

## Difference in firefighter pension schemes across the UK

	<b>Normal Pension Age</b>	<b>Early retirement factors and accrual rate</b>	<b>Transitional protections</b>	<b>Fitness</b>
<b>England</b>	60	Deferred factors. Faster accrual rate, which is <ul style="list-style-type: none"> <li>• better for members who will work longer (2006 scheme members and younger firefighters)</li> <li>• better for ill-health retirements.</li> </ul>	Age based.	Statutory requirement in the National Framework for employers to consider paying an unreduced pension.  Fitness working group to help develop good practice and review of fitness processes and procedures.
<i>Differences between England and other nations</i>				
<b>Scotland</b>	Same as England	Strike mandate was dropped for deferred factors. Now proposed active factors, which are better for those with significant 1992 scheme rights, but due to slower accrual it is worse for 2006 scheme members, younger firefighters, and ill-health retirements.	Mixture of age and service (in England, the extra cost is the equivalent of funding 120 firefighter posts per year for the next 7 years).	Same statutory requirement for the employer to consider paying an unreduced pension. Uses the pension regulations, which is not available in England without a single national fitness policy.
<b>Wales</b>	Same as England	Active factors, which are better for those with significant 1992 scheme rights, but due to slower accrual it is worse for 2006 scheme members, younger firefighters, and ill-health retirements	Same as England.	No fitness regulation announced.
<b>Northern Ireland</b>	55 (not covered by the Public Service Pensions Act 2013)	No early retirement provision. Slower accrual rate means that firefighters will have to work longer for the same pension. Also worse for ill-health retirements (double hit for severe ill-health).	Same as England	No fitness regulation announced.