Dear Colleague

POLICE PENSIONS CIRCULAR No 2006/6
THE POLICE PENSIONS AMENDMENTS (SCOTLAND) REGULATIONS 2006

This circular should be brought to the immediate attention of force personnel officers, Human Resource Managers and the Pension Managers and administrators of the PPS.

This circular advises of the following HR and pensions issues:

A. New Compulsory Retirement Ages (CRAs) for police officers
B. New measures which safeguard current pension ages
C. Immediate action to take with officers nearing their former or new CRA
D. Impact of the new CRAs and Employment Equality (Age) Regulations on review of injury pensions
E. Impact of new CRAs on the 30+ Scheme

These changes should be introduced administratively from 1 October 2006 and should therefore be brought to the attention of HR directors and pensions managers for their immediate action/attention and information.

New Compulsory Retirement Ages (CRAs) for police officers

2. The Employment Equality (Age) Regulations 2006 ("the Regulations") came into force on 1 October 2006. These Regulations, which apply to police officers, will make it unlawful to discriminate on the basis of age in employment. An electronic copy of the Regulations can be found at:
3. The Regulations also set a default retirement age of 65 (to be reviewed in 2011). However, this does not apply to police officers. Any CRA for police officers needs to be objectively justified, whether it is set at 65, or above or below that age.

The new CRAs
4. After consulting the Police Negotiating Board it has been decided to retain the facility for management to retire officers on the grounds of age and have set new CRAs for police officers, which will apply from 1 October 2006 to officers in all forces as follows:

   60 for the federated ranks (i.e. constable to chief inspector); and
   65 for all higher ranks (i.e. the superintending and ACPOS ranks).

The new CRAs do not apply to officers who attained their current (pre-October 2006) CRA or CRA as extended (if compulsory retirement on grounds of age has been postponed) on 30 September 2006 or a date before that.

Extensions of CRAs
5. The new CRAs are considered necessary in order to maintain an effective police service but it is recognised that there may be certain cases where it would desirable to retain the officer beyond the CRA for that rank. These new CRAs will therefore be able to be extended at the discretion of the Chief Officer of Police in the case of officers below ACPOS ranks and by the Police Authority in the case of ACPOS rank officers. There will be no set overall limit (such as the current limit of 5 years) to the period by which the CRA may be extended in this way.

Changes to the regulations
6. We will amend the Police Pensions Regulations 1987 as soon as possible to replace the current CRAs and provisions for extensions with the new ones set out in paragraphs 4 and 5 above. Identical provision will be included in the regulations for the New Police Pension Scheme. In view of the fact that it will not be possible for these amendments to come into force in time they will be given back-dated effect from 1 October 2006. You should apply these changes administratively from 1 October 2006 in anticipation of the regulations being amended.

Further Guidance
7. Although the new default retirement age and the related procedures by which employees can seek extensions beyond that do not apply to police officers, the police service will adhere to the spirit of these regulations as far as is practicable. To that end the PNB has agreed to issue Joint Guidance on the procedures to be adopted when officers are nearing their new CRAs and on how to handle requests for extensions of service beyond the new CRAs. It is planned to issue that guidance as soon as possible.

New measures which safeguard current pension ages
8. It is important to emphasise to officers that they will not be disadvantaged by the new arrangements if they choose to retire as they expected to at their pre-October 2006 CRA. This is because we are making changes to the Police Pension Scheme 1987 to enable officers to retire with the same pension and lump sum they would have received had they been compulsorily retired at their CRA under the pre-October 2006 arrangements – see paragraphs 10 to 25 below.
Pension age under the Police Pension Scheme 2006

9. Members of the new Police Pension Scheme (2006) already have a set pension age of 55 at or after which a serving officer can leave with an immediate pension irrespective of his or her length of service. Compulsory retirement on grounds of age has no bearing on pension rights under the Police Pension Scheme 2006.

Current pension ages under the Police Pension Scheme 1987

10. In the Police Pension Scheme 1987 under the current arrangements officers can retire with an immediate pension (other than on ill-health grounds) if they:
   - Have 30 years’ pensionable service
   - Have at least 25 years’ pensionable service and are aged at least 50;
   - Are required to retire on grounds of age; or
   - Have reached the age of 60 and are retiring with a deferred pension (i.e. in circumstances where none of the above applies).

11. There is a further point to note in that officers who retire can only commute up to a quarter of their pension for a lump sum (other than on retiring on ill-health grounds) if they:
   - Have 30 years’ pensionable service;
   - Are required to retire on grounds of age; or
   - Have reached the age of 60 and are retiring with a deferred pension (i.e. in circumstances where neither of the above applies).

   In other cases the officer’s lump sum is restricted to 2.25 times the pre-commutation pension.

12. Before explaining the arrangements to safeguard the current pension ages in the light of the changes to the CRA it is worth reiterating that officers should be reassured that these changes do not affect their entitlement to retire with an immediate pension after 30 years’ pensionable service or to retire with a pension payable from age 50 if they have at least 25 years’ pensionable service but less than 30. These entitlements remain unchanged. The measures below apply to the ability of officers still to retire with an immediate pension if they have less than 25 years’ pensionable service and also to officers to retire with a lump sum still based on a quarter of their pension if they have less than 30 years’ pensionable service.

Changes to safeguard current pension ages in the 1987 Scheme

13. The pre-October 2006 CRAs are set out below:

<table>
<thead>
<tr>
<th>Rank</th>
<th>Metropolitan</th>
<th>All other Forces</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constable</td>
<td>55</td>
<td>55</td>
</tr>
<tr>
<td>Sergeant</td>
<td></td>
<td>55</td>
</tr>
<tr>
<td>Inspector</td>
<td></td>
<td>60</td>
</tr>
<tr>
<td>Chief Inspector</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Superintendent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chief Superintendent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Assistant Chief Constable</td>
<td></td>
<td>65</td>
</tr>
<tr>
<td>Deputy Chief Constable</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chief Constable</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commander</td>
<td>57</td>
<td></td>
</tr>
<tr>
<td>Deputy Assistant Commissioner</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Assistant Commissioner</td>
<td>60</td>
<td></td>
</tr>
</tbody>
</table>
Note: Commander, Assistant Commissioner and Commissioner in the City of London police have a pre-October 2006 CRA of 65.

**Pension and lump sum on reaching the pre-October 2006 CRA**

14. We are retaining these ages, where they are below 60, to act with effect from 1 October 2006 as the point at which officers in the relevant rank and force will be able to opt to retire voluntarily and still be able to draw an immediate pension even though they have less than 25 years’ pensionable service and will still be able to take a lump sum having commuted up to a quarter of their pension even though they have less than 30 years’ service. From the age of 60 all officers with less than 25 years’ pensionable service are already able to retire with an immediate pension and all officers with less than 30 years’ pensionable service either are already able or will become able from 1 October 2006 to take a lump sum based on a quarter of their pension.

**Pension and lump sum after the pre-October 2006 CRA**

15. Under the pre-October 2006 arrangements, officers with less than 30 years service who had an extension of their CRA and who then retired before reaching that new retirement date were not entitled to a lump sum based on a quarter of their pension. We are making a further change in that officers who serve beyond the pre-October 2006 CRA for their rank and force will retain an entitlement while remaining in a rank and force to which that CRA applies to retire with an immediate pension and/or lump sum based on a quarter of the pension. In this way a pre-October 2006 CRA of below 60 becomes, within the limits of rank and force, an additional pension age under the Police Pension Scheme 1987 enabling officers to opt to retire voluntarily with an immediate pension and take a lump sum based on a quarter of the pension without having to serve to a further point determined by management.

16. Where officers with a pre-October 2006 CRA which is below 60 are promoted to a rank or move to a force with a higher pre-October 2006 CRA they will no longer be covered by the pre-October 2006 CRA for their former rank or force. They will either be covered by the pre-October 2006 CRA for their new rank or force or by the pension age of 60 (see paragraph 14 above), whichever is the earlier. This is to keep their pension and lump sum entitlements in line with those of fellow members of their new rank or force with the same amount of pensionable service.

**Deferred and ill-health pensions**

17. Pensions administrators should also note that we are retaining all the pre-October 2006 CRAs, not just those below 60, to act with effect from 1 October 2006 as the cut-off point for the hypothetical further service used in calculating the deferred pension or enhanced ill-health pension of officers who leave the service before attaining the pre-October 2006 CRA for their rank and force and who would not have served for 30 years before reaching that CRA.

18. When making amendments to regulation A18 of the Police Pensions Regulations 1987 (which sets out the current CRAs) we will also be amending regulations B2 and B7 and Schedule B to provide for the changes above. These changes will also be backdated to 1 October 2006. **You should therefore apply the new provisions, safeguarding pensions at what would have been the officer’s pre-October 2006 CRA, administratively with effect from 1 October 2006 in anticipation of the amendment regulations.**
Arrangements for applying commutation factors

19. Normally officers must make their last day of service fall at least two days before their next birthday to ensure that the commutation factor used for calculating the lump sum is based on the age on that birthday and not on the birthday following that. For example, an officer aged 51 who will be 52 on March 31 must make his last day on 29 March to avoid a commutation factor for a person who will be 53 next birthday. An exception is made for officers who are being compulsorily retired on grounds of age, in which case their age next birthday is deemed to be the CRA.

20. This exception will apply to the new CRAs but it will also continue to apply to pre-October 2006 CRAs in two ways: one during the transitional period and one thereafter.

21. As explained in the section below there will be a transitional period covering officers who were due to be retired on grounds of age under the pre-October 2006 arrangements between 1 October 2006 and 30 April 2007 inclusive. Any officers who elect under the procedures explained below to retire during the transitional period on the date they would have been retired under the pre-October 2006 arrangements will have the factor for that CRA (as the age next birthday) applied for the purposes of their lump sum. This will also apply in the transitional period to cases where an officer elects to retire on the date he or she would have been required to retire after an extension of service to a new CRA. The factor will apply whether or not it is possible for the force to retire the officer on the date in question. This is in recognition of the fact that during the transition period officers will have been expecting to be able to receive a lump sum with that factor applied and that any subsequent delay in retirement will most likely be outside their control.

22. After the transitional period officers who retire on the pre-October 2006 CRA for their rank and force will have the factor for that CRA (as the age next birthday) applied for the purposes of their lump sum. This enables them to remain in service until the day before they can draw their pension without adversely affecting their rate of commutation. After the transitional period a similar provision will not apply to extended pre-October 2006 CRAs which are not also new CRAs, since the officers concerned will be able to retire at any point without detriment to their pension and/or lump sum.

23. Particular attention must be given to the HMRC requirement that officers must give due notice of commutation in advance of their retirement dates.

Arrangements for purchasing increased benefits

24. Further guidance will be issued on this, but for the time being the Police Pensions (Purchase of Increased Benefits) Regulations 1987 should be administered after 1 October 2006 so that references to the “retirement date”, which is defined in the regulations as the date on which a police officer could be required to retire on account of age, are read as meaning the date on which the officer could have been required to retire on account of age under the pre-October 2006 arrangements. Thus a constable will still be able to purchase 2 added 60ths if he or she could only have built up 38/60ths by the age of 55.

Guidance to officers

25. A Q&A sheet is attached at Annex A for you to send out to officers.

Immediate action to take with officers nearing their former or new CRA:

26. The Joint Guidance will explain what procedures to follow with effect from 1 December. The following paragraphs set out the procedures which apply in the mean time.
27. HR and pensions managers will need to take the following immediate steps:
   • Identify officers who were due to be retired on grounds of age under the old arrangements between 1 October 2006 and 30 April 2007 inclusive;
   • Write to them to let them know that they can still retire with an immediate pension as before but that they now have the alternative option of either staying on (if below new CRA) or, in certain cases, applying to stay on (if approaching new CRA).

28. In order to help administrators we have prepared model letters and forms to send the officers who need to be contacted immediately. It is suggested that administrators also enclose a copy of the Q&A with the letter. The letters explain the situation and the form is to help speed up the response made by the officer, focusing his or her attention on the details required of them if administrators are to process their cases swiftly.

29. Three types of letter are attached:
   • For officers approaching their pre-October 2006 CRA – Type A (at Annex B)
   • For officers who are approaching the date to which their pre-October 2006 CRA has been extended – Type B (at Annex C)
   • For officers who are approaching their new CRA – Type C (at Annex D).

30. Three types of form are attached:
   • For officers to indicate whether they intend to retire or stay on – Type 1 (at Annex E)
   • For officers to indicate whether they intend to retire either on or before their former CRA as extended or stay on – Type 2 (at Annex F)
   • For officers to indicate whether they intend to retire or apply to stay on – Type 3 (at Annex G).
   • For the purpose of the transitional period during the first few months officers should be asked to confirm whether or not they want to retire in all cases so that the necessary arrangements can be put in hand.

31. The table below sets out which officers have which options and which letter and which form to send:

<table>
<thead>
<tr>
<th>Rank</th>
<th>Force</th>
<th>Age 1.10.06 -30.4.07</th>
<th>Options</th>
<th>Letter</th>
<th>Form</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constable and Sergeant</td>
<td>all</td>
<td>reaching 55</td>
<td>retire or stay on</td>
<td>A</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>between 55 &amp; 59 incl.</td>
<td>retire or stay on</td>
<td>B</td>
<td>1/2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Reaching 60</td>
<td>retire or apply to stay on</td>
<td>C</td>
<td>3</td>
</tr>
<tr>
<td>Inspector &amp; Ch Insp</td>
<td>Met</td>
<td>reaching 55</td>
<td>retire or stay on</td>
<td>A</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>between 55 &amp; 59 incl.</td>
<td>retire or stay on</td>
<td>B</td>
<td>1/2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Reaching 60</td>
<td>retire or apply to stay on</td>
<td>C</td>
<td>3</td>
</tr>
<tr>
<td>Inspector &amp; Ch Insp</td>
<td>non-Met</td>
<td>reaching 60</td>
<td>retire or apply to stay on</td>
<td>C</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>between 60 &amp; 65</td>
<td>retire or apply to stay on</td>
<td>C</td>
<td>3</td>
</tr>
<tr>
<td>Superintendent &amp; Ch Supt</td>
<td>Met</td>
<td>reaching 55</td>
<td>retire or stay on</td>
<td>A</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>between 55 &amp; 60</td>
<td>retire or stay on</td>
<td>B</td>
<td>1/2</td>
</tr>
<tr>
<td>Superintendent &amp; Ch Supt</td>
<td>non-Met</td>
<td>reaching 60</td>
<td>retire or stay on</td>
<td>A</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>between 60 &amp; 64 incl.</td>
<td>retire or to stay on</td>
<td>B</td>
<td>1/2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Reaching 65</td>
<td>retire or to apply to stay on</td>
<td>C</td>
<td>3</td>
</tr>
<tr>
<td>Commander &amp; DAC</td>
<td>Met</td>
<td>reaching 57</td>
<td>retire or stay on</td>
<td>A</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>between 57 &amp; 62</td>
<td>retire or stay on</td>
<td>B</td>
<td>1/2</td>
</tr>
<tr>
<td>AC</td>
<td>Met</td>
<td>reaching 60</td>
<td>retire or stay on</td>
<td>A</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>between 60 &amp; 64 incl.</td>
<td>retire or to stay on</td>
<td>B</td>
<td>1/2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Reaching 65</td>
<td>retire or to apply to stay on</td>
<td>C</td>
<td>3</td>
</tr>
<tr>
<td>ACPO</td>
<td>non-Met</td>
<td>reaching 65</td>
<td>retire or apply to stay on</td>
<td>C</td>
<td>3</td>
</tr>
</tbody>
</table>
Note: It is suggested that type 2 forms can only be used with letter B once the date to which compulsory retirement was postponed under the old procedures falls in December 2006 or thereafter.

Action to take where an officer elects to retire
32. Arrangements should be made to retire the officer either on the day he or she was expecting to retire or as soon as possible after that. It may be necessary to defer the date of retirement however in order to complete the necessary checks of the amount of pension and lump sum he or she is to receive. The likelihood of this should be minimised by contacting those officers with the earliest expected retirements on a high priority basis. If a delay is unavoidable the officer should be informed. Paragraph 21 explains that during the transitional period any delay to the retirement of an officer who wanted to retire on his or her pre-October 2006 CRA or extended CRA should have the commutation factor for that CRA as the age next birthday applied to his pension. Pension Administrators must note the HMRC requirements regarding notice of commutation (paragraph 22).

Action to take where an officer elects to stay on
33. Provided the officer has signed the form to state that he or she intends to stay on, no further action is necessary on the part of the force since it will be for the officer to give notice in the normal way if he or she wishes to retire before his or her new CRA. Where an officer does not reply and it is therefore assumed he or she wants to stay on, we recommend that the force sends a letter to the officer confirming the new expected retirement date (particularly during the transitional period). It may be prudent to also remind the officer of the need to give notice of retirement if he or she wishes to retire before his or her new CRA. Pension Administrators must note the HMRC requirements regarding notice of commutation (paragraph 22).

Action to take where an officer applies to stay beyond new CRA
34. Pending the Joint Guidance on how to manage applications for extensions beyond a new CRA the Police Authority or Chief Officer of Police will need to make at least an initial response to any application to stay beyond the new CRA. There should be very few such cases and it is suggested that a four-month extension of service be granted as an interim measure to enable the application to be considered in the light of the new procedures. While such requests need to be given due consideration, there will be no obligation to grant them and the suggestion of an extension as an interim measure need not be adopted where there are specific reasons for deciding against the extension.

Further guidance
35. Further details will be included in the Joint Guidance on the letters and forms to use after the transitional period.

Impact of the new CRAs and Employment Equality (Age) Regulations on review of injury pensions
36. The guidance on reviews of injury awards in HOC 46/2004 recommends that former officers’ police pay should not be used as the baseline for assessing loss of earning capacity once they reach what would have been their CRA had they not been retired but had stayed on in that force. The HOC advises applying the figure for national average earnings (from the Annual Survey of Hours and Earnings - ASHE) instead of police salary. From 1 October 2006 you should use the new CRA which would have applied to the former officer when reviewing an injury award if he or she would not have been old enough to be compulsorily retired under the pre-October 2006 arrangements applying to his or her former rank and force. Any former officer who is old enough to be
assessed under the pre-October 2006 arrangements should still be assessed on reaching their pre-October 2006 CRA.

37. While the default retirement age of 65 set in the Age Regulations does not apply to police officers as office holders, it does apply to employees and that age remains one at which a former officer can be taken to be no longer economically active. However, each case needs to be considered in compliance with the Police Pensions Regulations and in the light of the individual circumstances. We consider that the Age Regulations add extra weight to the requirement in the Police Injury Benefit Regulations that each case which is reviewed should be considered on its merits and in the light of any points made on behalf of the former officer.

**Impact of new CRAs on the 30+ Scheme**

38. The new CRAs apply to 30+ officers as they do to other officers in their rank. The only implication at this point for the 30+ Scheme is therefore that participants who would not have been able to serve beyond the maximum five-year extension to their pre-October 2006 CRA will from 1 October 2006 be able to be considered for a further extension of their service in 30+. We are currently reviewing 30+ in the light of the Age Regulations and will issue updated guidance if necessary.

Yours sincerely

Jim Preston
Policy Manager
Q & A on the conditions applying to your pension from 1 October 2006

Q  – Will I have to give notice of my wish still to retire on the date of my former CRA now that my new CRA is later than that?

A  – You will not have to give the one month’s notice (or three months if you are an ACPO rank) normally required but we will need some notice of your intention to retire so that we can make arrangements for that. You should therefore let us know as quickly as possible. You will also need to let us know as soon as possible (and certainly before your retirement date) if you wish to take a lump sum. In our letter to you we have given you the latest date you can tell us this and still retire on your former CRA.

Q  – I was expecting to retire on reaching my former CRA with an immediate pension. Can I still do this even though I am no longer going to be compulsorily retired on that date?

A  – Yes, you will still get your pension immediately on retirement if you leave on reaching your former CRA even if you have less than 25 years’ service.

Q  – I was also expecting to be able to exchange a quarter of my pension for a lump sum. Can I still do this even though I am no longer going to be compulsorily retired?

A  – Yes, even though you may have less than 30 years’ service you will still be able to exchange a quarter of your pension for a lump sum, rather than be limited to a lump sum of 2.25 times your pension. However you must give us notification of your wish to take a lump sum before your retirement date.

Q  – I have already got an extension of service beyond my former CRA. Can I leave before the expiry of the extended period of service CRA and still get an immediate pension and a lump sum based on a quarter of that pension?

A  – Yes, even though you are leaving before the date to which your former CRA has been postponed you will now be able to leave with an immediate pension provided you give one month’s notice (or three months’ notice if you are an ACPO rank). As well as an immediate pension you will also be able to take a lump sum based on a quarter of that pension

Notes:

CRA means compulsory retirement age.
Former CRA means your CRA under the pre-1 October 2006 regulations.
New CRA mean the CRA applied from 1 October 2006.
Letter A

To officers whose CRA was due in October 2006 to April 2007 but will be moved to a higher age on 1 Oct 2006.

Dear

CHANGES AFFECTING YOUR COMPULSORY RETIREMENT AGE

Under the Police Pensions Regulations in their current form you were due to be compulsorily retired on .... Date A.... on the grounds of age. However, as you may know, the compulsory retirement ages (CRAs) for the different ranks in the police service have been reviewed in the light of the Employment Equality (Age) Regulations 2006 which come into force on 1 October 2006 this year.

We are now able to confirm that from 1 October 2006 the new CRA for the Federated Ranks (Constable to Chief Inspector) in all forces will be 60 and the CRA for all higher ranks in all forces will be 65. There will continue to be provision for management to extend the date on an officer will be required to retire beyond the CRA but such extension will no longer be restricted to an absolute maximum of 5 years.

Although the CRA for most ranks is being changed it is important that you understand that you will not have your pension age (that is the age at which you can retire with a pension payable immediately) affected as well. You will still be able to take an immediate, index-linked pension and lump sum in exactly the same way as you would if you had been compulsorily retired on grounds of age from this force. More details about pensions are attached in the form of a Q&A sheet.

It is important that we know as soon as possible if you want to retire on .... Date A . If so, please complete the attached form and send it back to us as quickly as possible. If you want to retire then you will need to confirm this by .... date B.

If we do not hear from you by date B we will assume that you wish to continue in service, in which case we will write to you again if you are still in the force at the point when you are nearing your new CRA. If you wish to retire in the mean time you should give us the normal one month’s notice (or three months if you are an ACPO rank’) before your intended date of retirement.
Letter B

To officers who have had their CRA extended to a date in October 2006 to April 2007 but whose CRA will be moved to a higher age on 1 Oct 2006.

Dear

CHANGES AFFECTING YOUR COMPULSORY RETIREMENT AGE

Under the Police Pensions Regulations in their current form your compulsory retirement on the grounds of age was deferred until….. Date A ….. However, as you may know, the compulsory retirement ages (CRAs) for the different ranks in the police service have been reviewed in the light of the Employment Equality (Age) Regulations 2006 which come into force on 1 October 2006 this year.

We are now able to confirm that from 1 October 2006 the new CRA for the Federated Ranks (Constable to Chief Inspector) in all forces will be 60 and the CRA for all higher ranks in all forces will be 65. There will continue to be provision for management to extend the date on an officer will be required to retire beyond the CRA but such extension will no longer be restricted to an absolute maximum of 5 years.

Although the CRA for most ranks is being changed it is important that you understand that your pension age (that is the age at which you can retire with a pension payable immediately) will not be adversely affected as a result. More details about pensions and lump sum entitlements are attached in the form of a Q&A sheet.

It is important that we know as soon as possible if you want to retire on …… Date A . If so, please complete the attached form and send it back to us as quickly as possible. If you want to retire then you will need to confirm this by …. date B.

If we do not hear from you by date B we will assume that you wish to continue in service, in which case we will write to you again if you are still in the force at the point when you are nearing your new CRA. If you wish to retire in the mean time you should give us the normal one month’s notice (or three months if you are an ACPO rank’) before your intended date of retirement.
To officers whose CRA remains unchanged or who have had their current CRA postponed to its maximum extent and the CRA or extended CRA falls on a date in October 2006 to April 2007. They will need to apply for an extension of the new CRA if they want to stay on.

Dear

CHANGES AFFECTING YOUR COMPULSORY RETIREMENT AGE

Under the Police Pensions Regulations in their current form your compulsory retirement on the grounds of age was [due on/deferred until…. Date A …..]. However, as you may know, the compulsory retirement ages (CRAs) for the different ranks in the police service have been reviewed in the light of the Employment Equality (Age) Regulations 2006 which come into force on 1 October 2006 this year.

We are now able to confirm that from 1 October 2006 the new CRA for the Federated Ranks (Constable to Chief Inspector) in all forces will be 60 and the CRA for all higher ranks in all forces will be 65. There will continue to be provision for management to extend the date on an officer will be required to retire beyond the CRA but such extension will no longer be restricted to an absolute maximum of 5 years.

[Since your CRA remains unchanged/Since you have already been granted an extra five years’ service] you are now approaching your CRA under the new arrangements. We are writing to you now in order find out from you what you want to do, since you now have the opportunity to apply to be considered for an extension of service beyond your new CRA. As you will understand such extensions will not be granted routinely but will be considered on their merits.

Although the CRA for most ranks is being changed it is important that you understand that your pension age (that is the age at which you can retire with a pension payable immediately) will not be adversely affected as a result. More details about pensions and lump sum entitlements are attached in the form of a Q&A sheet.

It is important that we know as soon as possible whether or not you want to retire or want to apply for consideration to stay on. Please complete the attached form and send it back to us as quickly as possible. If you want to retire on date A you will need to confirm this by …. date B. If you want to apply to stay on you should return the form by … date one month from date of letter … at the latest. If we do not hear from you by date one month from date of letter we will assume that you do not wish to be considered for an extension and will set a date for this on …specify a date - either the date of the officer’s CRA (date A) or a date at least one month after sending the letter, whichever is the later.
APPLICATION FORM (1)  

Please read the form carefully.

ALL officers must complete SECTION A.

<table>
<thead>
<tr>
<th>SECTION A – PERSONAL DETAILS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full name:………………………………………………………………………………………………………………...</td>
</tr>
<tr>
<td>Current rank:……………………………………………………………………………………………………………….</td>
</tr>
<tr>
<td>PIN/Collar……………………………………………………………………………………………………………………</td>
</tr>
<tr>
<td>Division/Dept.:………………………………………………………………………………………………………………</td>
</tr>
<tr>
<td>Work tel.no……………………………………………………………………………………………………………………</td>
</tr>
<tr>
<td>Date of birth……………………………………………………………………………………………………………………</td>
</tr>
</tbody>
</table>

If you wish to retire on the date of your former CRA please go on to SECTION B; or if you wish to continue in service please go straight to SECTION C

<table>
<thead>
<tr>
<th>SECTION B – NOTIFICATION OF RETIREMENT DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>I wish to be retired on ...........................(please enter date) on which I was due to be compulsorily retired on grounds of age under the arrangements which applied before 1 October 2006.</td>
</tr>
<tr>
<td>I understand that I will be told if the amount of notice given is too short for that to be possible so that another date can be agreed. I acknowledge that I will be retiring at a lower age than the new CRA for my rank and that this decision is a voluntary one.</td>
</tr>
<tr>
<td>Name:……………………………………………………………………</td>
</tr>
<tr>
<td>Rank:…………………………………………………………………..</td>
</tr>
<tr>
<td>Signed:………………………………………………………………..</td>
</tr>
<tr>
<td>Date:…………………………………………………………………..</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SECTION C – REQUEST FOR A RETIREMENT EXTENSION</th>
</tr>
</thead>
<tbody>
<tr>
<td>I do not wish to retire now.</td>
</tr>
<tr>
<td>Name:……………………………………………………………………</td>
</tr>
<tr>
<td>Position:………………………………………………………………..</td>
</tr>
<tr>
<td>Signed:…………………………………………………………………..</td>
</tr>
<tr>
<td>Date:…………………………………………………………………..</td>
</tr>
</tbody>
</table>
APPLICATION FORM (2) Annex F

Please read the form carefully.
ALL officers must complete SECTION A.

SECTION A – PERSONAL DETAILS

Full name:...........................................................................................................................................
Current rank:.......................................................................................................................................  
PIN/Collar..........................................................................................................................................  
Division/Dept.:....................................................................................................................................  
Work tel.no..........................................................................................................................................  
Date of birth........................................................................................................................................

If you wish to retire on (or before) the date of your former CRA as extended please go on to SECTION B;  
or If you wish to continue in service please go straight to SECTION C

SECTION B – NOTIFICATION OF RETIREMENT DATE

Complete one of the following:
1) I wish to retire on ..........(please enter date) on which I was due to be compulsorily retired on grounds of age under the arrangements which applied before 1 October 2006. I understand that I will be told in either case if the amount of notice given is too short for that to be possible so that another date can be agreed.

2) I wish to retire before the date to which my CRA was extended. I now wish to retire on...........(please enter date on which you now want to retire, giving at least one month’s notice – three months in the case of an ACPO rank)

I acknowledge that I will be retiring at a lower age than the new CRA for my rank and that this decision is a voluntary one.

Name:...........................................................................................................................................
Rank:.............................................................................................................................................  
Signed:............................................................................................................................................  
Date:..............................................................................................................................................

SECTION C – REQUEST FOR A RETIREMENT EXTENSION

I do not wish to retire now.

Name:...........................................................................................................................................
Position:...........................................................................................................................................
Signed:............................................................................................................................................  
Date:..............................................................................................................................................
APPLICATION FORM (3)  

Please read the form carefully.
ALL officers must complete SECTION A.

SECTION A – PERSONAL DETAILS

| Full name: | .......................................................... |
| Current rank: | .................................................................. |
| PIN/Collar: | .................................................................. |
| Division/Dept.: | .................................................................. |
| Work tel.no: | .................................................................. |
| Date of birth: | .................................................................. |

If you wish to retire on the date of your new CRA please go on to SECTION B; or if you intend to stay in the force beyond your new CRA please go straight to SECTION C

SECTION B – NOTIFICATION OF REQUEST TO RETIRE

I wish to retire on the date of my new CRA .........................(please enter date)

I understand that I will be told if the amount of notice given is too short for retirement on the date requested to be possible so that another date can be agreed.

| Name: | .......................................................... |
| Rank: | .................................................................. |
| Signed: | .................................................................. |
| Date: | .................................................................. |

SECTION C – REQUEST FOR A RETIREMENT EXTENSION

I wish to make an application to extend my retirement date beyond my new CRA.

I wish to continue in service for ......................... (please give an indication of proposed extension duration)

I understand that the Chief Officer/POLICE Authority is not obliged to grant an extension but that I do have the right to appeal the decision if dissatisfied.

| Name: | .......................................................... |
| Position: | .................................................................. |
| Signed: | .................................................................. |
| Date: | .................................................................. |