to reach a decision in any dispute or disagreement. You may wish therefore to consider seeking independent financial or taxation advice before making an irreversible decision.

Yours sincerely

## Notes

- If you exceed the AA or TAA limits you may carry forward unused allowance from the previous 3 years
- If you do not have sufficient unused allowance you will have a tax charge up to your highest rate of income tax
- If you are making in house Additional Voluntary Contributions (AVCs) the PIA shown will include any additional contributions paid in the relevant PIP
- You must notify HMRC, usually on your self-assessment return, of any tax charge
  - Post, by 31 October 2019
  - Online, by 31 January 2020
- If the charge is more than £2,000 you may elect for “scheme pays”. If this is your intention, please complete and return the enclosed election form.
- If you elect for “scheme pays” your PPS pension will be actuarially reduced
- If your adjusted income is in excess of £150,000 your AA limit will be reduced by £1 for every £2 you exceed £150,000
- All values are based on information provided by your employer
- If you are unsure about anything relating to AA and TAA you should seek independent financial or taxation advice
- If you have other pension provision outside of the City of London Police Pension Scheme you must add the PIA values for all schemes together
- A lower AA may apply if you have accessed any pension savings using the pension freedoms introduced in April 2015

### Timeline & Responsibility

Dates	Action	Responsibility
<b>5 October 2019</b>	Pension Saving Statement	The Fund
<b>31 December 2019</b>	Notify Fund of Scheme Pays Election <b>TAA</b>	Scheme Member
<b>31 January 2020</b>	Self-Assessment Tax Return	Scheme Member
<b>31 July 2020</b>	Notify Fund of Scheme Pays Election <b>AA</b>	Scheme Member
<b>14 February 2021</b>	Payment of <b>AA</b> tax charge	The Fund (Scheme Pays) or Scheme Member

**The notes above are for information purposes only and are intended to provide you with a general overview of scheme rules. In the event of any dispute over your pension, the appropriate legislation will apply.**

## Annual Allowance Illustration 2018/19

The following is for illustrative purposes only and shows the possible reduction to your annual pension if you elect for Scheme Pays. It is based on our understanding of pension legislation in force at the time of calculation.

The tax charge will be based on your marginal rate of tax and I have illustrated Scheme Pays under both a 40% and 45% tax rate.

**Based on City of London Police Pension Scheme benefit values only;**

Excess over the Annual Allowance:	£ _____
Less Carry Forward of Unused Allowance:	£ _____
<b>Annual Allowance Subject to Tax Charge:</b>	<b>£ _____</b>

Marginal Rate of Tax	Tax Charge	Debit Amount (Reduction to annual pension under Scheme Pays)
40%	£	£
45%	£	£

**Please Note:** The Debit amount is based on retirement at your normal pension age and may vary to the value shown:

- The amount is linked to the Consumer Price Index (CPI) for the period between the year of the charge and your date of retirement.
- If you retire earlier than your normal pension age the Debit amount will be reduced to take account of early payment.
- If you retire after your normal pension age the Debit amount will be increased to take account of late payment.

If you wish the City of London Police Pension Scheme to make payment of your AA tax charge on your behalf and make a reduction to the value of your annual pension, then you should complete and return the enclosed Scheme Pays election form.

**Your request for this option must be received by the Fund no later than 31 July following the tax year to which the charge relates, or your date of retirement if earlier. For example, if the charge was accrued in 2018/19 your notification must be received no later than 31 July 2019.**

*To be eligible for Scheme Pays the tax charge must exceed £2,000.*

# Annual Allowance 'SCHEME PAYS ELECTION FORM – PPS Tax Year 2018/19

Part A: Personal Details									
Title:				Full Name:					
NI Number:								Date of Birth:	
Home Address:									
							Postcode:		
Tel Number				Email:					
Part B: Annual Allowance (AA) Charge Information									
Tax Year to which my AA charge relates:					06/04/20..... - 05/04/20.....				
Amount of AA charge I wish the Scheme to pay on my behalf (please indicate if this is an estimated figure)					£ .....				

### **Important Notes (please ensure that you read these before completing Part C)**

1. You can only elect to use the 'Scheme Pays' facility if your total annual allowance tax charge for any tax year exceeds £2,000, and this charge relates to pension growth associated with the PPS benefits in the City of London Police Pension Scheme.
2. If you are taking all of your benefits from the PPS during the tax year to which your annual allowance charge liability relates, your election for 'Scheme Pays' must be received by the City of London Police Pension Scheme prior to your retirement date.
3. Please note, you cannot elect for the 'Scheme Pays' facility (charge on the excess above £40,000 AA limit) until after the end of the tax year in which the annual allowance charge arises. You must elect for 'Scheme Pays' no later than 31 July 2020.
4. If you have declared an estimated annual allowance tax charge figure, there is a time limit for you to notify City of London Police Pension Scheme of the correct amount of the annual allowance charge that you want the Scheme to pay. The Scheme must receive the revised information no later than the 31 July following the end of the period of 4 years from the end of the tax year to which your annual allowance tax charge liability relates. For example, if your annual allowance charge relates to the tax year 2014-15, then your request to change your previous 'Scheme Pays' declaration must be received by the Scheme no later than 31 July 2019.

**Please turn over**

**PART C: Annual Allowance ‘Scheme Pays’ Member Declaration (please read declaration before signing)**

***I, hereby, declare that:***

- I have read and understood the ‘Important Notes’ detailed overleaf.*
- the amount of annual allowance tax charge liability that I wish the Scheme to pay, on my behalf, has been calculated using the correct marginal tax rate.*
- I understand that I cannot withdraw this election once this has been received by the City of London Police Pension Scheme*
- I understand that this election must be received by the City of London Police Pension Scheme by the statutory cut-off date if the scheme is to become jointly and severally liable to the annual allowance charge.*
- I am aware that my PPS benefits will be reduced to take account of the annual allowance tax that will be paid, on my behalf, by the Scheme.*
- where applicable, I have stated that the annual allowance tax charge is an estimated figure; and I will subsequently notify the City of London Police Pension Scheme regarding the revised annual allowance tax charge liability once this is known.*

**Signed** \_\_\_\_\_ **Dated** \_\_\_\_/\_\_\_\_/\_\_\_\_

**Please return your completed election form to:**

**City of London Corporation, PO Box 270, Guildhall, London EC2P 2EJ**

**Email: [pensionsoffice@cityoflondon.gov.uk](mailto:pensionsoffice@cityoflondon.gov.uk)**

*“Appropriate information contained on this form will be held on computer files and/or relevant filing systems for the purposes of General Data Protection Regulation (GDPR) and may be shared with other relevant establishments and agencies for the purpose of providing the appropriate service or meeting legislative requirements”.*

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Dear

**Police Pension Scheme Regulations**

Please find enclosed the latest issue of the Police Pensioners' Newsletter.

Enclosed with the newsletter is a job description and application form concerning the vacant position on the Police Pension Board for Member Representative. If you are interested in joining the Police Pension Board please return the completed application no later than 16 October.

Please note that change of details forms can be accessed via [www.yourpension.org.uk/CityofLondon](http://www.yourpension.org.uk/CityofLondon).

Should you have any queries, do not hesitate to contact ..... on extension ..... or ..... on ..... Alternatively the team can be emailed at [pensionspayroll@cityoflondon.co.uk](mailto:pensionspayroll@cityoflondon.co.uk).

Yours sincerely

# Police Pensioners' Newsletter



September 2019

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## Police Pensions Board

The Board meets three times a year. The Board members are as follows:

### Employer Representatives

Alderman Ian Luder (Chairman)  
Alexander Barr  
Helen Isaac

### Member Representatives

Vacant  
Timothy Parsons  
John Todd (Deputy Chairman)

Minutes and agendas of the meetings are posted to:

<http://democracy.cityoflondon.gov.uk/mgCommitteeDetails.aspx?ID=1206>

Please find enclosed a job description and application form should you wish to be considered for the vacant position on the Pension Board of Member Representative.

## Pay Day Schedule for remainder of 2019/2020

Month	Pay Day
October 2019	7 <sup>th</sup> October 2019
November 2019	6 <sup>th</sup> November 2019
December 2019	6 <sup>th</sup> December 2019
January 2020	6 <sup>th</sup> January 2020
February 2020	6 <sup>th</sup> February 2020
March 2020	6 <sup>th</sup> March 2020

## Change of Address or Bank Details

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It is important to inform us of a change of address as soon as possible in order to prevent correspondence containing financial detail e.g. your P60 going to your old address.

## **Life Certificates**

The changes made this year to improve the Life Certificate process have proved successful with over 98% having been completed and returned. Receipt of these certificates have been acknowledged.

It is not our intention to cause concern and inconvenience to any of our pensioners. However, if a Life Certificate has not been returned we will suspend payment of the pension.

Please note that this only applies to those pensioners living abroad.

## **Data Protection Act 18 (DPA 18) Privacy Notice 2019**

From 25/05/2018, new rules regarding data protection were introduced.

The City holds pensioners' data. We share the data with other organisations e.g. scheme actuaries and HMRC and therefore these new rules apply.

The privacy statement can be found on the website:

<https://www.cityoflondon.police.uk/about-us/your-right-to-information/Pages/Data-protection.aspx>

## **NARPO – written by David Smith, Secretary**

As a recipient of a Police Pension, if you have not already done so, you are entitled to join the National Association of Retired Police Officers (NARPO) so, why not join us. For the past hundred years NARPO has been safeguarding members' rights, well-being and pensions.

As a Member of our Association you and your dependants will have access, whenever needed, to FREE useful advice / guidance on a wide range of issues including Police Pensions, State Pensions, State Benefits, Taxation and a range of Financial or Insurance Services (In particular car, home, health and travel insurance). We also have access to a great range of member- exclusives from discounts on holidays and weekend breaks to special deals on cars and other products.

In addition, as a Member of NARPO you will receive our quarterly magazine, NARPO News and our e-newsletter.

City of London Branch of NARPO organise a number of social events throughout the year at venues that are reserved for our exclusive use, FREE to Members and a guest, where you can re connect with old friends and colleagues.

For many people, retirement from the Police Service doesn't mean closing the door on employment, it provides an opportunity to start a new working life, however, you do not have to wait until your finale retirement to join us because you would be most welcome to join right now and start using the many benefits.

A subscription to City of London Branch NARPO will cost you £21.12 per annum payable at £1.76 per month direct from your Police Pension.

Should you decide to join City of London NARPO just go online at <http://signup.narpo.org>.

Or if need any help contact me at:-  
[smithdavid291@btinternet.com](mailto:smithdavid291@btinternet.com) or 07598 120798

David Smith, Secretary City of London Branch NARPO

## National Fraud Initiative – 2019

We are participating in an exercise to promote the proper spending of public money. We are required by law to protect the public funds we administer. We may share information provided to us with other bodies responsible for auditing or administering public funds in order to prevent and detect fraud. The Audit Commission currently requires us to participate in its anti-fraud initiative.

For this initiative, we are providing pensioners' details so that they can be compared to information provided by other public bodies. This will ensure, for example, that no pensions are being paid to persons who are deceased or no longer entitled, and that occupational pension income is being declared when housing benefit is applied for.

Occasionally genuine errors occur and, although extremely rare, previous exercises have uncovered such instances. These exercises, therefore, help promote the best use of public funds protecting both the scheme member and the Pension Fund itself.

## Payslips

Please be reminded that payslips are only sent out if there is a difference in your net pay of £2 or more from the previous pay period. However, the March payslip is always sent to you in order that you have your taxable pay and tax paid to date figures should you need them e.g. for self-assessment purposes. The April payslip also goes out to most pensioners because it includes the pensions increase amount. As the increase is from part way through April, the May payslip will also be sent to those pensioners receiving the increase as this will be the first full month at the new rate.

Should you need copy payslips for a specific one-off reason e.g. mortgage applications, these can be provided by the Pensions Payroll Team.

### **CITY OF LONDON PENSION OFFICE CONTACTS** **Telephone 020 7332 followed by the following extension**

☎ Claire O'Malley 0207332 1370 – [claire.o'malley@cityoflondon.gov.uk](mailto:claire.o'malley@cityoflondon.gov.uk)

☎ Julia Olayiwola 0207332 3982 – [julia.olayiwola@cityoflondon.gov.uk](mailto:julia.olayiwola@cityoflondon.gov.uk)

General Office Email: [pensionspayroll@cityoflondon.gov.uk](mailto:pensionspayroll@cityoflondon.gov.uk)

Pensions Website – [www.yourpension.org.uk/cityoflondon](http://www.yourpension.org.uk/cityoflondon)

✉: Pensions Manager, City of London, Guildhall, PO Box 270, London EC2P 2EJ  
(The Pensions Office is located in the North Wing, Guildhall)

## The City of London Police Pensions Board

### Scheme Member Representatives - Job Description and Specification

#### Background

In accordance with the Public Service Pensions Act 2013, the Police Pension Scheme Regulations have been amended to require that each Scheme Manager (for the purpose of the Act this is the City of London Court of Common Council), establish a Pension Board responsible for assisting it with:

- securing compliance with the Police Pension Scheme Regulations, any other legislation relating to the governance and administration of the Scheme and any connected schemes, and any requirements imposed by the Pensions Regulator.
- ensuring the effective and efficient governance and administration of the Scheme and any connected scheme

The City of London Corporation is an administering authority and is now recruiting one Member representative to its Police Pensions Board. The criteria to be able to serve as a member of the Board, the main duties and responsibilities involved and the desirable competencies for applicants are detailed below.

Applicants should note that the work of the Pension Board is part of a statutory governance framework and membership of the Board carries legal responsibilities from the date of appointment.

#### Application process

Applications should be made by application form and returned to the address provided on the form (postal or email) by **Wednesday 16 October 2019**.

#### Criteria

You must be:

- an active, deferred or pensioner member of the City of London Police Pension Fund to qualify as a **scheme member representative**,
- have the capacity to represent scheme members.

You must not:

- be an officer or elected Member of the City of London who has responsibilities for the discharge of any function under the Police Pension Scheme Regulations (apart from as a member of the Pension Board if successful in your application)
- have a conflict of interest.

Being a member of the Scheme is not a conflict of interest. Please contact us for advice and clarification if you believe you may have a conflict of interest at [alistair.maclellan@cityoflondon.gov.uk](mailto:alistair.maclellan@cityoflondon.gov.uk).

We are looking for people who can demonstrate that they have the capacity to represent the members in the City of London Police Pension Scheme and who will be an effective member of the Local Pension Board, able to carry out the main **duties and responsibilities** of the role. These are detailed below along with the desirable **competencies**.

Appointments will be for a period of four years.

## Main Duties and Responsibilities

As a Member of the Pension Board you will be expected to:

- commit to undertake the role for a term of four years
- take part in training and development and to obtain and/or maintain the knowledge and understanding required to carry out the role.

This will include:

- attendance at training sessions
- undertaking continuous professional development, including reading and may include
- attendance at conferences and seminars

- prepare for and attend the meetings of the Pension Board, participating constructively.

This will include:

- reading substantial meeting papers
- participating in debate
- challenging others
- engaging with stakeholders and the participating members or employers as appropriate

- assist the Scheme Manager authority as detailed in the **Background** section above.

This may include:

- reviewing performance and compliance monitoring reports
- reviewing management, governance and administration processes
- assisting with reviewing member communications, Fund policy statements and other documents
- reviewing financial issues

- comply and operate within the Pension Board's Terms of Reference and Code of Conduct and have due regard to the 'Seven Principles of Public Life' being:

- Selflessness
- Integrity
- Objectivity
- Accountability
- Openness
- Honesty
- Leadership

## **Competencies**

You must meet the criteria set out in the **Criteria** section above and have the capacity to fulfil the duties and responsibilities of the role as set out in the **Main Duties and Responsibilities** section above.

The following competencies are desirable for applicants to have in order to carry out the role effectively. Applicants will be expected to demonstrate these either in their application or at interview, or the ability to quickly gain them.

## **Knowledge**

- Knowledge and understanding of the rules of the Police Pension Scheme and key policy documents of the Scheme
- Awareness of the duties and obligations of the Scheme Manager
- Awareness and knowledge of requirements of the Pensions Regulator and other interested organisations
- Knowledge and understanding of the law relating to pensions

## **Communications and Leadership**

- Excellent listening, questioning, debating and challenging skills
- Ability to understand complex documents
- Ability to speak confidently
- Ability to write clearly and concisely
- Ability to use computers and electronic communications

Ability to represent the participating Scheme members or employers as appropriate at the Pension Board meetings

## **Organisational Skills**

- Ability to read and absorb large volumes of information prior to Pension Board meetings in order to be prepared for its meetings

## **Team Working**

- Ability to establish effective working relationships with the other Pension Board members and the Scheme Manager's officers and advisors.

## **Motivation**

- Ability to commit to and to act with high standards of probity, propriety and governance.
- Ability to accept the legal responsibilities of the role.

# The City of London Police Pension Fund Police Pension Scheme – Police Pensions Board

## Application Form for Scheme Member

The information provided in this application will be used to assess your suitability for the role. Therefore, please supply relevant information that demonstrates how you think you meet the key requirements of the role of Scheme Member representative on City of London Police Pensions Board.

There is one vacancy on the Board. Where there are more than three applicants the information provided on this application form will be used to create a shortlist for interview. It is therefore advisable that you carefully read the attached Job Description and Specification and ensure that you can provide sufficient evidence of the abilities, skills, competencies and experience required for the role.

Whilst relevant competencies and a high level of commitment are expected, there will be full training provided.

Whilst completing your application you should consider the following types of evidence:

- What you can offer and how you will represent members of the pension scheme.
- Your commitment to the tenure of the role (4 years) and the required training.
- Will you have time to attend meetings (3 each year).

It would also be helpful to detail any knowledge or understanding you have of public sector pension schemes and the Police Pension Scheme.

When you have completed the application please send it by post to:

Alistair MacLellan  
Town Clerk's Department  
Guildhall  
PO Box 270  
London  
EC2P 2EJ

Or by email to [alistair.maclellan@cityoflondon.gov.uk](mailto:alistair.maclellan@cityoflondon.gov.uk).

**Closing date for applications is Wednesday 16 October 2019.**

The City of London Police Pension Fund  
Police Pension Scheme – Police Pensions Board

Application Form for Scheme Member

Your Personal Details

Name:	
Address:	
Post Code:	
Telephone:	
E-Mail:	

Signature: ..... Date: .....

Please outline in no more than 500 words why you are applying for the position of scheme member or employer representative on the City of London Police Pensions Board.

Continue on next page.

**Chamberlain's Department**

**Telephone 020 7332**  
**Fax 020 7710**

Dear

**The Police Pension Scheme  
General Data Protection Regulations / Data Protection Act 2018**

As a Data Controller and Processor, under the terms of the above regulations, the City of London Pensions Office is obliged to provide a Privacy Notice that declares the policies and actions that will be applied in respect of the data that is held.

A hard copy of the Privacy Notice is enclosed, for further information and an electronic copy please use the following link

<https://www.cityoflondon.police.uk/about-us/your-right-to-information/Pages/Data-protection.aspx>

Yours sincerely

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**OFFICIAL**



# Privacy Notice

~ May 2018 ~

**Data Controller**

The Commissioner of Police for the  
City of London  
City of London Police HQ  
PO Box 36451  
London, EC2M 4WN

**Data Protection Officer**

Director of Information  
City of London Police IMS  
PO Box 36451  
London,  
EC2M 4WN

## **PRIVACY NOTICE**

Data protection law in the UK and EU changed on the 25<sup>th</sup> May 2018. This notice sets out your rights as an individual in how the City of London Police process your personal data under the new law.

This notice comes into effect on 25<sup>th</sup> May 2018 and was last updated in May 2018.

As an EU member state the UK must legislate to meet the EU Regulation 2016/679 (more commonly referred to as the General Data Protection Regulation) as well as the EU Directive 2016/680 (Law Enforcement Directive). The UK government has enshrined both the regulation and the directive into the UK Data Protection Act 2018, which is formed of seven parts, referred to herein as “the Act”.

Under the Act the City of London Police recognises its obligations and responsibilities as defined within Parts 2 (general processing) and 3 (law enforcement processing).

This Privacy Notice explains how and why the City of London Police process your personal data, under Part 2, “general data” and Part 3 “law enforcement data” and the steps we take to keep your information safe. It also describes your rights in regard to your personal information and how to complain to the Information Commissioner if you have concerns as to how we have handled your data.

## **WHO WE ARE**

The City of London Police is the territorial police force responsible for policing the City of London and has the national operational responsibility of operating the National Cyber Crime Reporting Centre, Action Fraud.

The Commissioner of Police for the City of London is the Data Controller and as such has overall responsibility for the lawful processing of all personal data processed by the force. He is assisted by the Data Protection Officer who provides advice and guidance in relation to data protection law. Our data protection registration number is Z4894582 which is renewed each year.

To ensure that we process your personal information fairly and lawfully, this notice informs you:

- Why we need your personal information;
- How it will be used;
- With whom it will be shared; and
- What rights you have in relation to the personal information we collect.

## **OUR COMMITMENT TO YOU**

The City of London Police recognises the importance of protecting personal and sensitive information in all that we do, and takes care to meet our legal duties. The City of London Police puts in place all reasonable technical, security and procedural controls required to protect your personal information for the whole of its life, in whatever format we hold that information.

## **HOW THE LAW PROTECTS YOU**

Your privacy is protected by law, which says that we can use your personal information only if we have a proper reason to do so. This includes sharing it outside of the City of London Police. The reasons why we may process your personal information are:

- Law enforcement purposes, as is necessary for us to process your personal information under the lawful basis of 'public interest' and 'official authority';
- Assist us in meeting our "Legal Obligations" as employers;
- To manage "Contracts" with those who supply us with goods and services;
- To help us support those who we come into contact with, which can be done by obtaining their "Consent", or due to our "Legitimate Interests", this includes processes to improve the service we provide the public;
- To perform tasks which are considered as being in the "Public Interest".



## **PROCESSING UNDER PART 2 (GENERAL DATA)**

In order to carry out the purposes described above the City of London Police may obtain, use and disclose personal information relating to a wide variety of individuals including:

Our staff, officers, volunteers, agents, temporary and casual workers; Suppliers, Complainants, correspondents, litigants and enquirers; Relatives, guardians and associates of the individual concerned; Advisers, consultants and other professional experts; Victims (current, past and

potential); Former and potential members of staff, pensioners and beneficiaries.

## **WHAT WE PROCESS**

The type of personal information we hold will vary depending upon the reason you have had contact with us but it may include:

Your name and address; Fingerprints, DNA or photograph; Family, lifestyle and social circumstances; Education and training details; Employment details; Financial details; Goods or services provided; Racial or ethnic origin; Political opinions; Religious or other beliefs of a similar nature; Trade union membership; Physical or mental health or condition; Sexual life; Offences and alleged offences; Criminal proceedings, outcomes and sentences; Sound and visual images; References to manual records or files; Information relating to safety and health; Complaint, incident, civil litigation and accident details

We will use the minimum amount of personal information necessary to fulfil a particular purpose. Your personal information may be held on a computer system, in a paper record such as in a physical file or a photograph.

## **INFORMATION SOURCES**

To carry out the purposes we have described we may obtain personal information from a wide variety of sources, including:

HM Revenue and Customs; Legal representatives; Solicitors; Courts; Voluntary sector organisations; Independent Office for Police Conduct; Her Majesty's Inspectorate of Constabulary; Auditors; Police and Crime Commissioners; Central

government, governmental agencies and departments; Relatives, guardians or other persons associated with an individual; Current, past or prospective employers of the individual; Healthcare, social and welfare advisers or practitioners; Education, training establishments and examining bodies; Business associates and other professional advisors; Employees, officers and agents of The City of London Police; Suppliers, providers of goods or services; Persons making an enquiry or complaint; Financial organisations and advisors; Credit reference agencies; Survey and research organisations; Trade union, staff associations and professional bodies; Local government; Voluntary and charitable organisations; Ombudsmen and regulatory authorities; The media.

 **WHO WE SHARE YOUR PERSONAL INFORMATION WITH**

To carry out the purposes described the City of London Police may disclose personal information to a wide variety of recipients including those from whom personal data is obtained. This may include, but is not limited to:

- Support Services for Victims and Offenders;
- To bodies or individuals working on our behalf such as IT contractors or survey organisations;
- Local government;
- Central government;
- Ombudsmen and regulatory authorities;
- The media;

- Health Care Providers

Disclosures of personal information are made on a case-by-case basis, only relevant information, specific to the purpose and circumstances, will be disclosed and with necessary controls in place.

The City of London Police will also disclose personal information to other bodies or individuals when required to do so, this could be under an act of legislation, by a rule of law, or by court order. This may include, but is not limited to:

- Child Maintenance Service;
- Children and Family Courts Services;
- Home Office;
- Courts;
- Any other Regulatory Body who can demonstrate that there is a legitimate purpose for the processing of your personal data.

The City of London Police may also disclose personal information on a discretionary basis for the purpose of, and in connection with, any legal proceedings or for obtaining legal advice.

 **HOW LONG WE KEEP YOUR PERSONAL INFORMATION**

The City of London Police keeps your personal information as long as is necessary for the particular purpose or purposes for which it is held.

Records that contain your personal information processed for “general

data" purposes will be managed in accordance with the Forces Retention Schedule.



### **PROCESSING UNDER PART 3 (LAW ENFORCEMENT)**

The processing of data for law enforcement purposes can only be undertaken by an organisation which is considered a competent authority and has to be listed within Schedule 7 of the Act.

Law enforcement purposes are:

"the prevention, investigation, detection or prosecution of criminal offences or the execution of criminal penalties, including the safeguarding against and the prevention of threats to public security".

The City of London Police has a statutory duty to uphold the law, prevent crime, bring offenders to justice and protect the public. To do this it is necessary for us to process your personal information under the lawful basis of 'public task' and 'official authority'. This means we process your personal information for carrying out tasks that are laid down in law and collectively described as the administration of justice.

The Administration of Justice, includes the prevention and detection of crime; apprehension and prosecution of offenders; protecting life and property; preserving order; maintenance of law and order; assisting the public in accordance with force policies and procedures; national security; defending civil proceedings and any

duty or responsibility of the police arising from common or statute law.



### **WHAT WE PROCESS**

In order to carry out the purposes described above, The City of London Police may obtain, use and disclose personal information relating to a wide variety of individuals including but not limited to:

- Offenders and suspected offenders;
- Witnesses or reporting persons;
- Individuals passing information to The City of London Police; and
- Victims, both current, past and potential;

In order to carry out our statutory responsibility we will process varying types of personal data, this includes:

Your name and address; Employment details; Financial details; Racial or ethnic origin; Political opinions; Religious or other beliefs of a similar nature; Physical or mental health condition; Sexual life; Offences and alleged offences; Criminal proceedings, Outcomes and sentences; Cautions; Physical identifiers including DNA, fingerprints, and other genetic samples; Photograph, Sound and visual images; Criminal Intelligence; Information relating to safety; Incidents, and Accident details

We will use only the minimum amount of personal information necessary to fulfil a particular purpose or purposes. Personal information can be information that is held on a computer, in a paper record such as a file or images, but it can also include other

types of electronically held information such as CCTV images.

### **INFORMATION SOURCES**

The data we process for law enforcement purposes come from a wide variety of sources, including;

Other law enforcement agencies; HM Revenue and Customs; International law enforcement agencies and bodies; Licensing authorities; Legal representatives; Prosecuting authorities; Solicitors; Courts; Prisons and Young Offender Institutions; Security companies; Partner agencies involved in crime and disorder strategies; Private sector organisations working with the police in anti-crime strategies; Voluntary sector organisations; Approved organisations and people working with the police; Independent Office for Police Conduct; Her Majesty's Inspectorate of Constabulary; Governmental agencies and departments; Emergency services such as the Fire Brigade, National Health Service or Ambulance; Persons arrested; Victims; Witnesses; Relatives, guardians or other persons associated with the individual; The City of London Police CCTV systems; Body worn video and from correspondence sent to us.

There may be times where we obtain personal information from sources such as other police services and our own police systems such as our local information system.

### **WHO WE SHARE YOUR PERSONAL INFORMATION WITH**

To enable The City of London Police to meet their statutory duty we may be required to share your data with other

organisations that process data for a similar reason, in the UK and/or overseas, or in order to keep people safe. These organisations include, but not limited to:

- Other law enforcement agencies (including international agencies);
- Partner agencies working on crime reduction initiatives;
- Partners in the Criminal Justice arena;
- Local government;
- Authorities involved in offender management;
- International agencies concerned with the safeguarding of international and domestic national security;
- Third parties involved with investigations relating to the safeguarding of national security; and
- Other bodies or individuals where it is necessary to prevent harm to individuals.

Disclosures of personal information is considered on a case-by-case basis, using only the personal information appropriate to a specific purpose and circumstances, and with necessary controls in place.

Some of the bodies or individuals to which we may disclose personal information are situated outside of the European Union - some of which do not have laws that protect data protection rights as extensively as in the United Kingdom. If we do transfer personal data to such territories, we undertake to ensure that there are appropriate safeguards in place to certify that it is

adequately protected as required by the legislation.

The City of London Police will also disclose personal information to other bodies or individuals when required to do so, or under an act of legislation, a rule of law, and by court order. This may include, but is not limited to:

- Serious Fraud Office;
- National Fraud Initiative;
- Courts;

### **HOW LONG WE KEEP YOUR PERSONAL INFORMATION**

The City of London Police keeps your personal information as long as is necessary for the particular purpose or purposes for which it is held. Personal information which is placed on the Police National Computer is retained, reviewed and deleted in accordance with the Retention Guidelines for Nominal Records on the Police National Computer

Other records that contain your personal information and which was processed for law enforcement purposes are retained in accordance with the College of Policing guidance on the Management of Police Information (MoPI), and the City of London Police's Record Retention Policy.

### **YOUR RIGHTS**

A key area of change in the new Data Protection Act relates to individuals' rights, the law refreshes existing rights by clarifying and extending them and introduces new rights.

However your information rights will be dependent on the reason why and how the data was collected and why it is being used.

In order to exercise your rights under data protection law, we will need to verify your identity for your security.

You can contact us by emailing [data.protection@cityoflondon.police.uk](mailto:data.protection@cityoflondon.police.uk), writing to Data Protection Officer, IMS, City of London Police, PO Box 36451, London EC2M 4WN or online at [www.cityoflondon.police.uk](http://www.cityoflondon.police.uk)

### **HOW TO GET A COPY OF YOUR PERSONAL INFORMATION**

This is commonly known as subject access and is the right which allows you access to your personal data and supplementary information. You can make a subject access request by using the contact information above. Once we have received your request we will respond within 1 month.

### **RIGHT TO BE INFORMED**

This places an obligation upon the City of London Police to tell you how we obtain your personal information and describe how we will use, retain, store and who we may share it with.

We have written this Privacy Notice to explain how we will use your personal information and tell you what your rights are under the legislation

### **LETTING US KNOW IF YOUR PERSONAL INFORMATION NEEDS UPDATING**

You are entitled to have personal data rectified if it is inaccurate or incomplete.

**IF YOU WANT US TO ERASE YOUR PERSONAL INFORMATION**

You have the right to request the deletion or removal of your personal data and/or the right to 'block' or restrict the processing of your personal data where there is no compelling reason for its continued processing.

If you feel that we should no longer be using your personal information, or that we are illegally using your data, you can request that we erase the personal information we hold on you. When we receive your request, we will confirm whether the personal information has been deleted or tell you the reason why it cannot be deleted. There may be legal reasons why we need to keep your personal information.

If you want to request that we erase your personal information, please contact us using the details above.

**RIGHT RELATING TO AUTOMATED DECISION MAKING**

Automated individual decision making and profiling is a decision made by automated means without any human involvement.

**OBTAINING YOUR INFORMATION IN A PORTABLE FORMAT**

The right to data portability allows you to obtain and reuse your personal data for your own purposes across different services. You have the right to get copies of your personal information from us in a format that can be easily re-used.

**YOUR RIGHT TO COMPLAIN**

Individuals have the right to object to:

- The processing of your personal data based on legitimate interests or the performance of a task in the public interest/exercise of official authority (including profiling);
- The processing of their personal data for direct marketing (including profiling); and
- The processing of their personal data for the purposes of scientific/historical research and statistics.

If you are not satisfied with our response or believe that we are not processing your personal information in accordance with the law, you can complain to the Information Commissioner's Office (ICO) by emailing [casework@ico.org.uk](mailto:casework@ico.org.uk) or telephoning 0303 123 1113. Additional contact methods are detailed on their website:

<https://ico.org.uk/global/contact-us>

**CHANGES TO THIS PRIVACY NOTICE**

We regularly review our privacy notice. We will publish any updates on the City of London Police website. You can request a copy of our privacy notice by using the details above.

If we plan to use your personal information for a new purpose we will update our privacy notice and communicate the changes before we start any new processing.

**City of London: Police Pension Scheme  
Task Statistics**

	<b>01/07/2019 – 31/07/2019</b>	<b>01/08/2019 – 31/08/2019</b>	<b>01/09/2019 – 13/09/2019</b>	<b>Totals</b>
<b>New Starters</b>	28	3	1	32
<b>Leaver / Opt-outs</b>	4	3	3	10
<b>Estimates Requested</b>	17	14	14	45
<b>Estimates Provided</b>	13	21	8	42
<b>Retirements</b>	0	2	1	3
<b>Interforce-in</b>	1	10	2	13
<b>Interforce-out</b>	1	2	1	4
<b>Transfer-in Quote</b>	1	2	0	3
<b>Transfer-in Actual</b>	0	0	0	0
<b>Divorce Quote</b>	0	2	2	4
<b>Divorce Actual</b>	0	1	0	1
<b>General Correspondence / Member Maintenance</b>	18	14	51	83
<b>Freedom of Information</b>	1	0	0	1



# Agenda Item 7

<b>Committee:</b> Police Pensions Board	<b>Date:</b> 8 October 2019
<b>Subject:</b> The City of London: Police Pension Scheme – Revision to the Risk Register	<b>Public</b>
<b>Report of:</b> The Chamberlain	<b>For Information</b>
<b>Report author:</b> Graham Newman – Chamberlain’s Department	

## Summary

At the Board meeting of Wednesday 12 June 2019, Members requested that the current Police Pension Scheme Risk Register be converted to the new corporate format which would then be a standing agenda item to be updated/reviewed on a regular basis.

Appendix 1 provides the revised Risk Register and Appendix 2 provides the original Risk Register and Risk Matrix.

## **Recommendation**

Members are requested to review the revised Risk Register at Appendix 1 and provide any comments.

## **Appendices:**

Appendix 1 – Revised Risk Register

Appendix 2 – Original Risk Register & Risk Matrix

## **Contact:**

Graham Newman

Telephone: 020 7332 1132

Email: [graham.newman@cityoflondon.gov.uk](mailto:graham.newman@cityoflondon.gov.uk)

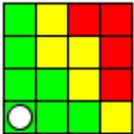
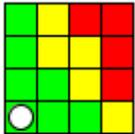
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# CHB COLP PSB Register

Report Author: Graham Newman

Generated on:



Risk no, title, creation date, owner	Risk Description (Cause, Event, Impact)	Current Risk Rating & Score	Risk Update and date of update	Target Risk Rating & Score	Target Date	Current Risk score change indicator
<p>CHB COLP PSB 01 Actuarial Data</p> <p>8 Oct-2019 Chamberlain</p>	<p><b>Cause:</b> (i) Inaccurate data supplied to the Home Office. (ii) Poor assumptions used by the Home Office. <b>Event:</b> The actuarial data provided to the Home Office is inaccurate. <b>Effect:</b> National employer rate incorrectly determined.</p>	<p>Likelihood</p>  <p>Impact</p>	<p>1</p>	<p>The rate of employers' pension contributions for the Police Pension Scheme is set nationally and is based upon the actuarial data provided by all police forces in the country.</p> <p>Data is supplied to the Home Office at the end of each financial year together with a forecast for the following 5 years. The forecasts are subsequently updated twice more during the financial year.</p> <p>If inaccurate data is supplied, the assumptions used to determine the employer contribution rate may be flawed which in turn may lead to an incorrect rate being used.</p> <p>8-Oct-2019</p>	<p>Likelihood</p>  <p>Impact</p>	<p>1</p> <p>31-Mar-2020</p> <p>Constant</p>

Action no	Action description	Latest Note	Action owner	Latest Note Date	Due Date
CHB COLP PSB 01a	The year-end procedures of the Pensions Office remain thorough, accurate and timely.	The actuarial data supplied to the Home Office is based upon information extracted from the payroll system, the pension system and the general ledger. The extracts are reconciled and checked for errors or inconsistencies before submission to the Home Office.	Graham Newman	8-Oct-2019	31-Mar-2020



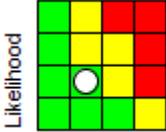
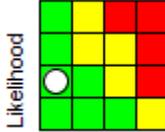
CHB COLP PSB 02b	The governing legislation may change or evolve over time and it is therefore important that staff maintain accurate and up-to-date knowledge of the Regulations.	Regular attendance at seminars, forums, webinars and user groups will ensure that knowledge of the relevant legislation is kept up-to-date and accurate.	Graham Newman Matt Mott	8-Aug-2019	31-Mar- 2020
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Action no	Action description	Latest Note	Action owner	Latest Note Date	Due Date
CHB COLP PSB 03a	Job descriptions used at recruitment to attract candidates with skills and experience related to police pension administration. The appraisals process to monitor progress and assess training needs.	Ensuring that candidates with the necessary skills and abilities are employed by the City. Once in post, staff continue to receive relevant training and attend courses, seminars and conferences when appropriate.	Matt Mott Kate Limna	8-Oct-2019	31-Mar-2020
CHB COLP PSB 03b	Scheme administrators are trained to use the pensions administration software.	Ensuring that administrators are fully trained to use the pension administration software to enable them to provide accurate and efficient calculations. In addition, administrators should know the correct process to report to the software provider any errors encountered with the system in order that they can be investigated and resolved.	Graham Newman Matt Mott	8-Oct-2019	31-Mar-2020
CHB COLP PSB 03c	Accurate and appropriate checking procedures in place at all areas of administration.	Rigorous and thorough checking procedures are created and implemented to ensure all calculations and letters are checked for accuracy and legislative compliance.	Graham Newman Matt Mott	8-Oct-2019	31-Mar-2020
CHB COLP PSB 03d	Practical disaster recovery/succession plans in place to ensure continuity in the event that key staff leave or are unable to work for a prolonged period of time.	Ensuring that skill sets are not restricted to one staff member alone.  Priority cases and work types are identified to ensure continuation in the event that staff or other resources become unavailable.	Graham Newman Matt Mott	8-Oct-2019	31-Mar-2020



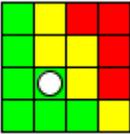
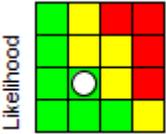
CHB COLP PSB 04b	<p>The software provider is contracted to provide regular updates to the system as developments and enhancements are made.</p> <p>In addition, as regulations are amended, or legislation and factors are updated there is a requirement to ensure the software is also updated.</p>	Monitoring the system updates made by the system provider to ensure they are made accurately and on time.	Matt Mott	8-Oct-2019	31-Mar-2020
CHB COLP PSB 04c	Ensuring that the pensions administration software is included in the departmental business continuity plans.	Updating the business impact analysis details used in the departmental continuity plan as required.	Matt Mott	8-Oct-2019	31-Mar-2020

Risk no, title, creation date, owner	Risk Description (Cause, Event, Impact)	Current Risk Rating & Score		Risk Update and date of update	Target Risk Rating & Score		Target Date	Current Risk score change indicator
CHB COLP PSB 05 Pension Fraud  8-Oct-2019 Chamberlain	<b>Cause:</b> (i) Continued payment of pensions following death. (ii) Staff acting inappropriately <b>Event:</b> Fraudulent claim of pension benefits. <b>Effects:</b> (i) Overpaid pensions.(ii) Financial loss	 Likelihood	4	If the death of a police pension scheme beneficiary is not reported, their pension may continue to be paid when there is no longer an entitlement.  This may be a deliberate failure to report the death or may be where there is no fraudulent intention, but in either case it will lead to benefit overpayment and a potential financial loss.  8-Oct-2019	 Likelihood	2	31-Mar-2020	Constant

Action no	Action description	Latest Note	Action owner	Latest Note Date	Due Date
CHB COLP-PSB 05a	Robust fraud protection/detection processes.	Use of Mortality Screening Service and Tell Us Once Service [Government initiative that allows us to be notified of a death when registered]. Participation in the National Fraud Initiative. Annually sending Life Certificates to Overseas Pensioners.	Claire O'Malley Matt Mott	8-Oct-2019	31-Mar-2020



CHB COLP PSB 06a	Ensuring that staff within City of London Police HR are aware of the rules regarding re-employment and PPA.	City of London Police HR will ensure that the necessary training in respect of re-employment and PPA is provided to members of the team and that procedures are in place so that this knowledge is maintained and passed on.	Carl Tomlinson	8-Oct-2019	31-Mar-2020
CHB COLP PSB 06b	Monitoring job-applicants to ensure retired officers who are being re-employed are leaving the required break.	City of London Police HR will monitor any new applicant to ensure that any retired officer that is between the ages of 50 and 55 and is looking to be re-employed has taken the required break between retirement and re-employment. If necessary, they will determine whether the new employment is materially similar when assessing the length of the break that is needed.	Carl Tomlinson	8-Oct-2019	31-Mar-2020
CHB COLP PSB 06c	Ensuring that officers that are coming up to retirement are aware of the rules regarding re-employment and PPA.	The City of London Police HR will ensure that all retiring officers are informed of the rules regarding re-employment and PPA.  When required to provide input at pre-retirement courses, the Pensions Office will include details in respect of re-employment and PPA as part of their presentation.	Carl Tomlinson  Graham Newman	8-Oct-2019	31-Mar-2020

Risk no, title, creation date, owner	Risk Description (Cause, Event, Impact)	Current Risk Rating & Score		Risk Update and date of update	Target Risk Rating & Score		Target Date	Current Risk score change indicator
<b>CHB COLP PSB 07 Cyber Security</b>  Oct-2019 Chamberlain	<b>Cause:</b> (i) Ineffective procedures. (ii) Inadequately trained staff. (iii) IT system failure (iv) Data Accuracy. (v) Lack of resources. <b>Event:</b> Breach of Corporate IT systems and cyber security <b>Effect:</b> (i) Inaccurate benefits paid or delayed. (ii) Increased costs of inefficiencies. (iii) Financial penalties/sanctions. (iv) Breach of Data Protection regulations. (v) Loss/corruption of data	 Likelihood	4	A malicious breach of Corporate IT systems may lead to a failure of the pensions administration system and/or a breach of Data Protection regulations.  A failure of the pensions administration system or a breach of the DP regulations may mean a failure or inability to calculate benefits accurately and on time which may lead to financial penalties and sanctions being imposed by the governing industry bodies such as the Pensions Regulator or Information Commissioner's Office.  8-Oct-2019	 Likelihood	4	31-Mar-2020	  Constant

Action no	Action description	Latest Note	Action owner	Latest Note Date	Due Date
CHB COLP PSB 07a	Pensions administration staff to be aware of the corporate policy regarding cyber security and to follow the guidelines given.	Corporate online training regarding cyber-security to be carried out by all staff and reviewed as required.	Matt Mott	8-Oct-2019	31-Mar-2020
CHB COLP PSB 07b	Corporate and departmental specific software to be updated as required to ensure the latest and most secure version is being used.	To ensure the most up-to-date software is being used, staff should update their computers as and when prompted.	Matt Mott	8-Oct-2019	31-Mar-2020
CHB COLP PSB 07c	Ensuring that the pensions administration software is included in the departmental business continuity plans.	Updating the business impact analysis details used in the departmental continuity plan as required.	Matt Mott	8-Oct-2019	31-Mar-2020
CHB COLP PSB 07d	Pensions administration staff to be aware of Data Protection legislation.	Corporate online training regarding Data Protection to be carried out by all staff and reviewed as required.	Matt Mott	8-Oct-2019	31-Mar-2020



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City of London: Police Pension Scheme Risk Register for the Police Pensions Board

Risk No.	Risk (Short description)	Risk Owner	Cause	Effect	Existing Controls	Current Risk				Planned Actions	Target Risk		
						Likelihood	Impact	Rating	Direction		Likelihood	Impact	Rating
1	Provision of City of London Police actuarial data to the Home Office	Chamberlain	(i) Inaccurate data supplied to the Home Office. (ii) Poor assumptions used by the Home Office.	National employer rate incorrectly determined.	Robust Year End procedures and updates. Checking for errors or inconsistencies in valuation extract report before submission to the Home Office.	Rare	Minor	Green 1	↔	Continue existing controls	Rare	Minor	Green 1
2	Failure to comply with legislative requirements.	Chamberlain	(i) Lack of appropriate knowledge or skill. (ii) Lack of training/ appropriately skilled staff	(i) Inaccurate benefits paid. (ii) Financial loss (iii) Increase in Appeals (iv) Reputational damage (v) Fines from Pensions Regulator	Recruitment of suitable staff appropriate salary levels. Appropriate training. Attendance at seminars and Forums, webinars and user groups.	Possible	Minor	Green 3	↔	Continue existing controls	Possible	Minor	Green 3
Page 117	Pension Scheme Administration (Personnel)	Chamberlain	(i) Ineffective succession planning. (ii) Inadequately trained staff. (iii) Absences/ Increased Staff turnover. (iv) Data Accuracy.	(i) Inaccurate benefits paid or delayed. (ii) Increased costs of inefficiencies. (iii) Financial penalties/ sanctions	Recruitment and training of staff plus (i) Ensuring software is the latest version and any known errors are reported. (ii) Robust checking procedures in place at all stages of record management from starting, transfers received, career changes, pension top-ups, leaving and benefit payment. (iii) If staff or other resources are lacking ensure priority cases are covered and all checking levels maintained.	Unlikely	Serious	Green 4	↔	Continue existing controls	Unlikely	Serious	Green 4
	Pension Scheme Administration (Systems)	Chamberlain	(i) Ineffective succession planning. (ii) Inadequately trained staff. (iii) Absences/ Increased Staff turnover. (iv) IT system failure (v) Data Accuracy. (vi) Lack of resources.	(i) Inaccurate benefits paid or delayed. (ii) Increased costs of inefficiencies. (iii) Financial penalties/ sanctions	Recruitment and training of staff plus (i) Ensuring software is the latest version and any known errors are reported. (ii) Ensure IT have sufficient back-ups and Disaster Recovery	Unlikely	Serious	Green 4	↔	Continue existing controls	Unlikely	Serious	Green 4

Risk No.	Risk (Short description)	Risk Owner	Cause	Effect	Existing Controls	Current Risk				Planned Actions	Target Risk		
						Likelihood	Impact	Rating	Direction		Likelihood	Impact	Rating
5	Pension Fraud	Chamberlain	(i) Continued payment of pensions following death. (ii) Staff acting inappropriately	(i) Overpaid pensions. (ii) Financial loss	Use of Mortality Screening Service and Tell Us Once Service [Government initiative that allows us to be notified of a death when registered]. Participation in the National Fraud Initiative. Sending Life Certificates to Overseas Pensioners.	Unlikely	Serious	Green 4	↔	Continue existing controls	Unlikely	Minor	Green 2
6	Protected Pension Age (PPA)	Chamberlain / City of London Police HR	Retiring officers of a certain age losing their PPA as a result of being re-employed by the same sponsoring employer without a sufficient break between retirement and re-employment.	HMRC make 'unauthorised payment' charges to both the member and the organisation.	(i) Ensuring officers are aware that a break is needed if they are retiring between ages 50 and 55 and intend to seek to be re-employed with CoL Police or the CoL. (ii) Ensuring Police HR are aware of the rules regarding PPA and re-employment	Rare	Minor	Green 1	↔	Continue existing controls	Rare	Minor	Green 1
Page 118	Cyber-Security	Chamberlain	(i) Ineffective procedures. (ii) Inadequately trained staff. (iii) IT system failure (iv) Data Accuracy. (v) Lack of resources.	(i) Inaccurate benefits paid or delayed. (ii) Increased costs of inefficiencies. (iii) Financial penalties/ sanctions. (iv) Breach of Data Protection regulations. (v) Loss/corruption of data	Training of staff plus (i) Ensuring software is the latest version and any known errors are reported. (ii) Ensure IT have sufficient back-ups and Disaster Recovery. (iii) Ensure cyber-security procedures are robust and adhered to. (iv) Following DPA18 legislation	Unlikely	Serious	Green 4	↔	Continue existing controls	Unlikely	Serious	Green 4

## City of London Corporation Risk Matrix (Black and white version)

Note: A risk score is calculated by assessing the risk in terms of likelihood and impact. By using the likelihood and impact criteria below (top left (A) and bottom right (B) respectively), it is possible to calculate a risk score. For example a risk assessed as Unlikely (2) and with an impact of Serious (2) can be plotted on the risk scoring grid, top right (C) to give an overall risk score of a green (4). Using the risk score definitions bottom right (D) below, a green risk is one that just requires actions to maintain that rating.



### (A) Likelihood criteria

	Rare (1)	Unlikely (2)	Possible (3)	Likely (4)
Criteria	Less than 10%	10 – 40%	40 – 75%	More than 75%
Probability	Has happened rarely/never before	Unlikely to occur	Fairly likely to occur	More likely to occur than not
Time period	Unlikely to occur in a 10 year period	Likely to occur within a 10 year period	Likely to occur once within a one year period	Likely to occur once within three months
Numerical	Less than one chance in a hundred thousand (<10-5)	Less than one chance in ten thousand (<10-4)	Less than one chance in a thousand (<10-3)	Less than one chance in a hundred (<10-2)

### (B) Impact criteria

Impact title	Definitions
Minor (1)	<b>Service delivery/performance:</b> Minor impact on service, typically up to one day. <b>Financial:</b> financial loss up to 5% of budget. <b>Reputation:</b> isolated service user/stakeholder complaints contained within business unit/division. <b>Legal/statutory:</b> Litigation claim or find less than £5000. <b>Safety/health:</b> Minor incident including injury to one or more individuals. <b>Objectives:</b> Failure to achieve team plan objectives.
Serious (2)	<b>Service delivery/performance:</b> Service disruption 2 to 5 days. <b>Financial:</b> Financial loss up to 10% of budget. <b>Reputation:</b> Adverse local media coverage/multiple service user/stakeholder complaints. <b>Legal/statutory:</b> Litigation claimable fine between £5000 and £50,000. <b>Safety/health:</b> Significant injury or illness causing short-term disability to one or more persons. <b>Objectives:</b> Failure to achieve one or more service plan objectives.
Major (4)	<b>Service delivery/performance:</b> Service disruption > 1 - 4 weeks. <b>Financial:</b> Financial loss up to 20% of budget. <b>Reputation:</b> Adverse national media coverage 1 to 3 days. <b>Legal/statutory:</b> Litigation claimable fine between £50,000 and £500,000. <b>Safety/health:</b> Major injury or illness/disease causing long-term disability to one or more people <b>Objectives:</b> Failure to achieve a strategic plan objective.
Extreme (3)	<b>Service delivery/performance:</b> Service disruption > 4 weeks. <b>Financial:</b> Financial loss up to 35% of budget. <b>Reputation:</b> National publicity more than three days. Possible resignation leading member or chief officer. <b>Legal/statutory:</b> Multiple civil or criminal suits. Litigation claim or find in excess of £500,000. <b>Safety/health:</b> Fatality or life-threatening illness/disease (e.g. mesothelioma) to one or more persons. <b>Objectives:</b> Failure to achieve a major corporate objective.

### (C) Risk scoring grid

Likelihood	Impact			
	Minor (1)	Serious (2)	Major (4)	Extreme (8)
X				
Likely (4)	4 Green	8 Amber	16 Red	32 Red
Possible (3)	3 Green	6 Amber	12 Amber	24 Red
Unlikely (2)	2 Green	4 Green	8 Amber	16 Red
Rare (1)	1 Green	2 Green	4 Green	8 Amber

### (D) Risk score definitions

<b>RED</b>	Urgent action required to reduce rating
<b>AMBER</b>	Action required to maintain or reduce rating
<b>GREEN</b>	Action required to maintain rating

This is an extract from the City of London Corporate Risk Management Strategy, published in May 2014.

Contact the Corporate Risk Advisor for further information. Ext 1297

October 2015

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<b>Committee(s)</b> Police Pensions Board	<b>Date(s):</b> 8 October 2019
<b>Subject:</b> City of London Police Pensions Board – Governance	<b>Public</b>
<b>Report of:</b> Town Clerk	<b>For Decision</b>
<b>Report author:</b> Alistair MacLellan, Town Clerk’s Department	

## Summary

This report outlines the headline governance principles that underpin the City of London Police Pensions Board with particular reference to Provision 14 of the Police Pensions Regulations 2015, which sets out the core elements of how a Police Pensions Board should be composed. The report goes on to provide, as an appendix, a proposed revised terms of reference for the Board for discussion and referral to the City of London Police Authority Board, as appropriate.

## Recommendation:

- That Members note the report and consider any proposed amendments to Board’s terms of reference for submission to the City of London Police Authority Board.

## Main Report

### Introduction

1. At the June 2019 meeting of the Police Pensions Board, the Town Clerk agreed to submit a report outlining the governance of the Board to its October 2019 meeting.
2. The Police Pensions Board was brought into being (as the Police Pensions Sub-Committee) in December 2015 in accordance with the Police Pensions Act 2013. The Sub-Committee met for the first time in January 2017 and resolved to adopt its current title of Police Pensions Board in line with the language of the Police Pensions Act 2013 and the subsequent Police Pensions Regulations 2015 (‘the Regulations’).
3. The Police Authority Board (formerly Police Committee) resolved that the Board should be composed of three Employer representatives, and three Scheme Member representatives. This composition mirrored the City of London Local Government Pension Board, although Members will note (below) that the Chair has the ability to appoint between four and twelve voting members to the Board.

### Governance Principles

4. Provision 14 of the Regulations is particularly pertinent to the work of the Board and is outlined, with commentary, below.

5. **A Police Pension Board is to consist of the following voting members: (a) a chair and deputy chair appointed by the scheme manager; and at least four and no more than twelve persons appointed by the chair with scheme manager approval.**
- a. The 'scheme manager' is the Police Pension Authority. In the case of a member of the City of London Police Force, other than the Commissioner, the Police Pension Authority/Scheme Manager is the Commissioner of Police. The Police Pension Authority/Scheme Manager for the Commissioner of Police is the Court of Common Council (which has delegated its responsibility to the Police Authority Board).
  - b. To date, the Chair and Deputy Chair of the Police Pensions Board have been appointed by the Police Authority Board (formerly Police Committee) rather than the Commissioner of Police as Scheme Manager.
  - c. As per the Regulations, the Chair has appointed number of persons to serve on the Board. This has been done in consultation with the Commissioner / Police Authority Board (formerly Police Committee).
6. **The chair and deputy chair must not both be employer representatives or member representatives.**
- d. The current Chair of the City of London Police Pensions Board is Alderman Ian Luder (Employer Representative) and the current Deputy Chair is John Todd (Member Representative).
7. **If the scheme manager does not appoint an independent chair, the chair and deputy chair must alternate their roles at intervals agreed by the Board.**
- e. To date, the Scheme Manager has not appointed an independent chair.
  - f. As per City of London Police Authority Standing Order 30, the Deputy Chair has, in the absence of the Chair, the same powers, duties and rights as the Chair.
  - g. It is recommended that, to harmonise the role of Deputy Chair with both Standing Orders and the Police Pensions Regulations 2015, that the Board agree what an appropriate interval would be for the Chair and Deputy Chair to alternate their roles (e.g. taking it in turns to chair every other meeting, or alternate the Chairmanship, with Scheme Manager approval, on an annual basis).
8. **Equal numbers of employer representatives and member representatives must be appointed to the Board.**
- h. As per the Regulations, the Chair must appoint at least four and no more than twelve voting members. Of the voting members appointed, there

must be an equal number of employer representatives and member representatives.

**9. The Chair may, with scheme manager approval, appoint to the Board up to four independent members who are not entitled to vote in the Board's proceedings.**

- i. To date, the Chair has not exercised their ability to appoint up to four independent, non-voting members of the Board. It is recommended that this ability be written into the Board's terms of reference to ensure that this option is made explicit.

**10. A member of the Police Pension Board is to hold and vacate office in accordance with the terms of that member's appointment.**

- j. A Member of the Board is appointed to a four-year term.

**11. In this regulation, 'independent' means neither an employer representative nor a member representative.**

- k. This element of the Regulations is self-explanatory.

## **Conclusion**

12. In light of the above, Members are invited to consider a revised terms of reference set out at appendix one.

## **Appendices**

Appendix 1 – City of London Police Pensions Board Proposed Composition and Terms of Reference

## **Background Papers**

*Public Sector Pensions Reform – Establishing a Police Pensions Sub-Committee – Report of the Town Clerk to the Police Committee – 1 December 2015*

### **Alistair MacLellan**

Town Clerk's Department

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## CITY OF LONDON POLICE PENSIONS BOARD

### Composition

- ~~Three Scheme Manager Representatives~~
- ~~Three Scheme Member Representatives~~
- A Chairman appointed by the Scheme Manager<sup>1</sup>
- A Deputy Chairman appointed by the Scheme Manager
- The Chairman and Deputy Chairman shall not both be Employer representatives<sup>2</sup> or Member representatives<sup>3</sup>
- At least four, and no more than twelve, voting Members appointed by the Chairman with Scheme Manager approval
- An equal number of Employer representatives and Member representatives shall be appointed to the Board
- The Chairman may appoint, with Scheme Manager approval, up to four independent<sup>4</sup>, non-voting Members to the Board

### Chairmanship

- Where the Scheme Manager does not appoint an independent chairman, the Chairman and Deputy Chairman shall alternate their roles at intervals agreed by the Board.
- ~~1. The Chairman of the Pensions Board is appointed by the Police Authority Board. The Chairman of the Police Pensions Board then appoints the Board.~~

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<sup>1</sup> The Scheme Manager for the City of London Police Force (except the Commissioner) is the Commissioner of the City of London Police (Regulation 7 of Police Pension Regulations). The Scheme Manager for the Commissioner of Police is the Court of Common Council. The functions in relation to both have been delegated to the Police Authority Board (Regulation 11(2) of the Police Pension Regulations).

<sup>2</sup> An Employer representative is a person appointed to the Board for the purpose of representing employer for the scheme.

<sup>3</sup> A Scheme Member representative is a person appointed to the Board for the purpose of representing members of the scheme.

<sup>4</sup> An Independent Member is a person who is neither an employer representative nor a member representative.

## Terms of Reference

In line with the requirements of the Public Services Pensions Act 2013 and the Police Pensions Regulations 2015 for the management of the City of London Police's Pension Scheme, to be responsible for assisting the Scheme Manager (~~the City of London Police~~) in the following matters:

- a) Securing compliance with the scheme regulations and other legislation relating to the governance and administration of the scheme and any statutory pension scheme that it is connected with it; and
- b) Securing compliance with requirements imposed in relation to the scheme and any connected scheme by the Pensions Regulator [in relation to the Scheme, or any statutory pension scheme that is connected with it](#); and
- b)c) [The performance of the scheme manager's functions under the Police Pensions Regulations 2015](#)
- e)d) Other such matters as the scheme regulations may specify.

## Frequency of Meetings

- Three times per year

## Terms

- Board Members are appointed for four-year terms.
- The Chairman and Deputy Chairman are appointed to that role by the Scheme Manager for a one-year term, renewable each year.

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