

# **LOTHIAN AND BORDERS POLICE**

## **30+ RETENTION SCHEME POLICY FOR POLICE OFFICERS**

**PERSONNEL POLICY**

**(REVISED w.e.f. JUNE 2007)**

**APPROVED BY THE POLICE BOARD NOVEMBER 2007**

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# **LOTHIAN AND BORDERS POLICE**

## **30+ RETENTION SCHEME POLICY FOR POLICE OFFICERS**

### **1.0 INTRODUCTION**

The 30+ Retention Scheme provides the Police Service with an opportunity to retain the services of officers (up to and including the rank of Chief Superintendent) who are entitled to retire with maximum pension benefits, once they have completed 30 years of pensionable service.

The 30+ Retention Scheme is also designed to assist the Police Service to retain much-needed skills and experience, aid succession planning and smooth out recruitment and retirement bulges.

The 30+ Retention Scheme provides officers who have completed 30 years of pensionable service and would otherwise have retired in order to receive their commutation, with the opportunity to elect to stay on in the Force with their full tax-free retirement lump sum and a partially abated (reduced) pension.

Appointments under the scheme will be up to a term of four years subject to annual renewal. A further extension of 3 years may be approved.

### **2.0 AIMS OF POLICY**

The aims of the policy are to:

- 2.1. Ensure that all Police Officers who are approaching retiral are aware of and understand the Force's position with regard to the 30+ Retention Scheme.
- 2.2. Ensure that all management actions relating to the 30+ Retention Scheme are consistent and fair.
- 2.3. Ensure that all participating Departments/Divisions are aware of their responsibilities in relation to Force procedure.
- 2.4. Ensure that any officer who feels aggrieved by any aspect of the application of this policy has the right of appeal to the Chief Constable.

### **3.0 REVIEW OF POLICY**

In conjunction with the Joint Branch Board of the Scottish Police Federation, when considered necessary, Lothian and Borders Police may by joint agreement review and amend this policy. It is currently envisaged that the scheme will run until 2010 depending on the outcome of a national review in 2008.

### **4.0 OPTIONS FOR OFFICERS WITH 30 YEARS SERVICE**

1. All Police Officers are invited to attend the Force Pre-Retirement Course (around 12-months prior to an officer's retiral date). The Pensions Manager will advise him/her about the 30+ Retention Scheme and direct the officer to this policy and to the

information available on the National Policing Improvement Agency website:  
[www.police.homeoffice.gov.uk/police-reform/policing-improvement-agency](http://www.police.homeoffice.gov.uk/police-reform/policing-improvement-agency).

2. Additionally, the Divisional Personnel Officer/Personnel Representative in each Division/Department will carry out an annual review to identify any officers who are eligible to apply to continue service under the scheme. The DPO/Personnel Representative will contact these officers by letter around six months prior to their thirty year retiral date to enquire what their intentions are. The options available are:
  - I. Join 30 + Retention Scheme.
  - II. Continue in service until compulsory retiral date and remain in the pension scheme.
  - III. Continue in service until compulsory retiral date but opt out of the pension scheme.
  - IV. Retire from the Force and take all pension benefits on completion of 30 years pensionable service.

Further details of these options are provided on the Pensions Information Sheet available from the DPO/Personnel Representative however the officer should carefully consider the implications of joining the scheme and may wish to seek professional independent financial and legal advice prior to applying. If the officer wishes to apply for the 30+ Retention Scheme, the DPO/Personnel Representative will request that an application form is submitted three months prior to the officer's 30 year service retiral date. Where at all possible, these timescales should be respected to provide an opportunity for Divisions/Departments to accurately forecast recruitment needs and financial performance.

3. Officers who wish an extension due to age will still require to apply for six-monthly extensions as per the Force guidelines relating to extension of service beyond age limit. These guidelines are available on the intranet under Divisions and Departments/Personnel/Policies. Thereafter, when an officer reaches 30 year's service, beyond age limit and is interested in joining the 30+ Retention Scheme, s/he would be required to continue to complete extension(s) of service beyond age limit (Force Form pp74) on a six-monthly basis as well as completing the 30+ Retention Scheme application forms. DPO/Personnel Representatives will be expected to check this when an officer applies for either scheme, and to inform him/her of both procedures, which would be completed in tandem.
4. Officers who wish to apply for flexible working under the 30+ Retention Scheme, will be required to complete the Flexible Working Application Form, which can be found on the Intranet under Divisions and Departments/Personnel/Policies. The completed form should be sent to the DPO/Divisional Personnel Representative.

## **5.0 FEATURES OF THE 30+ RETENTION SCHEME**

The following are the key features of the scheme:

- The 30+ Retention Scheme is open to ranks up to and including Chief Superintendent level where a business case can be justified. (Chief Superintendents are only eligible if not (temporarily) promoted or acting up during their 30+ appointment).

- Any officer who wishes to participate is required to apply for selection.
- Officers are able to take a tax-free lump sum, under Police Pensions Scheme commutation provisions.
- After a minimum of one day in retirement and maximum of twelve months, officers will be re-engaged at their former rank and level of pay but will no longer be entitled to housing allowance.
- Pension abatement rules have been relaxed to allow for payment of sufficient pension to restore the pre-retirement earnings level, including any allowances lost on retirement.
- Officers serving under the 30+ Retention Scheme will be eligible for promotion and to act up at a higher rank on a temporary basis. However, any increase in rank will have no effect on the officer's pension entitlement
- Officers will have access to Special Priority Payments and Competence-Related Threshold Payments with the same eligibility to apply as before.
- Participants will not be able to re-join the "Police Pension Scheme", but they will be able to purchase a personal pension.
- Cover for death-in-service will be available in the form of a gratuity being paid to a dependent relative or to an officer's estate following an officers death, whilst participating in the 30+ Scheme.
- Appointments will be for a term of up to four years, subject to annual renewal. A further extension of 3 years may be approved.

## **6.0 30+ RETENTION SCHEME APPLICATION PROCEDURE**

1. The officer will complete and sign, section one of the "Retention of Police Officer in 30+ Retention Scheme Supporting Business Case and application form" (pp56), and the Agreement to Participate in the 30+ Retention Scheme" form (pp57).
2. In the first instance these completed forms must be submitted to a senior officer involved in the management of that officer who is at least two ranks above him/her. This manager should ensure that the Branch Commander/Head of Department or equivalent is aware of this application and is in agreement that the application should be progressed. At the earliest point, this manager should notify the relevant DPO/Personnel Representative of the submitted application. The manager will complete section two of Force Form pp56 providing comments regarding the officer's eligibility and recorded performance including reference to the officer's last two Competency Review forms. Copies of these reviews should be requested from the DPO/ Divisional Personnel Representative and these should be attached to the form.
3. The DPO/Personnel Representative should contact the Career Development Branch to discuss specific issues such as tenure and potential Force requirements. The posting may be a different post to the officer's existing one, however approval of the posting should be sought with the Divisional Commander

4. The DPO/Personnel Representative should seek advice from the Business Manager or budget holder to ensure that authorisation has been given relating to establishment and budget implications.
5. The DPO/Personnel Representative will then complete section three of Force Form pp56, making specific reference to the officer's attendance record. A copy of the sickness report should be attached. The DPO/Personnel Representative will arrange an appointment for the officer with the Force Medical Advisor, and will progress this by forwarding a completed Occupational Health Management Referral (Force Form po1) to the Wellbeing Unit. An indication of the proposed duties to be carried by the officer should be provided, a copy of the role profile/job description attached, and specific reference to the 30+ Retention Scheme should be made.
6. The DPO/Personnel Representative will email the Pensions inbox and the Payroll Manager to give advance notice that an application has been made to the 30+ Retention Scheme and to advise the expected date of retiral, date of recommencement of service and to advise that further verification will be forwarded once final approval has been given.
7. The DPO/Personnel Representative will email the Complaints and Conduct department mailbox to enquire whether the officer has any current conduct issues including charges, reprimands and official investigations or complaints. The DPO/Personnel Representative will update Force Form pp56 with the results. Officers may also need to be re-vetted before being re-engaged on 30+. In the past, all officers were subject to National Security vetting, which is not the same as vetting in its current form (Force Checks (intelligence, crime reports etc.), Counter Terrorism Check (CTC)). As these changes were only introduced relatively recently, Forces must ensure that any 30+ Retention Scheme applicant has been vetted under these new standards prior to re-engagement. In the unusual circumstance where an officer applies for the 30+ Retention Scheme post retiral, vettings checks are essential and must be carried out as per Force procedure.
8. The Force Medical Advisor will provide a letter to the DPO/Personnel Representative confirming the outcome of the 30+ Retention Scheme Occupational Health Assessment to the DPO/Personnel Representative. The DPO/Personnel Representative will then update section three of Force Form pp56 with the outcome.
9. Force Form pp56 will then be forwarded to Business Manager/budget holder for budget authorisation. It will then be passed to the Divisional Commander/ Head of Department for completion of comments, business case (where appropriate) and recommendation on Section 4. Applications from officers above the rank of Sergeant require a business case to be submitted by the Force to Scottish Executive for consideration. This will consist of information sourced from the Finance Department on the 30+ Retention Scheme Application Costings Breakdown to assess financial factors such as the costs of retention against the costs of recruitment and training of a replacement plus loss of specific knowledge and skills. Information such as the specialist nature of the role presently being undertaken by the applicant, nature of duties involved, specialist qualifications, skills, experience, significant training investment, any recruitment difficulties should also be considered.
10. Force Form pp56 should then be forwarded to the Director of Human Resources. The DHR will either make a final decision or will pass the application to the Scottish

Executive for a final decision depending on the rank of the applicant. Applications from ranks of Constables and Sergeants will be passed to the DHR for authorisation. Applications from ranks of Inspector or Chief Inspector will be passed to the Scottish Executive with a business case prepared by the DHR on behalf of the Chief Constable, for consideration and ultimate approval or rejection. For applications from the ranks of Superintendent and Chief Superintendent, an Assistant Chief Constable will perform the function of “at least two ranks above”, and the Deputy Chief Constable will fulfil the function of “Divisional Commander”. On approval by the Deputy Chief Constable, the completed application will be forwarded to the DHR to enable the preparation of a business case on behalf of the Chief Constable for presentation to the Scottish Executive for their approval or rejection.

## **7.0 APPEAL PROCESS**

If the application is not approved the DPO/Personnel Representative will invite the officer to attend a meeting with the relevant manager and DPO/Personnel Representative to advise him/her of the outcome. The officer will be advised that s/he is entitled to appeal against the decision by submitting the reasons for their appeal in writing to the Chief Constable within 10 working days of notification. The DPO/Personnel Representative will email the Pensions Department and the Payroll Manager to advise of the outcome.

## **8.0 OTHER OPTIONS**

1. If the reason for rejection was due to a force's lack of requirement for officers at the applicant's rank, consideration should be given to allowing the officer to be re-engaged on 30+ at a lower rank, as opposed to losing the officer altogether, though this would have an impact on the level of pay and allowances. Under these conditions their pay and unabated pension would equate to that of an officer's pay and replacement allowance in the lower rank at the top of the scale for that rank, and not that of their pre-retirement rank. In view of this, such an option should be considered very carefully by the officer.
2. In exceptional circumstances, the officer may also be considered for re-engagement under 30+ in a different Force. This would be done via secondment or transfer and is at the discretion and with the agreement of both Forces. If the transfer takes place before retirement, standard transfer procedure with regard to pensions responsibilities applies. If it takes place after retirement, all responsibility for pensions would transfer to the officer's 'new' Force. The receiving Force would pick up the cost of the officer's salary and portion of unabated pension whilst on 30+, and would continue to pay their pension after they had left the scheme.
3. Alternatively, the officer may consider working as a member of support staff. This would also give the officer means of accruing benefits on another pension scheme. This appointment would obviously not be under the 30+ Retention Scheme and the officer would have to apply for the position through open competition, by the application process detailed in the Recruitment and Selection Policy which can be found on the intranet under Divisions and Departments/Personnel/Policies.

## **9.0 PROCEDURE FOR PROCESSING AN APPROVED APPLICATION**

1. On approval from the DHR or the Scottish Executive as appropriate and receipt of completed Force Form pp56 the DPO/Personnel Representative will check that section 5 has been completed.
2. Once the Divisional Commander has approved the posting, the DPO/Personnel Representative will arrange a meeting with the relevant manager to advise the officer of approval, proposed posting and to update Force Form pp56. The officer should be informed that in line with all other officers, they may be posted/transferred at the discretion of the Chief Constable. The officer will sign Force Form pp56 acknowledging the result of the application and will thereafter complete and submit retiral papers (Force Form pp18) to the DPO/Personnel Representative. The DPO/Personnel Representatives will then follow normal retiral procedures but should note that the officer will not be issued their Retirement Certificate until after the completion of service under the 30+ Retention Scheme.
3. The officer is able to take a minimum of one day in retirement and a maximum of twelve months. On this basis, the DPO/Personnel Representative should agree a start date with the officer and line manager, allowing at least one month's notice for payment of retiral benefits to be made.
4. The DPO/Personnel Representative will complete Force Form pp58 confirming the officer's start date for the Pensions Manager, Central Finance and Divisional Finance Unit, if appropriate. The DPO/Personnel Representative will then email the leaver form and pp56, pp57 & pp58 to the Pensions and the Payroll Manager. The leaver form should note the reason for leaving as "Retired on Pension, rejoining under 30+ Retention Scheme". Original signed copies of all forms should follow in the internal mail to Finance Department. These forms MUST be sent at least one month before the retiral date to allow time for the retirement lump sum to be settled, without any tax charge implications for the officer. Copies of these forms should be retained in the officer's personal file.
5. The DPO/Personnel Representative will send the retiral papers with a copy of the Force Form pp56 to Central Personnel Administration Department to ensure that the officer is re-instated on the HR System with their original collar number under the career reason '30+' and liaise with the Resource Deployment administration team to ensure that the DMS record is updated. The DPO/Personnel Representative will email the IT Helpdesk to advise on IT set up and access. In addition to this, Career Development Branch should be emailed with the officer's details as they will require the information for Staff Bulletin purposes.
6. All current training/skills, including Officer Safety Training (OST) and Scottish Police Emergency and Life Saving (SPELS), will be carried over on an officer's re-appointment. The DPO/Personnel Representative will check the officer's training record to consider the officer's training needs on his/her proposed reappointment date. As the officer must hold valid OST and SPELS certificates prior to resuming operational duties, the DPO/Personnel Representative will check the expiry date for the officer's OST Certificate and SPELS Certificate and will book the officer a place on the course as appropriate.
7. The DPO/Personnel Representative will liaise with the Sergeant in Training Branch to arrange a date for the officer to be sworn in by a Justice of the Peace and to be issued with his/her warrant card, key and CS Spray prior to his/her start date. The



DPO/Personnel Representative will then send training branch a copy of the “Swearing In Form” which will be reissued and returned to the officer’s personal file held in the Division/Department after this exercise has been completed.

8. The DPO/Personnel Representative will write to the officer to advise that the application has been approved and enclosing the benefits information sheet.
9. The DPO/Personnel Representative will place a label on the police officer’s personal file to show that the officer is participating in the 30+ Retention Scheme.

## **10.0 ANNUAL REVIEW**

1. If the officer wishes to continue service in the 30+ Retention Scheme for a further year they will be asked to submit another Force Form pp56 to the DPO/Personnel Representative. This should be submitted to the DPO/Personnel Representative at least 3 months prior to the annual review date. The Division/Department will consider the officer’s performance, conduct and commitment to remaining in service and decide which areas of the annual review need to be progressed. Annual medical checks would not normally be required unless the officer has not achieved a satisfactory attendance record. In these cases the Division/Department may decide to progress a management referral to the Wellbeing Unit as per the initial application process. The DPO/Personnel Representative should collate all information detailed within Force Form pp56 and submit this to the Divisional Commander for comments. The form should then be passed to the DHR for final approval. The DHR will authorise all annual reviews.
2. The DPO/Personnel Representative and manager should meet with the officer to advise him/her of the outcome, and to issue the officer with a letter detailing the decision. (It should be noted that the 9-month review is instigated to allow for the planned termination of a fixed-term contract whereby the officer should be informed in writing before the start of any notice period, that the contract is due to be terminated and the reason for that termination. Therefore, it is essential that this 9-month date is adhered to). The outcome should then be emailed to the Pensions inbox and Payroll Manager on completion of the review to confirm whether the officer will be remaining in the 30+ Retention Scheme. If the officer is not remaining in the 30+ Retention Scheme and is therefore leaving the Force as an officer, the standard leaver process should then be followed.

## **11.0 CONCLUDING SERVICE UNDER THE 30+ RETENTION SCHEME**

1. If the officer does not wish to continue in the scheme they will be asked to give one month’s notice of their proposed leaving date. This should be recorded on the HR System as “voluntary resignation (other)”, **not** as retirement.
2. The power not to renew a 30+ Retention Scheme appointment is derived from regulation A19 of the Police Pensions Regulations– compulsory retirement on grounds of the efficiency of the force. Due to the system of annual review, Regulation A19 should normally be used only to terminate a contract of re-engagement at a date before its expiry/renewal date. However, A19 can be used at other times if the original reasons (or business case) for retaining the officer no longer apply and provided reasons are given and the officer concerned can make representations to the Force DHR. If it is necessary to remove an officer from the scheme (and therefore the

Force) under regulation A19, this should be recorded on the HR System as dismissal in order to reflect the involuntary nature of their departure, unless this takes place at an annual review.

3. A contract of re-engagement may also be terminated under the Police Regulations 2003, the Police (Pensions) Regulations 2006, the Police (Conduct) (Scotland) Regulations 1996 and the Police (Efficiency) Regulations A19. Accordingly a participant has the right under regulation 14 in Determination D of the Police Regulations 2003 to give one month's notice to terminate their 30+ appointment, but may also be compulsorily retired under regulation A20 of the Police Pensions Regulations (on grounds of ill-health).
4. Different considerations apply to long-term sick leave. If it is clear that the officer will not return from sick leave before their next annual review, they can be required to retire under regulation A19 of the Police Pensions Regulations on the grounds that further retention can provide no foreseeable benefit to the Force. It should be noted however that where there is the possibility that the officer is permanently disabled for regular full-time employment and is under the age of 55 retirement under A19 should not take place before the officer has been medically assessed in order that they may have their police pension made subject to index increases under the Pensions Increase Act. If they are not permanently disabled for regular full-time employment they will receive index increases on their pension only at the age of 55.
5. Where it is unclear when or if they will return, a full assessment should be conducted by the Wellbeing Unit in order to advise the Force of the expected recovery time. A decision to further retain or retire this officer should be made in the light of this advice. If it remains unclear whether the officer will return and a case can be made for keeping the 30+ officer on long-term sick leave for the rest of review period, the officer is entitled to the same benefits as any other officer on long-term sick leave. However, unless the prospect of recovery for further service has become clearer in the mean time, the officer's appointment should be concluded at their next annual review by applying regulation A19. If an officer whose placement on 30+ has been cut short for medical reasons subsequently recovers and wishes to rejoin 30+, full consideration should be given to the officer's reinstatement under the same terms as before unless the Force is not accepting any further applications from officers at the time. The officer's pension would once again be abated to the same extent as before.

# LOTHIAN AND BORDERS POLICE

## 30+ RETENTION SCHEME PROCEDURES

### GUIDANCE NOTES FOR POLICE OFFICERS

This guidance should be read in conjunction with the 30+ Retention Scheme Policy which is available on the intranet under Divisions and Departments/Personnel/Policies. Further information is also available on the National Policing Improvement Agency website: [www.police.homeoffice.gov.uk/police-reform/policing-improvement-agency](http://www.police.homeoffice.gov.uk/police-reform/policing-improvement-agency).

Your decision to formally apply for the 30+ Retention Scheme should only be made after you have fully considered the content of the scheme. Details will be given by The Pensions Manager at the Force Pre-retirement Course which you will be invited to attend around 12 months prior to your retiral date. If you are eligible to apply for the scheme, the appropriate Divisional Personnel Officer (DPO)/Divisional Personnel Representative will also contact you 12 months prior to your retiral date to enquire whether you are interested in applying to continue your service under the 30+ Retention Scheme. You should carefully consider the implications of joining the scheme and may wish to seek professional independent financial and legal advice prior to applying.

When submitting an application, the following steps must be followed:

1. If you are considering applying for the 30+ Retention Scheme, you should submit the application forms 3 months prior to your retiral date. Where at all possible, these time scales should be respected to provide an opportunity for your division/department to accurately forecast internal recruitment needs and financial performance.
2. If you are interested in joining the 30+ Retention Scheme, and you have also reached the compulsory retirement age (Compulsory retirement age is 60 years for Constable to Chief Inspector and 65 for Superintendent and ACPOS ranks) you will be required to continue to complete extension(s) of service beyond age limit Force Form pp74 on a six monthly basis as well as completing the 30+ Retention Scheme application form.
3. The application forms are "30+ Retention Scheme Application Form" pp56 and the "Agreement to Participate in the 30+ Retention Scheme" form pp57. You should complete and sign section one of pp56 and sign pp57. You should then submit these forms to an officer involved in your management who is at least two ranks above you and who will provide comments regarding your eligibility and recorded performance. At this stage, you should also notify your DPO/Divisional Personnel Representative of your submitted application by email.
4. Should you wish to apply for flexible working under the 30+ Retention Scheme, you will be required to complete the Flexible Working Application Form, which can be found on the Intranet under Divisions and Departments/Personnel/Policies. The completed form should be sent to the DPO/Divisional Personnel Representative who will now be aware of your 30+ Retention Scheme application.
5. Your 30+ Retention Scheme Application will then be passed to the DPO/ Divisional Personnel Representative who will arrange for you to attend an appointment with the Force Medical Advisor at the Wellbeing Unit. When the DPO/ Divisional Personnel Representative has carried out all of the relevant checks as detailed in the 30+ Retention

Scheme Policy your application will be forwarded to the Divisional Commander/ ACPOS ranking officer for comments and recommendations. If you are in the rank of Constable or Sergeant your application will then be passed to the Director of Human Resources for authorisation. If you are in the rank of Inspector or Chief Inspector the DHR will prepare a business case on behalf of the Chief Constable, for presentation to the Scottish Executive for consideration and ultimate approval or rejection. If you are the rank of Superintendent and Chief Superintendent, an Assistant Chief Constable will perform the function of “at least two ranks above”, and the Deputy Chief Constable will fulfil the function of “Divisional Commander”. On approval by the Deputy Chief Constable, the completed application will be forwarded to the DHR to enable the preparation of a business case on behalf of the Chief Constable for presentation to the Scottish Executive for their approval or rejection.

6. You will then be advised of the outcome at a meeting with the DPO/ Divisional Personnel Representative and your manager. A discussion over your proposed retiral date will take place at this meeting. You are able to take a minimum of one day in retirement and a maximum of twelve months. On this basis, you should agree a start date with your DPO/ Divisional Personnel Representative and your line manager. A discussion over your proposed posting will also take place at this meeting. This may be a different post to your existing one, however where possible this decision should be taken at departmental level. As with all other officers, you may be posted/transferred elsewhere at the discretion of the Chief Constable. You will then sign Force Form pp56 acknowledging the result of your application.
7. You will receive a letter from your DPO/ Divisional Personnel Representative confirming that your application has been successful and providing details of post, start date and arrangements for being sworn in by a Justice of the Peace.
8. You will then submit retiral Force Form pp18 to your DPO/Divisional Personnel Representative.
9. If your application is not approved and you are dissatisfied with the outcome of the decision made by the Director of Human Resources, you may appeal against the decision by submitting the reasons for your appeal in writing to the Chief Constable within 10 working days of receiving notification of the decision. You will be advised of the response to your appeal in writing.
10. Your appointment will be subject to an annual review covering your continued effectiveness, satisfactory discipline record, acceptable attendance record and commitment to remaining in the service. This will involve annual completion of Force Form pp56 and may involve a health assessment at the Wellbeing Unit arranged by your DPO/ Divisional Personnel Representative.

## Frequently Asked Questions

### **Who can apply?**

The scheme is open to all officers (up to and including the rank of Chief Superintendent) who have completed 30 years service. Officers who have retired with less than 30 years service will not be able to apply.

### **What type of reasons may prevent my application being successful?**

To be selected, officers with 30 years service should have been assessed as fully competent and committed to further service, and should be assessed by the Force Medical Advisor at the Wellbeing Unit, to be in satisfactory health for the purpose of the proposed appointment. You may not be eligible for consideration if you have current disciplinary sanctions on file, or are facing conduct proceedings, for serious breaches; or you are subject to Unsatisfactory Performance Procedures or have a poor attendance record.

### **Will (re)-vetting be required?**

Officers may require to be (re-)vetted before being re-engaged on the scheme because the current vetting includes intelligence, crime reports, Counter Terrorism Check. As these changes were only introduced relatively recently, forces must ensure that any 30+ applicant has been vetted under these new standards prior to re-engagement. You are therefore required to provide information regarding your current vetting level and dates on your application form pp56.

### **Will I receive my pension?**

You will receive a tax-free retirement lump sum, under the Police Pension Scheme commutation provisions but you will not receive your full police pension. Under the 30+ Scheme, it cannot be guaranteed that you will receive exactly the same overall level of income as prior to retirement. Once this amount of pension is determined it is fixed at that rate and changed only in line with pensions increases where you qualify for this on grounds of age. You will not be eligible to re-join the Police Pension Scheme but will be able to purchase additional benefits by taking out a personal pension.

### **What happens to my Housing Allowance?**

Officers serving under the 30+ Retention Scheme will no longer be entitled to housing allowance. However, pension abatement rules have been relaxed to allow payment of sufficient pension to restore the pre-retirement earnings level, including any allowances lost on retirement. If you are living with another serving police officer then the serving officer becomes entitled to receive the full rate of the allowance for their rank. Your abatement of the pension will then be lifted to the level of your former (half-rate) housing allowance but the serving officer's allowance will continue to be paid in full. This arrangement has no retrospective effect.

### **What happens to my parked pension in terms of it's accruing value?**

On leaving the scheme, pension entitlement will be calculated based on your salary at 30 year's service and your substantive rank when you originally retired.

## **Will I be eligible to receive Special Priority Payments and Competency Related Threshold Payments?**

Yes. You will be eligible to receive both Special Priority Payments and Competency Related Threshold Payments, provided that you continue to meet the standards required, in the same way as before your retirement. However, as you will no longer be a member of the pension scheme these payments will not be pensionable. You should be aware that your pension is based on basic pay plus CRTP over the 12 months prior to retiring. You will need to have received a CRTP for at least 12 months if you wish the full £1,095 to be considered as part of your overall pension calculation.

## **Will I need to contact the tax office?**

Upon retirement your pension is recorded as your primary source income by the tax office. Upon commencing your 30+ appointment, your salary becomes your primary source of income, though as part of your pension is unabated and still in payment, the tax office will still record your pension as your primary income. Based on this presumption, any additional income will be placed on the basic rate BR tax code of 22%. If this is left un-adjusted, when you return to service under the 30+, Retention Scheme your salary will default to a basic rate tax code which is likely to result in an underpayment of tax, leaving you with a large tax bill. Following an adjustment, a tax bill is still likely, but it should be far smaller than if left un-adjusted. You should therefore call the Tax Office on Tel No:029 20325048. State you are an officer on the 30+ Scheme and wish to alter your tax arrangements. You will need to quote both your Salary and your Pension figures which are available from Logica/Paymaster (you will need to wait until you have received your first pension payment so that the HMRC can find you in their system).

There may be some delay in making the adjustment to your codes, but any overpayment/underpayment will be adjusted in the month the changes finally take effect.

## **What happens to my annual leave when I retire?**

You should clear any outstanding annual leave and TOIL before re-engagement. Your annual leave entitlement on re-engagement will be the same as your entitlement prior to retirement.

## **Would I be eligible for promotion under the scheme?**

Yes, provided that you are not a Chief Superintendent level acting up in an ACPO rank. Although you will have confirmed that you have no specific interest in promotion, you will still be eligible for promotion throughout your 30+ service. However, any promotion will have no effect on your pension entitlement upon leaving the service as the decision to apply for the 30+ Retention Scheme means that any increase in rank will not be reflected in your pension.

You are also eligible to 'act up' to a higher rank on a temporary basis if required.

## **How does overtime affect my tax status whilst participating in the 30+ Retention Scheme?**

Any change in tax status as a result of overtime will be disregarded, i.e. if you would have been on lower rate tax but for overtime you will remain on lower rate tax for the purpose of calculating the pension payable while on 30+, even if your last actual full compensatory

grant took account of this and increased compensatory grant accordingly. If you leave 30+ and subsequently rejoin you will again receive this same amount as pension.

### **Will I need to be medically examined prior to re-engagement?**

Yes you will be required to undergo a medical examination by The Force Medical Advisor at the Wellbeing Unit to ensure that you are in satisfactory health for the purpose of the appointment.

### **Is the scheme available to me as a restricted duties applicant?**

Yes. The 30+ Retention Scheme requires you to be fit for the role you are currently performing. This does not necessarily equate to being declared fit to undertake all operational duties.

### **Can I re-join under the scheme on a part-time basis?**

Yes. The pension arrangements work so that you would receive the salary appropriate for your part-time hours and enough pension to make good the pro-rata amount of allowance lost on retirement.

### **Can I apply to join the scheme at a lower substantive rank?**

There is nothing to prevent you returning at a lower rank if you wish. Under these conditions your pay and unabated pension would equate to that of an officer's pay and replacement allowance in the lower rank at the top of the scale for that rank, and not that of your pre-retirement rank. In view of this, you should consider such an option very carefully.

### **Can I apply to join the scheme at another Force?**

This may be possible through a secondment or transfer and would be at the discretion and with the agreement of both Forces.

### **How long will my appointment under the scheme last?**

Your appointment will be for a term of four years subject to annual review dependent on continued effectiveness. In some cases, the Force may allow you to continue in the scheme for up to a further three years, again subject to annual renewal.

### **Why is there a seven year limit for service on the 30+ Retention Scheme?**

The current seven year limit on length of appointment was set when the scheme was introduced to approximately take officers up to their Compulsory Retirement Age (CRA) at the time. Following the introduction of new CRAs in October 2006 this is now no longer the case. However, the seven year limit has not been revised in advance of any decision on whether to discontinue it in 2010 when the 30+ Retention Scheme will be reviewed nationally.

(wef 1/10/2006 Compulsory retirement age is 60 years for Constable to Chief Inspector ranks and 65 for Superintendent and ACPOS ranks).

### **Do I have to remain in the 30+ Retention Scheme for four years?**

Should you wish to terminate your service under the scheme you will be required to give one month's written notice to your DPO/ Divisional Personnel Representative in the first instance.

### **Can I join if I reach 30 years service after the age of 60?**

Yes. You can rejoin under the scheme beyond the normal age of retirement for your rank, provided you have Chief Constable approval under A18 of the Police Regulations. You will be subject to the same length of service constraints as would an officer serving an extension of service.

### **How does participation in the 30+ Retention Scheme affect my survivor benefits on death in service?**

If you die whilst participating in the scheme, any qualifying surviving spouse, civil partner or child will be able to receive a pension or child's allowance based on your 30-year pension in the same way as if, you had died in retirement.

### **How does participation in the 30+ Retention Scheme affect my lump sum on death?**

The Force will pay a lump sum death in service grant outside the scope of the Police Pension scheme to your spouse or estate in the event of death during the currency of your appointment. This lump sum death grant will be equivalent to the terms of the Support Staff pension scheme (twice annual salary) based on the salary scale point 31 (as published by Police Support Staff Council, Scotland). You should be aware that a 30+ participant is not able to nominate an unmarried partner for a 30+ lump sum death grant.

### **How does participation in the 30+ Retention Scheme affect on injury on duty award?**

Although not active members of the Police Pension Scheme, participants will be entitled to injury awards, including awards for death as a result of an injury on duty, as if they had at least 30 years' service. An injury award under regulation B4 or a disablement gratuity under the Police (Injury Benefit) Regulations 1987 will be related to the police officer's current pay, with pensionable pay and average pensionable pay calculated, where appropriate, as if he or she were still able to make contributions to the Police Pension Scheme. An injury pension payable under regulation B4 will be reduced by three quarters of the officer's 30-year pension, not the pension the officer would have accrued, had he or she not made an election under G4.

### **What happens if I am temporary promoted whilst serving under the 30+ Retention Scheme?**

When temporarily promoted or acting up whilst serving under the 30+ Retention Scheme, the amount of unabated pension payable remains unaffected and fixed at your substantive rank for the length of your appointment regardless of whether you were on temporary promotion or acting up immediately prior to your re-engagement. Therefore whilst your salary will increase, your allowances as such will not.

Chief Superintendents who are acting up or temporarily promoted from this rank are excluded from this arrangement. Although Chief Superintendents are eligible to join the 30+ Retention Scheme, such an appointment cannot be used to retain a Chief Superintendent for the purpose of their acting up in an ACPO rank.



## PENSIONS INFORMATION SHEET

### Options on completion of 30 years pensionable service

If an officer has completed 30 years pensionable service, i.e. earned a full pension, by reaching maximum pensionable service, the following options are available:

#### 1. Retire:

The officer is able to retire taking the lump sum and pension. The benefits will be based on the maximum service of 30 years pensionable service and Average Pensionable Pay (APP) to date of retirement.

#### 2. Opt-out of scheme but continue working:

The officer can opt-out of the pension scheme and continue working.

- The officer will not pay the 11% pension contribution, **but will lose** the lump sum on death in service.
- The officer will have an entitlement to a deferred benefit, if he subsequently dies a spouse's pension based on the deferred pension will be payable.
- The APP is calculated up to the date the officer decides to opt-out rather than date of retirement (thereby losing any pay increases).
- Scheme benefits will not be payable until the officer leaves service.

#### 3. Remain in the scheme:

The officer can extend service and continue to pay contributions.

- The APP is calculated to the last working day (day before retirement) and will therefore be higher if pay continues to increase and higher than if the officer had opted out. Pensionable service will remain at the maximum of 30 years, still giving a pension of 40/60ths.
- The death in service benefits will continue.
- Scheme benefits are payable when the officer actually retires.

#### 4. 30 + Retention Scheme

As an alternative to retiring, the officer may be eligible to join the 30+ Retention Scheme. The scheme is designed to assist Forces in retaining the skills and experience of effective officers by encouraging those officers to remain in service beyond 30 years. The officer should apply at least six months before their intended retirement date.

- The officer must retire for a period of at least one day and at most twelve months, take the tax free lump sum and then return to work.
- On return to work the officer's pension will be reduced as it is used to top-up earnings to the pre-retirement level e.g. replaces housing allowance.
- As the officer will no longer be a member of the pension scheme, the officer will not pay pension contributions on return to work.

- Death in service cover and injury on duty award will be provided under the 30+ Retention Scheme.
- Officers can find further information in the 30+ Retention Scheme Policy but any officer who is considering applying should speak to their DPO/ Personnel Representative initially.

## SCOTTISH POLICE FEDERATION

### LOTHIAN AND BORDERS POLICE JOINT BRANCH BOARD

#### RETIRED OFFICERS

#### GROUP LIFE AND PERSONAL ACCIDENT SCHEME

If you are in the above scheme as a serving officer, you can continue your membership as a retired officer at the cost of £14.90 per month. The benefits of doing so are as follows:

1. Death – any cause – Member..... £50,000
2. **Divided Benefit**
  - Death – any cause – Member..... £40,000
  - Death – any cause – Spouse..... £10,000
3. Loss by accident of one or both limbs or one or both eyes or total and Permanent loss of use of an entire hand or arm or an entire foot or leg..... £24,000
4. Permanent total disablement, the result of an accident but omitting any Benefit under Item No.3 and where the injured party cannot undertake gainful employment of any and every kind..... £24,000

#### PERSONAL ACCIDENT – MEMBERS ONLY

Bodily injury caused by accidental or violent means (on or off duty). That injury being the primary reason of absence from work.

After a period of 28 days – payment of £15 per week. (Payable up to 104 weeks where necessary).

#### WORLD WIDE TRAVEL INSURANCE SCHEME OPTIONAL:

This scheme runs from October 10<sup>th</sup> – October 9<sup>th</sup> **with additional cost.**

Cover includes members, spouse or partner and any dependent children up to the age of 21 years whether travelling as a family or independently.

On any journey either:-

- a) out with the UK or
- b) within the UK provided an overnight stay or air travel is included.

Cover is from the time of leaving home until the time of return providing no single trip exceeds 30 days in duration.

#### LEGAL PROTECTION - DAS DRIVE

A copy of the summary of cover is attached. Claim forms and further information can be obtained from the Federation Office.

This scheme is only open to persons who have not attained the age of 65 and this also includes any beneficiary nomination where the benefit is split.

## 30+ RETENTION SCHEME COSTINGS BREAKDOWN

**Rank:**                      **Force:**

**Costs if the Officer retires and is replaced by a recruit compared with the cost if the Officer is re-engaged in the 30+ Retention Scheme**

<b>A1 Recruit's/ Probationer's Pay</b>	Basic Salary (in training & remainder)	£
	National Insurance (p%)	£
	Employer Pension Contrib.	£
	Allowances (e.g. London)	£
	<b>Total</b>	£
<b>A2 Pay of Sergeant promoted from Constable</b>	Basic Salary	£
	NI (p%)	£
	Employer Pension Contrib.	£
	<b>Total</b>	£
<b>A3 Pay of Inspector promoted from Sergeant</b>	Basic Salary	£
	NI (p%)	£
	Employer Pension Contrib.	£
	<b>Total</b>	£
<b>A4 Pay of Chief Inspector promoted from Inspector</b>	Basic Salary	£
	NI (p%)	£
	Employer Pension Contrib.	£
	<b>Total</b>	£
<b>A5 Pay of Superintendent promoted from Chief Inspector</b>	Basic Salary	£
	NI (p%)	£
	Employer Pension Contrib.	£
	<b>Total</b>	£
<b>A6 Pay of Chief Superintendent promoted from Superintendent</b>	Basic Salary	£
	NI (p%)	£
	Employer Pension Contrib.	£
	<b>Total</b>	£
<b>A7 Recruits Training Costs</b>		£
<b>A8 Recruits Training Abstraction Costs</b> (non-productive period of x weeks)		£
<b>A9 Pension of Retired Officer</b>		£
<b>A10 TOTAL COST</b>		£

<b>B1 Pay of Constable not promoted</b>	Basic Salary	£
	NI (p%)	£
	Employer Pension Contrib.	£

	<b>Total</b>	£
<b>B2 Pay of Sergeant not promoted</b>	Basic Salary	£
	NI (p%)	£
	Employer Pension Contrib.	£
	<b>Total</b>	£
<b>B3 Pay of Inspector not promoted</b>	Basic Salary	£
	NI (p%)	£
	Employer Pension Contrib.	£
	<b>Total</b>	£
<b>B4 Pay of Chief Inspector not promoted</b>	Basic Salary	£
	NI (p%)	£
	Employer Pension Contrib.	£
	<b>Total</b>	£
<b>B5 Pay of Superintendent not promoted</b>	Basic Salary	£
	NI (p%)	£
	Employer Pension Contrib.	£
	<b>Total</b>	£
<b>B6 Pay of Chief Superintendent not promoted</b>	Basic Salary	£
	NI (p%)	£
	<b>Total</b>	£
<b>B7 Unabated pension for 30+ officer</b>		£
<b>B8 TOTAL</b>		£

**C1 SAVING to the FORCE  
by retaining officer under 30+**

£

Date:

