Appointment of the Chief Constable

Information about the appointment and candidate brief

January 2014
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British Transport Police Authority’s current Policing Plan and the Strategic Plan 2013-19 are available on the website at: http://btpa.police.uk/publications
Letter from the Chairman

Thank you for seeking information about this appointment. I hope you find the following will excite your interest.

We are currently recruiting a new Chief Constable as Andrew Trotter who has successfully led the Force since September 2009 retires on 31 August 2014.

The reputation of British Transport Police (BTP) with its stakeholders and amongst its peer Home Office forces and the Police Service for Scotland has never been higher. Crime on the railway continues to fall; detection rates have sharply increased and continue to improve. All in all there have been significant performance improvements – some of which are dramatic –over the past four years. BTP has much to be proud of, which is a glowing testament to the leadership that BTP has been given and the dedication and commitment of its senior team, as well as its officers and staff.

The changes to the senior leadership come at an important time as we are in the first year of implementing our new Strategy and a new operating model that will significantly change our command structure and the way we operate. I am looking forward to working with the new Chief Constable, in building on the successes enjoyed so far and in achieving the demanding objectives we have set ourselves.

I hope what follows will encourage you to apply. There are tough challenges ahead in spite of past success so this job will be demanding. The Authority will be looking for someone with drive and energy to work with them. If you think you have the commitment, dedication and leadership to take BTP forward, I will be pleased to hear from you.

Yours sincerely

Millie Banerjee CBE
Chairman
How to apply

You are asked to submit your application by way of a CV and supporting statement. Your supporting statement should demonstrate you have the key qualities and attributes outlined in the knowledge skills and experience section on page 9. The evidence provided must be specific and focused on your personal involvement, experience and actions. A personal statement outlining your motivation for the role should also form part of the supporting statement.

On submission of your application we request that you include the following documents, in addition to your CV and supporting statement:

- Senior Police National Assessment Centre Report, where available
- Strategic Command Course Report, where available
- Reference from your current Chief Constable or Police and Crime Commissioner
- Performance Development Review Reports whilst serving in the rank of chief officer, where available
- Completed Equal Opportunities Monitoring Form (this is voluntary)

All applicants will be informed of the outcome of their application. Applicants successful at the short-listing stage will be invited to an assessment day followed by a final panel interview in central London in early 2014.

For an informal discussion or if you want to know more about the role of the Force or the Police Authority, please contact Andrew Trotter, Chief Constable, on 020 7830 8811 and Andrew Figgures, Chief Executive, on 020 7383 7708.

Applications should be sent as follows:

**By email to:** lucy.yasin@btp.pnn.police.uk  
**By post to:** Millie Banerjee  
Chairman  
c/o Lucy Yasin  
British Transport Police Authority  
The Forum, 5th Floor North  
74-80 Camden Street  
London  
NW1 0EG

The closing date for applications is **Friday 31 January 2014**.

Email applications are encouraged. If you have any questions about the application process please contact Lucy Yasin on 020 7383 3844.
Background information for candidates

British Transport Police Authority

The Authority was established by the Railways and Transport Safety Act 2003 and became operational on 1 July 2004. The Authority’s primary statutory purpose is to secure the maintenance of an efficient and effective police force for the railways in England, Scotland and Wales.

The Authority is comprised of 15 Members drawn from the key stakeholder groups, all appointed by the Secretary of State for Transport.

The 2003 Act sets out the statutory powers and responsibilities of the Authority, which are to:

- Secure the maintenance of an efficient and effective police force known as the British Transport Police
- Ensure the efficient and effective policing of the railways
- Appoint the Chief Constable, Deputy Chief Constable, Assistant Chief Constables and their staff equivalents
- Appoint the Chief Executive and Treasurer to the Authority
- Enter into Police Service Agreements with railway operators
- Employ police constables and civilian employees
- Regulate the government, administration and conditions of service of those employed by the Authority in the service of the police force
- Set a strategy for policing the railway
- Set objectives for the policing of the railway
- Issue an annual Railways Policing Plan
- Set the budget of expected income and expenditure for policing the railways each year, defray the expenses and recover the cost

The Authority is currently undergoing its programmed Triennial Review which is scheduled to report by the end of 2013/14. There have been a number of reviews of BTP since 2001, all of which have been unanimous in their conclusions; that BTP is efficient and effective in providing a specialised policing service for the railway and should be kept as a separate police force.

British Transport Police

BTP polices within a commercial environment. As such, understanding the needs and pressures facing the railway industry – including railway passengers, commercial railway operators and their employees – is crucial. Success requires effective partnership with the rail industry and other forces.

Following a major investment programme from 2004 to 2009 the BTP budget has had two standstill years (2011/12 and 2012/13) followed by a 1.8% increase in cash terms in 2013/14. This has been in response to austerity measures but more specifically the Department for Transport’s Rail Command Paper published in March 2012, and its subsequent High Level Output Statement (HLOS), which have
launched a period of fundamental reform to the way the rail industry works. Government has directed the industry to improve service reliability at the same time as catering for continued high levels of passenger and freight growth, delivering major infrastructure modernisation schemes, and making radical improvements in efficiency. The Command Paper set a cost reduction target of £2.5 billion for the rail industry by 2018/19; the Government’s HLOS for Control Period 5 describes average passenger traffic growth of 16% by April 2019; and freight growth of 23% over the same period. The Mayor of London’s Transport Strategy to 2020 also forecasts significant growth in rail passenger journeys on the heavy rail, tube and tram networks within and around the capital.

As the dedicated and specialist railway police force, BTP has an important part to play in delivering this future vision for rail. BTP’s activities in combating crime help reduce disruption to services and make the railway more attractive and safer for passengers and staff. As such, BTP can make a significant contribution to the industry’s ambition for rail to become the transport mode of choice. However, the extent of the role depends on BTP continuing to demonstrate that it is the most effective and efficient body to exercise policing functions across the national network in both its statutory and non-statutory tasks. This led to the large scale review of the operating model referred to in the Chairman’s letter.

The current Medium Term Financial Plan (MTFP) sets the direction to 2019 and commits to increases remaining within the Retail Price Index (RPI) envelope. BTP’s 2013/14 annual gross revenue budget is £283.5 million. The BTP is funded by the freight and train operating companies, Network Rail, Transport for London and some smaller operators. The executive team is based at its headquarters in London but BTP itself covers the rail network throughout England, Wales and Scotland.

The current Chief Officers of British Transport Police are:

- **Chief Constable**: Andrew Trotter, OBE, QPM
- **Deputy Chief Constable**: Paul Crowther OBE
- **Assistant Chief Constable B Division & Operations**: Alan Pacey
- **Assistant Chief Constable C Division & Crime**: Stephen Thomas QPM
- **Assistant Chief Constable D Division**: David McCall
- **Acting Director of Corporate Resources**: T/ACC Mark Newton

A description of current responsibilities is set out on page 7.

BTP currently has 2906 officers, 247 specials, 1484 civilian staff and 369 Police Community Support Officers (PCSOs).
# Strategic Command Team: Portfolio Responsibilities

## Chief Constable

Overall command, direction and control of BTP

<table>
<thead>
<tr>
<th>Deputy Chief Constable</th>
<th>B Division &amp; Operations</th>
<th>C Division &amp; Crime</th>
<th>D Division</th>
<th>Director of Corporate Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Corporate Governance</td>
<td>• TP B Division</td>
<td>• TP C Division</td>
<td>• Finance &amp; Procurement</td>
</tr>
<tr>
<td></td>
<td>• Analysis &amp; Performance</td>
<td>• Counter Terrorism</td>
<td>• Welsh affairs</td>
<td>• Estates</td>
</tr>
<tr>
<td></td>
<td>• Portfolio Management</td>
<td>• Firearms</td>
<td>• Major Crime</td>
<td>• Fleet</td>
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<td></td>
<td>• Business Change</td>
<td>• Response Policing</td>
<td>• Intelligence</td>
<td>• People &amp; Development</td>
</tr>
<tr>
<td></td>
<td>• Audit &amp; Inspection</td>
<td>• Disruption</td>
<td>• Covert Policing</td>
<td>• Technology</td>
</tr>
<tr>
<td></td>
<td>• Professional Standards</td>
<td>• Civil Contingencies</td>
<td>• Metal Theft</td>
<td>• Information Management</td>
</tr>
<tr>
<td></td>
<td>• Media &amp; Marketing</td>
<td>• Business Continuity</td>
<td>• Offender</td>
<td>• SIRO</td>
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<td></td>
<td></td>
<td>• Major Incident Planning</td>
<td>Management</td>
<td>• Health &amp; Safety</td>
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<tr>
<td></td>
<td></td>
<td>• Public order, events and football</td>
<td>o Justice</td>
<td>• EDHR (policy)</td>
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<tr>
<td></td>
<td></td>
<td>• Community Engagement (IAGs)</td>
<td>o Custody</td>
<td>• Airwave</td>
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<tr>
<td></td>
<td></td>
<td>• Stop &amp; Search</td>
<td>• Forensic Science</td>
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</tr>
</tbody>
</table>
Job description and person specification

Post title: Chief Constable

Accountable to: Chairman of the Police Authority

The Chief Constable will be responsible for operational delivery of the challenging Strategy, which has been jointly developed with the Police Authority, to achieve at least 20% reduction in crime, 20% less disruption and 10% increase in passenger confidence by 2018/19. He or she will work with the Authority to secure the maintenance of an efficient and effective police force in the increasingly demanding railway environment, providing safety and security for those who operate the railways, those who travel on them and those who work for them.

The role requires someone who has demonstrated the abilities and skills of a transformational leader; with imagination, energy and intellect who is capable of innovation, in order to find new ways of working for a high performance police force and consistently deliver value for money.

The Chief Constable will further the work to make the BTP the partner of choice of the rail industry and Transport for London. To do this, an understanding of the commercial environment in which the BTP operates is essential in addition to the skills and competences of a Home Office chief constable. A risk-based approach in partnership with industry, balanced against the integrity of the office of constable, is required to keep the railways running and to ensure passengers and freight travel safely.

Dimensions

The Chief Constable is responsible for an overall revenue budget of £283.5m, direction and control of 2906 police officers, 247 Specials, 369 PCSOs and 1484 civilian staff.

The Chief Constable is an additional Accounting Officer, working with the Authority Chief Executive who is the Accounting Officer.

Accountabilities

1. Work with the Authority and Force to set and implement strategic direction.

2. Be credible with the Authority and policing colleagues such that he or she can contribute to the development of policing as a profession.

3. Provide transformational leadership to the Force.

4. Develop an integrated business plan which relates resources to required operational outcomes.
5. Implement a People Strategy which exploits the Authority’s ability as an employer to adjust terms and conditions of employment to best reflect the needs of the business.

6. Deliver the objectives set by the Authority for policing the railways and maintain a performance management regime to evidence this.

7. Establish and maintain effective working relationships with all key stakeholders in partnership with the Authority covering rail industry, passenger groups, rail staff, Passenger Transport Executives (PTEs), Policing UK and Government(s).

8. Take responsibility for ensuring compliance with Government and Authority controls.

Knowledge, skills and experience

1. Transformational leadership – previous experience as a transformational leader at Chief, Deputy or Assistant Chief Constable level and ability to demonstrate successful implementation of change programmes.

2. Strategic clarity – experience in setting and implementing organisational vision and mission with a focus on long-term capability with all activities directly or indirectly contributing towards the strategy.

3. Commercial awareness – an appreciation of the commercial imperatives that drive the rail industry such that these are supported by operational outcomes whilst demonstrating value for money.

4. Communication skills – persuasive and collegiate approach to problem solving with the ability to work with commercial operators and other stakeholders. Ability to work alongside the Authority Chair and Members as the public face of the organisation.

5. Governance – an understanding of governance requirements in a public sector organisation, including sound financial and risk management. Working within statute and policy and challenging non-compliance.

6. Resource focus – experience of developing and implementing people strategy and succession planning arrangements to ensure the Force’s capability to meet current and future needs. The ability to operate within a tight budget.

7. Results focus – evidence of delivery focus and implementation of robust finance and performance management regimes.

8. Management Information – ability to ensure performance information is accurate, clear, consistent and comparable, in order to drive continuous improvements.
Remuneration package

Salary
The salary will be £160k per annum.

The appointment will be for an initial fixed period of 5 years and subject to a 6 month probationary period. The role is based in London but will include the requirement to visit BTP’s operational areas throughout the country.

Salary will be reviewed annually in line with the national settlement of police pay for Chief Officers. There will be an annual appraisal of the Chief Constable’s performance carried out by the Chairman. The Authority does not operate any performance-related pay or bonus schemes.

Allowances
In accordance with Police Regulations the Chief Constable will receive annually:

- London Allowance of £4,388 or £1,011 if in receipt of housing/rent allowance
- London Weighting of £2,301

Benefits
Taxable benefits include:

- An annual car allowance of £7,249
- Family Healthcare Insurance

Other benefits include:

- 42 days annual leave (totalling 6 weeks leave)
- Home to work standard class rail travel on production of warrant card within a 70 mile radius of London
- A first class all stations season ticket providing first class rail travel both on and off duty. This is not a contractual entitlement but is provided at the discretion of the Association of Train Operating Companies (ATOC) and may be withdrawn at any time without notice or compensation.
- Payment for the membership of CPOSA and associated insurance (currently under review)

Pension
Those in the Home Office 30 year scheme
Following the closure of the Police Pension Scheme 1987 to new members from 1 April 2006, the analogous scheme under the British Transport Police Superannuation Fund (BTPSF) did likewise. The reciprocity between the schemes ended on 1 April 2006. Therefore, any person transferring between the Home
Office and BTP with fewer than 30 years reckonable service will be auto-enrolled into BTP’s 35 year officer scheme established in 2007.

**Those who have completed 30 years in a pension scheme**  
Any person who has already completed 30 years in a Home Office Force will be auto-enrolled into the Authority’s Staff Scheme.

A high level summary of each of these schemes is provided in Annexes A&B respectively.

Membership is not compulsory and you will have the option to opt-out of either scheme within the first month of joining. The Authority will engage a suitably qualified pension consultant to provide independent pension advice to the successful candidate.
Appointment process

The timetable for shortlisting and interviews will be as follows:

- **Short listing to take place:** w/c 03 February 2014
- **Assessment to take place:** February 2014
- **Interviews to take place:** March 2014

Shortlisted candidates will be asked to submit the name of a further referee who may be contacted in advance of the final panel interview. At this stage shortlisted candidates will be given the opportunity of informal discussions with the Chairman and Chief Executive to give them a closer understanding of the role and its context.

Shortlisted candidates will be asked to participate in an assessment process, which will be designed to obtain evidence of fit against the required specification. This will be followed by a formal interview. Both stages will take place in central London. The finalised dates will be notified to applicants as soon as possible.

The selection panel will be chaired by Millie Banerjee, Chairman of the British Transport Police Authority. Other panel members will be:

- Brian Phillpott, Deputy Chairman of the Police Authority;
- Catherine Crawford and Dominic Booth, Police Authority Members
- An Independent Panel Member to be announced

Andrew Figgures, Chief Executive to the Police Authority, will be in attendance.

The appointment is subject to ministerial approval.

Equal opportunities

BTP is an equal opportunities employer and is determined to ensure that:

- The workforce reflects the diverse community which it serves and that the working environment is free from any form of harassment, intimidation, bullying or victimisation;
- No job applicant or employee is treated more or less favourably on the grounds of gender, sexual orientation, age, marital status, race, colour, nationality, ethnic or national origins, creed, religion or disability;
- No job applicant or employee is disadvantaged by conditions or requirements which cannot be justified by the requirements of the job.

Data protection

Any data about you will be held in secure conditions with access restricted to those who need it in connection with dealing with your application and the
selection process. Data may be used for the purposes of monitoring the effectiveness of the recruitment process but in these circumstances all data will be kept anonymous. The equal opportunities monitoring form is used for monitoring the selection process only. If you do not wish to have these details recorded please return the form uncompleted. If you are unsuccessful, personal details relating to your application will be destroyed after 6 months.

**Pre-employment checks**

The successful candidate will be subject to the satisfactory completion of pre-appointment enquiries including vetting and references, before an appointment can be offered formally. The successful candidate will be required to sign a contract with the Authority before taking up appointment.

**Travel costs**

There are no arrangements for the reimbursement of travel costs.

The following is a brief summary of the benefits and contribution rates payable under the British Transport Police Force Superannuation Fund (BTPFSF) 2007 Benefit Level.

This summary is only a broad summary of the key features of the fund. Any entitlement to benefits from the fund is governed by the trust deed, not this summary.

<table>
<thead>
<tr>
<th>Description</th>
<th>Benefit calculation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions</td>
<td>Based on Basic Pay plus London Weighting (if applicable) at 1 November each year. Contributions are revised each 1 January.</td>
</tr>
<tr>
<td>Member Contribution Rate</td>
<td>The member’s contribution rate is currently 10%.</td>
</tr>
<tr>
<td>Employer Contribution Rate</td>
<td>Twice the contribution rate for members, plus any additional lump sums due under the Schedule of Contributions.</td>
</tr>
<tr>
<td>Contribution Rate Reviews</td>
<td>Contributions rates will be reviewed every three years after each actuarial valuation. The next valuation will be as at 31 December 2015. Any contribution changes usually happen 12 to 18 months after the valuation date.</td>
</tr>
<tr>
<td>Pension</td>
<td>This is based on the average Basic Pay plus London Weighting in the last 12 months’ service.</td>
</tr>
<tr>
<td>Lump Sum</td>
<td>This is based on your average Basic Pay plus London Weighting in your last 12 months’ service.</td>
</tr>
<tr>
<td>Normal Retirement age</td>
<td>Age 55 (in service). With less than 35 years’ service at age 55 an officer may continue to contribute and accrue benefits. Age 65 (if you leave service before taking benefits)</td>
</tr>
<tr>
<td>Pension at Retirement Fraction per year of service (proportion for days)</td>
<td>1/70th</td>
</tr>
<tr>
<td>Lump Sum at Retirement Fraction per year of service (proportion for days)</td>
<td>4/70th</td>
</tr>
<tr>
<td>Ill Health Pension</td>
<td>There are two levels after completion of 5 years of qualifying service:</td>
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<tr>
<td>--------------------</td>
<td>------------------------------------------------------------------------</td>
</tr>
<tr>
<td>a) If the officer is incapable of performing any duties, as a Police Officer or otherwise, the pension earned to date is enhanced by one half of future potential service to age 55 up to a maximum of 35 years’ membership. The additional pension may be suspended if the officer recovers sufficiently to be able to take up full-time regular employment.</td>
<td></td>
</tr>
<tr>
<td>b) If the officer is unable to perform their duties as a Police Officer, but is considered fit enough to perform other duties, they will receive an immediate un-enhanced pension.</td>
<td></td>
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<tr>
<td>In addition to any ill-health pension, a lump sum of 4 times the amount of pension is payable.</td>
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</table>

<table>
<thead>
<tr>
<th>Death in Service Payment</th>
<th>Four times Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependant’s pension (upon death in service)</td>
<td>After two years’ service a pension of one half of the pension that would have been payable had the officer been granted an enhanced incapacity pension.</td>
</tr>
<tr>
<td></td>
<td>Pensions would be payable to cohabiting, non-married, (including same-sex) partners.</td>
</tr>
<tr>
<td></td>
<td>Pensions are also payable to dependent children until they reach age 18, age 23 if they are in full time education, or for life if they are mentally or physically handicapped.</td>
</tr>
<tr>
<td>Dependant's pension (after leaving service)</td>
<td>A pension of one half of the member’s basic pension.</td>
</tr>
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<td></td>
<td>Pensions would be payable to cohabiting, non-married (including same sex) partners.</td>
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</tr>
</tbody>
</table>
| Benefits on leaving service (including leaving under redundancy with lump sum compensation) | If more than two years’ membership:  
• Pension and lump sum are payable at age 65 based on service and salary at date of leaving. Benefits are increased before and after retirement as described below.  
If less than two years membership:  
• Refund of contributions (less tax and other deductions) or a transfer payment provided three months’ service have been completed. |
| Increases in benefits after you have left service or after your pension has started. | As determined by the Pensions Increase Act 1971, which currently refers to increases in line with the Consumer Price Index each September. |
| Additional Voluntary Contributions | Additional Voluntary Contributions (AVCs) allow a member to provide for increased benefits at retirement.  
The fund’s AVC arrangement is called AVC Extra which allows flexibility to choose:  
• how much to contribute;  
• where to invest contributions;  
• when to start making contributions; and  
• when to stop contributing. |
Annex B: British Transport Police Staff Scheme - summarised structure

The following is a brief summary of the benefits and contribution rates currently payable under the Railways Pension Scheme – British Transport Police Section.

This summary is only a broad summary of the key features of the fund. Any entitlement to benefits from the scheme is governed by the trust deed & rules, not this summary.

<table>
<thead>
<tr>
<th>Description</th>
<th>Benefit calculation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions</td>
<td>Based on Basic Pay plus London Weighting (if applicable) at 1 April each year less one-and-a-half times the basic state pension. Contributions are revised each 1 July.</td>
</tr>
<tr>
<td>Member Contribution Rate</td>
<td>The member’s contribution rate is currently 10.06%.</td>
</tr>
<tr>
<td>Employer Contribution rate</td>
<td>One-and-a-half times the member contribution rate, plus any additional lump sums due under the Schedule of Contributions.</td>
</tr>
<tr>
<td>Contribution Rate Reviews</td>
<td>Contributions rates will be reviewed every three years after each actuarial valuation. The next valuation will be as at 31 December 2013. Any contribution changes usually happen 18 months after the valuation date.</td>
</tr>
<tr>
<td>Pension</td>
<td>This is based on the average Basic Pay plus London Weighting, less one-and-a-half times the basic state pension in the last 12 months’ service.</td>
</tr>
<tr>
<td>Lump Sum</td>
<td>This is based on the average Basic Pay plus London Weighting in the last 12 months’ service.</td>
</tr>
<tr>
<td>Normal Retirement age</td>
<td>Age 60</td>
</tr>
<tr>
<td>Pension at Retirement</td>
<td>1/60&lt;sup&gt;th&lt;/sup&gt;</td>
</tr>
<tr>
<td>Fraction per year of service</td>
<td></td>
</tr>
<tr>
<td>(proportion for days)</td>
<td></td>
</tr>
<tr>
<td>Lump Sum at Retirement</td>
<td>1/40&lt;sup&gt;th&lt;/sup&gt;</td>
</tr>
<tr>
<td>Fraction per year of service</td>
<td></td>
</tr>
<tr>
<td>(proportion for days)</td>
<td></td>
</tr>
<tr>
<td>Ill Health Pension</td>
<td>After 5 years of qualifying service, if the member is incapable of performing any duties [as a Police Officer or otherwise] the pension earned to date is enhanced by the lesser of 10 years and number of years of potential service to age 60, up to a maximum of 40 years’ membership. The additional pension may be suspended if the member recovers sufficiently to be able to take up full-time regular employment.</td>
</tr>
<tr>
<td>Death in Service Payment</td>
<td>Four times Pay</td>
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<td>Dependant's pension (upon death in service)</td>
<td>A pension of one half of the pension that would have been payable had the member been granted an incapacity pension.</td>
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<td>------------------------------------------</td>
<td>--------------------------------------------------------------------------------------------------</td>
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<tr>
<td></td>
<td>Pensions would be payable to cohabiting, non-married (including same sex) partners.</td>
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<td>Pensions are also payable to dependent children until they reach age 18, age 23 if they are in full time education, or for life if they are mentally or physically handicapped.</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Dependant's pension (after leaving service)</th>
<th>A pension of one half of the member's basic pension.</th>
</tr>
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<thead>
<tr>
<th>Benefits on leaving service (including leaving under redundancy with lump sum compensation)</th>
<th>If more than one month’s membership:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Pension and lump sum are payable at age 60 based on service and salary at date of leaving. Benefits are increased before and after retirement as described below.</td>
</tr>
<tr>
<td></td>
<td>If less than one month’s membership:</td>
</tr>
<tr>
<td></td>
<td>• Refund of contributions (less tax and other deductions).</td>
</tr>
</tbody>
</table>

| Increases in benefits after you have left service or after your pension has started. | As determined by the Pensions Increase Act 1971, which currently refers to increases in line with the Consumer Price Index each September. |

<table>
<thead>
<tr>
<th>Additional Voluntary Contributions</th>
<th>Additional Voluntary Contributions (AVCs) allow a member to provide for increased benefits at retirement.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>The scheme’s AVC arrangements are called BRASS and AVC Extra which allow flexibility to choose:</td>
</tr>
<tr>
<td></td>
<td>• how much to contribute;</td>
</tr>
<tr>
<td></td>
<td>• where to invest contributions;</td>
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<tr>
<td></td>
<td>• when to start making contributions; and</td>
</tr>
<tr>
<td></td>
<td>• when to stop contributing.</td>
</tr>
</tbody>
</table>