

Firefighters' Pension Scheme reforms

- Public sector pensions are changing in 2015. Because people now live longer the cost of public service pensions have increased by around a third. As a result, some younger people are being asked to work longer and everyone is being asked to contribute more towards their own pension.
- Public sector pensions will remain among the very best available, with guaranteed benefits that are inflation proofed.
- A greater proportion of firefighters are being protected from the change in Normal Pension Age than in any other large public sector workforce.
- If you were a member of the Firefighters' Pension Scheme 1992 and you were aged 45 or over on 1 April 2012, you will see no change in your benefits or retirement age.
- Even if you are under 45, your pension will still be one of the very best available and you would have to pay twice as much for equivalent benefits from a private pension.

What does it mean for you?

- If on 1 April 2012 you had ten years or less to go before your Normal Pension Age, you will see **no** change in your benefits and the age you can retire will stay the same. This applies to members of the Firefighters' Pension Scheme 1992 who were aged 45 or over and members of the New Firefighters' Pension Scheme 2006 aged 50 or over, on 1 April 2012. If you are up to four years less than these ages, the changes will be tapered.
- The majority of firefighters will be protected from the effect of the changes: 44.7 per cent of 1992 scheme members are fully protected (their benefits will remain the same, as will their retirement age), while a further 20.2 per cent will benefit from the tapered arrangements.

Are the benefits I have already earned protected?

- The pension you have earned up to 2015 is fully protected, and you will be able to take those benefits at the age you expected. 1992 scheme members who transfer to the 2015 scheme will still be able to take their 1992 scheme benefits, unreduced, from age 50 with 25 or more years combined service in the 1992 and 2015 schemes. The benefits you earn from the 2015 scheme, after you move to the new scheme, will be treated separately.

At what age can I retire from the 2015 scheme?

- If you are a firefighter not currently protected from the changes, you will retire at 60. This is the same retirement age agreed back in 2006 for members of the New Firefighters' Pension Scheme 2006, and is the same as for the police and the armed forces.
- However, you could still choose to retire from age 55. The Government's recent offer means that there will be a smaller reduction to your pension if you retire at 55. This offer is currently being considered by the FBU's Executive Council, and is subject to members agreeing it.

What if I am no longer fit to undertake work at over 55?

- The majority of firefighters should be able to work until 60 by doing the average amount of exercise recommended for all adults.

Will there be a Government national fitness standard?

- The Government will not introduce a national fitness standard. This is a matter for each individual fire and rescue authority.
- The Government has offered to establish a joint working party on fitness and other employment issues, with firefighters' employers and the FBU and other representative bodies, as part of its final offer on pensions.

Is this still a good pension?

- Firefighters will continue to benefit from a good pension. Under the new scheme, a firefighter is likely to receive a pension of around 67 per cent of their salary at age 60 after a 40 year career (for example, if you were earning £28,500 and retired age 60 after 40 years service, your pension would be £19,000).
- The scheme will continue to provide a defined level of pension at retirement, based on a career average arrangement.
- To put this in context, in 2011, only 9 per cent of private sector employees were members of a defined benefit pension scheme.

Where can I find further information?

- Further information on the reforms can be found in the document 'Firefighters' Pension Scheme Reforms' at:

<https://www.gov.uk/government/publications/firefighters-pension-scheme-reforms>