



# A Consultation on the Draft Police Pensions (Amendment) Regulations (Northern Ireland) 2025

This consultation begins on 27 June 2025.

This consultation ends on 2 October 2025 at 11pm.

Department of Justice  
Safer Communities Directorate  
27 June 2025

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## **1. Introduction**

### **Background**

1.1 The Public Service Pensions Act (Northern Ireland) 2014 provides the legislative basis for pension scheme regulations to be made. The specific provisions for the Police Pension Scheme in Northern Ireland are contained in the Police Pensions Regulations (Northern Ireland) 2015.

### **Summary of content of regulations**

1.2 The Police Pension (Amendment) Regulations (Northern Ireland) 2025 will remove the perceived disability discrimination in the Police Pension Scheme (Northern Ireland) 2015.

1.3 Active or deferred members of the 2015 scheme who are currently deemed ineligible to apply for ill health retirement during the period 01 April 2015 to 31 March 2024 will be provided with an opportunity to take up this option subject to certain conditions.

1.4 The Department welcomes input from policing stakeholders and interested parties to ensure that the final regulations and policies are based on an understanding of how these amendments affect members of the police pension scheme.

## **2. Executive summary**

2.1 This consultation provides detail of proposed changes to the Police Pension Scheme Regulations (Northern Ireland) 2015 to update and improve the operation of the scheme.

2.2 The proposed changes will:-

- i. Provide active or deferred members of the 2015 scheme with the option to remove potential indirect disability discrimination in the police pension scheme (Northern Ireland) 2015 for the period 1 April 2015 to 31 March 2024
- ii. make a technical amendment to improve the operation of the 2015 scheme.

### **3. Who do we want to hear from?**

3.1 This targeted consultation welcomes views from interested parties on the draft regulations and policy intent. We are specifically interested in the views of groups that represent police officers, police employers and members of the police pension schemes.

3.2 This consultation has been sent to the following groups:

- i. Police Federation for Northern Ireland
- ii. Superintendents' Association of Northern Ireland
- iii. Chief Police Officers' Staff Association
- iv. Northern Ireland Retired Police Officers Association
- v. Northern Ireland Policing Board
- vi. Police Service of Northern Ireland
- vii. Northern Ireland Police Pensions Scheme Advisory Board

3.3 This list is not exhaustive or exclusive, and responses are welcomed from those with an interest in, or views, on the subject covered by this consultation.

3.4 Under the Public Service Pension Act (Northern Ireland) 2014, the Department must seek the views of the Police Advisory Board for England and Wales.

## 4. Proposals to be consulted on

4.1 The Department of Justice proposes to make amendments to the:-

- [Police Pensions Regulations \(Northern Ireland\) 2015](#) ("2015 scheme");

4.2 The powers to make these amendments are contained in the [Public Service Pensions Act \(Northern Ireland\) 2014 \(PSPA\)](#).

### Purpose

4.3 The purpose of the Police Pension (Amendment) Regulations (NI) 2025 (**Annex A**) is to:-

- A.** remove the risk of challenge relating to disability discrimination relating to Ill Health exclusion benefits in the 2015 scheme;
- B.** A technical amendment to improve the operation of the 2015 police pension scheme.

### **A. Removal of Ill Health Retirement exclusion**

4.4 In 2023 the Department proposed to remove the current ill-health eligibility rules in two stages:-

- i. **The first stage - Prospective Change** was introduced by the [Police Pensions \(Amendment\) Regulations \(NI\) 2024](#) and resulted in the removal of ill-health eligibility exclusions and reduced employee contribution rates from 1 April 2024. From that date new joiners to the police service are no longer excluded from the 2015 scheme. Additionally, ineligible members are no longer be ineligible from that date forward, subject to the normal pension scheme rules.
- ii. **The second stage - Retrospective Change** – these amendment regulations will address those deemed ineligible under the 2015 police pension scheme established under the Police Pensions Regulations (Northern Ireland) 2015 prior to 1 April 2024.

4.5 Part 4 of the Police Pension Regulations (Northern Ireland) 2015 sets out the rules governing eligibility for payment of ill-health benefits and, in particular, excluded certain active members from ill health benefits if they had a pre-existing condition which means that the likely cost of providing that benefit would be disproportionately high.

4.6 Police officers who joined the 2015 police pension scheme (2015 scheme) on or after the 1 April 2015 to 31 March 2024 who had been medically assessed as being ineligible for Ill health retirement, paid a reduced pension contribution under Regulation 169 as set out in Table 1.

**Table 1      2015 Police Pension Scheme – Employee Contribution Rates**

<b>Pay</b> <i>Basic Annual Salary</i>	<b>Tier</b>	<b>Period 1 April 2015 - 31 March 2024</b>	
		<b>Full Member Contributions rate</b>	<b>Reduced Member Contributions rate</b>
£27,000 or less	Tier 1	12.44%	9.94%
Over £27,000	Tier 2	13.44%	10.49%
£60,000 or over	Tier 3	13.78%	11.28%

4.7 The amendments to the Police Pensions Regulations (Northern Ireland) 2015, will permit active or deferred members previously excluded from ill health retirement in the 2015 scheme, to retire under ill health retirement, subject to the full employee contribution for that period having been paid, from the date that member joined the 2015 scheme until 31 March 2024.

#### **Restrictions relating to ill health eligibility in other public service pension schemes**

4.8 With the exception of police schemes, this restriction has been removed from all public sector pension schemes within the UK. Its removal will align the Police Schemes with other UK Public Sector Schemes. UK-wide Police pension schemes are giving consideration to scheme amendments to remove the potential for legal challenge. In order to address the proposed risk of a disability discrimination challenge and to generate equality of access to the police pension scheme as reflected in public sector pension schemes in Northern Ireland, the Department proposes to amend the scheme regulations to disapply the ill health eligibility requirement for entry to the 2015 scheme from 1 April 2015, subject to the normal scheme rules.

4.9 The retrospective removal of the ill health exclusion clauses relating to scheme membership will result in all active or deferred members of the 2015 scheme in Northern Ireland being provided with the option to avail of ill health retirement, on the condition that payment of the full member contributions rate from the date they joined the 2015 scheme, has been met in accordance with 2015 scheme rules, in a manner to be determined by the scheme manager.

4.10 These regulations will set the parameters for the scheme manager to undertake an options exercise so that all active and deferred members in the 2015 scheme who were previously excluded from applying for ill health retirement will be provided with the option to purchase the outstanding shortfall in employee contributions for the period for which they were excluded from the 2015 scheme.

4.11 For those active or deferred 2015 scheme members who decide not to take up this option, their eligibility to apply for ill health retirement will commence from 1 April 2024 and as with all active and deferred members, will be subject to the normal 2015 scheme rules.

4.12 Where an officer decides not to pay the outstanding shortfall in their employee contributions and subsequently qualifies for ill health retirement, any enhancements will reflect all of the 2015 police pension service, however the elements of benefits relating to the service where a full amount of contributions has not been paid, will be deferred and paid upon reaching pension age. Any ill health 2015 scheme pension will reflect only service for which full contributions have been paid.

4.13 **By way of illustration only** - Table 2 sets out a very broad-brush calculation of what various officers could have paid under reduced contributions, the equivalent full contributions paid by scheme members and the shortfall. This illustration does not include any allowances or increments.

**Table 2 2015 Police Pension Scheme – differential in Employee Contribution Rates**

Contributions paid between 1 April 2015 and 31 March 2024	Full Rate £	Reduced Rate £	Amount of shortfall £
Constable Pay 2	33,309.22	26,615.24	6693.98
Constable Pay 7	55,694.82	45,334.92	10,359.90
Sergeant Pay 2	60,575.56	49,307.78	11,268.56
Inspector Pay 2	76,398.80	62,538.35	13,858.45

## Costs

4.14 When considering the prospective stage GAD estimated the costs of the removal of the Ill Health Retirement exclusion for the NI Police Pension Scheme (Part 4) to be 0.41% in additional employer costs in future years<sup>1</sup>. This estimate was based upon the 90 members (active and deferred excluded during the period 1 April 2015 - 31 March 2024) becoming eligible from 1 April 2024 forward.

4.15 However GAD have advised that these costs would not immediately come through the valuation process (GAD value all members as eligible) but would appear across several valuations as members take ill-health benefits to which they previously were not entitled. However this estimate is predicated upon the assumption that all officers (previously excluded from ill health retirement) will retire under ill health terms. In reality this may not be the case.

<sup>1</sup> GAD looked at the cost of future accrual across the wider schemes and have not allowed for the deficit reduction elements of the employer contribution rates. See Appendix A of the [2016 valuation report](#) for details.

## **B. Technical amendments to in the 2015 scheme.**

4.15 A technical amendment is being applied to Regulation 2 (Interpretation) of the Police Pension 2015 Scheme Regulations in order to improve the operation of the pension scheme established by those Regulations and will come into operation on 1 April 2015.

## **5. Impact Exercises**

### **Equality**

5.1 Section 75 of the Equality Act (NI)<sup>2</sup> statutory duties aim to encourage public authorities to address inequalities and demonstrate measurable positive impact on the lives of people experiencing inequalities. Its effective implementation should improve the quality of life for all of the people of Northern Ireland.

5.2 Section 75 requires public authorities to have due regard for the need to promote equality of opportunity between:

- persons of different religious belief, political opinion, racial group, age, marital status or sexual orientation
- men and women generally
- persons with a disability and persons without
- persons with dependants and persons without

5.3 The Department has carried out an Equality Impact Assessment ('EQIA') screening exercise when considering the drafting of these regulations. The purpose of this screening was to identify those policies that are likely to have an impact on equality of opportunity and/or good relations and so determine whether an EQIA was necessary.

5.4 In particular the screening concluded that the draft regulations proposed will have an affirmative impact upon pension members who had been previously excluded from ill health eligibility. The amendment regulations resolve a potential for unlawful disability discrimination; the impact is positive and not detrimental to any member and ensure that all members who pay their member contributions in full will be eligible to apply for ill health retirement in the 2015 scheme. Through police pension scheme membership, all members will have the option to take up equal access to the 2015 police pension scheme in Northern Ireland, irrespective of any protected characteristic that may apply to them. On the basis of this conclusion a full EQIA was screened out.

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<sup>2</sup> Section 75 of [Northern Ireland Act 1998 \(legislation.gov.uk\)](http://legislation.gov.uk)



## Data Protection

5.5 The Department has carried out a Data Protection Impact Assessment ('DPIA') screening when considering the drafting of these regulations. As these draft regulations do not require the Department to process personal information a full DPIA has been screened out.

## Rural Communities

5.6 The Department gave consideration to a Rural Needs Impact Assessment as part of the implementation of these proposed regulations. It identified that there would be no significant adverse or differential impact on people living in rural communities compared with those in an urban setting.

## 6. Responding to this consultation

6.1 The consultation will run from Friday 27 June 2025 until Thursday 2 October 2025. Any responses should be submitted **by 11 pm on Thursday 2 October 2025**.

6.2 Responses to this consultation should be addressed to: Responses to this consultation should be made **online via**

**<https://consultations.nidirect.gov.uk/doj/9f332797>**

6.3 The consultation proposes a number of questions which are outlined at section 7 of this document.

## Enquiries

6.4 Please submit any enquiries to:

Police Human Resources Policy Branch  
Department of Justice  
Castle Buildings  
Stormont Estate  
Belfast, BT4 3SG

Email: [DOJSMPPHRPB.Correspondence@justice-ni.gov.uk](mailto:DOJSMPPHRPB.Correspondence@justice-ni.gov.uk)

## Alternative Formats

6.5 An electronic version of this document is available from the Police Human Resources Policy Branch. Hard copies of the document and copies in other formats (including Braille, large print etc.) can be made available on request. If it would assist you to access the document in an alternative format or language other than English, please contact Police Human Resources Policy Branch who will attempt to assist you.

## 7. Consultation questions

7.1 The Department invites responses to this consultation.

**The preferred method is via Citizenspace -**

**<https://consultations.nidirect.gov.uk/doj/9f332797>**



Where access to Citizenspace is unavailable via [PPHR.Consultations@justice-ni.gov.uk](mailto:PPHR.Consultations@justice-ni.gov.uk)

### Removal of Ill Health Retirement exclusion

7.2 These regulations will provide those active and deferred members of the 2015 scheme who are currently ineligible to apply for ill health retirement commencing from the start of 2015 scheme until 31 March 2024, to be provided with the option to be reinstated as a full member of the scheme with the ability to apply for ill health retirement, based upon the payment of a full member contribution during pensionable service in line with the pension scheme rules. Any ill health 2015 scheme pension will only reflect service for which full contributions have been paid.

7.3 A technical amendment is being made to define the 2015 scheme in Northern Ireland to improve the operation of the 2015 police pension scheme

**In answering the following questions, please do not provide any personally identifiable information (for example, names, dates and locations) in your answers.**

### Removal of Ill Health Retirement exclusion

**Question 1** Do you agree with the Department's proposed approach for active and deferred police pension members in the 2015 police scheme in Northern Ireland, who, under these regulations will, from the date they entered the 2015 scheme until 31 March 2024, be provided with the opportunity to apply for ill health retirement within the terms of 2015 scheme?

### Technical amendments to the Police Pension 2015 Scheme.

**Question 2** Do you agree with the Department's proposal to make a technical amendment to the Police Pension Regulations (Northern Ireland) 2015 in order to improve the operation of the pension scheme established by those Regulations?

## **8. Conclusion and next steps**

8.1 The regulations set out the detail of the Department's proposals to:-

- (i) amend the Police Pension Regulations (Northern Ireland) 2015 and sets out the terms of an options exercise to remove the risk of challenge relating to indirect disability discrimination relating to the exclusion of ill-health benefits, to permit those active or deferred 2015 scheme members currently deemed ineligible to apply for ill health retirement in the 2015 police scheme from the date they joined the 2015 scheme until 31 March 2024.
- (ii) undertake a technical amendment in order to improve the operation of the 2015 police pension scheme established by those Regulations.

## ANNEXES TO THE CONSULTATION

<u>ANNEX A Draft Regulations .....</u>
<u>ANNEX B Glossary of terms .....</u>
<u>ANNEX C Privacy, Confidentiality and Access to Consultation Responses .....</u>
<u>ANNEX D Privacy Notice – Consultations (DoJ) .....</u>

## Draft Regulations

**The Draft Police Pensions (Amendment) Regulations (Northern Ireland) 2025 is attached separately to preserve the integrity of the document.**

## Glossary of terms

Term	Meaning
<b>Active Member</b>	<p>An individual who joined the police pension scheme and is earning benefits under the Scheme (active member)</p> <p>In some cases this may also include pension credit members of the scheme.</p>
<b>Deferred Member</b>	<p>An individual who has left the police pension scheme with at least 2 years qualifying service and will at state pension age, be entitled to the immediate payment of a police pension.</p>
<b>Ill health retirement</b>	<p>A retirement pension which comes into payment early on the grounds of permanent medical unfitness.</p>
<b>Police Pension Scheme 2015</b>	<p>The Pension Scheme for police officers who join the force from 1 April 2015. Since 1 April 2022 it is the only pension scheme available to Police Officers.</p>
<b>Scheme Manager</b>	<p>The Scheme Manager is responsible for managing and administering the police pension schemes. Individual forces are the Scheme Managers for the police pension schemes. Whilst authority is delegated to administrators, overall responsibility remains with the Scheme Manager.</p>
<b>Scheme Valuation</b>	<p>An actuarial valuation of the police pension scheme every four years which forms a key part of assessing the cost of the police pension scheme as to its fairness for members and its long-term affordability to the taxpayer.</p>

## Privacy, Confidentiality and Access to Consultation Responses

For this consultation, all responses may be published except for those where the respondent indicates that they are an individual acting in a private capacity (e.g. a member of the public). All responses from organisations and individuals responding in a professional capacity may be published. Email addresses and telephone numbers will be removed from responses; but apart from this, they will be published in full. For more information about how personal data is handled please see the DoJ consultation privacy notice<sup>3</sup>.

Your response, and all other responses to this consultation, may also be disclosed on request in accordance with the Freedom of Information Act 2000 (FOIA) and the Environmental Information Regulations 2004 (EIR); however, all disclosures will be in line with the requirements of the Data Protection Act 2018 (DPA) and the General Data Protection Regulation (GDPR) (EU) 2016/679.

If you want the information that you provide to be treated as confidential it would be helpful if you could explain why you regard the information you have provided as confidential. This will form part of the consideration if the Department should receive a request for the information under the FOIA or EIR.

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<sup>3</sup> The DoJ Consultation Privacy Notice is attached at Annex D

## Privacy Notice – Consultations (DoJ)

Data Controller Name: Department of Justice (DoJ)

Address: Castle Buildings, Stormont, BELFAST, BT4 3SG

Email: [DOJSMPPHRPB.Correspondence@justice-ni.gov.uk](mailto:DOJSMPPHRPB.Correspondence@justice-ni.gov.uk)

Data Protection Officer Name: DoJ Data Protection Officer

Telephone: (028) 90378617

Email: [DataProtectionOfficer@justice-ni.gov.uk](mailto:DataProtectionOfficer@justice-ni.gov.uk)

Being transparent and providing accessible information to individuals about how we may use personal data is a key element of the [Data Protection Act \(DPA\)](#) and the [EU General Data Protection Regulation](#) (GDPR). The Department of Justice (DoJ) is committed to building trust and confidence in our ability to process your personal information and protect your privacy.

### Purpose for processing

We will process personal data provided in response to consultations for informing the development of our policy, guidance, or other regulatory work in the subject area of the request for views. We may publish a summary of the consultation responses and, in some cases, the responses themselves but these will not contain any personal data. We will not publish the names or contact details of respondents but will include the names of organisations responding.

If you have indicated that you would be interested in contributing to further Department work on the subject matter covered by the consultation, then we might process your contact details to get in touch with you.

### Lawful basis for processing

The lawful basis we are relying on to process your personal data is Article 6(1) (e) of the GDPR, which allows us to process personal data when this is necessary for the performance of our public tasks in our capacity as a Government Department.

We will only process any special category personal data you provide, which reveals racial or ethnic origin, political opinions, religious belief, health, disability or sexual life/orientation when it is necessary for reasons of substantial public interest under Article 9(2) (g) of the GDPR, in the exercise of the function of the Department, and to monitor equality.



## **How will your information be used and shared**

We process the information internally for the above stated purpose. We do not intend to share your personal data with any third party. Any specific requests from a third party for us to share your personal data with them will be dealt with in accordance with the provisions of the data protection laws.

## **How long will we keep your information?**

We will retain consultation response information until our work on the subject matter of the consultation is complete, and in line with the Department's approved Retention and Disposal Schedule [DoJ Retention & Disposal Schedule](#).

## **What are your rights?**

- You have the right to obtain confirmation that your data is being [processed, and access to your personal data](#)
- You are entitled to have personal data [rectified if it is inaccurate or incomplete](#)
- You have a right to have personal data [erased and to prevent processing](#), in specific circumstances
- You have the right [to block or suppress processing](#) of personal data, in specific circumstances
- You have the right to [data portability](#), in specific circumstances
- You have the right to object to the processing [in specific circumstances](#)
- You have rights in relation to [automated decision making and profiling](#).

## **How to complain if you are not happy with how we process your personal information**

If you wish to request access, object, or raise a complaint about how we have handled your data, you can contact our Data Protection Officer using the details above.

If you are not satisfied with our response or believe we are not processing your personal data in accordance with the law, you can complain to the Information Commissioner at:

Information Commissioner's Office

Wycliffe House

Water Lane

Wilmslow

Cheshire SK9 5AF

[casework@ico.org.uk](mailto:casework@ico.org.uk)