

WIDOWS' PENSIONS 2002

WIDOWS ORDINARY PENSION

This pension is payable to a widow of a regular policeman entitled to reckon at least 3 years pensionable service — who dies or has died whilst serving as such — or — who, having retired because he was disabled, dies or had died as a result of the same injury as resulted in his disablement — or — who, having retired with a pension other than a deferred pension, dies or has died while still in receipt of that pension.

This is the basic widow's pension and the amount payable depends on elections made during the officer's service when enhancements were on offer. The first opportunity for increase was in 1956 when for an increase in contribution the widow's preserved rate (see below) was increased to an amount equal to one third of the pension in payment prior to the death of the pensioner. The next was in 1972 when an option to increase from one third to one half of the pension in payment was offered at a cost. At that time officers were given a time limited opportunity to upgrade pre 1972 service for the purpose of their widows pensions. In order to achieve this upgrade of earlier years three options were offered; the payment of a lump sum, additional contributions from pay until end of service or payment from the future police pension. Not all officers took the option to 'buy' back service.

So your widow's pension will either be at half rate, if you bought back service, or pro rata to years served pre and post 1972 a combination of one third rate and a half rate.

Widows of those who joined after April 1972 will be entitled to a half rate

pension.

To ascertain what elections were made, members are advised to ask their pension provider. In paying the widow's pension no account is taken of commutation and this is added back in and the pension calculated from the original retirement date by reference to the indices used on a year on year compound basis.

WIDOW'S SPECIAL AWARD

A widow of a member of a police force who dies or has died as a result of an injury received without his own default in the execution of his duty shall be entitled to a widow's special pension. Under certain circumstances, e.g. if death resulted from an injury received in the course of duties, performed for the immediate purpose of affecting an arrest, then the widow may receive an augmented award.

OTHER WIDOWS' PENSIONS

A widow of a regular policeman who dies while entitled to a deferred pension whether or not that pension has come into payment shall be entitled to an accrued pension.

Where a widow is entitled to an ordinary or special pension and the police authority is satisfied that there is sufficient reason for granting her a gratuity in lieu thereof they may, subject to certain regulations with her consent, substitute for the pension a gratuity calculated in accordance with the pension regulations.

A widow of a member of a police force who dies or has died while serving us a regular policeman and is not entitled to a Widow's Ordinary Pension or a Widow's Special Award may be entitled to an award.

THE BASIC WIDOWS' PENSION

This pension is often referred to as "the preserved rate" pension and is subject to percentage increases in the same way as a police pension, the current rates are published in the N.A.R.P.O. Bulletin.

WIDOWS' PRESERVED RATE PENSION Pre 1956 Widows

This pension is now increased each year along with all occupational pensions. The cost of living increase of 1.7 per cent awarded as of the 6th April, 2002, gives pensions of:

Husband held rank below Inspector £25.51 p.w.

Husband held rank of Inspector £33.22 p.w.

Husband held rank above Inspector £39.89 p.w.

POST RETIREMENT MARRIAGE WIDOWS

From 1919 the widows of marriages which had taken place after retirement had no entitlement whatsoever to a widow's pension and this remains the case for all widows of such marriages in which the former husband performed no police service after April 1978. From April 1978 Police Regulations were amended so as to make provision for widows of post retirement marriages to have an entitlement to a widow's pension in recognition for that period of service performed by their former husband after 5th. April 1978.

The best advice that can be given is to consult the respective paying authority to obtain information regarding a widow's pension entitlement but only for service performed by the officer after 5th. Of April 1978.

A simple way to explain would be to say that a post retirement marriage widow's pension entitlement is $\frac{1}{2}$ of what the husband's notional pension

would have been for the service he performed after April 1978

Time will bring the degree of equality closer and because of this when the agreement was reached in 1978 there was the usual commencement date without provision of retrospection