## Dear Colleagues,

Over the past few days, we have been inundated by one off enquiries regarding the below email which was most recently circulated in GMP (Bury) and consequently picked up by some Lancashire officers who had it forwarded to them.

In order to try and calm the storm, it may assist if I draw your attention to the line in the email referring to the next meeting being on 15/09/2011!! That line makes it clear that in these fast moving times, this is a very old email and to my knowledge it originated in the MET last July. Even at that time it was acknowledged to be ill-informed scare mongering and the fact it keeps getting picked up, pasted and re-circulated only shows the level of ignorance of those who chose to recirculate it across GMP.

The original email and subsequent re-circulations made no reference to protected accrued benefits, it made no reference to proposed protections for those with 10 years pensionable service remaining and in some cases even failed to elude to the fact a new police scheme would replace the other 2 schemes.

This was and always will be a public sector pensions issue as opposed to being isolated to police pensions. Pensions remain high on the agenda of the Federation and the unions, with two main unions again taking industrial action on 10<sup>th</sup> May about this very issue. Their actions may very well influence the framework under which a new police pension scheme will be constructed. Only when there is a police pensions panel to start looking at what detail that will go to form a new Police Pension Scheme 2015 (possibly), will we have any understanding of what the transition arrangements from the old schemes to the new scheme will be.

We are acutely aware that above all the concerns over your pay & conditions that exist at this most difficult period in the history of the police service, the concerns over pensions remains the most significant. So rest assured, as soon as any factual information as opposed to rumour and speculation comes to light regarding pensions, I will circulate that information.

Kind Regards

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## "Colleagues,

I have been forwarded this and believe you need to see in plain English exactly what is being proposed by the Hutton report into police pensions.

Make no mistake if this goes through we will all suffer. This for your information is in addition to the Winsor report.

Within the past week, 2 members on my PF circulation list have spoken to me about the ongoing review into our pension schemes (1987 & 2006) and as a result of those conversations it has become clear to me that there are colleagues who are unaware of the potentially disastrous changes that the Government wish to make to our existing pension schemes – old and new. If I have not made my circulations clear on this issue I apologise, and to rectify any uncertainty I will state the position below.

- Despite the fact that negotiations are ongoing to increase our pension scheme contributions in April 12, again in April 13 and for a 3rd and final time in April 14, it is the recommendation of the Hutton review into police pensions that BOTH police pension schemes be CLOSED in the life of this parliament. As the latest date for an election would be May 2015 we would anticipate any closures would take place in April 2015.
- The Government are keen to implement the Hutton recommendations although the matter has to be negotiated first. If the Government do close the police pension schemes in April 2015 your pension will be FROZEN at that point, at that date. It will NEVER increase (other that CPI inflation increments once the beneficiary has retired). So to put that information another way: If, in April 2015 the Government do close the pension schemes (as they would like to do) and you, at that point in time, have 26 years pensionable service then your pension will be a 26 year pension END OF STORY. To see what you would get check the last police pension tables published in Metline magazine and look at the pension that would be payable at a 26 year service point. The point I am trying to make here is that if these closures take place the pension schemes will finish on said date. It is NOT a matter of closing the scheme to new members (new recruits) it is a matter of TERMINATING the schemes there and then.
- To do this would need a change in legislation as we are (currently) protected under section 2 of the pension regulations legislation. But such a change for a Government is very achievable.
  - As I said, pension change negotiations continue with the next meeting falling due on 15/9/11, but please be under no illusions, we passionately believe that elements of this Government are anti-police and that they truly wish to make the changes I have described above. Do not forget that the Hutton review RECOMMENDS that both existing police pension schemes are closed in 2015. And do not forget that Cameron was a contributing author to the horrific Sheey report in the late 90's.

I have a personal view of where colleagues 'sit' as regards service levels and the CURRENT police pension schemes. I have recounted that view below:

## As of today's date:

Officers with over 30 years service are SAFE as they have achieved the FULL police pension Officers with over 26 years and 8 months service are perspiring but the SHOULD achieve full pension Officers due to retire in 2015 are perspiring BIG time

And officers with less than 25 years and 8 months service have, IN MY INFORMED OPINION, missed the opportunity to obtain a FULL police pension.

If these changes do take place the Government WILL introduce a replacement police pension scheme which we expect to be a 'money purchase scheme' and which will provide nowhere near the payout of the current schemes.

I am sorry if this is, for some of you, hard news to read but I do not believe in keeping these significant matters from you"