



DEFENCE POLICE FEDERATION

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All Members

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Advice To Keep Pension Arrangements Under Review

Following the public sector pension reforms which resulted in the introduction of the “alpha” pension scheme in April 2015, a number of members felt that the the benefits offered by the “Partnership” pension scheme may be more attractive for various reasons and subsequently opted out of the main schemes.

The “partnership” scheme was administered by Scottish Widows at that time, however the administrator has changed in 2018 to Legal and General.

The DPF have recently been made aware of a member who transferred into the “partnership” scheme and unfortunately has had to leave the service on Ill Health retirement (IHR). It was found that the IHR benefits under the “partnership” scheme were significantly less generous than had been anticipated.

The DPF would like to remind members of the importance of keeping their financial situation under constant review and seek advice from an independent financial advisor if unsure.

Members who opted out of the main scheme joining ‘Partnership’ do have choices in this regard. For example, they can apply to return to the main scheme and transfer the benefits from “partnership”.

If members rejoin the main scheme with in 5 years of initially opting out, the final salary link to any service in the earlier final salary schemes (“classic”, “classic plus” or “Premium”) can be restored.

This circular is provided to assist in highlighting the issue one of our members experienced and is not issued to offer any financial advice.

Paul Hunter
National Executive Committee
Pension Lead