

Pension update for police officers

Changes from 1 October 2023

From 1 October 2023, if you are an **eligible officer in the police pension scheme**, you will have the choice about the benefits you receive for service between 1 April 2015 and 31 March 2022. This is known as the 'remedy period' and these choices are referred to as 'remedy' – you may have also heard them linked to the 'McCloud' review.

On 1 October, you will be automatically moved from the 2015 pension scheme back into your old pension scheme (your legacy scheme) for the period 1 April 2015 to 31 April 2022 (the remedy period).

The choice (remedy)

On retirement, you will need to decide whether you want your pensionable service during the remedy period to be treated as membership to your legacy scheme or the 2015 scheme.

What to do now

You do not need to do anything now; you will automatically receive your Annual Benefit Statement in August 2024 which will contain your pension calculations and additional information to help you make this choice on retirement.

More information

The City of London Corporation's (CoL) [Pensions Office](#) can provide retirement estimates if required *before* August 2024, but will prioritise requests from officers with a potential retirement date in the next six to 12 months.

You can use the National Police Chiefs' Council (NPCC) [police retirement calculator](#) at any time, to see what benefits they could receive at retirement.

In addition to the calculator, the NPCC provides the following useful information on its dedicated [police pensions website](#):

- what the remedy is;
- its history; and
- the eligibility criteria.

Coming soon... pension self-service portal

The CoL Pensions Office is testing a self-service portal that would allow you to access your pension records online.

Initially, the portal would allow you to view and update your personal information and see your Annual Benefit Statements. Eventually, the portal would feature calculators so you can estimate your potential retirement benefits.

Further information about the portal will be communicated in due course.

Finally

If after reading this update and visiting the NPCC's dedicated [police pensions website](#) you have any questions, please contact the (CoL) [Pensions Office](#).