

Understanding Your Pay Slip

We are frequently asked questions about “what’s on my pay slip?” here we have tried to explain the deductions you may see on your payslip.

We sometimes receive queries from officers who are looking to obtain benefit from one or more of our schemes that they do not subscribe to. Please use this page to check that you are actually contributing to the schemes that you need or want to subscribe to. If it’s not on your payslip – you are not in the scheme and are ineligible to any benefits it may offer.

If you have any queries, please call the Federation Office on extension 77500

Deductions		
	Title	Amount of deduction
1	Tax	Variable
2	NI EE	Variable
3	Police Pension	Variable
4	Car Insurance	Variable
5	Police Credit UN	Variable
6	Group Ins LEG/FN	£20.63
7	Group Ins SPOUSE	£3.79
8	Merseyside GAYE	£1.30
9	NWPBF Payroll GI	£8.67
10	Police Funeral S	£1.09
11	Police Federatio	£17.55
12	Police Fed Lott	Variable (£1 to £5)
13	Top Up Life a/b	Variable
14	Spouse Life a/b	Variable
15	Police Credit Un	Variable

1. Income Tax
 - ? Variable deduction depending on pay scale
2. National Insurance
 - ? Variable deduction depending on pay scale
3. Police Pension
 - ? Variable deduction depending on level of pay, and which pension scheme you are in. 11% of gross pay in old scheme, and xx% of pay in new scheme
4. Car Insurance
 - ? Deduction to Roland Smith – and includes both car and house insurance premiums if relevant
 - Contact Roland Smith on 0151 236 4511
5. Police Credit Union
 - ? This deduction is for the Police Credit Union Lottery
 - Contact PCU at ext 77550

6. Group Insurance Scheme – Full Scheme

- ? This deduction is for the full Group Insurance Schemes (see schedule). Separate schemes are available for probationary officers, and also for officers who are either married or permanent partners, where a discounted scheme is available for one

7. Group Insurance Scheme – Spouse Life Cover

- ? This deduction is for Spouse Life Insurance cover. Please note, this is not included in the normal Group Insurance scheme, and must be shown as a separate deduction

Address Group Insurance Queries to the Federation Office on ext 77500

8. Merseyside GAYE

- ? Charitable deduction for the Merseyside Workplace Trust

9. Northwest Police Benevolent Fund

- ? This deduction is subject to automatic tax relief. Provides benefits of financial support from Ben Fund, access to facilities at Harrogate and Auchterarder and St George's Police Trust, and access to Ben Fund Lodges. Also a death grant of £5,000

Address NWPBF queries to the Federation on Ext 77500

10. Funeral Society

- ? Provides a grant on death of £1,800

11. Police Federation

- ? Full Police Federation Membership. This is subject to tax relief that must be applied for to HMRC. If you have not already applied, please contact Federation Officer for template letter

12. Merseyside Police Federation Charitable Trust Lottery

- ? This is our charity that provides much financial assistance to local community schemes, and crime victims, as well as significant donations to Police Charities.

Address MPFCT queries to the Federation on Ext 77500

13. Additional Life Insurance – Police Officer

- ? Additional life Insurance available through Roland Smith. Maximum available £50,000 making a total of £130,000 with full Group Insurance Scheme

14. Additional Life Insurance – Spouse

- ? Additional life Insurance available through Roland Smith. Maximum available £25,000 making a total of £75,000 with Spouse Life Insurance Scheme

Address Life Insurance queries to the Federation on Ext 77500

15. Police Credit Union

- ? Main deductions for Police Credit Union

Address PCU queries to the Federation on Ext 77550