

Coronavirus Police Retention Scheme

Introduction & Background

As part of its response to the Coronavirus pandemic, on Wednesday 22 April John Glen, The Economic Secretary to the Treasury, made a written statement confirming that the relevant tax rules concerning the requirement for a service break of a month (as required by the Finance Act 2004) for officers aged 50-55 retiring and returning as a police officer were temporarily suspended until 1 June 2020.

I am pleased to be confirm HMT/HMRC have now announced an extension to the easement of the tax rules relating to PPA. The deadline has been extended to **1st November 2020** for retired officers and firefighters re-employed in relation to Forces/FRAs response to the coronavirus pandemic. Please see the following guidance under heading a):

<https://www.gov.uk/government/publications/pension-schemes-newsletter-119-april-2020/pension-schemes-newsletter-119-april-2020>

This means that, until this date, retired officers who re-join the police to support Government's response to the COVID-19 outbreak will not be subject to tax charges if they leave service with a pension and re-join within a month. This includes returning to a police staff role.

Forces will be aware there is no 'fixed term' provision in the arrangements and officers who are re-appointed effectively have the same security of tenure of any officer.

We continue to work with the Home Office on several related issues:

- The continuing need for more detailed information from HMRC in support of the written ministerial statement (WMS) to give confidence to forces in implementation.
- NPCC continues to explore the funding issue of charges that fall to forces to pay, if they choose not to abate pensions for re-joiners. At present, the implications of this can be mitigated by abating the pension payable.
- At present, returners and rejoiners often elect not to become members of a 'new' pension scheme, but some have been enrolled into the 2006 scheme upon re-joining. The eligibility of rejoiners to enrol into the 2015 scheme has been raised with the Home Office.

For enquiries please contact:

Kevin Courtney NPCC Pensions	Kevin.Courtney@local.gov.uk
Stella Brooks NPCC National Reward Team	stella.brooks@thamesvalley.pnn.police.uk



What is the Coronavirus Police Retention Scheme (CPRS)?

The scheme is designed to provide additional resource and resilience during the Coronavirus pandemic and its aftermath. This will enable Chief Constables to respond positively to the response from officers who want to return or continue their service to help the response to COVID and provide resilience in the coming months.

The temporary provisions allow a police officer to retire from the force for as little as one day, and then return as an attested officer, a temporary concession which means a month's break in service is not required. The scheme offers:

- Retirement at qualifying age / length of service (30 years' pensionable service or age 55 in the 1987 Pension Scheme) with access to full commutation lump sum.
- Immediate (1-day gap in service) re-joining the service as an officer until 1 November 2020.
- Immediate payment of pension which may be subject to abatement. Abatement means reducing any police pension payable to ensure that, after re-appointment, returning officers do not receive gross earnings in terms of pay + pension greater than that received pre-retirement. Chief Constables may apply abatement in part or in full or may allow an officer to receive both pay and pension at the same time.
- Any rent or housing allowance currently received will cease on retirement, but officers will receive any allowances to which new student officers are entitled– such as London weighting, London allowance, SE regional allowance.
- Officers will be subject to re-attestation, vetting and will be allocated a new warrant number/ shoulder number/ collar number.
- Officers will re-enter at the pay point commensurate to length of service previously completed in that rank as per governing regulations for police pay
- Continuing access to training and learning and development opportunities.
- Immediate access to the 2006 New Police Pension Scheme, with the likely access to the 2015 Police Pension Scheme available in future.
- Potential, depending on force requirements and subject to agreement by the Chief Constable, to return on a part-time basis (e.g. half time = 20 hours per week) and continue to receive pension in full, such that officers can earn the same in pro rata pay and pension as earnings in the former role – but working only part-time hours.

Frequently Asked Questions – Pay and pensions

1. Who can apply for the CPRS scheme?

Police officers:

- A) Who held all ranks up to and including Chief Superintendent and retired from the Force within the last 5 years (forces may restrict this to a shorter time frame, dependent on local requirements).
- B) Who are currently working in the Force and have reached or are coming up to 30 years' pensionable service in the 1987 Police Pension Scheme.

The rank at which an officer will return is for each force to determine, depending on vacancies, force requirements for skilled officers and the skills and experience of each individual officer.

2. What if I have less than 30 years' service or am a member of the 2006 Scheme? Can I apply if I have worked for the force for 30 years but not completed 30 years' pensionable service i.e. due to part time working?

Whilst officers aged over 50 with at least 25 years' service may leave and rejoin with an immediate pension, commutation is limited and they would not be able to rejoin as 1987 members. In general, it would not be in a member's interest to leave and re-join before they achieve maximum pensionable service under their current scheme.

Similarly, for a member of the 2006 Scheme, remaining in service beyond age 55, accruing more 2006 benefits and boosting the automatic lump sum would provide benefits broadly equivalent or better than leaving and re-joining.

3. What is Abatement of Pension?

It is the reduction or withdrawal of any police pension in payment on return to service. This is done to ensure that an individual does not earn more in pay and pension than they earned before retirement, including allowances and any compensatory grant associated with rent allowance. Abatement is a principle to protect public finance and is used widely in the public sector.

Abatement is applied at the discretion of the Chief Constable of each force and any application of this may be time limited e.g. for 12 months to provide additional resource and resilience during the coronavirus pandemic and its aftermath. Please ask your local HR for your force's approach to this.

4. What will happen if full abatement of my existing pension applies?

Your existing pension will be withdrawn. Abatement is applied at the discretion of each force. If abatement is applied to your pension, or if your pension is paid in full, this can be reviewed and changed during your service at the Chief Constable's discretion, with appropriate notice to you.

5. Will I be able to join a new pension scheme?

You will have immediate access to the 2006 Scheme, with likely access to the 2015 Police Pension Scheme available in future.

6. Will the force make a lump sum payment in the event of death in service?

Death in service benefits are provided under the Police Pension Schemes, so, if you died in service, no benefits would be payable unless at the time of death you were a member of the 2006 Police Pension Scheme.

7. What are the rules on injury awards, including awards for death as a result of an injury on duty?

Injury Benefits are not provided under the Police Pension Schemes; they may be paid to any officer who is injured or dies while in the execution of duty, whether the officer was a member of a pension scheme or not. The criteria are set out in a separate set of Injury Benefit Regulations.

8. What are the tax implications?

Please check with HMRC as all personal circumstances will be different. For example, tax codes are individual and tax applied may vary depending on, for example, whether an officer as an individual or part of a couple is receiving child benefit.

In general, you will pay tax on your police salary and tax on your pension. Pension payments are not subject to deduction of National Insurance contributions. Because of the salary you'll be earning, some of your pension may be subject to tax at the rate of 40%.

o Tax rates for 2020 – 21 are:

Category	Earnings	Tax Rate
Personal Allowance	Up to £12,500	0%
Basic rate	£12,501 to £50,000	20%
Higher rate	£50,001 to £150,000	40%
Additional rate	over £150,000	45%

9. I would like to work part-time; can I apply for the Return Scheme?

Requests for part-time working and non-standard shift patterns will be considered in line with force policy and requirements.

10. What effect will part time working have on my pension abatement and tax implications?

Working part time hours will reduce salary in the new role, such that the total of pay and pension may not exceed earnings before 'retirement'. For example, a typical officer may earn £40,123 in base salary and £3,000 in rent allowance and compensatory grant = £43,123 per annum pre-retirement.

If the pension due post-retirement was £20,062 and earnings for 20 hours per week were £20,062, total earnings would be £40,124 – less than previously, so no pension abatement would be applied. Tax in such cases is likely to be at a similar rate to that paid pre-retirement, although without the annual payment of compensatory grant 'tax rebate' associated with the payment of rent allowance.

Please check with HMRC as all personal circumstances will be different.

11. What will my rate of pay be on re-joining?

Officers may re-enter at the pay point commensurate to length of service previously completed in that rank as per governing regulations for police pay.

I received housing / rent allowance prior to my retirement; will I receive this on my return to the force?

No. You are no longer able to receive housing allowance as a new entrant re-joiner. Your force might allow partial abatement and part payment of your pension, to ensure that; overall, you receive the same remuneration package. This will be at the force's discretion.

CPRS Terms and Conditions

Those re-joining under the CPRS are, in terms of Regulations, no different to any other police rejoiners. The College of Policing has produced guidance, detailing provisions specific to the current coronavirus pandemic and specific leaning requirements.

The following FAQs are intended as a brief overview of issues about which officers may have questions. In all cases, the Police Regulations 2003 (as amended) and other legislation detailed below provide the framework within which re-joining will be undertaken. In addition, Chief Constables will determine how schemes will operate depending on the local circumstances and the requirements of the force.

¹Police terms and conditions are set out in the relevant police legislation and regulations, including but not limited to [**The Police Act 1996**](#), [**The Police Regulations 2003**](#) and determinations thereunder, [**The Police \(Performance\) Regulations 2020**](#) and [**The Police \(Conduct\) Regulations 2020**](#).

Frequently Asked Questions – CPRS Terms and Conditions Issues

12. Can I apply if I left the force before reaching 30 years' pensionable service?

If you resigned from the force before reaching 30 years' pensionable service, you can return as a special constable or you can apply to re-join.

Training, assessment of fitness requirements and vetting required will depend on how long ago you resigned.

Please contact your force for more details of the specials and re-joiner process.

13. I am currently an ex officer working in the force as a member of police staff. Am I eligible to apply for the CPRS?

Yes, you can apply for the scheme but all the provisions on re-joining will apply.

14. What is the selection process for the CPRS?

This will be at the discretion of your force, but is likely to include an application process, confirmation of eligibility, a medical assessment, fitness testing if required and vetting.

15. Will I still be a warranted police officer if I return under the CPRS?

Yes. You will retain all your existing powers when you return to work, once you have been re-attested.

16. Will I retain my old warrant number? What about a new warrant card?

You will be treated as a new entrant and possibly provided with a new warrant number & card as you have retired and subsequently re-joined.

17. Can I return to my old role? Will I be assigned back to my former team / posting?

This will depend on the requirements of the Force and any special skills you have. Force HR units will take this into consideration when considering your posting. Postings will be at the discretion of the Chief Constable.

18. Can I be posted to another role/location by the Chief Constable?

As a re-joiner you will be covered by police regulations as per any other serving officer.

19. Is there an appeals process built into the selection process?

This will be at the discretion of your force.

20. What will the medical assessment process involve?

You will need to complete a health declaration form, which will be assessed by Occupational Health (OH). You may then be required to undergo a medical assessment by OH, which may involve a medical examination, prior to being able to join the scheme.

The assessment will be to ensure that you are fit and remain in satisfactory health for the role of a police officer.

21. Will I need to complete mandatory training in order to be re-engaged on the CPRS

Police officers will continue to be covered by all policies and standard operating procedures relating to health and safety and training etc. Therefore, if you are in an operational role you must undergo the relevant mandatory training.

If your training is still in date when you are re-engaged, there is no need to complete training until the expiry date unless this is a specification of the medical advice.

22. Will I need to complete the Job-Related Fitness Test (JRFT)?

It is for individual forces to decide whether to conduct the JRFT as part of the recruitment process or initial training. As part of re-joining the force on the return scheme you are normally required to successfully complete the JRFT to level 5.4 on the bleep test.

During this current period forces may be unable to test recruits due to the social distancing restrictions implemented by the Government. In these cases, re-joiner applicants will self-declare in the recruitment process that they can reach the standard of 15m Multistage Fitness Test – 15m MSFT, level 5:4 on their appointment date. On the re-joiner's start date into the service (or as soon as practicable) they will be retested.

If you do not pass the JRFT you will not normally be allowed to undertake OST training and therefore may be deployed into a non-front-line role. However, there is an expectation you will pass the fitness test to be fully deployable.

Those that fail will be issued with an action plan and will be expected to successfully complete the JRFT within their first three months. Failure to do so will result in being exited from the scheme.

23. Will I need to do the JRFT if I have restrictions or a medical condition?

Your application will likely take longer, as an assessment will need to be undertaken by the Chief Medical Officer as to your capability and potential posting. If a non-operational posting is agreed, the requirement to undertake the JRFT and OST will be assessed against that medical advice.

24. Will I need to complete vetting in order to be re-engaged on the CPRS

If you have left the Force you will need to undertake vetting the level of which will be at the discretion of the Force depending on the length of gap in service.

25. What is my annual leave entitlement upon re-joining?

Annual leave entitlement will be consistent with your rank on re-joining and your reckonable service.

26. What about outstanding rest days from my previous service?

Rest days should be used up prior to retirement. It is possible that, during this period to ensure business continuity, your force may agree to carry forward your rest days. Please contact your local HR for advice.

27. What about outstanding holiday/ annual leave from my previous service?

You'll be paid in lieu for all outstanding leave when you retire and take your lump sum. You will begin a new leave entitlement from the first day of your re-engagement.

28. Do rejoiners have to be on probation?

Rejoiners are subject to different probationary periods depending on the time out of force. Those who left policing less than one year before their reappointment as a police officer are subject to a six-month probationary period.

Those who left policing more than one year before their reappointment, or who rejoin at a different rank to that which they previously served at are subject to a 12-month probationary period. In all instances, chief officers have the discretion to extend probation as they see fit.

29. What is required of those returning at a higher rank?

Those who rejoin at a higher rank than the one they previously served at are required to sit, and pass, all the required exams for that rank. In addition, rejoiner members will be required to complete WBA and other identified requirements deemed appropriate. Rejoiner members who return at a higher rank serve at that rank from the point they are appointed and complete the requirements for that rank while on probation.

30. Is there an end date for applications for the CPRS Scheme?

Check with your Force.

31. Is there a tenure period with the Force CPRS Scheme?

Most forces will foresee a requirement for additional resources for at least six months. Depending on the circumstances at the time, officers may elect to leave or, subject to maintaining fitness levels and other force requirements, remain as part of the on-going uplift programme to achieve an overall increase in police officer numbers of 20,000 by 2023.

If abatement is applied to your pension, this can be reviewed and changed during your service at the Chief Constable's discretion, with appropriate notice to you.

32. Can I apply for an Extension of Service beyond Compulsory Retirement Age to remain on the Return Scheme?

Yes. Applications will be considered in line with the normal rules regarding an Extension of Service.

33. How much notice period do I have to provide if I want to retire from the Force later?

You would need to provide at least one month's notice to terminate your appointment on the CPRS, or such longer notice as may be required according to your rank.

34. I was previously on adjusted duties; can I apply for the CPRS Scheme?

Yes. You can apply, and your posting/offer will depend on force requirements.

35. If I change my mind after re-joining can I resign in the normal way?

Yes, the same general conditions of service of any apply and you would be able to resign.

36. Can the force terminate my employment after a defined period?

You will be required to retire at compulsory retirement age.