



DEFENCE POLICE FEDERATION
Established by Act of Parliament

To All Members

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Circular 18/17

Comparison Between “alpha” and “partnership” Pension Schemes

A growing number of members have been contacting the DPF recently requesting information and expressing an interest in switching from the “alpha” pension scheme into the “Partnership” scheme operated by either Scottish Widows or Standard Life on behalf of the Cabinet Office.

In order to have a better understanding of the main differences between the “alpha” and “Partnership” schemes along with the benefits that each may offer, the DPF engaged the services of a firm of Actuary’s to obtain a comparison of the benefits that may be provided by each of these pension schemes.

The comparison obtained by the DPF from the firm of actuary’s is intended to provide a generic indication of the main differences in the schemes and the benefits which may be available from them.

The DPF are not qualified or able to provide individuals with pension advice and would strongly recommend any member who is considering making changes to their pension provision to seek independent and professional advice before doing so.

Members can view the comparison in the pensions section of the DPF website using the following link <http://www.dpf.org.uk/conditions-of-service/pensions>. The comparison may also prove beneficial to members when speaking with a qualified pension advisor.

Paul Hunter
Pension Sub-committee Chairman