STATUTORY INSTRUMENTS

2026 No. 267

PUBLIC SERVICE PENSIONS, ENGLAND AND WALES

The Police Pensions (Member Contributions) (Amendment and Transitional Provisions) (England and Wales) Regulations 2026

Made - - - -	*9th March 2026*
Laid before Parliament	*11th March 2026*
Coming into force - -	*1st April 2026*

The Secretary of State makes these Regulations in exercise of the powers conferred by sections 1(1) and (2)(g), 2(1) and 3(1), (2)(a) and (b) and (3)(a) of, and paragraph 7(a) of Schedule 2 and paragraph 9 of Schedule 3 to, the Public Service Pensions Act 2013(**a**).

In accordance with section 22(2)(a) of that Act, before making these Regulations the Secretary of State consulted such persons as appeared to the Secretary of State to be likely to be affected by these Regulations, with a view to reaching agreement.

In accordance with section 22(2)(b) of that Act, the Secretary of State has laid a report before Parliament setting out the matters specified in section 22(4) of that Act.

In accordance with section 3(5) of that Act, these Regulations are made with the consent of the Treasury.

Citation, commencement, extent and interpretation

1.—(1) These Regulations may be cited as the Police Pensions (Member Contributions) (Amendment and Transitional Provisions) (England and Wales) Regulations 2026 and come into force on 1st April 2026.

(2) These Regulations extend to England and Wales.

(3) In these Regulations, "the 2015 Regulations" means the Police Pensions Regulations 2015(**b**).

Amendment of the Police Pensions Regulations 2015

2. The 2015 Regulations are amended in accordance with regulations 3 to 8.

(**a**) 2013 c. 25 ("the 2013 Act"). Section 3 of the 2013 Act was relevantly amended by section 94 of the Public Service Pensions and Judicial Offices Act 2022 (c. 7). See section 1(4) of the 2013 Act for the definition of "scheme regulations" and section 2(2) for the definition of "responsible authority". By virtue of paragraph 7(a) of Schedule 2 to the 2013 Act, the Secretary of State is the responsible authority for the purposes of scheme regulations about members of police forces in or as regards England and Wales.

(**b**) S.I. 2015/445 ("the 2015 Regulations").

Amendment to regulation 2 (interpretation)

3. In regulation 2, in paragraph (1)(**a**)—

(a) in the definition of "assumed pay", omit ", except as otherwise provided in Part 10 (contributions),";

(b) for the definition of "pensionable earnings", substitute—

""pensionable earnings", in relation to any period, has the meaning given in regulation 33 (pensionable earnings);".

Amendment to regulation 33 (pensionable earnings)

4. In regulation 33, omit paragraph (1).

Insertion of regulation 167A (relevant pay)

5. In Part 10 (contributions)(**b**), at the beginning, insert—

"Relevant pay

167A.—(1) For the purpose of determining the rate of member contributions(**c**) under this Part, the relevant pay of a member ("M"), for a payment of M's pensionable earnings(**d**), is—

(a) if one or both of paragraph (2) and paragraph (3) applies to that payment, M's joining pay;

(b) otherwise, the sum of M's pensionable earnings for each pay period(**e**) that ended in the previous scheme year in relation to that payment.

(2) This paragraph applies to a payment of M's pensionable earnings if M is not, continuously, an active member during the relevant period for that payment.

(3) This paragraph applies to a payment of M's pensionable earnings if M returned from a long period of leave during the relevant period for that payment.

(4) For the purposes of paragraph (1)(a), M's "joining pay" is the annual rate of pay to which M was entitled on the later of—

(a) the day that M most recently became an active member; and

(b) the day that M most recently returned from a long period of leave.

(5) For the purposes of paragraph (1)(b), any statutory pay(**f**) paid to or for M is treated as included within M's pensionable earnings.

(6) For the purposes of paragraph (4), the "annual rate of pay to which M was entitled" is—

(a) where M is a person in service as a member of a home police force(**g**), the annual rate of pay to which M was entitled as such a member, no account being taken of any retrospective increase in that rate of pay;

(**a**) There are amending instruments but none is relevant.
(**b**) There are amending instruments but none is relevant.
(**c**) See regulation 2(1) and regulation 170(1) of the 2015 Regulations for the meaning of "member contributions".
(**d**) See regulation 2(1) and regulation 33 of the 2015 Regulations for the meaning of "pensionable earnings". Regulation 33 is amended by regulation 4 of these Regulations.
(**e**) See regulation 2(1) of the 2015 Regulations for the meaning of "pay period".
(**f**) See regulation 2(1) of the 2015 Regulations for the meaning of "statutory pay".
(**g**) See regulation 2(1) and Part 2 of the 2015 Regulations for the meaning of "member of a home police force".

(b) where M is a person in service as a member of a police force in England and Wales other than a home police force(**a**), the annual rate of pay to which M was entitled under M's terms and conditions of employment, no account being taken of any retrospective increase in that rate of pay.

(7) In this regulation—

"active member" means a person who—

(a) is in pensionable service(**b**) under this scheme(**c**); or

(b) for the purpose of determining entitlement to payment of benefits to or in respect of that person, is taken to be an active member of this scheme(**d**);

"long period of leave" means any period lasting for a year or more which is—

(a) a period of unpaid leave during which the employment relationship continues(**e**);

(b) a period of permanent service(**f**); or

(c) a combination of (a) and (b);

"previous scheme year", in relation to a payment of pensionable earnings, means the scheme year(**g**) before the scheme year during which falls the end of the pay period to which that payment relates;

"relevant period", in relation to a payment of pensionable earnings, means the period—

(a) beginning immediately before midnight at the end of 1st April during the previous scheme year in relation to that payment; and

(b) ending at the end of the pay period to which that payment relates.".

Omission of regulation 168 (amount of pensionable earnings) and regulation 169 (annualised rate of pensionable earnings)

6. Omit regulation 168 and regulation 169.

Amendment to regulation 170 (rate of member contributions)

7. In regulation 170—

(a) in paragraph (1), omit the words from "within" to "33";

(b) for paragraph (2), substitute—

"(2) The member contributions rate which applies to a payment of pensionable earnings is the percentage, set out in column 2 or 3 of the table(**h**), corresponding to the relevant pay in column 1 for that payment.";

(**a**) See regulation 2(1) and Part 2 of the 2015 Regulations for the meaning of "member of a police force other than a home police force".
(**b**) See section 37 of the 2013 Act for the meaning of "pensionable service".
(**c**) See regulation 2(1) of the 2015 Regulations for the meaning of "this scheme".
(**d**) See Chapter 1 of Part 4 of the 2015 Regulations (active membership) for when a member of a police force is taken to be an active member of the pension scheme established by those regulations.
(**e**) See regulation 22(2) of the 2015 Regulations for periods of unpaid leave during which the employment relationship continues.
(**f**) See regulation 2(1) of the 2015 Regulations for the meaning of "period of permanent service".
(**g**) See regulation 2(1) of the 2015 Regulations for the meaning of "scheme year".
(**h**) See regulation 170(3) of the 2015 Regulations for the meaning of "full member contributions rate" (column 2 of the table in regulation 170) and regulation 170(4) of the 2015 Regulations for the meaning of "reduced member contributions rate" (column 3 of the table in regulation 170).

(c) omit paragraphs (6) and (7);

(d) for the table after paragraph (7), including the heading(**a**), substitute—

"Column 1	*Column 2*	*Column 3*
Relevant pay	***Full member contributions rate***	***Reduced member contributions rate***
£37,035 or less	12.88%	10.38%
More than £37,035 but less than £79,588	13.88%	11.38%
£79,588 or more	14.22%	11.72%".

Amendment to regulation 172 (option to pay member contributions for period of unpaid leave)

8. In regulation 172, in paragraph (7)(**b**)—

(a) for "payable," substitute "payable—

(a) any amount of pensionable earnings that the member would have received for the period of unpaid leave is not to be taken into account in determining the member contributions rate;";

(b) the words from "the annual rate" to the end become sub-paragraph (b) of that paragraph.

Transitional provisions

9.—(1) The amendments made by these Regulations do not apply in relation to any payment of pensionable earnings made for a pay period which begins before 1st April 2026.

(2) The amendments made by these Regulations do not apply in determining, for the purposes of regulation 172(3) of the 2015 Regulations, the rate of contributions that applies to calculate the amount of contributions that would have been payable—

(a) for any period of unpaid leave which ended before 1st April 2026;

(b) in relation to a period of unpaid leave which was ongoing immediately before 1st April 2026, for any pay period during that period of unpaid leave which would, had that unpaid leave not taken place, have begun before 1st April 2026.

(3) In this regulation—

"pay period" has the meaning given in regulation 2(1) of the 2015 Regulations;

"pensionable earnings" has the meaning given in regulation 33(2) of the 2015 Regulations(**c**);

"unpaid leave" means the unpaid leave listed in regulation 172(1) of the 2015 Regulations.

(**a**) The heading to the table in regulation 170 was amended by S.I. 2019/378, S.I. 2020/188 and S.I. 2023/213.
(**b**) Regulation 172(7) was amended by S.I. 2018/997.
(**c**) Regulation 33(2) was amended by S.I. 2023/213.

Sarah Jones
Minister of State
Home Office

9th March 2026

We consent

Taiwo Owatemi
Gen Kitchen
Two Lords Commissioners of His Majesty's Treasury
HM Treasury

9th March 2026

EXPLANATORY NOTE

(This note is not part of the Regulations)

These Regulations amend the Police Pensions Regulations 2015 (S.I. 2015/445) ("the 2015 Regulations") in respect of member contributions.

Regulation 1 makes introductory provision about citation, commencement, extent and interpretation. Regulations 2 to 8 amend the 2015 Regulations. The 2015 Regulations established a career average pension scheme for members of police forces in England and Wales.

Regulation 170 of the 2015 Regulations sets out how to identify the rate at which an active member of the scheme must contribute to the scheme (the "member contributions rate") by reference to the member's annualised pensionable earnings and whether or not they are eligible for the payment of ill-health benefits. There are three earnings bands and different member contribution rates apply to each.

Regulations 168 and 169 of the 2015 Regulations set out how to identify a member's annualised pensionable earnings. Regulation 6 revokes regulations 168 and 169. Regulation 5 inserts a new regulation 167A into the 2015 Regulations, which sets out instead how to identify the member's relevant pay. It sets out two alternative determinants of relevant pay and how to identify which applies in relation to a payment of pensionable earnings.

Regulation 7 amends regulation 170 of the 2015 Regulations by substituting the table to change the earnings bands and to increase the contribution rates which apply to each band. It also amends regulation 170 so that the member contributions rate is determined by reference to the member's relevant pay rather than their annualised pensionable earnings, and makes other changes to regulation 170 required as a result of the provisions of regulations 5 and 6 of these Regulations.

Regulation 172 of the 2015 Regulations provides for an active member who returns to work after unpaid family or sick leave to opt to pay the contributions that would have been payable for the period of leave. Regulation 8 amends regulation 172 of the 2015 Regulations so that deemed pensionable earnings for a period of unpaid leave are not taken into account in identifying the member contributions rate which is applied to calculate the contributions that would have been payable.

Regulation 33 of the 2015 Regulations sets out the meaning of the term "pensionable earnings". Regulation 4 amends regulation 33 of the 2015 Regulations to reflect that, as a result of the revocations made by regulation 6, Part 10 of those Regulations no longer gives a different meaning to that term. Regulation 3 amends the definition of "pensionable earnings" to reflect this, and also amends the definition of "assumed pay" to reflect that, again as a result of the revocations made by regulation 6, Part 10 of the 2015 Regulations no longer gives a different meaning to that term.

Regulation 9(1) makes transitional provision so that member contributions which are to be deducted from pay for pay periods which start before 1st April 2026 are not affected by the amendments made by these Regulations. Regulation 9(2) makes transitional provision for scheme members who opt, under regulation 172 of the 2015 Regulations, to make contributions for unpaid leave which took place wholly or partly before 1st April 2026.

A full impact assessment has not been produced for this instrument as no, or no significant, impact on the private, voluntary or public sector is foreseen.

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