
STATUTORY RULES OF NORTHERN IRELAND

2015 No. 113

The Police Pensions Regulations (Northern Ireland) 2015

PART 1

Preliminary

Citation, commencement and effect

- 1.—(1) These Regulations—
- (a) may be cited as the Police Pensions Regulations (Northern Ireland) 2015; and
 - (b) apply to members of the police service in Northern Ireland.
- (2) Subject to paragraph 3, these Regulations come into operation on 1st April 2015.
- (3) Schedule 5 has effect from 1st July 2014.

Interpretation

2. In these Regulations, unless the context otherwise requires—
- “the Act” means the Public Service Pensions Act (Northern Ireland) 2014;
 - “the 1971 Act ” means the Pensions (Increase) Act (Northern Ireland) 1971(1);
 - “the 1972 Order” means the Superannuation (Northern Ireland) Order 1972(2);
 - “the 1993 Act” means the Pension Schemes (Northern Ireland) Act 1993(3);
 - “the 1995 Order” means the Pensions (Northern Ireland) Order 1995(4);
 - “the 1998 Act” means the Police (Northern Ireland) Act 1998(5);
 - “the 1999 Order ” means the Welfare Reform and Pensions (Northern Ireland) Order 1999(6);
 - “the 2000 Act” means the Police (Northern Ireland) Act 2000(7);
 - “the 2001 Regulations” means the Police Trainee Regulations (Northern Ireland) 2001(8);
 - “the 2004 Act” means the Finance Act 2004(9);
 - “the 2004 Regulations” means the Police Service of Northern Ireland Reserve (Part-Time) Regulations 2004(10);

(1) 1971 c.35.
(2) S.I.1972/1073(N.I.10)
(3) 1993 c.49
(4) S.I.1995/3213 (N.I. 22);
(5) 1998 c.32.
(6) S.I 1999/ 3147(N.I.11) ;
(7) 2000 c.32.
(8) S.R.2001 No 369
(9) 2004 c.12;
(10) S.R.2004 No.3

“the 2004 Reserve Trainee Regulations” means the Police Reserve Trainee Regulations (Northern Ireland)2004(11) ;

“the 2005 Regulations” means the Police Service of Northern Ireland Regulations 2005(12);

“the 2006 Regulations” means the Police Service of Northern Ireland and the Police Service of Northern Ireland Reserve (Injury Benefits) Regulations 2006(13);

“the 1987 Great Britain police pension scheme” means the scheme constituted by the Police Pension Regulations 1987(14);

“the 1988 scheme” means the pension scheme constituted by the Royal Ulster Constabulary Pensions Regulations 1988(15);

“1988 transition member” has the meaning given in Schedule 4;

“the 2006 England and Wales police pension scheme” means the scheme constituted by the Police Pension Regulations 2006(16);

“the 2006 Scotland police pension scheme” means the scheme constituted by the Police Pensions (Scotland) Regulations 2007; (which have effect from 6th April 2006 apart from regulations 13(3)(b) and 78(7) which have effect from 30th March 2007);

“the 2006 scheme” means the pension scheme constituted by the Police Pension (Northern Ireland) Regulations 2009(17); (which have effect from 6th April 2006, except for regulations 10(2)(c) and 74(9) which have effect from 31st December 2007);

“2006 transition member” has the meaning given in Schedule 4.

“the 2015 England and Wales police pension scheme” means a scheme established under the Public Service Pensions Act 2013(18) for payment of retirement pensions to or in respect of members of a police force in England and Wales which comes into force on 1 April 2015;

“the 2015 Scotland police pension scheme” means a scheme established under the Public Service Pensions Act 2013 for payment of retirement pensions to or in respect of members of a police service in Scotland, which comes into force on 1 April 2015;

“accrued added pension” means—

- (a) accrued added (self only) pension (if any); and
- (b) accrued added (all beneficiaries) pension (if any);

“accrued added (all beneficiaries) pension”, for the purpose of calculating the amount of retirement added pension or the provisional amount of deferred added (all beneficiaries) pension, has the meaning given in regulation 42(6);

“accrued added (self only) pension”, for the purpose of calculating the amount of retirement added pension or the provisional amount of deferred added (self only) pension, has the meaning given in regulation 42(5);

“accrued club transfer earned pension” for the purpose of calculating the amount of retirement earned pension or the provisional amount of any description of deferred club transfer earned pension, has the meaning given in regulation 42(4).

“accrued earned pension” means—

(11) S.R.2004 No.2.
 (12) S.R.2005 No. 547;
 (13) S.R.2006 No. 268
 (14) S.I 1987 /257
 (15) S.R 1988 No. 374
 (16) S.I.2006/3415
 (17) S.R 2009 No 79
 (18) 2013 c.25

- (a) in relation to this scheme—
 - (i) accrued standard earned pension (if any);
 - (ii) (accrued club transfer earned pension (if any);
- (b) in relation to another pension scheme or the existing police pension scheme, accrued rights to benefits under that scheme derived from—
 - (i) pension which is earned under that scheme; or
 - (ii) pension which is attributable to a transfer payment received by that scheme;

“accrued pension” means—

- (a) accrued earned pension; and
- (b) accrued added pension (if any);

“accrued rights”, in relation to benefits under this scheme, does not include a right to benefits attributable (directly or indirectly) to a pension credit;

“accrued standard earned pension”—

- (a) for the purpose of calculating the amount of retirement earned pension or the provisional amount of any description of deferred standard earned pension, has the meaning given in regulation 42(3);

“active member”, in relation to this scheme, means a person who is in pensionable service⁽¹⁹⁾ under this scheme;

“active member’s account”, has the meaning given in regulation 52(2);

“actuarial guidance” means guidance given by the Department after consultation with the scheme actuary;

“actuarial reduction” has the meaning given in regulation 47(4)(actuarial reduction on early payment of pension(early payment reduction));

“actuarial tables” means tables determined by the Department after consultation with the scheme actuary.

“added pension” means—

- (a) added (self only) pension (if any); and
- (b) added (all beneficiaries) pension (if any);

“added (all beneficiaries) pension” means added pension payable in respect of a member after the member has died;

“added (self only) pension” means added pension payable to a pensioner member;

“adoption leave” means, for a person in service as a member of the police service who falls within regulation 4(1)(a), leave taken in accordance with a determination under regulation 32(8)(c) of the 2005 Regulations⁽²⁰⁾;

“adoption support leave” means, for a person in service as a member of the police service who falls within regulation 4(1)(a), leave taken in accordance with a determination under regulation 32(8)(b) of the 2005 Regulations;

“age addition” has the meaning given in 45(3);

“amount of added pension”, in relation to a scheme year, means an amount calculated in accordance with regulation 55(7);

“amount of credited pension” has the meaning given in regulation 68(5);

⁽¹⁹⁾ See section 34 of the Act for the meaning of “pensionable service

⁽²⁰⁾ S.R 2005 No.547

“amount of standard earned pension”, in relation to a scheme year, means an amount calculated in accordance with regulation 55(4)(amount of pension for a scheme year);

“annualised final pay” has the meaning given in Chapter 7 of Part 9 (death benefits);

“annual allowance” has the meaning given in section 228 (annual allowance) of the 2004 Act **(21)**;

“annual allowance charge” has the meaning given in section 227 (annual allowance charge) of the 2004 Act**(22)**;

“annual rate”—

(a) for each description of pension, has the meaning given in Part 7(retirement benefits); and

(b) in relation to pensionable earnings, means the amount of pensionable earnings payable for a scheme year;

“appeal tribunal” has the meaning given in Schedule 1 (medical decisions: appeals and reconsideration);

“assumed age addition” has the meaning given in regulation 46(3);

“assumed pay” except as otherwise provided in Part 10 (contributions), means the amount of pensionable earnings an active member of this scheme is taken to receive under regulation 31(assumed pay) in respect of a period of assumed pay;

“the beginning date”, in relation to a pension not attributable (directly or indirectly) to a pension credit, means the date on which the pension is deemed to begin for the purpose of section 8(2) of the 1971 Act**(23)**;

“the Board” means the Northern Ireland Policing Board as established by section 2 of the 2000 Act;

“beneficiary”, in relation to a deceased member, means the surviving adult or eligible child of the member;

“career break” in relation to a member of this scheme who falls within regulation 4(1)(a)

(“the member”), means a period of unpaid leave whether or not it exceeds 5 years which is agreed by the Chief Constable in accordance with a determination under regulation 32(13) of the 2005 Regulations;

“child’s added pension” means a pension payable to an eligible child under regulation 144(4) (d);

“child’s earned pension” means a pension payable to an eligible child under regulation 144(4) (a);

“child’s enhanced upper tier ill-health pension” means a pension payable to an eligible child under regulation 144(4)(c);

“child’s lower tier ill-health pension” means a pension payable to an eligible child under regulation 144(4)(b);

“closing date” in relation to a transition member, has the meaning given in paragraph 1 of Schedule 4 (transitional provisions);

“club scheme” has the meaning given in Part 11 (transfers);

(21) Section 228 was substituted by the Finance Act 2011, Schedule 17 paragraph 4 and was amended by the Finance Act 2013 section 49

(22) Section 227 was amended by the Finance Act 2009(c.10) Schedule 2, paragraphs 10 and 15 and the Finance Act 2011, Schedule 17 paragraph 3.

(23) See Section 8(2) was amended by The Pensions (Miscellaneous Provisions) (NI) Order 1990 (S.I. 1990/1509 (N.I. 13)) Article 3(5) and The Welfare Reform and Pensions (NI) Order 1999 (S.I. 1999/3147 (N.I. 11)) Article 36(1) and (3). Section 8(2) of the 1971 Act may be applied subject to such modifications, adaptations and exceptions as may be specified in regulations under section 5(3) of that Act.

- “club transfer” has the meaning given in Part 11;
- “club transfer arrangements” has the meaning given in Part 11;
- “club transfer earned pension” means pension attributable to receipt of a club transfer value payment;
- “club transfer value” has the meaning given in Part 11;
- “club transfer value payment” has the meaning given in Part 11;
- “the commutation amount” means the amount of pension exchanged for a lump sum as a result of the exercise of the option to exchange part of a pension for a lump sum—
- (a) exercisable under regulation 122 (option to commute part of pension) in relation to a retirement pension; or
 - (b) exercisable under regulation 129 (option for pension credit member to commute part of pension) in relation to a pension credit member’s pension;
- “connected scheme” means another statutory pension scheme that is connected, within the meaning of section 4(6) of the Act, with this scheme;
- “continuity of service”,—
- (a) in relation to service in the 1988 scheme and this scheme, has the meaning given in paragraph 4 of Schedule 4;
 - (b) in relation to service in the 2006 scheme and this scheme, has the meaning given in paragraph 5 of that Schedule;
- “continuous period of pensionable service”, in relation to this scheme, means a period of pensionable service under this scheme disregarding any gap in service not exceeding 5 years;
- “contracted out employment” has the meaning given in section 4(1) of the 1993 Act;
- “contributions equivalent premium” means a premium under section 51(2) of the 1993 Act;
- “death benefits” means benefits payable under Part 9 (death benefits).
- “death gratuity” means a gratuity paid under Chapter 8 of Part 9 (death benefits);
- “deferred member” in relation to this scheme, has the meaning given in regulation 40;
- “deferred member’s account” has the meaning given in regulation 61(2);
- “the Department” means the Department of Justice;
- “the Department of Finance and Personnel directions” means directions made by the Department of Finance and Personnel under section 11 of the Act;
- “description of accrued pension” means accrued pension of a description mentioned in Chapter 1 of Part 5 (pension accounts);
- “description of deferred added pension” means—
- (a) deferred added (self only) pension; or
 - (b) deferred added (all beneficiaries) pension;
- “description of deferred earned pension” means—
- (a) deferred standard earned pension;
 - (b) deferred club transfer earned pension;
- “description of deferred pension” means—
- (a) deferred standard earned pension;
 - (b) deferred club transfer earned pension;
 - (c) deferred added (all beneficiaries) pension; or

(d) deferred added (self only) pension;

“description of pension” means—

(a) standard earned pension;

(b) transferred pension;

(c) club transfer earned pension;

(d) added (all beneficiaries) pension; or

(e) added (self only) pension;

“dual capacity member” has the meaning given in regulation 198;

“duly qualified medical practitioner” means a registered medical practitioner who holds—

(a) the minimum qualification of Associate of the Faculty of Occupational Medicine or the equivalent EEA qualification; or

(b) any other equivalent qualification acceptable to the scheme manager.

“early payment reduction” has the meaning given in regulation 47 (actuarial reduction on early payment of pension);

“eligible child” has the meaning given in regulation 143;

“eligible child’s pension” has the meaning given in regulation 142;

“eligible service” has the meaning given in regulation 18;

“employment” includes an office or appointment and related expressions are to be read accordingly;

“employer” in relation to a member of the police service, means the police pension authority for that member acting in exercise of its function as employer;

“enhanced upper tier ill-health pension” means a pension payable to a member who meets the upper tier threshold;

“the existing police pension scheme” means—

(a) the 1988 scheme; or

(b) the 2006 scheme.

“final pay” has the meaning given in Chapter 5 of Part 9 (death benefits);

“first day in eligible service” has the meaning given in Part 4, Chapter 2 (automatic enrolment);

“full retirement pension” means the following pensions payable under Part 7, Chapter 2 (full retirement benefits) —

(a) a retirement earned pension; and

(b) a retirement added pension (if any);

“full retirement pension which comes into payment early on the grounds of permanent medical unfitness” has the meaning given Part 7, Chapter 3.

“gap in service”, in relation to service in this scheme, means any period after a member’s first day of eligible service —

(a) in which the member is not in eligible service; or

(b) in respect of which the member is opted out of this scheme under Chapter 2 of Part 4;

“guaranteed minimum” means the guaranteed minimum as defined in sections 10 and 13 of “the 1993 Act” (minimum pensions for earners, widows and widowers)—

(a) as increased in accordance with the requirements of section 105 of that Act (annual increase of minimum pensions); and

(b) if a reduction has been made under section 11A of that Act (reduction of guaranteed minimum in consequence of pension debit), as reduced in accordance with that section;

“guaranteed minimum pension” has the meaning given in section 4(2) of the 1993 Act;

“ill-health benefits” means—

(a) an ill-health pension; or

(b) a full retirement pension which comes into payment early on grounds of permanent medical unfitness;

“ill-health pension” means—

(a) for a transition member with continuity of service, a transition member’s ill-health pension payable under paragraph 23 of Schedule 4; or

(b) otherwise a lower tier ill-health pension; and an enhanced upper tier ill-health pension (if applicable) payable under Part 7 (retirement benefits);

“ill-health pension under this scheme” means a lower tier ill-health pension and if applicable an enhanced upper tier ill-health pension payable under Part 7 (retirement benefits);

“index adjustment” means—

(a) in relation to the opening balance of earned pension other than club transfer earned pension for any scheme year the change in prices in that scheme year⁽²⁴⁾; plus 1.25% and

(b) in relation to the opening balance of club transfer earned pension for any scheme year, the in-service revaluation index that the sending scheme would have applied to that amount of earned pension for that scheme year, had the earned pension not been transferred;

“Injury Benefits Regulations; scheme regulations providing for payment of injury benefits to members of the police service in Northern Ireland” means—

(a) the 2006 Regulations⁽²⁵⁾;

(b) scheme regulations providing for payment of injury benefits to members of the police service in Northern Ireland;

“injury received in the execution of duty” has the meaning given in regulation 5 of the 2006 Regulations and “the result of an injury” is construed in accordance with regulation 7 of those regulations.

“in-service revaluation index”, in relation to a pension scheme, means the percentage increase or decrease by which the pensionable earnings of a person, or a proportion of those earnings accrued as a pension, are revalued whilst the person is in pensionable service in that pension scheme;

“last active scheme year” means the scheme year in which an active member of this scheme ceases to be in pensionable service under this scheme;

“last day of pensionable service” means the last day of a continuous period of pensionable service under this scheme;

“the leaving year” means the scheme year in which the last day of pensionable service falls;

“lower tier ill-health pension” means a pension payable under Part 7 to a member who meets the lower tier threshold .

“lower tier threshold”, in relation to entitlement to payment of an ill-health pension, has the meaning given in regulation 99 (payment thresholds);

(24) Under section 9 of the Act the change in process to be applied in a period is the percentage increase or decrease as a Department of Finance and Personnel Order under that section may specify in relation to the period.

(25) [S.R 2006 No.268](#)

“lump sum death grant ” means a lump sum paid under Chapter 6 of Part 9 (death benefits) on the death of a member;

“maternity leave” means—

- (a) for a person in service as a member of the police service who falls within regulation 4(1)(a), leave taken in accordance with a determination under regulation 32(7) of the 2005 Regulations; or
- (b) for a person in service as a member of the police service who falls within regulation 4(1)(c), leave taken in accordance with Regulation 14 of the 2001 Regulations;**(26)**

“maternity support leave” for a person in service as a member of the police service who falls within regulation 4(1)(a), leave taken in accordance with a determination under regulation 32(8)(a) of the 2005 Regulations;**(27)**

“member”, in relation to this scheme, means an active member, deferred member, pensioner member or pension credit member of this scheme;

“members’ contributions” has the meaning given in Part 10 (contributions);

“member of the police service” has the meaning given in Part 2 (establishment of scheme).

“normal minimum pension age” has the same meaning as in section 279(1) of the 2004 Act;

“occupational pension scheme” has the meaning given in section 1 of the 1993 Act ;

“opening balance”, in relation to a description of pension for a scheme year, has the meaning given in regulation 56(3);

“parental leave” means for a person in service as a member of the police service who falls within regulation 4(1)(a), leave taken in accordance with a determination under regulation 32(8)(d) of the 2005 Regulations;

“part-time service” means service by a person appointed under regulation 5 of the 2005 Regulations;

“paternity leave” means for a person in service as a member of the police service who falls within regulation 4(1)(c), leave taken in accordance with regulation 15 of the 2001 Regulations.

“pay period” means the period in respect of which a payment of pensionable earnings is made;

“payments for added pension” means payments resulting from the exercise of the added pension option under Schedule 3;

“pension credit” has the meaning given in Article 121(1) of the 1995 Order**(28)**;

“pension credit member”, in relation to this scheme, means a person who has rights under this scheme which are attributable (directly or indirectly) to a pension credit under a pension sharing order following divorce, nullity of marriage or dissolution of civil partnership;

“pension credit member’s account” has the meaning given in regulation 68;

“pension credit member’s pension” means a pension payable under regulation 124;

“pension debit” means a debit under article 26(1)(a) of the 1999 Order;

“pension debit member”, in relation to this scheme, means a person who is a member of this scheme whose benefits or future benefits under this scheme have been reduced under article 28 of the 1999 Order (reduction of benefit);

“another pension scheme” means—

- (a) another occupational pension scheme that is a registered pension scheme but is not a connected scheme; or

(26) SR 2001 No 369.

(27) SR 2005 No 547.

(28) S.I. 1995/3213 (N.I.22)

(b) a personal pension scheme;

“pension sharing order” means any provision or order specified in article 25 of the 1999 Order;

“pension supervising authority” has the meaning given in Part 2.

“pensionable earnings”, in relation to any period—

(a) for the purpose of calculating member contributions, has the meaning given in Part 10 (contributions); and

(b) otherwise, has the meaning given in regulation 30 (pensionable earnings);

“pensioner member”, in relation to this scheme, means a person who is entitled to the immediate payment for life of a retirement pension under this scheme;

“period of assumed pay” has the meaning given in regulation 31(2)

“period of permanent service” means a period in which P is absent from duty because of being called out, or recalled, for permanent service in Her Majesty’s armed forces in pursuance of a call-out notice served, or a call-out or recall order made, under the Reserve Forces Act 1996(29);

“permanently medically unfit”, in relation to a member of the police service has the meaning given in regulation 74(decision of selected medical practitioner);

“personal pension scheme” means a personal pension scheme as defined in section 1 of the 1993 Act that is a registered pension scheme;

“PIA index adjustment”, in relation to the opening balance of added pension for any scheme year, means the amount by which the annual rate of a pension of an amount equal to the opening balance would have been increased in that year under the 1971 Act if—

(a) that pension were eligible to be so increased; and

(b) the beginning date for that pension were the first day of the previous scheme year;

“police force in relation to England and Wales” has the meaning given in section 101 of the Police Act 1996(30);

“police force in Great Britain” means—

(a) in relation to England and Wales, a police force within the meaning of section 101 of the Police Act 1996; or

(b) the Police Service of Scotland within the meaning of section 6 of the Police and Fire Reform (Scotland) Act 2012(31);

“police pension authority” has the meaning given in regulation 5.

“a police pension scheme” means—

(a) this scheme

(b) the 2015 England and Wales police pension scheme; or

(c) the 2015 Scotland police pension scheme;

“police service”, in relation to Northern Ireland, means a service comprising persons who fall within any of the categories in regulation 4(1).

“the Police Service of Scotland” has the meaning given in section 6 of the Police and Fire Reform (Scotland) Act 2012;

“protected member”, in relation to the existing police pension scheme, has the meaning given in Schedule 4 (transitional provisions);

(29) 1996 c.14

(30) 1996 c.16.

(31) 2012 asp 8

“provisional amount”, in relation to any description of deferred pension, has the meaning given in regulation 62(4);

“qualifying service” for the purpose of this scheme has the meaning given in regulation 86;

“registered”, in relation to a pension scheme, means registered under Chapter 2 of Part 4 of the 2004 Act;

“regular employment” means—

- (a) for a member of the police service who falls within regulation 4(1)(a) or (c), employment for an annual average of at least 30 hours per week;
- (b) for a member of the police service who falls within regulation 4(1)(b) or (d), employment for 144 hours per financial year;

“retirement account” has the meaning given in regulations 65(4)

“retirement added pension” means—

- (a) retirement added (self only) pension (if any); and
- (b) retirement added (all beneficiaries) pension (if any);

“retirement benefits” means benefits payable under Part 7 (retirement benefits);

“retirement earned pension” means, in relation to this scheme—

- (a) retirement standard earned pension (if any);
- (b) retirement club transfer earned pension (if any);

“retirement index adjustment”, in relation to an amount of accrued earned pension, has the meaning given in regulation 43;

“retirement pension” means a full retirement pension or ill-health pension;

“retirement PIA index adjustment”, in relation to an amount of accrued added pension, has the meaning given in regulation 44;

“this scheme” means the scheme established by these Regulations;

“scheme actuary” means the individual appointed by the Department under Part 12 (actuarial valuations and employer cost cap);

“scheme closing date” means 31st March 2015;

“scheme manager” has the meaning given in regulation 6 (scheme manager);

“scheme year” means a period of one year beginning with 1st April and ending with 31st March;

“selected medical practitioner” has the meaning given in Schedule 1 (medical decisions: appeals and reconsideration);

“sending scheme” has the meaning given in Part 11 (transfers);

“sick leave” means—

- (a) for a person in service as a member of the police service who falls within regulation 4(1) (a), leave taken in accordance with a determination under regulation 32(5) of the 2005 Regulations; or
- (b) for a person in service as a member of the police service who falls within regulation 4(1) (c), leave taken in accordance with regulation 12 of the 2001 Regulations;

“standard earned pension” means pension which is earned under this scheme and which is payable without actuarial reduction—

- (a) to an active member who becomes a pensioner member of this scheme on reaching normal pension age under this scheme⁽³²⁾; or
- (b) to a deferred pension member who becomes a pensioner member of this scheme on reaching the members state pension age.

“statutory pay” means statutory adoption pay, statutory maternity pay, ordinary statutory paternity pay or additional statutory paternity pay within the meaning of the Social Security Contributions and Benefits (Northern Ireland) Act 1992⁽³³⁾;

“surviving adult”, in relation to a deceased member of this scheme, has the meaning given in regulation 133;

“surviving adult partner” has the meaning given in regulation 134;

“surviving adult’s added pension” means a pension payable under regulation 136(2)(d);

“surviving adult’s earned pension” means a pension payable under regulation 136(2)(a);

“surviving adult’s enhanced upper tier ill-health pension” means a pension payable under regulation 136(2)(c);

“surviving adult’s lower tier ill-health pension” means a pension payable under regulation 136(2)(b);

“surviving adult’s pension” has the meaning given in regulation 135;

“surviving civil partner” has the meaning given in regulation 133;

“surviving spouse” has the meaning given in regulation 133;

“tax year” means the period of one year which is the period of assessment for income tax purposes;

“transfer payment” has the meaning given in Part 11 (transfers);

“transfer value” has the meaning given in Part 11;

“transfer value payment” has the meaning given in Part 11;

“transferred pension” means pension attributable to receipt of a transfer value payment;

“transition date” has the meaning given in Part 1 of Schedule 4 (transitional provisions);

“transition member” means—

- (a) a 1988 transition member; or
- (b) a 2006 member;

“upper tier threshold ” in relation to entitlement to a payment of an ill-health pension, has the meaning given in regulation 99 (payment thresholds);

“weekly rate”, in relation to a guaranteed minimum pension, has the same meaning as in regulation 55(1) of the Occupational Pension Schemes (Contracting-out) Regulations (Northern Ireland) 1996⁽³⁴⁾;

“whole of the member’s accrued pensions” means—

- (a) all the member’s accrued earned pension; and
- (b) all the member’s accrued added pension (if any).

⁽³²⁾ See section 10(3) of the Act for the meaning of normal pension age under this scheme

⁽³³⁾ 1992 c.7.

⁽³⁴⁾ S.R. 1996 No.493.