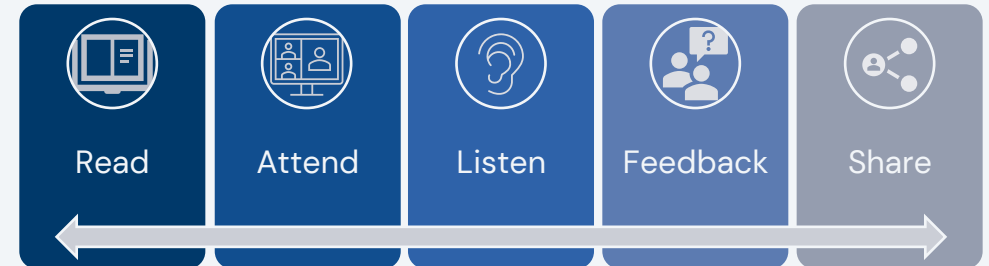


NPCC Police Pensions Update Beneficiary statements

05 December 2024

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NPCC Head of Police Pensions



Deceased members

Immediate Choice [[Section 6](#)]

- Members who have died between 1 April 2015 and 30 September 2023
- [FAQ](#) – Am I an immediate choice member?

Deferred Choice [[Section 10](#)]

- Beneficiaries of members who have died after 1 October 2023
- [FAQ](#) – Am I a deferred choice member?

Who is a decision maker?

Eligible decision makers
[[Schedule 1](#)]

“eligible decision-maker” means the person who may make—

- an opted-out service election in accordance with [regulation 6\(2\)\(b\)](#)
 - an immediate choice decision in accordance with [regulation 8\(2\)\(b\)](#)
 - a deferred choice decision in accordance with [regulation 12\(2\)\(b\)](#)
- “beneficiary” means a person who has become entitled to receive any death benefit;
 - “child”, except in the term “eligible child”, means a person under the age of 18;
 - “death benefit” means a benefit payable under a police pension scheme in relation to a member of that scheme who has died;
 - “election” means an opted-out service election, an immediate choice decision or a deferred choice decision;
 - a deferred choice decision in accordance with [regulation 12\(2\)\(b\)](#);
 - “surviving adult” has the meaning given in regulation 134 of the 2015 Regulations.

Different beneficiaries depending on scheme

Can a non-married partner receive benefits from the 1987 scheme

1987

The eligible decision maker is now the non-married partner and could choose benefits from the 2015 scheme instead?

2015

1987

An adult beneficiary or a child may have received benefits from the 1987 scheme

Alternative scheme benefit choices

- When the relevant scheme calculates benefits using the alternative scheme benefit accrual, this could include one or more of the following benefits:
 - retirement benefits, if the eligible member was in receipt of their pension before their death or if a posthumous award was payable;
 - death lump sum in payment or about to be paid; or
 - any adult and/or child dependent pension in payment or about to be paid.

Overpaid pension and lump sum example

WHERE the member was a pensioner on 1 October 2023 and subsequently dies before communicating a choice of benefits for their remediable service to the scheme OR the member was a pensioner and subsequently died before 1 October 2023 [[HMT PDD dated 29/04/2022](#) – 5.2B – Page 32]

- AND the eligible decision maker is the deceased member's personal representative(s)
- AND the eligible decision maker's decision results in pension benefits having been overpaid
- THEN the deceased member's personal representatives will be liable for repaying any overpaid pension benefits to the scheme

HOWEVER under section 18(1) the relevant scheme may, by making such a provision in their legacy scheme rules or regulations, **waive or reduce the estate's overpayment liability** (i.e. in respect of the overpaid retirement lump sum and retirement pension from the date paid to the date these benefits are reduced by the relevant scheme).

Scheme manager discretions

To waive an amount owed to the scheme

Section 18: PSPJO – [Public Service Pensions and Judicial Offices Act 2022](#)

Direction 4 – [The Public Service Pensions Exercise of Powers Compensation and Information Directions 2022.pdf](#)

Remediable regs 63 – [The Police Pensions \(Remediable Service\) Regulations 2023](#)

Examples

Where under remedy a different beneficiary is identified, waiving of previously paid amounts, in part or full, to beneficiaries of deceased members, in respect of either death grant lump sum and or children's pensions.

Waiving of overpaid pension or lump sum in part or full paid to a deceased immediate choice member in order for an eligible decisor, to make a choice for different benefits to be paid to a beneficiary.

No one size RSS fits all



The different circumstances of beneficiaries' remedy choice do not fit clear and unambiguous fact-patterns



Calculations of remedy choices for beneficiaries of deceased members is on a case-by-case basis



Scheme managers may need to make decisions before the choices are sent to the eligible decision maker



The templates provided were not a one size fits all.

Vulnerable members

How will the decision makers understand the RSS choices?

How will the administrator understand sensitive cases

Do vulnerable members need additional support, who will provide that?

At retirement

If a member is still alive at the point of making an immediate or deferred choice, and the choice is between a new scheme which does provide such benefits, and a legacy scheme which does not, this should be clearly communicated to the member.

This will enable the member to make a fully informed decision, taking into account what would be provided for their partner in the event of their death. If the member dies before making an election, this information should be provided to the eligible decision-maker for the same reason.

Food for thought....



How are forces building knowledge?



How are stakeholders tracking actions from bulletins and meetings?



How do stakeholders feedback if they don't understand the context?

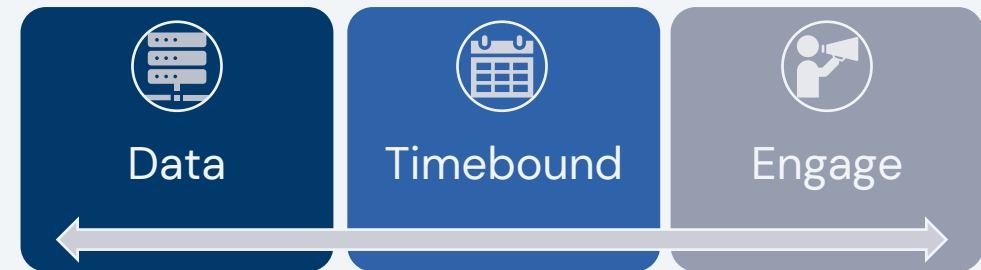


How are forces communicating to members?

Resources

- Immediate Choice beneficiary member factsheet – [NPCC-Member-Remedy-Factsheet-Beneficiaries.pdf](#)
- Beneficiary RSS guidance documents – [Beneficiary \(B\)-IC-RSS Guidance documents – Discussion – Police Pension Community – Knowledge Hub \(khub.net\)](#)
- Home Office slides and the HMT PDD – [Bereavement – Discussion – Police Pension Community – Knowledge Hub](#)
- Waiver guidance – [Remediable powers to waive liabilities guidance \(K-Hub\)](#)
- Working group minutes – [Remedy Working Group \(K-Hub\)](#)

What's next



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