1978 No. 73

POLICE

Royal Ulster Constabulary Pensions (Amendment) Regulations 1978

Made	*14th March* 1978
Coming into operation	*6th April* 1978
To be laid before Parliament	

The Secretary of State, in pursuance of section 25 of the Police Act (Northern Ireland) 1970(**a**) read with Articles 14 and 15 of the Superannuation (Northern Ireland) Order 1972(**b**) and after consulting, in accordance with section 34(2) of the said Act, the Police Authority for Northern Ireland and the Police Association for Northern Ireland and, in accordance with section 4(5) of the Police Act 1969(**c**), the Police Council for the United Kingdom, hereby with the concurrence of the Minister for the Civil Service(**d**) makes the following regulations:—

Citation

1. These regulations may be cited as the Royal Ulster Constabulary Pensions (Amendment) Regulations 1978.

Commencement and effect

2. These regulations shall come into operation on 6th April 1978 and shall have effect—

(*a*) for the purposes of regulations 6, 9, 14(1) and 16(1) as from 1st September 1973;

(*b*) for the purposes of regulation 7 and 15(3) as from 6th April 1978;

(*c*) for the purposes of regulations 10 and 17, in so far as they relate to transfer values payable under regulation 75, as from 1st January 1974;

(*d*) for all other purposes as from 1st April 1972.

Interpretation

3. In these regulations any reference to the principal regulations is a reference to the Royal Ulster Constabulary Pensions Regulations 1973(**e**).

The Royal Ulster Constabulary Pensions Order 1949

4. At the beginning of regulation 2(2) of the principal regulations (the Royal Ulster Constabulary Pensions Order 1949) there shall be inserted the words "Save as provided in regulation 75A(4)".

(a) 1970 c. 9 (N.I.) as modified by S.I. 1973/2163 (1973 III, p. 7541)
(b) S.I. 1972/1073 (N.I. 10)
(c) 1969 c. 63
(d) Formerly the Ministry of Finance for Northern Ireland: *see* S.I. 1973/2163 (1973 III, p. 7541)
(e) S.R. & O. (N.I.) 1973 No. 317 (II, p. 1722) as amended by S.R. 1976 No. 401 (II, p. 2231)

Aggregate pension contributions

5. At the end of regulation 10 of the principal regulations (aggregate pension contributions) there shall be added the following provision:—

"(*e*) where the person, while a member, became entitled in the circumstances mentioned in regulation 47A to reckon pensionable service by virtue of a period of previous service or employment otherwise than as a member, the amount of any award by way of return of contributions or any analogous payment which would have been made to him at the end of that period of previous service or employment had he voluntarily retired therefrom in circumstances entitling him to such an award or payment under the superannuation arrangements applicable thereto.".

Previous service reckonable on payment

6. For regulation 46(2) of the principal regulations (previous service reckonable on payment) there shall be substituted the following provisions:—

"(2) Where before the relevant date a member retired from the force without a pension (including a pension under the 1949 Order)—

(*a*) the period shall be any period of pensionable service (including service before 1st April 1972) reckonable by him at the time he retired;

(*b*) the appropriate payment shall be an amount equal to any gratuity or return of pension contributions, as the case may be, which he may have received on his retirement, so, however, that where before his retirement he had paid additional or further contributions under regulation 50 or 51 or any corresponding provision of the 1949 Order or had made an additional or further payment by way of a lump sum under regulation 52 the appropriate payment shall be reduced by the amount he had paid by way of such contributions or lump sum and he shall be deemed neither to have paid nor elected to pay such contributions or lump sum.

(2A) Where before the relevant date he retired with a deferred pension which he has relinquished as mentioned in regulation 20(2), paragraph (2) shall have effect as though he had retired without a pension and, where immediately before his retirement he was paying such additional or further contributions as are mentioned in paragraph (2)(*b*), the amount he had paid by way of such contributions shall be repaid to him and he shall be deemed neither to have paid nor elected to pay such contributions.".

Previous service reckonable at discretion of the Police Authority

7.—(1) In regulation 47(1) of the principal regulations (previous service reckonable at discretion of the Police Authority) after the words "Regulation 52(4)" there shall be inserted the words "and paragraph (3)".

(2) At the end of the said regulation 47 there shall be added the following provision:—

"(3) Nothing in this regulation shall apply to entry by a member into the force on or after 6th April 1978.".

Previous service reckonable under current interchange arrangements

8. After regulation 47 of the principal regulations there shall be inserted the regulation set out in Appendix 1.

Additional and further payments by way of lump sum or reduction of pension

9. At the end of regulation 52(4) of the principal regulations (certain additional and further payments) there shall be added the following provision:—

"Provided that nothing in this paragraph shall affect the application of regulation 46 in the case of such a member as is mentioned in paragraph (2A) of the said regulation except to the extent that a repayment would fall to be made to him under the said paragraph (2A)."

Transfer value on transfer from the force to a police force in Great Britain

10. In regulation 75(2) of the principal regulations (transfer values on transfer from the force to a police force in Great Britain) after the words "in accordance with" there shall be inserted the words "Parts I and III of".

Insertion of regulation 75A

11. After regulation 75 of the principal regulations there shall be inserted the regulation set out in Appendix 2.

Members' deferred pension

12. At the end of paragraph 2 of Part VI of Schedule 2 to the principal regulations (members' deferred pension) there shall be added the words "so, however, that the pension shall not exceed 40 sixtieths of his average pensionable pay.".

Reduction of pension in specified cases

13.—(1) After paragraph 2(1)(*b*) of Part VIII of Schedule 2 to the principal regulations (reduction of pension in specified cases) there shall be inserted the following provision:—

"(*c*) by virtue of regulation 47A".

(2) In paragraph 3(1) of the said Part VIII after the words "1st April 1972" there shall be inserted the words "or by virtue of regulation 47A".

Transitional modifications

14.—(1) For paragraph 1(2) of Part II of Schedule 3 to the principal regulations (transitional modifications of Part I of that Schedule) there shall be substituted the following provision:—

"(2) In this Part "pre-1972 pensionable service" means the pensionable service the husband was entitled to reckon otherwise than by virtue of—

(*a*) service as a member or as a regular policeman in Great Britain on or after 1st April 1972, or

(*b*) regulation 46, where the conditions specified in the said regulation are satisfied on or after 1st September 1973.".

(2) At the end of the said paragraph 1(2) (as amended by paragraph (1) above) there shall be added the following provision:—

"or

(*c*) regulation 47A.".

Widow's accrued pension

15.—(1) In paragraph 1(1) of Part IV of Schedule 3 to the principal regulations (widow's accrued pension) after sub-paragraph (*a*) there shall be inserted the following provision:—

"(*aa*) his pensionable service reckonable by virtue of regulation 47A;".

(2) In paragraph 1(2)(*b*) of the said Part IV for the words "sub-paragraph (1)(*a*) and (*b*)" there shall be substituted the words "sub-paragraph 1(*a*), (*aa*) and (*b*)".

(3) For paragraph 1(3) of the said Part IV there shall be substituted the following provision:—

"(3) the proportion referred to in sub-paragraph (1)(*c*) or sub-paragraph (2)(*c*) shall be the proportion which the period for which the husband paid further contributions or, as the case may be, additional contributions, bore to the period by which the pensionable service he was entitled to reckon on the relevant date fell short of 25 years or, where that period is less than 5 years, to a period of 5 years, each period being reckoned in completed years and completed months

In this sub-paragraph "the relevant date" means—

(*a*) where the husband last served as a member before 6th April 1978, the date on which he made the election referred to in the sub-paragraph in question,

(*b*) in any other case, the date from which the further contributions or, as the case may be, additional contributions were payable in pursuance of the election referred to in the sub-paragraph in question.".

Child's ordinary allowance

16.—(1) For sub-paragraph (*b*) of paragraph 4(2) of Part I of Schedule 4 to the principal regulations (child's ordinary allowance) there shall be substituted the following provision:—

"(*b*) an amount calculated as aforesaid but by reference only to the father's pre-1972 pensionable service, that is to say the pensionable service he was entitled to reckon otherwise than by virtue of—

(i) service as a member or as a regular policeman in Great Britain on or after 1st April 1972, or

(ii) regulation 46 where the conditions specified in the said regulation are satisfied on or after 1st September 1973;"

(2) At the end of the said paragraph 4(2)(*b*) (as amended by paragraph (1) above) there shall be added the following provision:—

"or

(iii) regulation 47A.".

Transfer values

17. For Schedule 7 to the principal regulations (transfer values) there shall be substituted the Schedule set out in Appendix 3.

Roy Mason
One of Her Majesty's Principal Secretaries of State

Northern Ireland Office
14th March 1978

The concurrence of the Minister for the Civil Service given under his Official Seal on 14th March 1978.

(L.S.)

T. A. A. Hart
Authorised by the Minister for the Civil Service

APPENDIX 1

Regulation inserted after Regulation 47 of the principal regulations

Previous service reckonable under current interchange arrangements

47A.—(1) Save as provided in paragraph (2), this regulation shall apply to a member—

(*a*) subject to paragraph (4), who before he last became a member before the relevant date was in service or employment by virtue of which he was subject to superannuation arrangements in pursuance of which a transfer value may be paid to the Police Authority; (such services or employment and such superannuation arrangements are hereafter in this regulation and in Schedule 7 referred to, respectively, as "former service" and "former superannuation arrangements");

(*b*) subject to paragraph (2), who, before the relevant date, last became a member on or after 1st April 1972; and

(*c*) in respect of whom a transfer value relating to his former service has, in pursuance of his former superannuation arrangements, been paid to the Police Authority.

(2) If the Police Authority so determine in the case of a particular member who, before the relevant date, last became such on or after 5th July 1948 but before 1st April 1972, this regulation shall have effect as if paragraph (1)(*b*) were omitted.

(3) There shall be reckonable by a member to whom this regulation applies, in respect of his former service, a period of pensionable service calculated in accordance with Parts II and III of Schedule 7.

(4) Notwithstanding anything in this regulation, the provisions thereof shall not apply—

(*a*) where the former service was service as a member, or

(*b*) where the member concerned is entitled to reckon pensionable service under regulation 45(*a*) by virtue of former service as a regular policeman in Great Britain.

APPENDIX 2

Regulation inserted after Regulation 75 of the principal regulations

Transfer value payable under interchange arrangements

75A.—(1) This regulation shall apply to a member—

(*a*) subject to paragraph (4), who retires or who has retired on or after 1st April 1972;

(*b*) subject to paragraph (5), who subsequently enters or entered service or employment by virtue of which he is subject to superannuation arrangements hereafter in this regulation referred to as "new service";

(*c*) who—

(i) was not entitled to a pension on retiring from service as a member, or

(ii) if so entitled, has not received any payment in respect of the pension;

(*d*) who—

(i) has not received a return of pension contributions or a gratuity on ceasing to serve in the force, or

(ii) if he has received such an award on ceasing to serve, has entered the new service within 12 months of retiring or within such longer period as the Police Authority may allow in the circumstances and has, within the period mentioned in sub-paragraph (*e*) below, paid to the Authority an amount equal to the said award;

(*e*) who, within six months of his entering the new service or within six months of 6th April 1978, whichever period last expires, or within such longer period as the Police Authority may allow in the circumstances of a particular case, has given notice in writing to the Police Authority of his desire that this regulation should apply in his case; and

(*f*) who, in his new service is, or subject to the payment of a transfer value would be, entitled to reckon service for superannuation purposes by virtue of his service as a member.

(2) Where this regulation applies the Police Authority may pay a transfer value calculated in accordance with Parts I and III of Schedule 7 to the authority or person empowered to receive such payments for the purposes of the superannuation arrangements applicable to the new service and shall so pay such a transfer value where those superannuation arrangements—

(*a*) are contained in a public general Act of Parliament or are made under such an Act by a Minister of the Crown; or

(*b*) are contained in a public general Act of Parliament of Northern Ireland or Measure of the Northern Ireland Assembly or are made under such an Act or Measure by a Minister of the Crown (including a Northern Ireland Minister) or by a Northern Ireland ministry, department or head of department; or

(*c*) are contained in a retirement benefits scheme approved under Chapter II of Part II of the Finance Act 1970 or section 222 of the Income and Corporation Taxes Act 1970; or

(*d*) provide for the purposes thereof for a superannuation fund which is wholly approved under section 208 of the Income and Corporation Taxes Act of 1970; or

(*e*) provide, in the event of the member again becoming such, for the payment of a transfer value which the Police Authority are satisfied would be calculated in like manner as under any superannuation arrangements contained in, or made by a Minister of the Crown under, a public general Act of Parliament.

(3) Where a member to whom this regulation applies was entitled to an award on retiring but has received no payment in respect thereof, the award shall cease to be payable.

(4) If the Police Authority so determine in the case of a particular member who retired on or after 5th July 1948 but before 1st April 1972 this regulation shall have effect as if paragraph (1)(*a*) were omitted and the amount required to be paid under paragraph 1(*d*)(ii) were increased by an amount equal to compound interest thereon at the rate of 6% per annum, calculated with yearly rests, in respect of the period before 21st January 1977 beginning with the date the member received his gratuity or repayment of pension contributions.

(5) Notwithstanding anything in this regulation, the provisions thereof shall not apply—

(*a*) where the new service is service as a member, or

(*b*) where a transfer value is payable under regulation 75 on transfer to a police force in Great Britain.

APPENDIX 3

Schedule substituted for Schedule 7 to the principal regulations

SCHEDULE 7

TRANSFER AND INTERCHANGE ARRANGEMENTS

PART I

TRANSFER VALUE PAYABLE BY POLICE AUTHORITY UNDER REGULATION 75 OR 75A

1.—(1) A transfer value payable by the Police Authority under regulation 75 or 75A in respect of a member shall be calculated in accordance with this Part of this Schedule and the Table set out in Part III thereof by reference to—

(*a*) his age in years on ceasing to be a member;

(*b*) his notional deferred pension, that is to say the deferred pension to which he would have been entitled had he, on so ceasing, been entitled to such a pension, and any reduction therein in accordance with Part VII of Schedule 2;

(*c*) in the case of a man, his widow's notional accrued pension, that is to say the widow's accrued pension to which, on the assumption aforesaid, his widow would become entitled were he to die while entitled to the deferred pension leaving a widow entitled to an accrued pension; and

(*d*) in the case of a member who had undertaken to make payments by way of regular instalments in accordance with Schedule 7A, the payments not completed before he ceased to be a member,

and any reference in this Part to the member's notional deferred pension or widow's notional accrued pension shall be construed accordingly.

(2) For the purposes of calculating a widow's notional accrued pension in a case in which the proportion mentioned in paragraph 1(4) of Part IV of Schedule 3 exceeds the whole, that proportion shall be taken to be the whole.

(3) In this Part any reference to the Table is a reference to the Table set out in Part III of this Schedule and any reference to the appropriate factor specified in a column of that Table is a reference to the factor specified in the column in question in relation to the member's age within the meaning of sub-paragraph (1)(*a*).

2.—(1) The annual amount of the member's notional deferred pension, disregarding any reduction therein at insured pensionable age, shall be multiplied by the appropriate factor specified in the second column of the Table or, in the case of a woman, in the fourth column thereof.

(2) The said product shall be reduced in accordance with sub-paragraph (3)—

(*a*) in the case of a member other than one who, immediately before he ceased to be such, was paying pension contributions at the rate of 1p less than the appropriate percentage of his pensionable pay;

(*b*) in the case of a member entitled to reckon pensionable service, immediately before he ceased to be such, by virtue of a participating period of relevant employment.

(3) The annual amount by which the member's notional deferred pension would fall to be reduced—

(*a*) under paragraph 1 of Part VII of Schedule 2, in a case in which sub-paragraph (2)(*a*) applies, and

(*b*) under paragraphs 2 and 3 of the said Part VII, in a case in which sub-paragraph (2)(*b*) applies,

shall be multiplied by the appropriate factor specified in the third column of the Table or, in the case of a woman, in the fifth column thereof; and the product under sub-paragraph (1) shall be reduced by the resulting product.

(4) For the purposes of sub-paragraph (2)(*b*) and of the provisions applied by sub-paragraph (3)(*b*) a period shall be treated as a participating period of relevant employment notwithstanding that a payment in lieu of contributions only fell to be made after the member ceased to be such.

(5) The product under sub-paragraph (1), subject to any reduction under sub-paragraphs (2) and (3), is in paragraph 5 referred to as the basic element of the transfer value.

3.—(1) In the case of a man, the annual amount of the member's widow's notional accrued pension, disregarding paragraphs 3 and 4 of Part IV of Schedule 3, shall be multiplied by the factor 4.

(2) The said product is in paragraph 5 referred to as the widow's element of the transfer value.

4. For the purpose of calculating a transfer value payable as mentioned in paragraph 1, Part VI of Schedule 2 shall apply as if references to the member's average pensionable pay are references to his average pensionable pay immediately before he ceased to serve except that in the case of a transfer value which falls to be paid under regulations 75 or 75A(2)(*a*), (*b*) or (*e*) no account shall be taken of any retrospective increase in pay granted after the transfer value has been paid.

5. Subject to paragraphs 6, 7 and 8 the transfer value shall be of an amount—

(*a*) in the case of a man, equal to the sum of the basic element calculated in accordance with paragraph 2 and the widow's element calculated in accordance with paragraph 3;

(*b*) in the case of a woman, equal to the basic element calculated in accordance with paragraph 2.

6.—(1) This paragraph shall apply in the case of a member who had undertaken to make payments by regular instalments in accordance with Schedule 7A but had not completed those payments before he ceased to be a member; and the payments not completed before he so ceased are, in this paragraph, referred to as the outstanding instalments.

(2) The transfer value shall be reduced by the actuarial equivalent of the outstanding instalments calculated, in accordance with tables prepared by the Government Actuary, by reference to the amount of each instalment, the interval at which instalments were payable and the number of outstanding instalments.

7.—(1) This paragraph shall apply where a transfer value is payable in respect of a member—

(*a*) in whose case Schedule 9 has effect by reason that he ceased to serve as such before 24th January 1975, and

(*b*) who was entitled to reckon less than a year's pensionable service immediately before he ceased so to serve.

(2) There shall be calculated the transfer value which would be payable if the member were so entitled to reckon a year's pensionable service and the transfer value payable shall be calculated proportionately by reference to the proportion of a year which he was so entitled to reckon as pensionable service.

8.—(1) This paragraph shall apply where a transfer value is not paid within 12 months of the member ceasing to be such.

(2) The transfer value shall be increased by an amount equal to compound interest thereon at the rate of 6% per annum, with yearly rests, in respect of the period beginning with the date he ceased to be a member and ending with the date of payment of the transfer value, reckoned in completed years.

9.—(1) This paragraph shall apply where a transfer value payable under regulation 75A is so payable by virtue of paragraph (4) of that regulation in respect of a member who retired before 1st April 1972.

(2) Where this paragraph applies—

(*a*) subject as hereinafter provided, the notional pensions referred to in paragraph 1(1)(*b*) and (*c*) shall be calculated in accordance with these regulations but by reference to the member's average pensionable pay within the meaning of the 1949 Order;

(*b*) where immediately before his retirement the member was paying pension contributions at a rate related to 5% of his pensionable pay, his widow's notional accrued pension shall not be less than would have been the widow's ordinary pension which would have been payable to his widow under the 1949 Order (as in force at the time of his retirement) had he died when he retired in circumstances entitling her to such an award, calculated however at the flat rate specified in Scheme I of the appropriate provision of the said Order (as then in force);

(*c*) where immediately before his retirement the member was paying pension contributions at a rate related to 6.25% of his pensionable pay his widow's notional accrued pension shall be calculated as if, at the time of his retirement,

(i) regulation 50 of the principal regulations was in force in place of paragraph 36A of the Schedule to the 1949 Order, and

(ii) paragraph 2 of Part VIII of Schedule 2 was in force in place of the corresponding provisions of the 1949 Order,

and accordingly any additional contributions that he may have paid or any deduction that may have fallen to be made under the said relevant or corresponding provisions shall be deemed to have been paid or fall to be made under the said regulation 50 or paragraph 2, as the case may be,

and, without prejudice to the foregoing provisions of this paragraph, this Schedule shall have effect subject to any necessary modifications.

PART II

PENSIONABLE SERVICE RECKONABLE UNDER REGULATION 47A ON RECEIPT OF TRANSFER VALUE BY POLICE AUTHORITY

1.—(1) The period of pensionable service reckonable by a member under regulation 47A by virtue of the receipt of a transfer value by the Police Authority shall be calculated in accordance with this Part of this Schedule and the Table set out in Part III thereof by reference to—

(*a*) the amount of the transfer value and of any increase therein by way of interest subject, however, to sub-paragraph (4);

(*b*) his age in years at the date mentioned in sub-paragraph (2), (3) or (4), whichever applies in his case;

(*c*) his pensionable emoluments within the meaning of the sub-paragraph in question, and

(*d*) the provisions of these regulations relating to reduction of pension at insured pensionable age,

and any reference in this Part to the member's age or pensionable emoluments shall be construed accordingly.

(2) Subject to sub-paragraph (4), this sub-paragraph shall apply where—

(*a*) by virtue of his former service the member was subject to superannuation arrangements which—

(i) were contained in a public general Act of Parliament or were made under such an Act by a Minister of the Crown, or

(ii) were contained in a public general Act of the Parliament of Northern Ireland or Measure of the Northern Ireland Assembly or were made under such an Act or Measure by a Minister of the Crown (including a Northern Ireland Minister) or by a Northern Ireland ministry, department or head of department; or

(*b*) the Police Authority are satisfied that the transfer value was calculated in like manner as under some such superannuation arrangements as aforesaid;

and, in such case, the member's age for the purposes of sub-paragraph (1)(*b*) shall be his age on ceasing to be in his former service and his pensionable emoluments for the purposes of sub-paragraph (1)(*c*) shall be the annual value of the emoluments (including averaged emoluments) in relation to which the transfer value was calculated or would have been calculated if part thereof had not been disregarded on account of provisions included in the superannuation arrangements in connection with retirement pension under section 28 of the Social Security (Northern Ireland) Act 1975(f) or section 29 of the National Insurance Act (Northern Ireland) 1966(g).

(3) Subject to sub-paragraph (4), in a case in which sub-paragraph (2) does not apply, the member's age for the purposes of sub-paragraph (1)(*b*) and his pensionable emoluments for the purposes of sub-paragraph (1)(*c*) shall be, respectively, his age and his annual pensionable pay as a member—

(*a*) on his becoming such, where the transfer value is received within 12 months of his ceasing to be in his former service, or

(*b*) on the date the transfer value is received, where it is received later.

(4) Where pensionable service reckonable under regulation 47A is so reckonable by virtue of paragraph (3) of that regulation in the case of a member who became such before 1st April 1972, then, notwithstanding the preceding provisions of this paragraph—

(*a*) if, before or within 3 months of receiving the transfer value the Police Authority are notified that, inclusive of any increase by way of interest, it would have been of a different amount, specified by the payor thereof had it been calculated and paid on 21st January 1977, then, for the purposes of this Schedule the transfer value shall be treated as though it were of the amount so specified;

(*b*) the member's age for the purposes of sub-paragraph (1)(*b*) shall be his age on 21st January 1977, and

(*c*) his pensionable emoluments for the purposes of paragraph (1)(*c*) shall be his annual pensionable pay as a member on 21st January 1977 or, if he was not serving as such on that date, on the date on which he first thereafter became a member.

(5) In this Part any reference to the Table is a reference to the Table set out in Part III of this Schedule and any reference to the appropriate factor specified in a column of that Table is a reference to the factor specified in the column in question in relation to the member's age within the meaning of sub-paragraph (1)(*b*).

(6) In this Part any reference to a member's former service is a reference to the service in respect of which the transfer value is paid.

2.—(1) Where in a case to which paragraph 1(2) applies the transfer value was increased by the inclusion therein of interest calculated from the date when the member ceased to be in his former service, it shall be adjusted by the deduction of that interest.

(f) 1975 c. 15 (g) 1966 c. 6 (N.I.)

(2) Where in any case any such pension as is mentioned in paragraph 2 of Part VII of Schedule 2 as may become payable to the member would fall to be abated in accordance with that paragraph, the annual amount of that abatement shall be calculated and multiplied by the appropriate factor specified in the third column of the Table or, in the case of a woman, in the fifth column thereof; and the transfer value shall be adjusted by the addition of that product.

(3) The transfer value, subject to any such adjustment as aforesaid, is in paragraph 4 referred to as the adjusted transfer value.

3.—(1) The member's pensionable emoluments shall be multiplied by a factor 2.00 greater than the appropriate factor specified in the second column of the Table or, in the case of a woman, the appropriate factor specified in the fourth column thereof.

(2) The said product shall be divided by 45.

(3) Where any such pension as is mentioned in paragraph 1 of Part VII of Schedule 2 as may become payable to the member would fall to be reduced in accordance with that paragraph and sub-paragraph (6) thereof applies, the amount of the reduction for each year of service relevant for the purposes of that paragraph shall be multiplied by the appropriate factor specified in the third column of the Table, or, in the case of a woman, in the fifth column thereof; and the quotient under sub-paragraph (2) shall be adjusted by the deduction of the said product.

(4) The quotient under sub-paragraph (2), subject to any such adjustment as aforesaid, is in paragraph 4 referred to as the divisor.

4. The adjusted transfer value calculated in accordance with paragraph 2 shall be divided by the divisor calculated in accordance with paragraph 3 and the quotient (including any fraction) shall be the number of years reckonable as pensionable service.

PART III

TABLE

Age last birthday before date of cessation	Men		Women	
	Basic factor	N.I. factor	Basic factor	N.I. factor
Less than 20	5.00	.25	7.00	.50
20	5.05	.25	7.05	.50
21	5.10	.25	7.10	.55
22	5.15	.30	7.15	.60
23	5.20	.30	7.20	.65
24	5.25	.30	7.25	.70
25	5.30	.35	7.35	.75
26	5.35	.40	7.40	.80
27	5.40	.40	7.45	.85
28	5.45	.45	7.50	.90
29	5.50	.50	7.55	.95
30	5.55	.50	7.65	1.05
31	5.60	.55	7.70	1.15
32	5.65	.60	7.80	1.25
33	5.70	.65	7.90	1.35
34	5.75	.70	7.95	1.45
35	5.80	.80	8.05	1.55
36	5.85	.90	8.15	1.65
37	5.90	1.00	8.25	1.75
38	5.95	1.10	8.35	1.85
39	6.00	1.20	8.45	1.95
40	6.05	1.30	8.55	2.10
41	6.10	1.40	8.65	2.25
42	6.15	1.50	8.75	2.45
43	6.20	1.60	8.85	2.65
44	6.25	1.70	8.95	2.90
45	6.30	1.80	9.05	3.15
46	6.40	1.90	9.15	3.40
47	6.50	2.00	9.25	3.70
48	6.60	2.20	9.35	4.00
49	6.70	2.40	9.45	4.35
50	6.80	2.60	9.55	4.75
51	6.90	2.90	9.65	5.15
52	7.10	3.20	9.80	5.60
53	7.30	3.50	9.95	6.10
54	7.50	3.80	10.10	6.65
55	7.70	4.20	10.30	7.25
56	8.00	4.60	10.50	7.95
57	8.30	5.00	10.75	8.75
58	8.60	5.40	11.05	9.65
59	9.00	5.80	11.40	10.65
60	9.50	6.30	11.75	11.75
61	9.50	6.80	11.75	11.75
62	9.50	7.40	11.75	11.75
63	9.50	8.10	11.75	11.75
64	9.50	9.00	11.75	11.75
65	9.50	9.50	11.75	11.75

EXPLANATORY NOTE

(This note is not part of the regulations but is intended to indicate their general purport.)

Save as otherwise mentioned, these regulations, which amend the Royal Ulster Constabulary Pensions Regulations 1973, provide for transferring superannuation rights where a person enters the force from certain other forms of pensionable employment or enters such employment after leaving the force. The regulations provide an arrangement by which a person's superannuation rights together with those of his dependants may be transferred where the two schemes do not provide similar benefits. Rights which have accrued under the one scheme can be converted into a sum, referred to in the regulations as a transfer value, which is the actuarial equivalent of such rights, and which can then be reconverted to indicate the appropriate entitlement under the other scheme. For the purpose of introducing the arrangement the regulations have effect as from 1st April 1972.

Regulations 6, 9, 14(1) and 16(1) amend the 1973 regulations in respect of an officer who, having previously left the force, rejoins. Under the 1973 regulations where such a member's previous service is to count towards a widow's pension it must be uprated by way of a reduction in his own pension rather than by payment in the form of contributions or a lump sum. Regulations 6 and 9 ensure that any such payments made during previous service for this purpose will, if they were returned to him on his leaving the force without a pension be retained by the officer or, where the Police Authority itself retained such payments for the purpose of paying a deferred pension, be returned to him to the extent that payment was by contribution, any lump sum being set against the reduction in the officer's own pension. Regulations 14(1) and 16(1) make consequential amendments in the provisions dealing with widow's pension and child's allowance. Regulations 6, 9, 14(1) and 16(1) have effect as from 1st September 1973, the date on which the provisions that they amend came into operation.

Regulation 7 amends the 1973 Regulations to ensure that previous service as a regular policeman in Great Britain (other than in the case of a member who has transferred to the force from a police force in Great Britain) shall be credited in accordance with the new transfer system.

Regulation 10 amends the 1973 regulations in respect of transfer values on transfer from the Royal Ulster Constabulary to a police force in Great Britain.

Regulation 15(3) which has effect as from the date that these regulations come into operation, ensures that where an officer elected to uprate his previous service for the purposes of a widow's pension by paying additional or further contributions, but left before completing the payments due, the proportion of his previous service to be taken into account at calculating his widow's pension is the same as the proportion of payments due for that purpose which he has paid.

Where these regulations have retrospective effect this is authorised by Articles 14 and 15 of the Superannuation Order (Northern Ireland) 1972.