

Pension update for retired police officers

Changes from 1 October 2023

As a result of a legal challenge to the way in which new pension schemes were introduced, from 1 October 2023 new options were introduced which mean that eligible scheme members will have a choice in respect of the pension benefits built up 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.

Attached is a flyer produced by the National Police Chiefs Council (NPCC) in respect of remedy, the highlights of which are as follows:

The choice (remedy)

You will have the choice of having the pensionable service accrued during the remedy period to be considered either as membership to your 'legacy' scheme (either the Police Pension Scheme 1987 or the Police Pension Scheme 2006), or as membership to the 2015 Scheme.

What to do now

You do not need to do anything now. The City of London (CoL) Pensions Office will provide the necessary information in a personalised document called a 'remediable service statement' or RSS. The RSS will contain your pension calculations and additional information to help you make this choice.

Statements will start to be sent out from October 2023 and all statements will have been issued by 31 March 2025.

More information

For general enquires in respect of McCloud, please contact the CoL [Pensions Office](#)

If you have a general enquiry in respect of the payment of your pension benefits, please contact the CoL [Pensions Payroll Office](#)

For further information in respect of the McCloud Remedy, the NPCC dedicated [police pensions website](#) provides details in relation to:

- 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 will allow you to view and update your personal information. Eventually, the portal will provide access to payslips and P60s.

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](#).