

Protected persons status

The letter and personal illustration you receive will confirm whether you are a 'protected person' or not. If you are, you should read the section in the change guide.

Generally, RPS members are 'protected persons' provided:

- they were in the British Rail Pension Scheme and were employed by the British Railways Board at midnight on 4 November 1993.

Protection law requires that:

- your pension rights in the Railways Pension Scheme must be at least as favourable as the rights which the BR Pension Scheme provided on 31 May 1994; and
- Network Rail, as your current rail employer, has a legal obligation to provide an adequately funded pension scheme which meets these requirements.

As the limits on future increases in pensionable pay are part of a pay agreement reached outside of the RPS rules, these changes apply to all members, whether or not you are a 'protected person'.

If you choose to move to RPS 65, you will give up some of your 'protection' status, but only to the extent that the RPS 65 terms are different to RPS 60.

You may have the statutory right to continue to be a member of the Railways Pension Scheme; this is known as the 'Indefeasible Right'. This is unaffected by the changes to the Network Rail Section of the RPS explained in these videos and the change guide.

There's a separate leaflet available from RPMI which explains protection and the Indefeasible Right in more detail.