STATUTORY RULES OF NORTHERN IRELAND

2025 No. 190

PUBLIC SERVICE PENSIONS

The Police Pensions (Amendment) Regulations (Northern Ireland) 2025

Made - - - -	*28th November 2025*
Coming into operation	*1st February 2026*

The Department of Justice makes these Regulations in exercise of the powers conferred by sections 1(1) and (2)(g) (together with paragraph 7 of Schedule 2), 3(1), (2)(a) and (b) (together with Schedule 3) and (3)(a) and (b) of the Public Service Pensions Act (Northern Ireland) 2014(**a**) ("the 2014 Act").

In accordance with section 22 of the 2014 Act, the Department has consulted with the representatives of such persons as appear to the Department likely to be affected by these Regulations.

In accordance with section 3(5) of the 2014 Act, the Department of Finance(**b**) has consented to the making of these Regulations.

Citation, commencement and effect

1. These Regulations may be cited as the Police Pensions (Amendment) Regulations (Northern Ireland) 2025 and comes into operation on 1 February 2026, but the amendments made by regulation 2(3) have effect from 1 April 2015.

Amendment of the Police Pensions Regulations (Northern Ireland) 2015

2.—(1) The Police Pension Regulations (Northern Ireland) 2015(**c**) are amended as follows.

(2) In regulation 2 (interpretation), after the definition of "the 2015 England and Wales police pension scheme" insert —

> ""the 2015 Northern Ireland police pension scheme" means a scheme established under the Public Service Pensions Act (Northern Ireland) 2014 (which came into operation on 1 April 2015) for the payment of retirement pensions to, or in respect of, a police service in Northern Ireland;".

(3) After regulation 39 (refusal to be medically examined), insert —

(**a**) 2014 c.2 (NI). Section 3(1) was amended by section 94(12) of the Public Service Pensions and Judicial Offices Act 2022.
(**b**) Departments Act (Northern Ireland) 2016 c.5 (NI). Section 1(4) renamed the Department of Finance and Personnel as the Department of Finance.
(**c**) S.R. 2015 No. 113.

"**Elections and Chapter 4A**

39A.—(1) This regulation applies, as from 1 April 2015 to a person who falls within regulation 33(5).

(2) Where such a person makes an election under Chapter 4A in respect of the ill-health benefits referred to in it —

(a) this Chapter ceases to apply to that person;

(b) Chapter 4A applies to that person; and

(c) a determination under regulation 33(5) does not prevent the making of an election under Chapter 4A.

CHAPTER 4A

Ill-health benefits 2015 – 2024

Application of this Chapter

39B.—(1) This Chapter applies in respect of the relevant period.

(2) For the purpose of these regulations, this Chapter does not apply to —

(a) a person in the existing police pension scheme as defined in regulation 2(1);

(b) a person who, at any time during the relevant period —

(i) was an active or deferred member of this scheme; and

(ii) was deemed ineligible for ill-health benefits following a determination of the scheme manager under regulation 33(5) but has since retired under this scheme.

(3) Part 6 of Schedule 4 (transitional provisions) do not apply to this Chapter.

(4) For the purposes of this Chapter —

(a) "election application" means an application referred to in regulation 39D;

(b) the "election period" means the period of 3 months beginning with the date this Chapter comes into operation;

(c) "P" means a person who, at any time during the relevant period, —

(i) was an active member of the scheme; and

(ii) was deemed ineligible for ill-health benefits following a determination of the scheme manager under regulation 33(5).

(d) "relevant period" is the period beginning with 1 April 2015 and ending with 31 March 2024;

(e) "relevant information" means all the information necessary to enable the scheme manager to determine eligibility for benefits under this Chapter;

(f) "revised contributions" means the amount of contributions calculated in accordance with regulation 39J;

(g) "deferred member" has the meaning given in regulation 40.

Provision of information

39C.—(1) The scheme manager must, in respect of a member to whom regulation 39A(1) may apply —

(a) make the information referred to in paragraph (3) available to the member within 2 weeks of the first day of the election period; and

(b) invite such a member to make an election under this Chapter.

(2) The information and invitation will be provided in the format determined by the scheme manager.

(3) The information referred to in paragraph (1) is —

(a) the grounds on which a person who satisfies the definition of "P" is, or may be, eligible for ill-health benefits under this Chapter;

(b) the conditions for the payment of the benefits;

(c) the election period;

(d) to whom and how an election application is to be made;

(e) the benefits available to P under this Chapter and the terms on which they are so available; and

(f) the date by which P must pay P's revised contributions in respect of those benefits.

Time period for election application

39D.—(1) If P wishes to elect for ill-health benefits under this Chapter, P must give the scheme manager notice in writing (an election application) containing all the relevant information.

(2) An election application must —

(a) be in writing;

(b) state that P agrees to pay in accordance with this Chapter revised contributions referred to in regulation 39F;

(c) be received by the scheme manager before the end of the election period.

(3) An election application cannot be made after the end of the election period, and any such application shall be rejected.

(4) An election application received by the scheme manager after the end of the election period at 39B(b) shall be rejected.

Scheme manager notifications

39E.—(1) If following the scheme managers receipt of P's election application the scheme manager determines that P is eligible for benefits under this Chapter, the scheme manager must give P notice of terms on which P has agreed to pay revised contributions.

(2) That notice must be in writing.

Revised contributions

39F.—(1) For each scheme year falling in the relevant period, revised contributions are equal to the difference between —

(a) the amount of contributions P has paid at the reduced member contribution rate on Ps pensionable earnings over that period; and

(b) the amount of contributions payable at the full member contribution rate over that period determined in accordance with rates specified in paragraph (2).

(2) In respect of each scheme year falling in the relevant period, the full member contribution rate for pensionable earnings of —

(a) £27,000 or less, is 12.44%;

(b) more than £27,000 but less than £60,000, is 13.44%;

(c) more than £60,000, is 13.78%.

(3) Revised contributions —

(a) must be paid in full; but

(b) may be paid in one or more instalments as the scheme manager may determine.

(4) P must pay the revised contributions no later than the last day of the period of 5 years commencing with the day on which the scheme manager gives P the notice referred to in regulation 39E.

(5) Where P fails to pay any part of the revised contributions in accordance with this regulation —

(a) P's election lapses;

(b) any revised contributions P has paid must be returned to P; and

(c) Chapter 4 applies to P in respect of the relevant period.

Effect of failing to make an election application

39G. — Where, following the provision of the information referred to in regulation 39C, P has not (at any time) given the scheme manager an election application, the scheme manager must treat the absence of such an application as a conclusive decision on P's part not to elect for benefits under this Part.

Number of elections

39H. Only one election application may be pursued under this Chapter.

Effect of compliance with this Chapter

39I. Where P satisfies the requirements of this Chapter, P is eligible for an ill-health benefit on the same terms as a person referred to in regulation 33(6) (which deals with a person eligible for an ill-health benefit because the likely cost of providing it is not disproportionately high).".

Sealed with the Official Seal of the Department of Justice on 27th November 2025.

L.S.

Naomi Long
Minister of Justice

Sealed with the Official Seal of the Department of Finance on 28th November 2025

L.S.

Patrick Neeson
A senior officer of the Department of Finance

EXPLANATORY NOTE

(This note is not part of the Regulations)

These Regulations amend the Police Pensions Regulations (Northern Ireland) 2015 ("the 2015 Regulations").

The Regulations insert a new Part (Part 4A) into the 2015 Regulations. New Part 4A applies to a person who was deemed ineligible for ill-health benefits in the period 1 April 2014 to 31 March 2024 under Part 4 of the 2015 Regulations. New Part 4A provides for a person who satisfies the requirements of it, to elect for ill-health benefits under the new Part.

New Part 4A establishes an options exercise for ill-health benefits under it relating to a member of the 2015 scheme previously deemed ineligible from ill-health benefits under regulation 33(5) and covers the provision of information about the benefits, the form and timing of an election, the calculation of the amount of contributions payable in respect of a successful application and the timing of their payment. It also makes provision for the consequences of failure to pay contributions and failure to make an election.

The interplay between existing Part 4 and new Part 4 is dealt with by way of the insertion of a new regulation (regulation 39A) in the new 2015 Regulations.

The amendment to Part 4 and new Part 4A provisions take effect from a date earlier than the coming into operation of the Regulations (in this respect see in particular section 23 of the Public Service Pensions Act (Northern Ireland) 2014).

The Regulations also insert a definition of "the 2015 Northern Ireland police pension scheme" by way of amendment to regulation 2 of the 2015 Regulations.

An impact assessment has not been prepared for this instrument as no impact on the costs of business or the voluntary sector is foreseen.

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