



Police Superintendents' Association Ltd

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1st March 2022

Dear Jeremy

I write to ask for an urgent, clear response from the NPCC on the critical issue impacting thousands of police officers with regards to their pensions.

Officers at every rank across the Service currently find themselves in 'limbo', set to retire after decades of commitment to policing, with no clear picture of their finances in retirement.

The following scenario describes the situation facing many:

PC Jane Bloggs joined the Service in 1993, carrying over a pension from a previous job.

This September, she will reach her 30 years' pensionable service and plans to retire. She was transferred into the 2015 scheme through tapering in September 2017, but because of the McCloud judgement, she is entitled to a 'remedy period', that would see her receive her original 1987 Scheme entitlement until April 2022, and from April until September her entitlement under the CARE scheme. However presently she will retire in September with 4 years in the 2015 scheme before it is corrected in October 2023.

PC Bloggs wrote to her chief constable to therefore ask what her pension entitlement will be, and she was told that this information is not available. She therefore has no way to plan her financial affairs during retirement and is told that the arrangements to deal with this could take anything up to 18 months, during which time she may receive the wrong pension, and after which point she may also face additional tax implications.

The workforce is being left in an impossible situation over this matter and is being blocked and abandoned at every turn.

In the most tragic and upsetting of outcomes, we will see officers who are retiring from the Service through ill-health, not living long enough to ever receive their correct pension.

Chief constables – the employers – the pension scheme managers - are resolutely relying on guidance and regulation, yet guidance to deal with this issue was withdrawn by the Home Office at the end of last year. The only response from chief officers is therefore that individuals will be informed as soon as 'catch up arrangements' are put in place by government, which could take up to 18 months.

The NPCC and government have known about this issue for years, both have received a judgement and outcome from the courts, yet are placing no urgency on resolving the financial confusion facing thousands of their dedicated public servants. Instead, chief constables are following the government's position and adopting a dismissive stance to officers, and relying on the passage of the new public sector pensions Bill before it intends to take action to remedy the significant confusion described above.

If it takes the expected 18 months for this to happen, the NPCC and government will then face the challenge of rectifying the pensions settlements of the thousands of people affected now, plus the additional thousands that will hit retirement over the course of this period. This snowball effect could easily be ended now.

Our senior leaders operate according to the Code of Ethics and we hear regular national commitments to valuing and recognising the role and sacrifices of police officers, through the formation of the Police

Covenant, investment in the National Police Wellbeing Service and through high budget recruitment campaigns, yet the reality seems starkly different.

Not only has the government been found by a High Court Judge to have acted unlawfully with regards to consultation around changes to police pensions, proving that it took no account of the evidence provided by those it affected, it is also now content to abandon thousands of officers as they near the end of their Service, and who should be entitled to understand their own financial future, by receiving the correct pension on retirement.

I must stress the importance of this issue for the workforce, and warn against underestimating the impact this is having on both wellbeing and morale. This has become the most significant issue of concern for our members and the matter on which we receive the most communication as their staff association.

I therefore ask for a full and clear response on the following matters:

- **Why can't the NPCC determine the solution to those impacted by this 'immediate detriment' now?**
- **What do you advise the thousands of police officers facing this situation do now to plan for their retirement?**
- **How will officers who find themselves in this position be compensated for any losses?**

I intend to share this letter with the police media publication, which has shown interest in publishing this within its printed magazine and online. I will also share any response you provide with the publication for full transparency.

I look forward to hearing from you within the next 10 working days and I am happy to discuss this further at any time.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Dan Murphy', with a long horizontal line extending to the right.

Dan Murphy
Chief Superintendent
National Secretary