

REQUEST

Freedom of information request: 1987 police pension scheme and part time working

I have an interest in the 1987 police pension scheme and how West Midlands Police interprets and implements this legislation, particularly around how part time workers are treated in line with equality legislation

Presuming a police officer of the rank of constable is a fully protected member of the 1987 Police Pension scheme, with 27 years of full time, fully contributed pensionable service, and the officer elects to work part time for the last three years of their service, dropping to 24 hour weeks rather than full 40 hour weeks, please answer the following questions

1: The officer will have served 30 CALENDAR years, but will fall short of achieving a full 40/60ths pension. Is the officer allowed to retire at the 30 calendar year point? (as if they had 30 years pensionable service, albeit with less than 40/60ths)

YES

2: Presuming the officer can retire as above will the officer able to commute 25% of their pension pot, rather than being limited to 2.25 x pensionable pay that is normally awarded to those not completing 30 full PENSIONABLE years service?

25%

3: Given that the pension of police officers in the 1987 scheme is calculated as the best year from the last three years of service - how does working part time in all of these three years affect this calculation - an illustrative worked example would be appreciated here

Application Is Taken On Full Time Pay, the Calculation Is Pro-Rated For Part Time Working

There is also no requirement to create data under Freedom of Information .
Therefore West Midlands police have no recorded information held .

I am also interested in how much officers contribute into and receive from their pensions - in times of austerity, this is a matter of public interest

4: What percentage of their pay do serving police officers contribute to their 1987 pension?

Contributions FTE Pensionable Pay – Less Than £60000 14.25%, From £60000 15.05%

5: Assuming an officer of the rank of constable retires on 1st November this year with 30 years full time pensionable service in the 1987 pension scheme at the age of 48 years and 11 months and commutes the maximum allowable before being required to pay tax, please give an illustrated example of:

A: Their lump sum

B: Gross yearly pension amount

C: Gross monthly pension amount

D: Nett monthly pension amount (assuming basic rate tax payer)

Please note that The Freedom of Information Act applies to recorded information and therefore we are unable to supply opinions or to comment on situations / events unless those opinions or comments are already recorded

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6: Assuming an officer of the rank of constable retires on 1st November this year with 30 years calendar service in the 1987 pension scheme - 27 full time and the final 3 part time at 24 hours a week; at the age of 48 years and 11 months and commutes the maximum allowable before being required to pay tax please give an illustrated example of:

A: Their lump sum

B: Gross yearly pension amount

C: Gross monthly pension amount

D: Nett monthly pension amount (assuming basic rate tax payer)

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7: Assuming an officer of the rank of constable retires on 1st November this year with 30 years calendar service in the 1987 pension scheme - 27 full time and the final 3 part time at 16 hours a week; at the age of 48 years and 11 months and commutes the maximum allowable before being required to pay tax, please give an illustrated example of:

A: Their lump sum

B: Gross yearly pension amount

C: Gross monthly pension amount

D: Nett monthly pension amount (assuming basic rate tax payer)

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