

Working **together** for
fairness, justice and **safety**

A Consultation on the Draft Police Pensions (Amendment) Regulations (Northern Ireland) 2026

This consultation begins on 6 July 2026.

This consultation ends on 2 October 2026 at 11pm.

Department of Justice
Safer Communities Directorate
July 2026



Department of
Justice

An Roinn Dí agus Cirt

Máinnystrie O tha Laa

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1. Change to scheme revaluation date

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 2015 Scheme (2015 Scheme) in Northern Ireland are contained in the Police Pensions Regulations (Northern Ireland) 2015 (2015 Regulations).
- 1.2 Each year, members of the 2015 Scheme build up pension based on the scheme's accrual (or "build-up") rate. In this scheme, the rate is **1/55.3**, meaning that for every scheme year (1 April to 31 March), a member earns pension equal to **1/55.3 of their pensionable earnings** for that year.
- 1.3 Each year, pensions in the 2015 Scheme are increased (**revalued**) in line with the scheme's revaluation rate. Responsibility for setting this rate in Northern Ireland rests with the Department of Finance (DoF), which issues an annual Revaluation Order. The rate is based on the September-to-September change in the Consumer Prices Index (CPI) in the previous 12 months, with an additional 1.25% applied under the 2015 Scheme. This means that, for each year a member remains in service, their accrued pension is increased by: **Rate=CPI+1.25%**.
- 1.4 Each year, pension earned in that scheme year is added to the member's 2015 Scheme benefits and increased by the in-service revaluation rate. If a member leaves active service before 31 March (including on retirement), in-service revaluation ceases and a pro-rata increase is applied after the end of the scheme year. Thereafter, whether the pension is in payment or deferred, it is increased annually in line with HM Treasury's pensions increase to protect against rises in the cost of living. Where CPI is negative, no increase is applied, although benefits may be reduced.

Issue – Misalignment in CPI application

- 1.5 Under the 2015 Scheme, the in-service revaluation of accrued benefits directly affects the value of members' pension benefits. Separately, the Pension Input Amount (PIA) is calculated for Annual Allowance (AA) purposes - this measures the increase in pension value over the year for tax purposes rather than altering the underlying benefit itself. Both calculations are linked to inflation through CPI; however, the current scheme rules result in different years' CPI figures being applied to each.
- 1.6 Under the 2015 Scheme, pensions accrued up to 31 March each year are revalued on 1 April using the CPI figure from the immediately preceding September. For AA purposes, however, the opening value of a member's pension for tax purposes is updated using the September CPI from the year prior to that i.e. the known September inflation from the beginning of the tax year one year prior (as the AA revaluation date has not passed yet). In periods of volatile inflation, this lag means the two CPI figures can differ materially, creating a systematic misalignment between the rate applied for

in-service revaluation and that used in the PIA calculation. Detailed examples are shown in **Annex B**.

- 1.7 The AA is the maximum amount you can contribute to your pension each tax year (6 April to 5 April) while still benefitting from tax relief. The standard limit is £60,000, although it may be reduced for very high earners under the tapered AA.
- 1.8 The PIA measures the increase in pension savings over the tax year, adjusting the opening value for inflation using the previous September's CPI. Because this differs from the CPI rate used for in-service revaluation, the PIA may overstate or understate actual growth. This can lead to AA charges that do not reflect the true real-terms increase in pension benefits, resulting in potentially unfair or unwarranted tax outcomes.

Policy intent

- 1.9 The Police Pensions (Amendment) Regulations (Northern Ireland) 2026 will amend the revaluation date used for the annual in-service revaluation in the 2015 Scheme, moving it from **1 April to 6 April** each year. This change would be effective from **6 April 2027**.
- 1.10 Aligning the revaluation date in this way ensures that the same CPI rate is applied to both calculations. As a result, the PIA will reflect only genuine real-terms growth in pension savings, ensuring that members are taxed solely on increases above inflation.

Example

- 1.11 The Government Actuary Department (GAD) has provided the example at **Table 2** to help illustrate the impact on Career Average Revalued Earnings (CARE) pension of changing the Scheme revaluation date from 1 April to 6 April.

Table 1 – CPI rates

Date	CPI
September 2024	1.7%
September 2025	3.8%

Table 2

	1 April revaluation date	6 April revaluation date
Salary	£140,000	£140,000
Pension at start of year	£35,000	£33,997
CPI used for opening value	1.70%	1.70%
CPI used for closing value	5.05% (CPI from Sept 2025 + 1.25)	2.95% (CPI from Sept 2024 +1.25)
Pension growth	£3,832	£2,957
Pension input amount	£61,312	£47,312
Annual allowance threshold for the 2022/23 tax year	£60,000	£60,000
Excess subject to tax	£1,312	£0

If the revaluation date was 1 April, the member would have an excess above the annual allowance threshold of £1,312, which would be subject to tax. By contrast, if the revaluation date was 6 April, there would be no excess and therefore no annual allowance tax charge.

Fuller calculations for this example can be found at **Annex B**.

Q1. Do you agree that the scheme revaluation date should be changed to 6 April in order to align with the tax year? Yes/No

If no, please explain why.

2. Removal of Members Contribution end date

Background

- 2.1 The 2015 Scheme requires members to pay contributions as a condition of membership. Regulation 169 sets out the provisions governing member contribution rates.
- 2.2 The 2015 Regulations (as amended in 2024) currently set member contribution rates only up to **31 March 2027**.

2024 Scheme Valuation

- 2.3 The Police Pension scheme valuation is a statutory requirement under the Public Service Pensions Act (Northern Ireland) 2014; carried out every four years by GAD in accordance with DoF scheme directions. The key outcomes of this exercise relate to the setting of contribution rates and the assessment of the scheme's cost cap.

Issue – End Date for Member Contribution Rates

- 2.4 The existing member contribution rates under the 2015 Scheme are due to expire on 31 March 2027, in line with the requirements of the scheme valuation. GAD has advised the Department of Justice (DoJ) that there is a risk that the new member contribution rates may not be implemented in time for the 2015 Scheme regulations to be amended before commencement in April. This introduces the potential of an unintended gap in contribution rates, creating uncertainty and potentially affecting the Scheme's financial stability.

Policy intent

- 2.5 The Department proposes to remove the end date in the table of members' contribution rates. This will ensure that the existing rates and earnings thresholds in place up to **31 March 2027 continue from 1 April 2027** until the valuation outcomes are determined and implemented, maintaining stability in the cost of benefit accrual during this interim period. GAD supports this approach as it ensures continuity and flexibility: existing bandings can continue if appropriate, while avoiding any risk of a gap in powers to collect contributions should updated regulations not be in place by that date.
- 2.6 Taking this action will also ensure continuity and predictability in funding arrangements, thereby supporting effective long-term financial planning and the ongoing sustainability of the pension scheme established under the 2015 Regulations.

Q.2 Do you agree to the removal of the end date from the table of members' contribution rates? Yes/No

If no, please explain why.

3. Relevant Regulations

- 3.1 To implement these policy changes the DoJ will need to amend the 2015 Scheme Regulations, DoJ proposes to make amendments to the [Police Pensions Regulations \(Northern Ireland\) 2015](#).
- 3.2 The powers to make these amendments are contained in the Public Service [Pensions Act \(Northern Ireland\) 2014](#).

4. Responding to this consultation

4.1 This targeted consultation invites views from interested parties on the draft regulations (**Annex A**) and the underlying policy intent. In particular, we welcome responses from organisations representing police officers, police employers, and members of the police pension scheme. This will help ensure that the final regulations and associated policies are informed by a clear understanding of how these proposed amendments may impact scheme members.

4.2 The consultation will run from 6 July 2026 until 2 October 2026. Responses should be submitted **by 11pm on 2 October 2026**.

4.3 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

4.4 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.

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

4.6 Responses to this consultation should be made **online**, the preferred method is **via**

Citizenspace: <https://consultations.nidirect.gov.uk/doj/309ec156/>

Where access to Citizenspace is unavailable, responses can be made via:
policepensions@justice-ni.gov.uk

The Department requests that you do not provide any personally identifiable information (for example, names, dates, and locations) in your responses.

5. Impact Exercises

Equality

- 5.1 Section 75 of the Northern Ireland Act 1998 requires public authorities, in carrying out their functions relating to Northern Ireland, to have due regard to the need to promote equality between all the Section 75 groups. The DoJ has carried out an Equality Impact screening exercise prior to the launch of this consultation. 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 impacts associated with updating of the 2015 Regulations.
- 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 It is noted that, based on the current workforce profile of the PSNI, the proposals at **Annex A** may have a greater effect on groups more highly represented with in the service (white, Protestant males). This reflects workforce composition rather than any differential treatment arising from the proposals; therefore, a full EQIA has been screened out.

Data Protection

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

Rural Communities

- 5.5 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.

Child Rights

- 5.6 The Department considered a Child Rights Impact Assessment in developing the proposed regulations. It concludes that the technical amendments to the Police Pensions Regulations 2015 have no direct impact on children's rights, as they do not change eligibility, entitlement, or benefit levels for survivor or dependants' pensions.

Overall impact is neutral, with minor indirect benefits from improved administrative clarity and scheme stability, supporting reliable payments to families with children.

6. Enquiries

6.1 Please submit any enquiries to:

Email: policepensions@justice-ni.gov.uk

7. Alternative Formats

- 7.1 An electronic version of this document is available from the Department's website: [Consultation on the Police Pensions \(Amendment\) Regulations \(Northern Ireland\) 2026 | Department of Justice](#)
- 7.2 If it would assist you to access the document in an alternative format or language other than English, please contact: policepensions@justice-ni.gov.uk for assistance.

8. Conclusion and next steps

- 8.1 The consultation period will end on 2 October 2026. We will consider the responses to this consultation and modify the regulations if appropriate. The regulations will be laid in the Northern Ireland Assembly following the negative resolution procedure in accordance with section 24(2) of the Public Service Pensions Act (Northern Ireland) 2014.

9. 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.

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.

Privacy Notice – Consultations (DoJ)

Data Controller Name: Department of Justice (DoJ)

Address: Knockview Buildings, Stormont, Belfast, BT4 3SL.

Email: policepensions@justice-ni.gov.uk

Data Protection Officer Name: DoJ Data Protection Officer

Telephone: (028) 90378617

Email: 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

Draft Police Pensions (Amendment) Regulations (Northern Ireland) 2026

STATUTORY RULES OF NORTHERN IRELAND

2026 No.

PUBLIC SERVICE PENSIONS

The Police Pensions (Amendment) Regulations (Northern Ireland) 2026

Made - - - - *00 December 2026*

Coming into operation *01 April 2027*

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

In accordance with section 21 of the 2014 Act, the Department has consulted 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 and commencement

1. These Regulations may be cited as the Police Pensions (Amendment) Regulations (Northern Ireland) 2026 and come into operation on 01 April 2027.

Amendment of the Police Pensions Regulations (Northern Ireland) 2015

2. The Police Pensions Regulations (Northern Ireland) 2015(c) are amended as follows.

3.—(1) In regulation 2 (interpretation)—

- (a) In the definition of “index adjustment”, at paragraph (a), after “previous scheme year” insert “, as specified in the order made under section 9(2) of the Act in relation to the scheme.”;
- (b) In the definition of “PIA index adjustment”, at paragraph (b), for “first day of the previous scheme year” substitute “date specified in the order made under section 9(2) of the Act in relation to the scheme for the previous scheme year”.

4. In regulation 169 (rate of member’s contributions), in the heading before the table, for “For each scheme year falling in the period beginning 1st April 2025 and ending 31st March 2027” substitute “For each scheme year beginning 1st April 2025”.

(a) 2014 c.2 (N.I.). Section 3(1) was amended by section 94(12) of the Public Service Pensions and Judicial Offices Act 2022.
 (b) The Departments Act (Northern Ireland) 2016 c.5 (N.I.). Section 1(4) renamed the Department of Finance and Personnel as the Department of Finance.
 (c) S.R. 2015 No.113. The Police Pensions Regulations (Northern Ireland) were amended by S.R. 2017 No. 26, S.R. 2019 No. 54, S.R. 2021 No. 43, S.R. 2022 No. 148, S.R. 2023 No. 122, S.I. 2023/1267, S.R. 2024 No. 38, S.R. 2024 No. 219 and S.R. 2025 No. 190.

Sealed with the Official Seal of the Department of Justice on xx December 2026



Naomi Long
Minister of Justice

Sealed with the Official Seal of the Department of Finance on xx December 2026



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”).

To be finalised

GAD Illustrations

GAD has provided these examples to demonstrate the impact of CPI and the effect of implementing the proposed change to the revaluation date from 1 April to 6 April. These represent more detailed examples, as referenced in **Table 2**.

Example 1 – Revaluation date 1 April

This example considers a member with a salary of £140,000 and a CARE pension of £35,000 as at 1 April 2025. The calculation below shows the pension input amount when the scheme revaluation date for the CARE pension is **1 April**.

Item	Value / Calculation
Salary	£140,000
Pension at start of year	£35,000
CPI used for opening value	1.7%
CPI used for closing value	5.05% (3.80% + 1.25%)
Closing value breakdown	
→ Opening value	£35,000
→ Salary accrual	£140,000 x 1/55.3 = £2,532
→ Revaluation of pot (CPI + 1.25%)	(£35,000 + £2,532) x 5.05% = £1,895
→ Total closing value	£35,000 + £2,532 + £1,895 = £39,427
Adjusted opening value	£35,000 + £595 (£35,000 x 1.70%) = £35,595
Pension input amount	(Closing value – Adjusted opening value) × 16 (£39,427 - £35,595) x 16 = £61,312
Annual allowance threshold for the 2025/26 tax year	£60,000
Excess subject to tax	£1,312

In this example, the member pays tax on the excess amount of £1,312.

Example 2 – Revaluation date 6 April

This example considers the same member with a salary of £140,000 and a CARE pension of £35,000 (£33,997 before revaluation) as at 1 April 2025. The calculation below shows the pension input amount when the scheme revaluation date for the CARE pension is **6 April**.

Item	Value / Calculation
Salary	£140,000
Pension at start of year	£33,997
CPI used for opening value	1.70%
CPI used for closing value	1.70% + 1.25% = 2.95%
Closing value breakdown	
→ Opening value	£33,997
→ Salary accrual	£140,000 x 1/55.3 = £2,532
→ Revaluation of pot (CPI + 1.25%)	£33,997 x 2.95% = £1,003
→ Total closing value	£33,997 + £2,532 + £1,003 = £37,532
Adjusted opening value	£33,997 + £578 (£33,997 x 1.70%) = £34,575
Pension input amount	(Closing value – Adjusted opening value) × 16
	(£37,532 - £34,575) x 16 = £47,312
Annual allowance threshold for the 2022/23 tax year	£60,000
Excess subject to tax	£0

In this example, the member pays no annual allowance tax charge.