

Pension Contribution Schedule

The following table is a schedule of pension contributions over the years and has been created from information from NARPO Head Office. Changes have not been applied at the same times to male and female officers and the table reflects both the situation applied to each gender.

Date	Male %	Female %	Widow Benefit
Pre 1956	5	5	Preserved Rate c. one fifth of officer's pension
1/4/56	6.25	5	One third of officer's pension entitlement
26/8/66		6	
1/4/72	7		One half of officer's pension entitlement
1/4/78			Post retirement marriage benefit introduced
1/9/82	11		
1/5/83		8.75	
1/11/83		10.75	
1/7/91		11	Widower benefit introduced

It is, of course, important to identify that both in 1956 and 1972 those Officers serving at those times were presented with choices. This table presumes that they chose to make contributions for the maximum benefit.

The word 'entitlement' has been used as the widow benefit is related to the pension entitlement of the principal pensioner spouse. This means that any reduction in pension for the 'principal' agreed in exchange for a commuted sum, on or immediately after retirement, is discounted. In other words the widow(er)'s pension is calculated as though the 'principal' had not commuted but had chosen to retain full pension payments.