

<b>Committee(s):</b> Police Pensions Board	<b>Dated:</b> 4 February 2026
<b>Subject:</b> Scheme Manager Update	<b>Public</b>
<b>Which outcomes in the City Corporation's Corporate Plan does this proposal aim to impact directly?</b>	CoLP impact the following Corp Plan outcomes: Vibrant Thriving Destination- (Community Safety/ CT) Dynamic Economic Growth- (National Lead Force)
<b>Does this proposal require extra revenue and/or capital spending?</b>	<b>N/A</b>
<b>If so, how much?</b>	<b>N/A</b>
<b>What is the source of Funding?</b>	<b>N/A</b>
<b>Has this Funding Source been agreed with the Chamberlain's Department?</b>	<b>N/A</b>
<b>Report of:</b> Commissioner of Police	<b>For Information</b>
<b>Report author:</b> Kelly Glazebrook, Director of People Services	

## Summary

This report provides an update on Scheme Manager activities over the period of 1<sup>st</sup> September 2025 – 31<sup>st</sup> December 2025. 29 complaints were received and 26 of those raised in this period were resolved with a further 8 from the previous reporting period also resolved.

## Recommendation(s)

Members are asked to note the report.

## Main Report

### Complaints/Queries

1. In the period 1 September 2025 – 31 December 2025 City of London Police received 29 complaints. This is a decrease from the previous period which reported 38 complaints in the same time period. These are themed as below:

Theme	Number received	Resolved	Outstanding
No remedial service statement (RSS) received	7	7	0
Issues with Pensions portal access	2	2	0
Compensation from 2006 scheme	2	2	0
Transfer data not sent to new force	5	5	0
Transfer data from previous force/employer not received	4	1	3
Data held seems to be incorrect	3	3	0
Other	6	6	0

2. Overall there are currently 6 complaints unresolved, 3 of these are from the previous period. These all relate to transfer of data from previous force or organisation.
3. Whilst the queries/complaints are less than the previous period the themes are similar with issues with Pension Portal access, non-receipt of RSS and Data transfer being the main reasons the team are contacted.
4. The complaints received, which are a relatively small number are generally regarding lack of communication from the Pensions Office, whilst the team have put mitigations in place in regards to a comprehensive out of office advising those contacting them what they can expect depending on the query sent in, there are some cases where cases are complicated and the Pensions office are waiting on other agencies for data. However providing officers with an update on their case, even if very little change would reduce the number of complaints.
5. A weekly meeting still takes place between CoLP HR and the Pension Administration Team to discuss the queries and complaints and resolve these as quickly as possible. This is also an opportunity to raise and discuss any other issues that may be on the horizon.
6. The updated complaints process will be made available on the Police Officer Pensions Website.

## National Updates

7. With an increasing number of police officers opting out the pensions scheme nationally, new processes are being put in place to monitor opt outs. This includes a new national opt out form from 1<sup>st</sup> January 2026 and regular reporting to NPCC.
8. Every four years, the Police Pension Scheme is actuarially reviewed. Following the most recent review, the Government Actuary's Department found that employee contributions needed to increase slightly to meet the target funding level set by the government. These changes apply to all police officers in England and Wales from 1 April 2026. The contribution structure will still have three tiers, but:
  - the rates for each tier will increase slightly;
  - the earnings thresholds for each tier will rise; and
  - the contribution rate will now be based on actual pensionable pay, not full time equivalent (FTE) pay.

**Current employee contribution rates (since 1 April 2015)**

Tier	Annualised pensionable earnings (FTE pay)	Current contribution rate
1	£27,000 or less	12.44%
2	More than £27,000, but less than £60,000	13.44%
3	£60,000 or more	13.78%

**New employee contribution rates (from 1 April 2026)**

Tier	Actual annual pensionable earnings	New Contribution rate
1	£37,035 or less	12.88%
2	More than £37,035, but less than £79,598	13.88%
3	£79,598 or more	14.22%

9. Work is underway with Pensions Office, Payroll and Police Human Resources to ensure this is implemented by 1 April 2026 with communications issued to all officers to advise of the changes being made. Noting there are some dependencies linked to the new HR System being introduced in the Corporation.

### **Other Updates**

10. A Webinar has been arranged for January 2026 for officers who are thinking of retiring in the following 6 - 12 months to answer any queries and explain the change following McCloud. This will take place every 6 months going forward and will be jointly presented by the Force and the Pensions Office.

**Kelly Glazebrook**

**Director of People Services  
City of London Police**