



# Government Actuary's Department

100  
YEARS OF GAD

126  $xy$   $n =$   $\frac{1}{n-1}$   $2^{10-1}$   
 $2x + zy = 0$   $\frac{1}{9}$   $\frac{1}{512}$   
1919 - 2019  $x$   
 $x^2 - a^2 = (x+a)(x-a)$   $x + b$   
 $x^2 + 2ax + a^2 = (x+a)^2$

## Firefighters' Pension Schemes (Northern Ireland)

Actuarial valuation as at 31 March 2016  
Report on membership data

Date: 11 March 2019  
Author: Chris Mulholland



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## 1 Introduction

- 1.1 This report is addressed to the Department of Health (NI) ('the Department'). It is also being made available to the Firefighters' Pension Scheme Advisory Board in Northern Ireland as part of the consultation process relating to the actuarial valuation which is being carried out as at 31 March 2016.
- 1.2 Pension scheme membership data for the members of the FPS 2007 Scheme, NFPS 2007 Scheme and FPS 2015 Scheme, referred to collectively in this report as 'the Schemes', is required for the actuarial valuation of the Schemes as at 31 March 2016, carried out in accordance with The Public Service Pensions (Valuations and Employer Cost Cap) Directions 2014 (as amended) ('the Directions').
- 1.3 The membership data is used for the following:
  - > To calculate valuation results including the uncorrected employer contribution rate, corrected employer contribution rate and past service liability (all valuation data);
  - > To assess the initial cost cap fund (membership data as at 31 March 2015); and
  - > To assess elements of the Schemes' demographic experience in order to recommend assumptions for the valuation (movements data 31 March 2012 to 31 March 2016).
- 1.4 The results of the valuation are critically dependent on the quality and correctness of the data used.
- 1.5 The purposes of this report are:
  - > to discuss and summarise the membership data provided, and any checks and adjustments made to the data;
  - > to enable users of the valuation report to understand the underlying membership data used in the valuation and any issues relating to it; particularly those issues that may impact on the valuation results; and
  - > to discuss and summarise the movements data provided and to be used to inform decisions around scheme specific assumptions to be used for the valuation.
- 1.6 All member data provided and discussed in this report was supplied to GAD directly by Northern Ireland Fire and Rescue Service ('NIFRS'). Supplementary financial information for the Schemes was also provided by NIFRS for independent checking purposes.
- 1.7 In preparing this report, GAD has relied on data and other information supplied by NIFRS as described in the report. Any checks that GAD has made on this data and information are limited to those described in the report, including any checks on the overall reasonableness and consistency of the data. These checks do not represent a full independent audit of the data supplied and do not by themselves confirm or guarantee the overall quality or correctness of the data. In particular, GAD has relied on the general completeness and accuracy of the information supplied without independent verification.



- 1.8 Summaries of the membership and movements data used for the valuation are provided in Section 2 of this report with further information in Appendices A and B of this report respectively.
- 1.9 A number of adjustments and assumptions were necessary to the data to enable the valuation to be completed. In our view these adjustments and assumptions are reasonable and appropriate for the purpose of this actuarial valuation. However, it should be noted that the valuation results might have been different if more complete and reliable data had been available. Given the potential impact of data deficiencies, we recommend that steps are taken to improve the valuation data, especially in respect of the data held for retained members and the data provided for the experience analysis.
- 1.10 Throughout this report the totals given for summed data may not be exactly the same as the sum of the components shown due to rounding effects.
- 1.11 We are content for the Department to release this report to third parties, provided that:
- > it is released in full;
  - > the advice is not quoted selectively or partially;
  - > GAD is identified as the source of the report; and
  - > GAD is notified of such release.
- 1.12 Third parties whose interests may differ from those of the Department should be encouraged to seek their own actuarial advice where appropriate. Other than to the Department, GAD has no liability to any person or third party for any act or omission taken, either in whole or in part, on the basis of this report.
- 1.13 This work has been carried out in accordance with the applicable Technical Actuarial Standards: TAS 100 and TAS 300 issued by the Financial Reporting Council (FRC). The FRC sets technical standards for actuarial work in the UK.

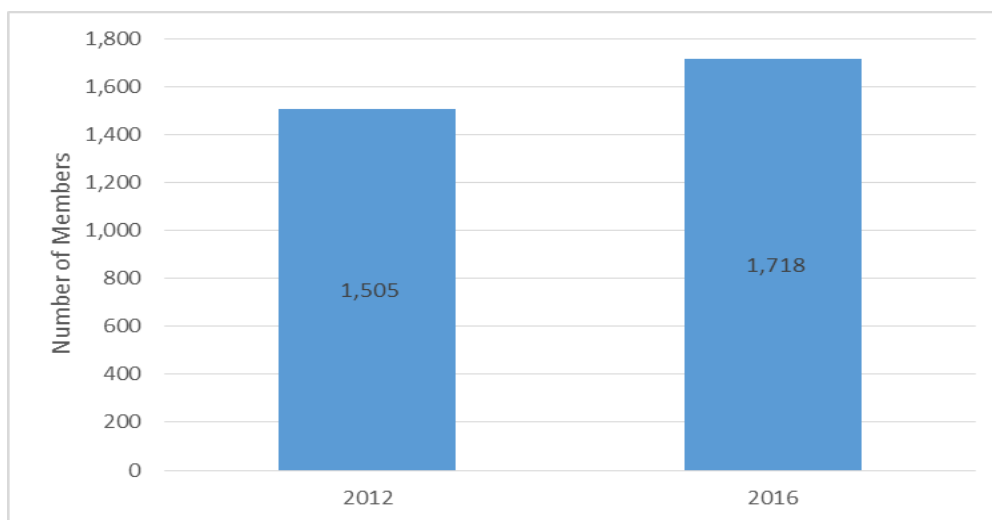


## 2 Summary of data used for the valuation

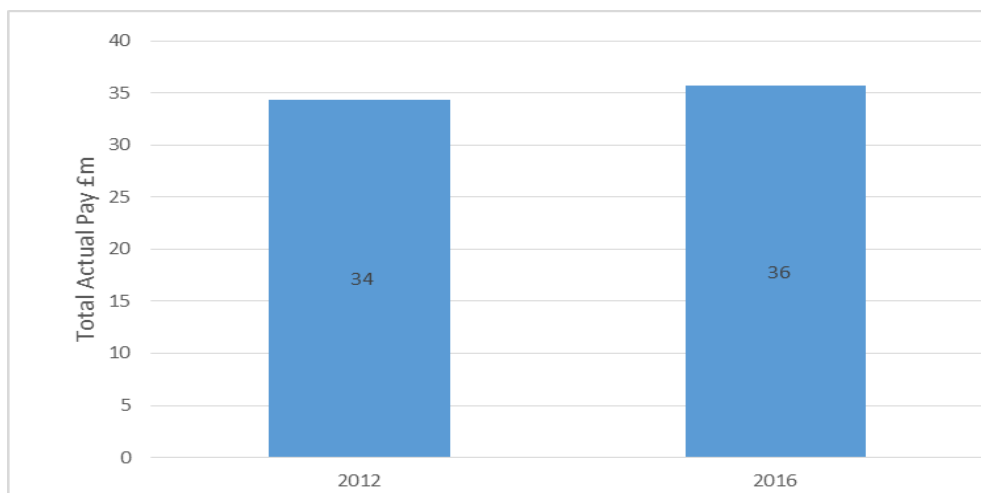
### Membership data at 31 March 2016

- 2.1 The membership data to be used for the purposes of the 2016 valuation is summarised below together with the data used for the 2012 valuation. Given the low proportion of female members<sup>1</sup> we have not provided a male/female split in the summarised data; full details can be found in the detailed tables set out in Appendix A.

**Chart 2.1: Number of active members**



**Chart 2.2: Active total actual pay<sup>2</sup>**

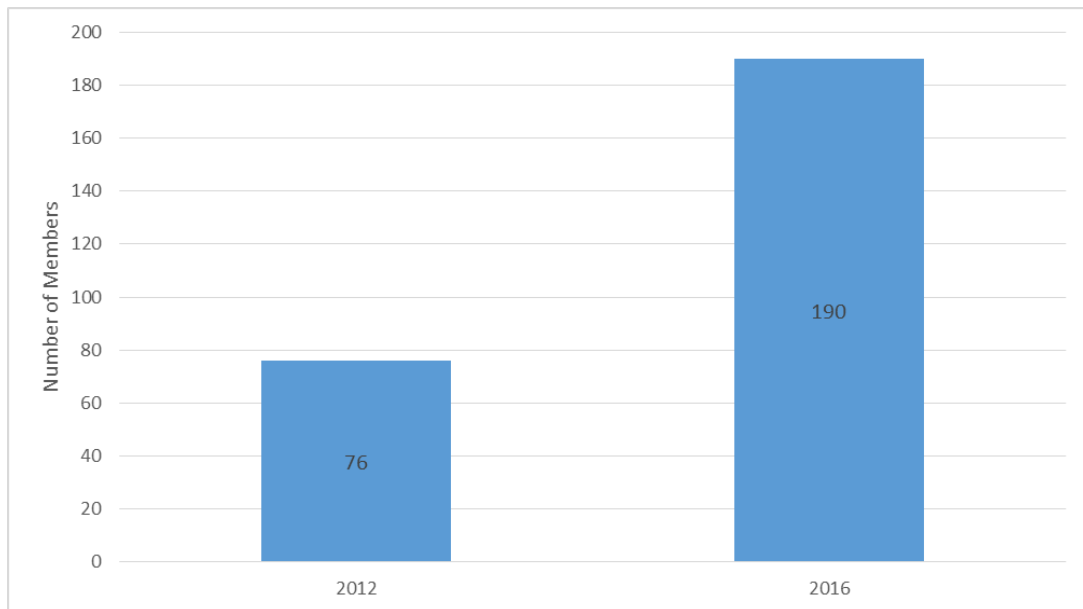


<sup>1</sup> Approximately 1% of pensioner members and 3% of active members are female.

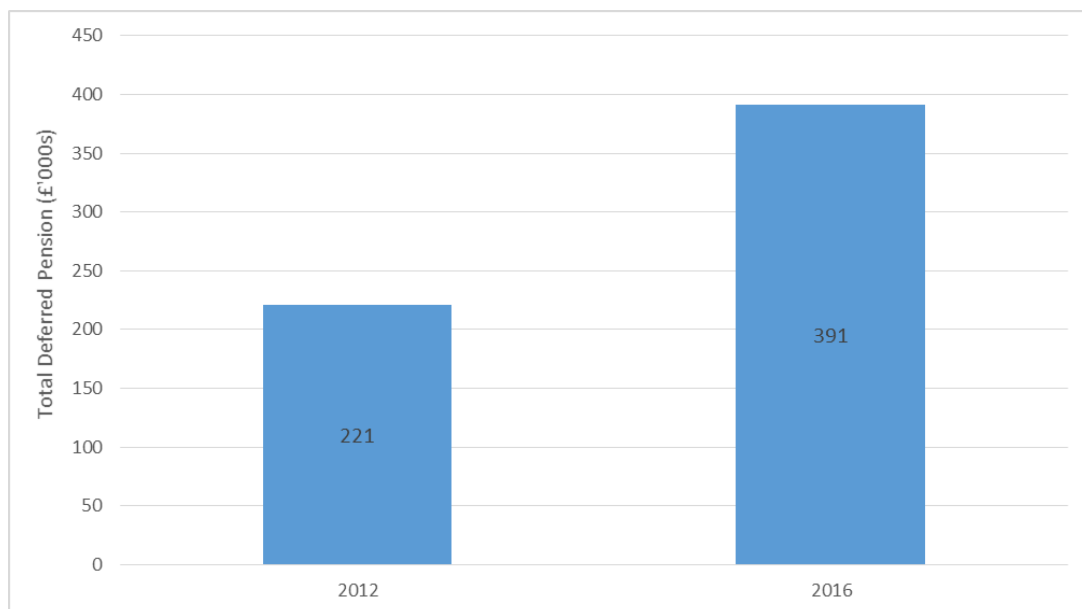
<sup>2</sup> This is the actual pensionable pay payable to members, ie it is not a full time equivalent.



**Chart 2.3: Number of deferred members**



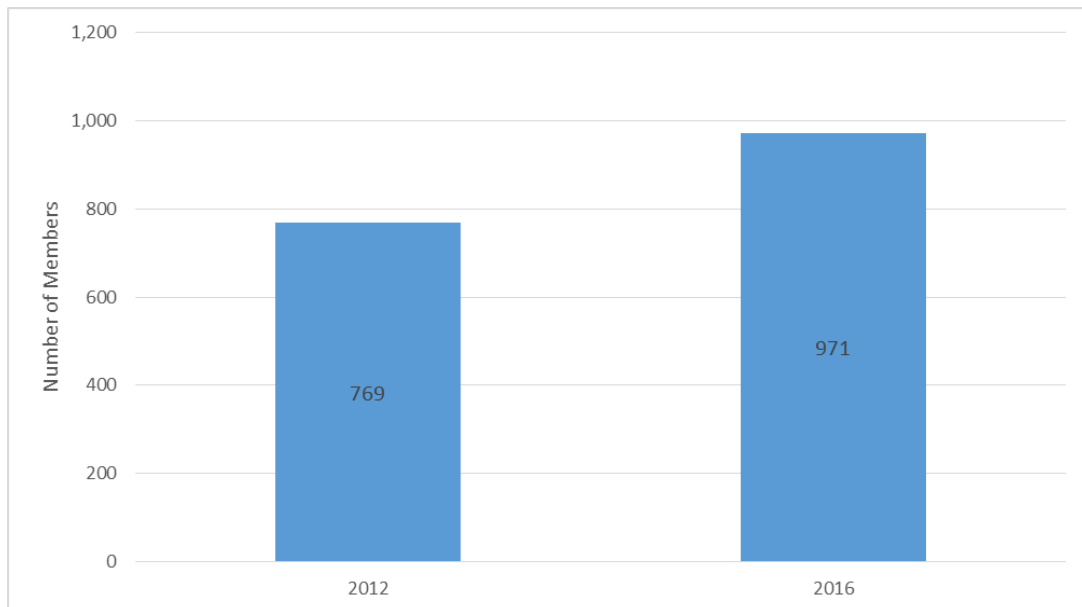
**Chart 2.4: Total deferred pension<sup>3</sup>**



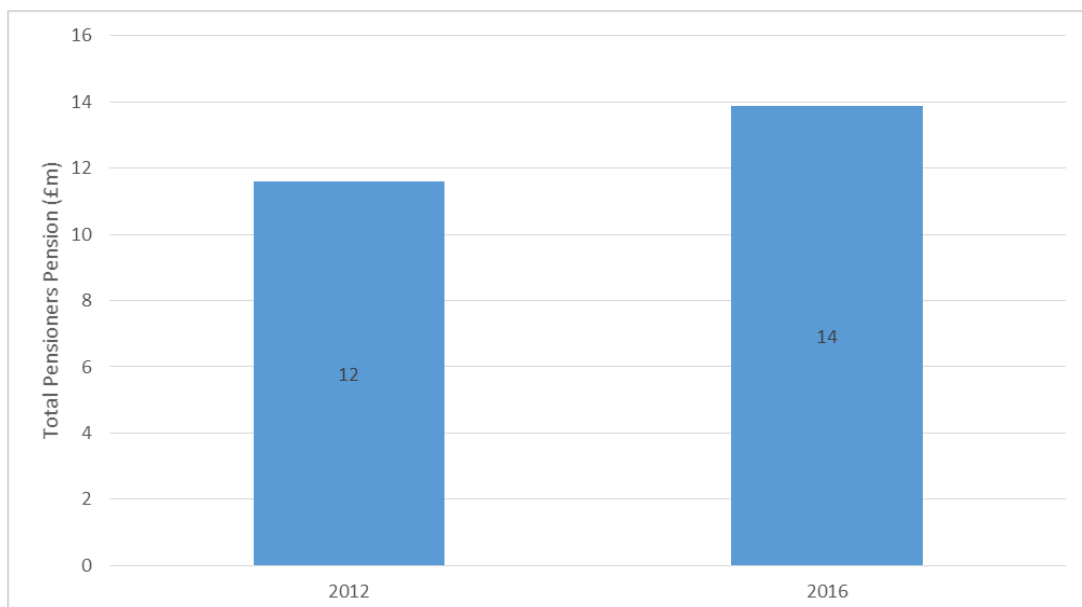
<sup>3</sup> Including pension increases awarded in April following extract date.



**Chart 2.5: Number of pensioners and dependants<sup>4</sup>**



**Chart 2.6: Total pension in payment (pensioners and dependants)<sup>4, 5</sup>**



<sup>4</sup> Dependant children's pensions are not included in the figures shown. There were 32 of these pensions in 2016.

<sup>5</sup> Including pension increases awarded in April following extract date.



- 2.2 The graphs above show an increase between 2012 and 2016 across all active, deferred and pensioner members by both headcount and total pay/pension. This is largely due to the new special members of the modified NFPS 2007 Scheme.
- 2.3 Around 3,000 records were provided to GAD across all three membership categories (active, deferred and pensioner) as at 31 March 2016. Checks were applied to these records to ensure key data items had been provided and were reliable for valuation purposes. Records with key data items either missing or unreliable were excluded and remaining data uprated, where appropriate. This approach implicitly assumes that the records with missing/unreliable data have the same average profile as the complete/reliable records. The derivation of the uprating factors and the checks and adjustments applied to the data are explained further in the next section of this report. The overall uprating factors applied to each category of member are shown below with the comparative factors at 2015.

**Table 2.1: Uprating factors**

	Uprating factor	Uprating factor
	2016	2015
Active members	1.01	1.03
Deferred members	1.02	n/a
Pensioners	1.00	n/a
<b>Total membership</b>	<b>1.01</b>	<b>1.03</b>

- 2.4 Making assumptions about missing data and allowing for known members with unusable data by uprating introduces uncertainty into the valuation results. Appendix G gives an indication of the potential level of uncertainty introduced by the approach taken to missing or unreliable membership data.

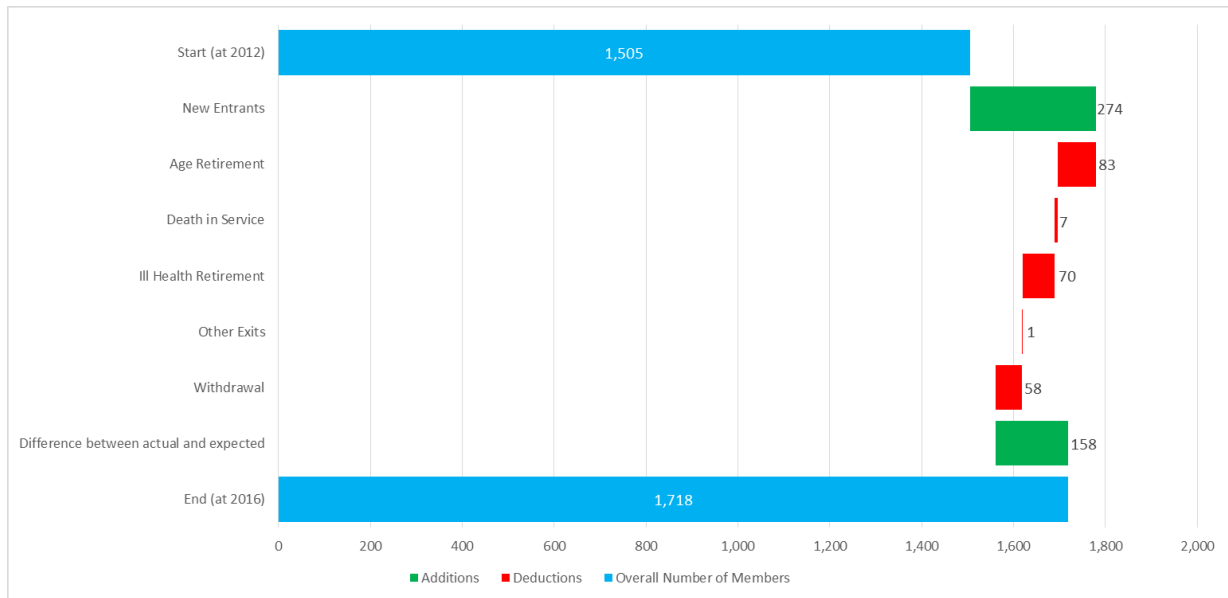
**Movements data 31 March 2012 to 31 March 2016**

- 2.5 The movements data provided is used for the purposes of informing the demographic assumptions to be used for the 2016 valuation. It is also used in conjunction with the membership data at both 2016 and 2015 to determine an element of the cost cap calculation called the Cost Cap Net Leavers Liability. The graphs below show a reconciliation of the movements between 2012 and 2016. The underlying numbers and some further information are set out in Appendix B. Appendix G gives an indication of the potential level of uncertainty introduced into the valuation results owing to missing or unreliable movements data.

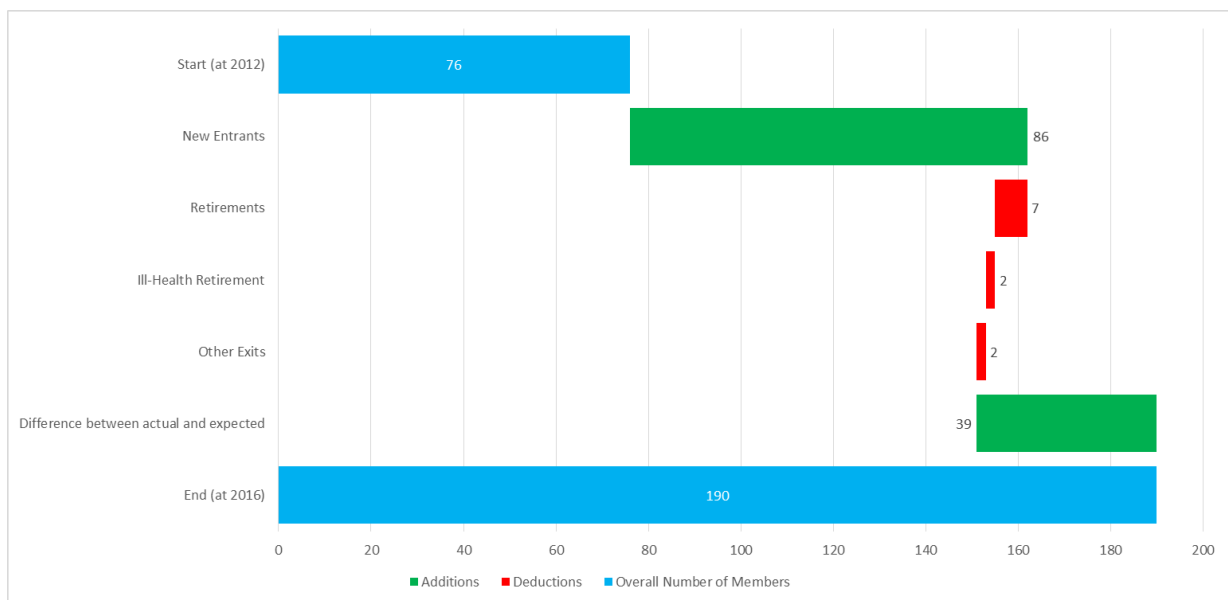




**Chart 2.7: Active membership reconciliation**



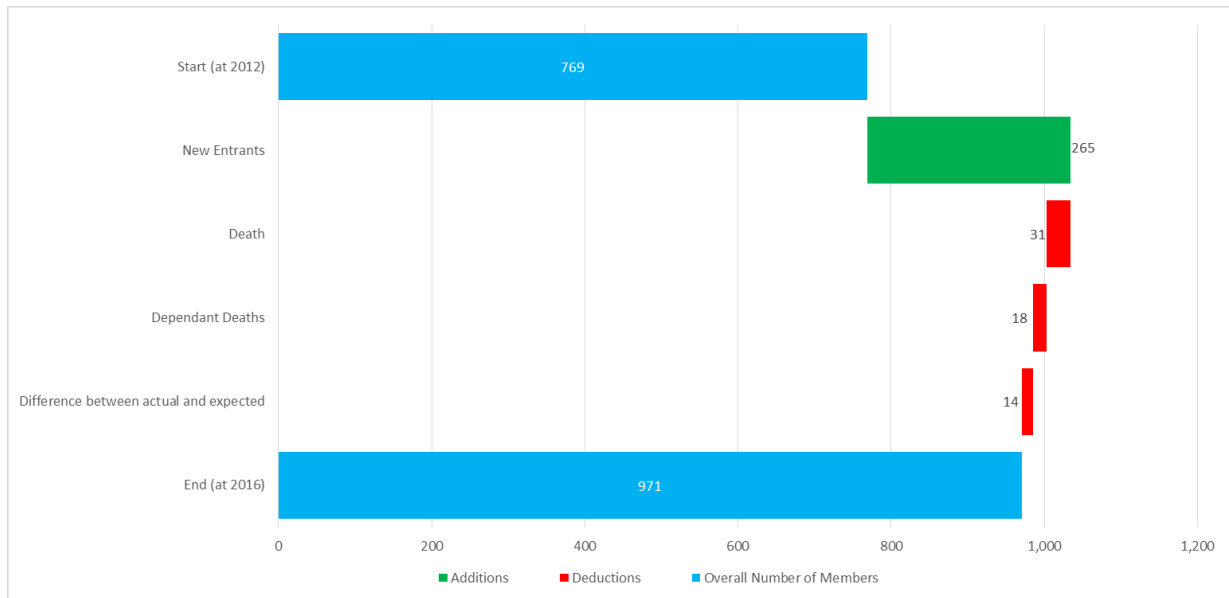
**Chart 2.8: Deferred membership reconciliation**



2.6 Most of the difference between the actual and expected numbers of members at 31 March 2016 is due to new Special members of the NFPS 2007 Scheme, who are not all identified as new entrants in the above reconciliations.



**Chart 2.9: Pensioner (including dependant) membership reconciliation<sup>6</sup>**



<sup>6</sup> Note that the number of children's pensions is excluded from the reconciliation.

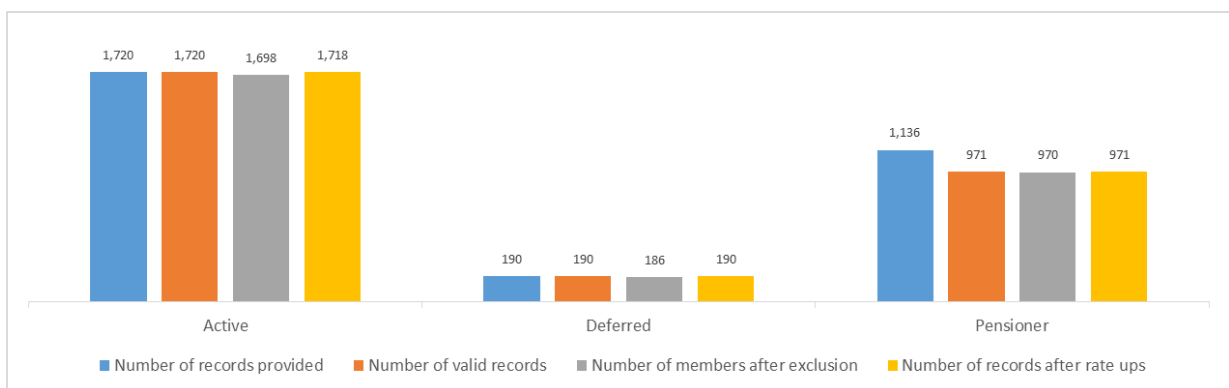


### 3 Data provided and checks and adjustments made

#### Membership data at 31 March 2016 and 31 March 2015

- 3.1 Individual member data was supplied for all active members, deferred members and pensioner (including dependant) members of the Schemes at the valuation date. The individual data items supplied which are critical to the valuation calculations are summarised in Appendix C.
- 3.2 The graph below shows the total number of records provided, the number of valid records (ie the member was present in the pension scheme at the valuation date), the number of records after records with missing or unreliable data were excluded and the number of records after rating up for the excluded data.

**Chart 3.1: Summary of data provided and excluded**



#### Checks made and adjustments applied

- 3.3 All key data items were checked against the specification requested for both completeness and consistency.
- 3.4 Based on the checks applied some records were excluded from the dataset for valuation purposes. Up-rating factors were determined for each membership category equal to the ratio of known valid records and the number of records with adequate data. Implicitly this up-rating approach assumes that excluded records have the same average profile (ie age, sex, pay, service) as included records. Tables 3.1 and 3.2 shows the derivation of the up-rating factors<sup>7</sup>.
- 3.5 The excluded pensioner records relate to 32 children's records (whose benefits were allowed for by an adjustment to the total valuation liabilities) and 133 members whose pension was paid from the compensation scheme.

<sup>7</sup> In practice up-rating factors are determined for each identifiable valuation group.



**Table 3.1: Derivation of uprating factors (31 March 2016)**

31 March 2016	Number of valid records (A)	Number of exclusions	Number of members after exclusions (B)	Uprating factor (A/B)	Number of members after rate ups
Active members	1,720	22	1,698	1.012	1,718*
Deferred members	190	4	186	1.022	190
Pensioners	971	1	970	1.001	971
<b>Total membership</b>	<b>2,881</b>	<b>27</b>	<b>2,854</b>	<b>1.009</b>	<b>2,879</b>

\* Two records could not be readily uprated for the active membership, as all records within their respective group were excluded so no remaining record could be uprated. This approximation is not expected to have a material effect on the valuation.

**Table 3.2: Derivation of uprating factors (31 March 2015)**

31 March 2015	Number of valid records (A)	Number of exclusions	Number of members after exclusions (B)	Uprating factor (A/B)	Number of members after rate ups
Active members	1,738	46	1,692	1.027	1,738

### **Movements data – 31 March 2012 to 31 March 2016**

- 3.6 The movements data is analysed and used to inform how assumptions of future members' behaviours should be set for the valuation. The key data items provided for member movements are set out in Appendix D.

### **Independent data check**

- 3.7 NIFRS provided financial data for the Schemes which has been used to perform independent checks on the dataset supplied. These checks and the data used are set out in Appendix E.

### **Benefit information**

- 3.8 A summary of the benefits provided to members of the Schemes is given in Appendix H. The only uncertainty about the form of benefits that the Schemes are liable to provide is the potential requirement for sex equalisation of GMPs. No allowance has been made for this in the valuation calculations.



## Appendix A: Summary of membership data

### Active members

**Table A1: Summary data for FPS 2007 Scheme active members as at 31 March 2016: Split by protection status**

Protection (i)	Number of members	Total Pensionable Salary (FTE <sup>8</sup> ) £000	Average Pensionable Salary (FTE) £	Total Actual Pay £000	Average Age (ii)	Average Service (iii)	Total FPS 2015 Scheme Pension £000
Full protection	196	7,077	36,108	7,078	51.9	24.7	-
Tapered protection	186	6,288	33,809	6,307	47.3	22.4	4
Unprotected	216	7,113	32,932	7,249	40.4	15.6	111
<b>All FPS 2007 Scheme Members</b>	<b>598</b>	<b>20,479</b>	<b>34,246</b>	<b>20,634</b>	<b>46.4</b>	<b>20.7</b>	<b>115</b>

- i. This table includes tapered protection and unprotected members who had moved to the FPS 2015 Scheme by 31 March 2016. The final column shows the total FPS 2015 Scheme pension accrued for these members.
- ii. Weighted by actual pay.
- iii. Active service up to the valuation date, including transferred in service

<sup>8</sup> Full time equivalent.



**Table A2: Summary data for NFPS 2007 Scheme (Standard) active members as at 31 March 2016: Split by protection status**

Protection (i)	Status	Number of members	Total Pensionable Salary (FTE) £000	Average Pensionable Salary (FTE) £	Total Actual Pay £000	Average Age (iii)	Average Service (iv)	Total FPS 2015 Scheme Pension £000
Full protection (ii)	Regular	1						
	Retained	5						
	<i>Total</i>	<i>6</i>	<i>187</i>	<i>31,145</i>	<i>78</i>	<i>58.7</i>	<i>5.6</i>	<i>-</i>
Tapered protection	Regular	5	147	29,345	148	51.6	10.6	-
	Retained	13	407	31,346	151	51.9	3.4	-
	<i>Total</i>	<i>18</i>	<i>554</i>	<i>30,790</i>	<i>299</i>	<i>51.8</i>	<i>5.4</i>	<i>-</i>
Unprotected	Regular	237	6,860	28,944	6,895	35.2	6.9	104
	Retained	349	9,833	28,175	2,991	39.0	2.3	42
	<i>Total</i>	<i>586</i>	<i>16,693</i>	<i>28,486</i>	<i>9,886</i>	<i>36.4</i>	<i>4.2</i>	<i>146</i>
<b>All NFPS 2007 Scheme (Standard) Members</b>		<b>610</b>	<b>17,434</b>	<b>28,580</b>	<b>10,264</b>	<b>37.0</b>	<b>4.2</b>	<b>146</b>

- i. This table includes tapered protection and unprotected members who had moved to the FPS 2015 Scheme by 31 March 2016. The final column shows the total FPS 2015 Scheme pension accrued for these members.
- ii. Split not shown to avoid disclosing information on a single individual.
- iii. Weighted by actual pay.
- iv. Active service up to the valuation date, including transferred in service.



**Table A3: Summary data for NFPS 2007 Scheme (Special) active members as at 31 March 2016: Split by protection status**

Protection (i)	Status	Number of members	Total Pensionable Salary (FTE) £000	Average Pensionable Salary (FTE) £	Total Actual Pay £000	Average Age (ii)	Average Service (iii)	Total FPS 2015 Scheme Pension £000
Full protection	Retained	230	7,183	31,230	2,282	54.3	5.5	0
Tapered protection	Retained	85	2,573	30,270	813	47.3	5.2	0
Unprotected	Retained	161	4,780	29,691	1,444	39.0	5.2	22
<b>All NFPS 2007 Scheme (Special) Members</b>		<b>476</b>	<b>14,536</b>	<b>30,538</b>	<b>4,538</b>	<b>48.1</b>	<b>5.3</b>	<b>23</b>

- i. This table includes tapered protection and unprotected members who had moved to the FPS 2015 Scheme by 31 March 2016. The final column shows the total FPS 2015 Scheme pension accrued for these members.
- ii. Weighted by actual pay.
- iii. Active service up to the valuation date, including transferred in service.



**Table A4: Summary data for FPS 2015 Scheme active members (new joiners since 1 April 2015) as at 31 March 2016**

Protection	Status	Number of members	Total Pensionable Salary (FTE) (i) £000	Average Pensionable Salary (FTE) (i) £	Total Actual Pay £000	Average Age (ii)	Average Service (iii)	Total FPS 2015 Scheme Pension £000
Unprotected	Regular	-	-	-	-	-	-	-
	Retained	34	n/a	n/a	228	36.7	0.4	2
<b>All FPS 2015 Scheme Members</b>		<b>34</b>	<b>n/a</b>	<b>n/a</b>	<b>228</b>	<b>36.7</b>	<b>0.4</b>	<b>2</b>

- i. A full time equivalent pensionable salary is not used for the valuation of FPS 2015 Scheme benefits.
- ii. Weighted by actual pay.
- iii. Active service up to the valuation date.





**Table A5: All active members split by protection status**

Protection	Status	Number of members	Total Pensionable Salary (FTE) (iii) £000	Average Pensionable Salary (FTE) (iii) £	Total Actual Pay £000	Average Age (iv)	Average Service (v)	Total FPS 2015 Scheme Pension £000
Full protection (i)	Regular	197						
	Retained	235						
	<i>Total</i>	432	14,447	33,442	9,438	52.6	14.2	0
Tapered protection	Regular	191	6,435	33,692	6,455	47.4	22.1	4
	Retained	98	2,980	30,413	964	48.0	5.0	0
	<i>Total</i>	289	9,416	32,580	7,419	47.4	16.3	4
Unprotected (ii)	Regular	453	13,973	30,845	14,144	37.9	11.1	215
	Retained	544	14,613	28,653	4,663	38.9	3.1	66
	<i>Total</i>	997	28,586	29,684	18,807	38.1	6.7	281
<b>All Members</b>	<b>Total</b>	<b>1,718</b>	<b>52,449</b>	<b>31,145</b>	<b>35,664</b>	<b>43.9</b>	<b>10.2</b>	<b>286</b>

- i. Split not shown to avoid disclosing information on a single individual.
- ii. Including FPS 2015 Scheme members who joined since 1 April 2015.
- iii. These figures exclude FPS 2015 Scheme members who joined since 1 April 2015.
- iv. Weighted by actual pay.
- v. Active service up to the valuation date, including transferred in service.



**Table A6: FPS 2007 Scheme active data as at 31 March 2016: Comparison with data as at 31 March 2012**

	2012					2016						
	Number of members	Total Pensionable Salary (FTE) £000	Average Salary (FTE) £	Average Age (i)	Average Service (ii)	Number of members	Total Pensionable Salary (FTE) £000	Average Salary (FTE) £	Average Age (i)	Average Service (ii)	Total FPS 2015 Scheme Pension £000	Total Actual Pay £000
Male	690	23,110	33,493	43.9	18.3	587	20,141	34,315	46.6	20.8	110	20,290
Female	12	350	29,167	36.9	11.3	11	338	30,565	41.2	15.6	5	344
<b>Total</b>	<b>702</b>	<b>23,460</b>	<b>33,419</b>	<b>43.8</b>	<b>18.1</b>	<b>598</b>	<b>20,479</b>	<b>34,246</b>	<b>46.5</b>	<b>20.7</b>	<b>115</b>	<b>20,634</b>

- i. Weighted by full-time equivalent pensionable pay.
- ii. Active service at the valuation date, plus transferred-in service.



**Table A7: NFPS 2007 Scheme (Standard) actives data as at 31 March 2016: Comparison with data as at 31 March 2012**

	2012					2016						
	Number of members	Total Pensionable Salary (FTE) £000	Average Salary (FTE) £	Average Age (i)	Average Service (ii)	Number of members	Total Pensionable Salary (FTE) £000	Average Salary (FTE) £	Average Age (i)	Average Service (ii)	Total FPS 2015 Scheme Pension £000	Total Actual Pay £000
Regular M	194	4,830	24,897	32.9	3.6	231	6,680	28,919	35.6	7.0	99	6,719
Regular F	15	370	24,667	34.1	3.5	12	355	29,611	36.0	7.5	5	357
Retained M	580	16,610	28,638	41.6	1.9	346	9,826	28,405	40.1	2.4	40	3,018
Retained F	14	330	23,571	31.9	1.7	21	572	27,141	34.2	2.3	3	171
<b>Total</b>	<b>803</b>	<b>22,140</b>	<b>27,572</b>	<b>39.5</b>	<b>2.3</b>	<b>610</b>	<b>17,434</b>	<b>28,580</b>	<b>38.1</b>	<b>4.2</b>	<b>146</b>	<b>10,264</b>

- i. Weighted by full-time equivalent pensionable pay.
- ii. Active service at the valuation date, plus transferred-in service.



**Table A8: NFPS 2007 Scheme (Special) active data as at 31 March 2016: Comparison with data as at 31 March 2012**

	2012					2016						
	Number of members (i)	Total Pensionable Salary (FTE) £m	Average Salary (FTE) £	Average Age	Average Service	Number of members	Total Pensionable Salary (FTE) £000	Average Salary (FTE) £	Average Age (ii)	Average Service (iii)	Total FPS 2015 Scheme Pension £000	Total Actual Pay £000
Male	-	-	-	-	-	474	14,478	30,543	47.9	5.3	23	4,517
Female	-	-	-	-	-	2	59	29,275	41.5	6.5	0	22
<b>Total</b>	-	-	-	-	-	<b>476</b>	<b>14,536</b>	<b>30,538</b>	<b>47.9</b>	<b>5.3</b>	<b>23</b>	<b>4,538</b>

- i. There were no special members in 2012.
- ii. Weighted by full time equivalent pensionable pay.
- iii. Active service at the valuation date, including transferred in service.



**Table A9: FPS 2015 Scheme active data as at 31 March 2016 (new joiners since 1 April 2015): Comparison with data as at 31 March 2012**

	2012					2016						
	Number of members (i)	Total Pensionable Salary (FTE) £000	Average Salary (FTE) £000	Average Age	Average Service	Number of members	Total Pensionable Salary (FTE) £000 (ii)	Average Salary (FTE) £ (ii)	Average Age (ii)	Average Service (iii)	Total FPS 2015 Scheme Pension £000	Total Actual Pay £000
Retained M (iv)	-	-	-	-	-	33						
Retained F (iv)	-	-	-	-	-	1						
Regular M	-	-	-	-	-	-	-	-	-	-	-	-
Regular F	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	-	<b>34</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>0.4</b>	<b>2</b>	<b>228</b>

- i. There were no FPS 2015 Scheme members in 2012.
- ii. A full time equivalent pensionable salary is not used for the valuation of FPS 2015 Scheme benefits, so figures are not shown for the FTE or average age weighted by FTE.
- iii. Active service at the valuation date.
- iv. Splits not shown to avoid disclosing information on a single member. All FPS 2015 Scheme active members were retained at 31 March 2016



**Table A10: Summary data for all active members as at 31 March 2016: Comparison with data as at 31 March 2012**

	2012					2016						
	Number of members	Total Pensionable Salary (FTE) £000	Average Salary (FTE) £	Average Age (i)	Average Service (ii)	Number of members	Total Pensionable Salary (FTE) £000	Average Salary (FTE) £	Average Age (i)	Average Service (ii)	Total FPS 2015 Scheme Pension £000	Total Actual Pay £000
Male	1,464	44,550	30,433	41.9	9.8	1,671	51,125	31,216	44.3	10.3	273.3	34,766
Female	41	1,050	25,540	34.3	5.2	47	1,323	28,631	36.8	6.9	12.4	899
<b>Total</b>	<b>1,505</b>	<b>45,600</b>	<b>30,299</b>	<b>41.7</b>	<b>9.7</b>	<b>1,718</b>	<b>52,449</b>	<b>31,145</b>	<b>44.1</b>	<b>10.2</b>	<b>285.7</b>	<b>35,664</b>

- i. Weighted by full-time equivalent pensionable pay and excluding new entrants to the 2015 scheme as FTE pensionable salary figures are not available.
- ii. Active service at the valuation date, plus transferred-in service.



**Table A11: Active membership as at 31 March 2015**

<i>All Members</i>	<i>Number of members</i>	<i>Total Pensionable Salary (FTE) £m</i>	<i>Average Pensionable Salary (FTE) £</i>	<i>Average Age (i)</i>	<i>Average Reckonable Service (ii)</i>
FPS 2007 Scheme	626	21.2	33,941	45.7	20.0
NFPS 2007 Scheme (Standard) - Retained	244	6.8	27,980	34.7	6.1
NFPS 2007 Scheme (Standard) - Regular	868	25.0	28,825	43.8	2.0
<b>All Members</b>	<b>1,738</b>	<b>53.1</b>	<b>30,549</b>	<b>43.4</b>	<b>9.1</b>

- i. Weighted by full time equivalent pay.
- ii. Active service at the valuation date, plus transferred-in service.



## Deferreds

**Table A12: FPS 2007 Scheme deferred members as at 31 March 2016: Comparison with data as at 31 March 2012**

	2012				2016				
	Number of members	Total Deferred Pension (i) £000	Average Pension £	Average Age (ii)	Number of members	Total Deferred Pension (i) £000	Average Pension £	Average Age (ii)	Total FPS 2015 Scheme Pension £000
Male					25	151	6,060	49.1	0
Female					8	82	10,198	51.0	0
<b>Total</b>	<b>39</b>	<b>210</b>		<b>48.7</b>	<b>33</b>	<b>233</b>	<b>7,074</b>	<b>49.8</b>	<b>0</b>

**Table A13: NFPS 2007 Scheme (Standard) deferred members as at 31 March 2016: Comparison with data as at 31 March 2012**

	2012				2016				
	Number of members	Total Deferred Pension (i) £000	Average Pension £	Average Age (ii)	Number of members	Total Deferred Pension (i) £000	Average Pension £	Average Age (ii)	Total FPS 2015 Scheme Pension £000
Male					120	115	963	47.2	0
Female					7	3	452	33.2	0
<b>Total</b>	<b>37</b>	<b>10</b>		<b>39.6</b>	<b>127</b>	<b>119</b>	<b>934</b>	<b>46.8</b>	<b>0</b>

- i. Including pension increases awarded in April following the valuation date.
- ii. Weighted by deferred pension.





**Table A14: NFPS 2007 Scheme (Special) deferred members as at 31 March 2016: Comparison with data as at 31 March 2012**

	2012				2016				
	Number of members (i)	Total Deferred Pension	Average Pension	Average Age	Number of members	Total Deferred Pension (ii) £000	Average Pension £	Average Age (iii)	Total 2015 Pension £000
Male	-	-	-	-	30	39	1,294	46.5	0
Female	-	-	-	-	0	-	-	-	-
<b>Total</b>	-	-	-	-	<b>30</b>	<b>39</b>	<b>1,294</b>	<b>46.5</b>	<b>0</b>

- i. There were no special members in 2012.
- ii. Including pension increases awarded in April following the valuation date.
- iii. Weighted by deferred pension.

**Table A15: FPS 2015 Scheme deferred members as at 31 March 2016: Comparison with data as at 31 March 2012**

There were no FPS 2015 Scheme deferred members (who were new entrants into the 2015 Scheme) at either date.



**Table A16: Summary data for all deferred members as at 31 March 2016: Comparison with data as at 31 March 2012**

	2012				2016				
	Number of members	Total Deferred Pension (i) £000	Average Pension £	Average Age (ii)	Number of members	Total Deferred Pension (i) £000	Average Pension £	Average Age (ii)	Total 2015 Pension £000
Male	67	170	2,537	47.9	175	305	1,746	48.1	1
Female	9	50	5,556	49.2	15	86	5,636	50.4	0
<b>Total</b>	<b>76</b>	<b>220</b>	<b>2,895</b>	<b>48.2</b>	<b>190</b>	<b>391</b>	<b>2,057</b>	<b>48.6</b>	<b>1</b>

- i. Including pension increases awarded in April following the valuation date.
- ii. Weighted by deferred pension.



## Pensioners

**Table A17: Summary data for all pensioner members as at 31 March 2016: Comparison with data as at 31 March 2012**

		2012				2016				
		Number of members	Total Pension (i) £000	Average Pension £	Average Age (ii)	Number of members	Total Pension (i) £000	Average Pension £	Average Age (ii)	Total 2015 Pension £000
Age Retirement	Male	325	6,280	19,323	61.8	440	7,548	17,155	63.2	0
	Female					0	-	-	-	0
	<i>Total</i>	<i>325</i>	<i>6,280</i>	<i>19,323</i>	<i>61.8</i>	<i>440</i>	<i>7,548</i>	<i>17,155</i>	<i>63.2</i>	<i>0</i>
Ill-Health Retirement	Male	321	4,300	13,396	60.9	391	5,200	13,300	63.0	0
	Female					4	5	1,299	44.8	0
	<i>Total</i>	<i>321</i>	<i>4,300</i>	<i>13,396</i>	<i>60.9</i>	<i>395</i>	<i>5,206</i>	<i>13,179</i>	<i>63.0</i>	<i>0</i>
Dependants (iii)	Male	12	60	5,000	17.6	0	-	-	-	0
	Female	152	1,130	7,434	61.9	136	1,119	8,224	72.8	0
	<i>Total</i>	<i>164</i>	<i>1,190</i>	<i>7,256</i>	<i>59.5</i>	<i>136</i>	<i>1,119</i>	<i>8,224</i>	<i>72.8</i>	<i>0</i>
<b>All</b>	<b>Male</b>	<b>658</b>	<b>10,640</b>	<b>16,170</b>	<b>61.2</b>	<b>831</b>	<b>12,749</b>	<b>15,342</b>	<b>63.1</b>	<b>0</b>
	<b>Female</b>	<b>152</b>	<b>1,130</b>	<b>7,434</b>	<b>61.9</b>	<b>140</b>	<b>1,124</b>	<b>8,026</b>	<b>72.7</b>	<b>0</b>
	<b>Total</b>	<b>810</b>	<b>11,770</b>	<b>14,531</b>	<b>61.2</b>	<b>971</b>	<b>13,873</b>	<b>14,287</b>	<b>63.9</b>	<b>0</b>

- i. Including pension increases awarded in the April following the valuation date, where applicable.
- ii. Weighted by pension.
- iii. Children are included in the 2012 data, but excluded from the 2016 data. There were 32 children at 2016.



Chart A1: Active Members whole-time equivalent pensionable pay by age

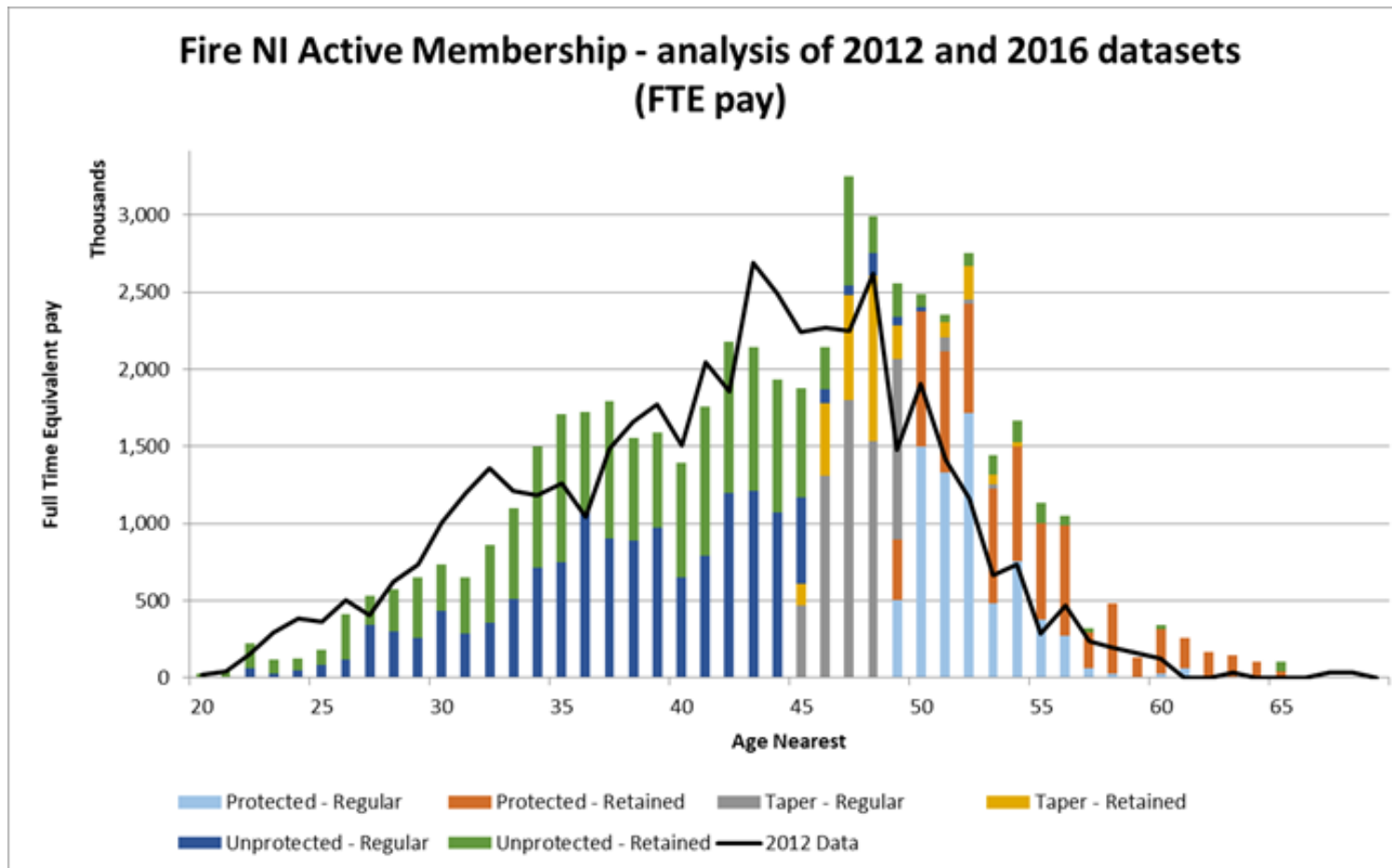




Chart A2: Deferred pension data by age

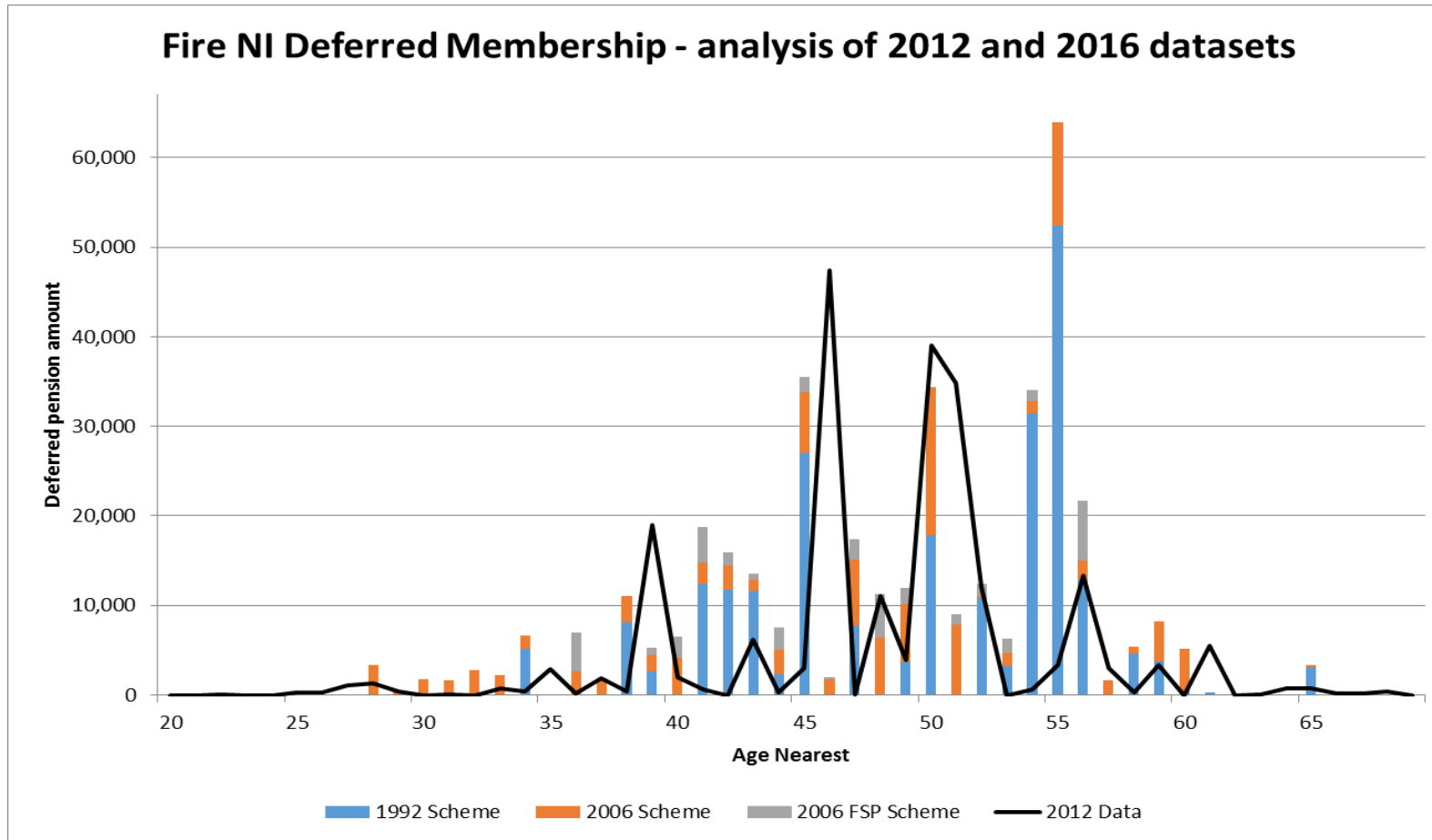




Chart A3: Summary of pension amount in payment by age

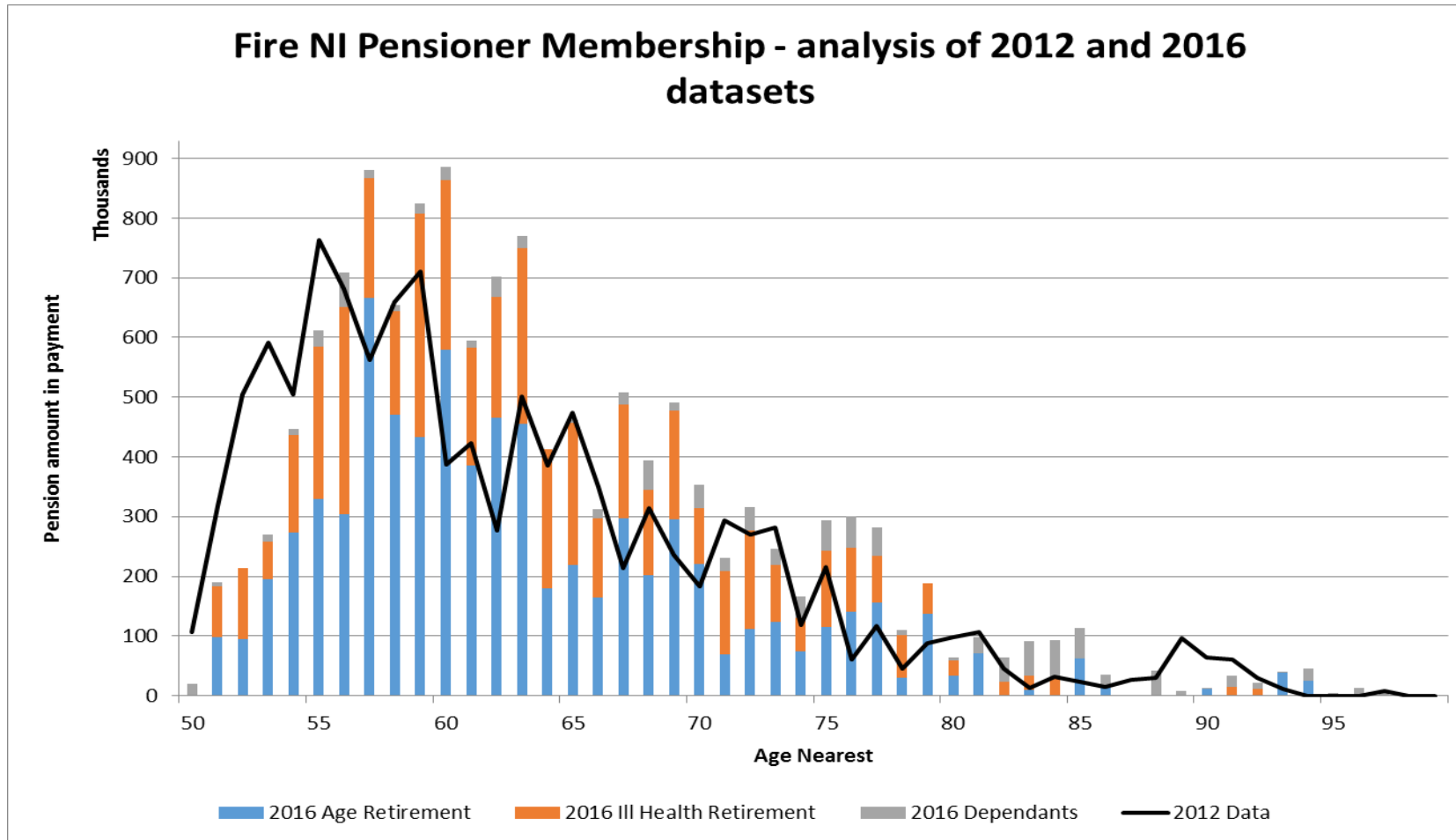
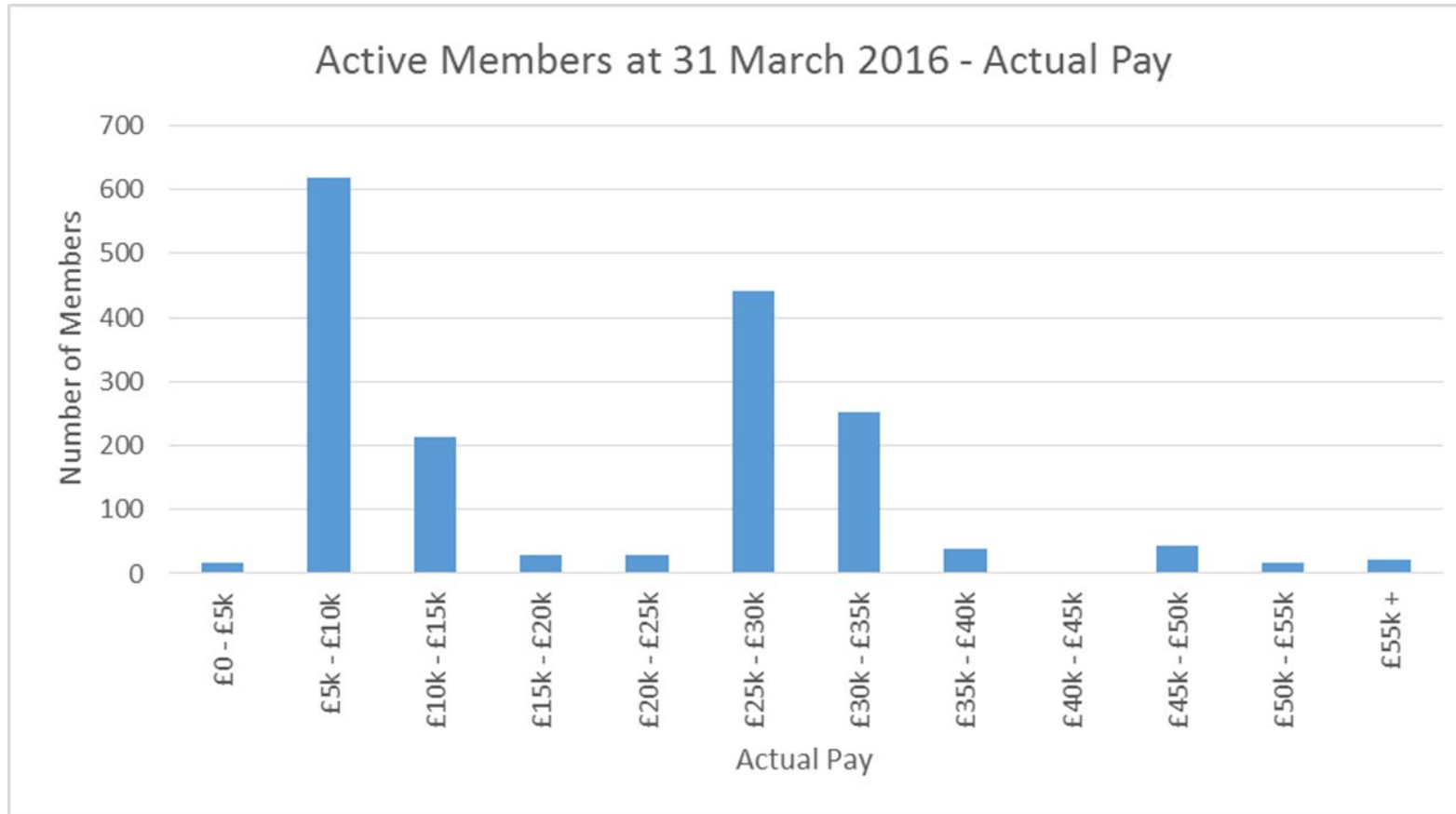


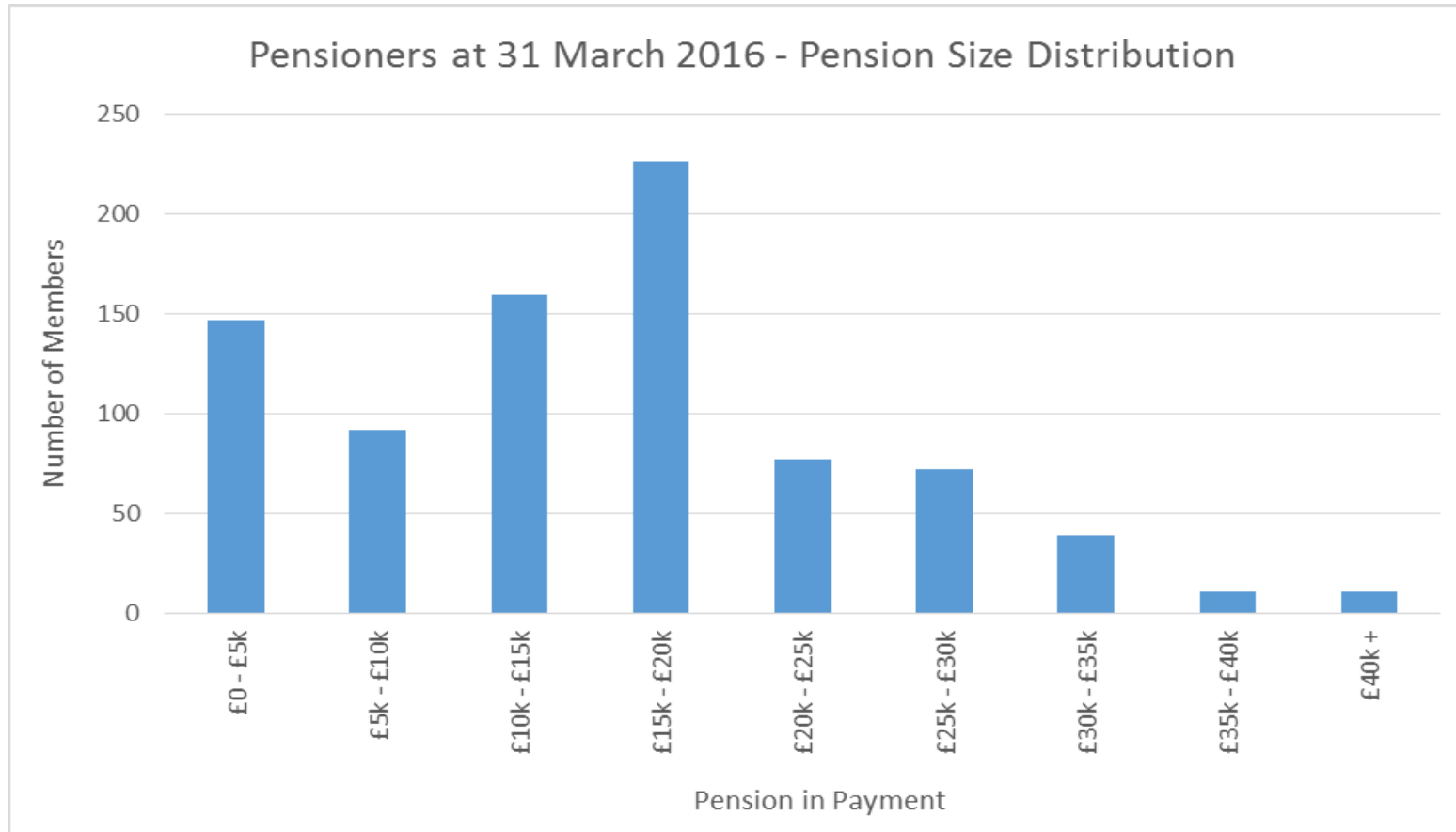


Chart A4: Active membership: Distribution of actual pay as at 31 March 2016





**Chart A5: Pensioner membership (excluding dependants): Distribution of pension in payment as at 31 March 2016**







## Appendix B: Summary of movements data

**Table B1: Reconciliation of membership over the intervaluation period (2012-16) and the prior intervaluation period (2007-12)**

	Reconciliation of membership over intervaluation period 2012-2016	Prior intervaluation period 2007-2012
<b>Actives</b>		
<b>Number at 31/3/12</b>	1,505	
<b>Additions</b>		
• New entrants	274	*
<b>Deductions:</b>		
• Deaths	(7)	(6)
• Retirements	(153)	(165)
• Withdrawals	(58)	(53)
• Other exits	(1)	-
<b>Number expected at 31/3/16</b>	1,560	*
<b>Valuation data at 2016</b>	1,718	1,505
<b>Deferreds</b>		
<b>Number at 31/3/12</b>	76	
<b>Additions</b>		
• New deferreds	86	*
<b>Deductions:</b>		
• Deaths	-	(2)
• Retirements	(9)	(6)
• Transfers out	-	(3)
• Other exits	(2)	*
<b>Number expected at 31/3/16</b>	151	*
<b>Valuation data at 2016</b>	190	76
<b>Pensioners and dependants</b>		
<b>Number at 31/3/12 <sup>+</sup></b>	769	
<b>Additions</b>		
• New pensioners and dependants	265	*
<b>Deductions:</b>		
• Deaths	(31)	(50)
• Dependant deaths	(18)	(23)
• Other cessations		(3)
<b>Number expected at 31/3/16</b>	985	*
<b>Valuation data at 2016 <sup>+</sup></b>	971	769

\* Figures not available

<sup>+</sup> Excluding children

Most of the difference between the expected number of members at 31 March 2016 and the number of records received in the valuation data is due to new Special members of the NFPS 2007 Scheme, who are not all identified as new entrants in the above reconciliations.



**Table B2: Summary of Active Experience**

<b>Movement Type</b>	<b>Number of movements</b>	<b>Average Age of movement</b>
Entrant	274	36.5
Death	7	45.3
Ill Health Retirement	70	48.4
Normal Health Retirement	83	54.4
Withdrawal	58	40.7
Other	1	51.0

**Table B3: Summary of Deferred Pensioner Experience**

<b>Movement Type</b>	<b>Number of movements</b>	<b>Average Age of movement</b>
Entrants	86	40.9
Death	-	-
Ill-Health Retirement	2	58.0
Ordinary/Short Service Pension	7	64.1
Other	2	39.5

**Table B4: Summary of Pensioner Experience (including dependants)**

<b>Movement Type</b>	<b>Number of movements</b>	<b>Average Age of movement</b>
Entrant	265	56.7
Death	31	76.5
Dependants death	18	85.5



## Appendix C: Data items – membership data

Key data items are shown below. These are the items where a valid and reasonable data value is required to determine a liability.

### Actives

- > NI number
- > Current scheme
- > Previous final salary scheme (if any)
- > Gender
- > Date of Birth;
- > Date Joined Scheme
- > Actual Pay over 12 months (final salary scheme)
- > Pensionable Pay (final salary scheme) (Full time equivalent (or reference) pensionable pay over the 12 months to the valuation date in respect of final salary benefits)
- > Rate of Pensionable Pay (final salary scheme) (Annual rate of full time equivalent pensionable pay payable at the valuation date in respect of final salary benefits)
- > Pensionable Service (final salary scheme) (Pensionable service in final salary scheme to valuation date excluding doubling, transferred-in service and added years).
- > Service on full-time basis (final salary scheme) (As for Pensionable service (final salary scheme), but without reduction for part-time hours)
- > Transferred-in Service (final salary scheme)
- > Part-time indicator
- > Part-time proportion
- > APB Accrued to Date
- > Actual pensionable earnings over year (FPS 2015 Scheme benefits)
- > Annual rate of pensionable earnings (FPS 2015 Scheme benefits)
- > Accrued FPS 2015 Scheme pension at extract date
- > Active service on full-time basis (FPS 2015 scheme)
- > Public Sector Transfer Club (PSTC) transfer in indicator
- > FPS 2015 scheme (Club) pension subject to CPI + 0% increases
- > FPS 2015 scheme (Club) pension subject to CPI + 1.25% increases
- > FPS 2015 scheme (Club) pension subject to CPI + 1.5% increases
- > FPS 2015 scheme (Club) pension subject to CPI + 1.6% increases
- > FPS 2015 scheme (Club) pension subject to earnings increases
- > Retained Option Completed indicator
- > Settlement format of retained option (lump sum or periodic contributions)

### Notes

**Pensionable Salary:** Where an individual is in receipt of a lower level of remuneration for any reason (eg maternity leave, sick leave etc) forces were asked to provide a notional “normal” pensionable salary.



### Deferred pensioners

- > NI number
- > Scheme membership at leaving service
- > Previous final salary scheme (if any)
- > Gender
- > Date of Birth
- > Role
- > Current Deferred Pension (final salary scheme) (Includes pension from transfers in and added years)
- > Part time indicator
- > Current Deferred Pension (FPS 2015 Scheme) (Includes pension from transfers in and added pension)
- > Retained Option Completed indicator
- > Settlement format of retained option (lump sum or periodic contributions)

### Pensioners

- > NI number
- > Scheme membership at leaving service
- > Previous final salary scheme (if any)
- > Gender
- > Date of Birth
- > Role
- > Date Joined Scheme
- > Date final salary pension began
- > Type of Pension
- > Member's Current Pension (final salary scheme)
- > Part time indicator
- > Abated Pension
- > Pension Increases
- > Injury Award
- > Member's pre-commutation pension (final salary scheme)
- > Compensation Scheme indicator
- > Members Current Pension (FPS 2015 scheme)
- > Date FPS 2015 scheme Pension Began
- > Retained Option Completed indicator
- > Settlement format of retained option (payment from scheme to member or from member to scheme)



### **Dependants**

- > NI number
- > Scheme membership when member left service
- > Previous final salary scheme membership (if any)
- > Gender
- > Date of Birth
- > Dependant Type
- > Dependant Date
- > Dependant's final salary pension
- > Dependant's Current Injury Award
- > Dependant's FPS 2015 scheme pension

### **Added years**

- > NI number
- > Scheme contract relates to
- > Gender
- > Date of Birth
- > Purchase type
- > Purchase start date
- > Cessation date
- > Contract in force
- > Added years
- > Part time indicator
- > Added FPS 2015 scheme pension
- > Added FPS 2015 scheme partner's pension

### **Pension debit**

- > NI number
- > Scheme for which debit applies
- > Gender
- > Date of Birth
- > Debit Type (divorce or tax)
- > Current Pension Debit



## Appendix D: Data items - movements data

### Actives

The following data was provided separately for each year of the inter-valuation period for active staff who left active status during that year:

- > NI number
- > Scheme membership at leaving
- > Previous final salary scheme (if any)
- > Gender
- > Date of Birth
- > Date Joined Scheme
- > Date Left
- > Reason Ceased
- > Part-time indicator
- > Service at Leaving
- > Previous final salary scheme (if any)
- > Total non-retirement related lump sum benefits payments from FPS 2015 Scheme
- > Total retirement related lump sum benefits payments from each relevant scheme

### Deferreds

The following data was provided separately for each year of the inter-valuation period for deferred members who left deferred status during that year:

- > NI number
- > Scheme membership at leaving
- > Previous final salary scheme (if any)
- > Gender
- > Date of Birth
- > Date Left
- > Date Ceased
- > Reason Ceased
- > Part-time indicator
- > Total non-retirement related lump sum benefits payments from FPS 2015 scheme
- > Total retirement related lump sum benefits payments from FPS 2015 scheme



## Pensioners

The following data was provided separately for each year of the inter-valuation period for pensioners who left pensioner status during that year:

- > NI number
- > Scheme
- > Gender
- > Date of Birth
- > Date Ceased
- > Type of pension
- > Reason Ceased
- > Dependant Date of Birth
- > Dependant NI number
- > Pension payable at Date Ceased
- > Total pensioner related lump sum payments in FPS 2015 scheme

## Dependants

The following data was provided separately for each year of the inter-valuation period for pensioners who left dependant status during that year:

- > NI number
- > Scheme
- > Gender
- > Date of Birth
- > Dependant Type
- > Date Ceased
- > Reason Ceased
- > Pension payable at Date Ceased



## Appendix E: Checks and adjustments applied to the membership data

### Checks and exclusion

Exclusions and upratings were identified as follows.

**Table E1 – Active members as at 31 March 2016**

Reason for Exclusion	Number of exclusions*
Salary missing or outside reasonable range (£20k to £215k)	18
Service missing or outside reasonable range (0 to 20 years)	1
Part time proportion outside reasonable range or missing (0.05 – 0.9)	2
Age outside appropriate range (18 to 65)	2
<b>Total number of exclusions*</b>	<b>22</b>
<b>Total exclusions for rating up +</b>	<b>20</b>

\* If a record fails for more than one reason it is included multiple times in the breakdowns shown and therefore the total exclusions may not be exactly the same as the sum of the components shown.

+ Two active records were not uprated as all records within their respective group were excluded so no remaining record could be readily uprated. This is not expected to have a material impact on the valuation results.

**Table E2 – Active members at 31 March 2015**

Reason for Exclusion	Number of exclusions*
FTE pay missing or outside reasonable range (£20k to £175k)	40
Transfer-in service missing or outside reasonable range (0 to 20 years)	1
Part time proportion outside reasonable range or missing	6
<b>Total number of exclusions*</b>	<b>46</b>
<b>Total exclusions for rating up</b>	<b>46</b>

\* If a record fails for more than one reason it is included multiple times in the breakdowns shown and therefore the total exclusions may not be exactly the same as the sum of the components shown.

**Table E3 – Deferred members as at 31 March 2016**

Reason for Exclusion	Number of exclusions
Member pension missing or outside reasonable range (£0 to £100k)	4
<b>Total number of exclusions</b>	<b>4</b>
<b>Total exclusions for rating up</b>	<b>4</b>





**Table E4 – Pensioners at 31 March 2016**

Reason for Exclusion	Number of exclusions*
Invalid scheme section (pension paid from the compensation scheme)	133
Member pension missing or outside reasonable range (£0 to £200k)	130
Children records	32
<b>Total number of exclusions*</b>	<b>166</b>
<b>Total exclusions for rating up</b>	<b>1</b>

\* If a record fails for more than one reason it is included multiple times in the breakdowns shown and therefore the total exclusions may not be exactly the same as the sum of the components shown.

**Table E5 – Summary of total exclusions to membership data as at 31 March 2016**

	Total number of excluded records (valid and no liability <sup>9</sup> )	Total number of valid records excluded
<b>Actives</b>	22	22
<b>Deferreds</b>	4	4
<b>Pensioners</b>	166	1
<b>Total exclusions</b>	<b>192</b>	<b>27</b>

**Table E6: Total data supplied (31 March 2016)**

31 March 2016	Total number of records provided	Notified immediate exclusions	Valid records
<b>Actives</b>	1,720	0	1,720
<b>Deferreds</b>	190	0	190
<b>Pensioners</b>	1,136	165	971

**Table E7: Total data supplied (31 March 2015)**

31 March 2015	Total number of records provided	Notified immediate exclusions	Valid records
<b>Actives</b>	1,738	0	1,738

<sup>9</sup> This column list the number of valid records that were excluded plus the number of no liability records excluded (ie records with no attaching liability and therefore we have not uprated for these, ie invalid records).



**Table E8: Derivation of uprating factors (31 March 2016)**

31 March 2016	Number of valid records (A)	Number of exclusions	Number of members after exclusions (B)	Uprating factor (A/B)	Number of members after rate ups
Active members	1,720	22	1,698	1.012	1,718 <sup>+</sup>
Deferred members	190	4	186	1.022	190
Pensioners	971	1	970	1.001	971
<b>Total membership</b>	<b>2,881</b>	<b>27</b>	<b>2,854</b>	<b>1.009</b>	<b>2,879</b>

+ Two active records were not uprated as all records within their respective group were excluded so no remaining record could be readily uprated. This is not expected to have a material impact on the valuation results.

**Table E9: Derivation of uprating factors (active membership 31 March 2015)**

31 March 2015	Number of valid records (A)	Number of exclusions	Number of members after exclusions (B)	Uprating factor (A/B)	Number of members after rate ups
Active members	1,738	46	1,692	1.027	1,738

### Checks on uprated dataset

Information taken from an independent source of data gathered by NIFRS was used to perform independent checks on the dataset supplied.

For actives, the total pensionable payroll in the adjusted actives data (£35.7m) was compared with pensionable pay derived from employer contribution payments as provided in the independent source of data gathered by NIFRS (£35.8m). The pensionable payroll from the data is 0.3% lower than that implied from employer contributions which does not look unreasonable.

For pensioners and dependants, the total pensioner payroll in the adjusted pensioner data (£13.9m) was compared with total pensions paid over 2015/16 as recorded in the independent data sources gathered by NIFRS (£13.9m). This showed a good reconciliation.

It was not possible to undertake any independent checks on the deferreds data.



## Appendix F: Checks and exclusions applied to the movements data

Checks were undertaken to ensure all records with sufficient information to assign the movement to the correct category for analysis were taken into account.

The active movements data is used to analyse experience of members who retire, die or leave active service. For these purposes only relevant records and those with reasonable critical data were used for analysis purposes. The subset of data used, checks applied and resulting numbers of exclusions are shown below.

**Table F1 – Active members**

<b>Reason for Exclusion</b>	<b>Number of exclusions<sup>+</sup></b>
Removed records where movements dates do not fall within the intervaluation period or is missing	5
<b>Total number of members removed</b>	<b>5</b>

There were no exclusions applied to the pensioner movements data and deferred movements data was not used to inform the analysis of experience.



## Appendix G: Uncertainty in valuation results arising from data deficiencies

### Membership data

The table below illustrates the potential impact if known data omissions are subsequently found to have been handled incorrectly. Since it is not possible to undertake independent checks for all categories of members and a full reconciliation has not been achieved against all prior datasets there is the potential for currently unidentified problems with the data to emerge in future. For example a group of deferred members could be identified where no liability has previously been determined. The impact of such unknowns emerging at subsequent valuations could be considerably more than the sensitivity indicated below.

The table below illustrates the potential impact on the results if the actual liability for each missing member is in fact under/overstated by 10%.

	Impact of error in assumption for missing data (as % of pay)	
	Uncorrected employer contribution rate	Employer contribution correction cost
Actives (uprating applied: 1.01 for 2016 data, 1.03 for 2015 data)	Not material	Not material
Deferreds (uprating applied: 1.02)	Not material	nil
Pensioners (uprating applied: 1.00)	Not material	nil

More detail on the uncertainties arising from data deficiencies can be found in Appendix C of our report *Firefighters' Pension Schemes (Northern Ireland): Actuarial valuation as at 31 March 2016: Advice on assumptions*, dated today ('the Assumptions report').

### Movements data

#### Setting assumptions

Assumption setting relies on analysis of movements data in consideration with such other relevant information which is available. The setting of demographic assumptions is to some extent subjective and a matter of interpretation. Changes in assumptions may be expected at successive valuations as circumstances change even with full data. Thus the absence of fully complete movements data does not necessarily introduce uncertainty into the valuation results provided there is other relevant information available to inform those assumptions. Further commentary on assumption setting is provided in the Assumptions report.

#### Cost Cap Net Leavers Liability (CCNLL)

The CCNLL is a component part of the cost cap calculation and is a quantification of the amount of final salary liabilities which fall out of the cost cap fund at a valuation owing to members which have left service since the previous valuation (or since the initial cost cap fund was set in the case of the 2016 valuation), net of the additional liabilities in respect of members with final salary benefits who rejoined active membership during the inter-valuation period.



To accurately calculate the CCNLL in accordance with the directions requires full movement data for all members who were active in 2015 and are no longer active at the 2016 valuation. Further details on the approach taken to determining the CCNLL in the absence of fully complete data, and the potential impact on the valuation results, is provided in Appendix C of the Assumptions report.



## Appendix H: Summary of benefits

The Directions require the pre and post 2015 schemes to be taken into account in aggregate for the purposes of the current valuation. A summary of benefits provided from the pre and post 2015 schemes is shown separately below. The criteria by which scheme membership is determined after 31 March 2015 is also shown. The information shown is only a summary of the benefits and full details are set out in the relevant scheme regulations.

	FPS 2007 Scheme	NFPS 2007 Scheme (Standard)	NFPS 2007 Scheme (Special)	FPS 2015 Scheme
<b>1. Type of Scheme</b>	Final Salary	Final Salary	Final Salary	Career Average Revalued Earnings
<b>2. Contracted out/in prior to 2016</b>	Contracted out	Contracted out	Contracted out	Contracted out
<b>3. Employees Covered</b>				
Before 1 April 2015	Members who joined before 6 April 2006 (excluding retained members).	New entrants joining between 6 April 2006 and 31 March 2015 (including retained members).	Retained firefighters employed on or after 1 July 2000 and before 6 April 2006	N/A
On or after 1 April 2015	Protected FPS 2007 Scheme members <sup>10</sup>	Protected NFPS 2007 Scheme (Standard) members <sup>10</sup>	Protected NFPS 2007 Scheme (Special) members <sup>10</sup>	New entrants joining on or after 1 April 2015 and unprotected members <sup>10</sup>

<sup>10</sup> Details of criteria for protection and tapered protection are set out at the end of this Appendix.



	FPS 2007 Scheme	NFPS 2007 Scheme (Standard)	NFPS 2007 Scheme (Special)	FPS 2015 Scheme
<b>4. Normal Pension Age (NPA)</b>	55 (or from age 50 after completion of 25 years' service)  NB: Deferred pension age 60	60 Early retirement from age 55 subject to benefits being actuarially reduced  NB: Deferred pension age 65	55  NB: Deferred pension age 60	55  NB: Deferred pension age equal to State Pension Age (SPA) or 65 if later
<b>5. Pensionable Pay (PP)</b>	Basic Salary plus other permanent emoluments	Basic Salary plus other permanent emoluments  For retained members this is Reference Pay: whole time equivalent pensionable pay of a regular Firefighter employed in a similar role and with equivalent qualifying service	Whole time equivalent pensionable pay of a regular Firefighter employed in a similar role and with equivalent qualifying service	Basic Salary plus other permanent emoluments, including APB payments.
<b>6. Final Pensionable Pay (FPP)</b>	PP received in the last 12 months. Calculated as at date of leaving or retiring from the FPS 2015 Scheme for those who move to the FPS 2015 Scheme.  Either of the two previous 12 month periods may be used if this results in a higher FPP.	PP received in the last 12 months. Calculated as at date of leaving or retiring from the FPS 2015 Scheme for those who move to the FPS 2015 Scheme.  Either of the two previous 12 month periods may be used if this results in a higher FPP.	PP received in the last 12 months. Calculated as at date of leaving or retiring from the FPS 2015 Scheme for those who move to the FPS 2015 Scheme.  Either of the two previous 12 month periods may be used if this results in a higher FPP.	Not required



	FPS 2007 Scheme	NFPS 2007 Scheme (Standard)	NFPS 2007 Scheme (Special)	FPS 2015 Scheme
<b>7. Member's Contributions</b>	Contribution scale tiered by PP	Contribution scale tiered by PP	Contribution scale tiered by PP	Contribution scale tiered by PP
<b>8. Normal Retirement</b>				
Pension to Member	1/60 <sup>th</sup> for first 20 years of actual service plus 2/60 per year of service in excess of 20 years, subject to a maximum of 30 years of actual service.	1/60 <sup>th</sup> per year of actual service subject to a maximum of 45 years.	1/45 <sup>th</sup> per year of pensionable service. Includes additional service purchased by contributions.	1/64.8 <sup>th</sup> of earnings in each year, revalued in line with earnings as made by Treasury order (expected to be AWE) on 1 April each year.  No cap on service.
Lump Sum	By commutation at rates which vary by age  Generally option to commute up to 25% of pension; lower limits apply to some members	By commutation at £12:£1.  Limit of 25% of full pension	By commutation at fixed age related factors.  Limit of 25% of full pension	By commutation at £12:£1.  Limit of 25% of full pension
Spouse's Pension	50% of member's pension before commutation	50% of member's pension after commutation	50% of member's pension after commutation	50% of member's pension after commutation





	FPS 2007 Scheme	NFPS 2007 Scheme (Standard)	NFPS 2007 Scheme (Special)	FPS 2015 Scheme
<b>9. Pension Increases</b>	Governed by Pensions (Increase) Act 1971 (currently CPI, but deferred to age 55 for normal health retirements prior to age 55 and some ill health retirements from preserved status)	Governed by Pensions (Increase) Act 1971 (currently CPI)	Governed by Pensions (Increase) Act 1971 (currently CPI)	Governed by Pensions (Increase) Act 1971 (currently CPI)
<b>10. Early Retirement</b>	Unreduced pension from age 50 after completion of 25 years' service	Reduced pension payable from age 55, with reduction calculated so that the early retirement pension is actuarially equivalent in value to a deferred pension payable from age 65.	None.	None.
<b>11. Ill Health Retirement</b>	Two tier – payable after 2 years' service  Lower tier – capable of undertaking alternative employment  • 2-5 years' service: 1/60 <sup>th</sup> per year of service (subject to a minimum of 1 years' service)	Two tier – payable after 3 months qualifying service  Lower tier – capable of undertaking alternative employment  • Unreduced accrued benefits	As per NFPS 2007 Scheme (Standard).	Two tier <sup>11</sup> – payable after 3 months qualifying service  Lower tier – capable of undertaking alternative employment  • Unreduced accrued benefits

<sup>11</sup> In addition to the 2015 scheme benefits, former members of the FPS 2007 Scheme or NFPS 2007 Scheme will receive ill health benefits under those schemes (based on service until they joined the 2015 Scheme) and so the ill health benefits will be the sum of the benefits from the two arrangements.



	FPS 2007 Scheme	NFPS 2007 Scheme (Standard)	NFPS 2007 Scheme (Special)	FPS 2015 Scheme
	<ul style="list-style-type: none"> <li>• 5 or more years' service: unreduced accrued benefits</li> </ul> <p>Higher tier – incapable of undertaking other employment</p> <ul style="list-style-type: none"> <li>• 2-5 years' service: same as lower tier</li> <li>• 5-10 years' service: service doubled</li> <li>• 10-20 years' service: service enhanced by an additional 7 years, subject to a minimum enhanced total service of 20 years</li> <li>• Over 20 years' service: service enhanced by an additional 7 years plus the period in years by which service exceeds 20 years</li> </ul>	<p>Higher tier – subject to 5 years' qualifying service and incapable of undertaking other employment. Service calculated as:</p> <ul style="list-style-type: none"> <li>• Actual service plus an enhancement of 2% for each year of past service multiplied by prospective service to 60</li> </ul>		<p>Higher tier – subject to 5 years' qualifying service and incapable of undertaking other employment. Pension calculated as:</p> <ul style="list-style-type: none"> <li>• Lower tier pension plus an enhancement of 2% of the lower tier pension (excluding any amount in respect of added pension and before any commutation) for each year of prospective service to NPA</li> </ul>
<b>12. Dependant's Pension on Death in Service</b>	<p>Payable after two years' service</p> <p>50% x Higher tier ill-health Pension</p>	<p>Payable after 3 months' qualifying service</p> <p>50% of Higher tier ill-health Pension</p>	<p>Payable after 3 months' qualifying service</p> <p>50% of Higher tier ill-health Pension</p>	<p>Payable after 3 months' qualifying service</p> <p>50% of Higher tier ill-health Pension</p>



	FPS 2007 Scheme	NFPS 2007 Scheme (Standard)	NFPS 2007 Scheme (Special)	FPS 2015 Scheme
<b>13. Dependant's Short Term Pension</b>	Generally payable without any minimum service requirement	Payable after 3 months' qualifying service	Payable after 3 months' qualifying service	Payable after 3 months' qualifying service
Death in Service	The difference between the member's weekly rate of pensionable pay when the member died and the children's or spouse's weekly pension is payable for 13 weeks following the death	The difference between the member's weekly rate of pensionable pay when the member died and the spouse's weekly pension is payable for 13 weeks following the death	The difference between the member's weekly rate of pensionable pay when the member died and the spouse's weekly pension is payable for 13 weeks following the death	The difference between the member's weekly rate of pensionable pay when the member died and the spouse's weekly pension is payable for 13 weeks following the death
Death after Retirement	The difference between the member's weekly rate of pension when the member died and the spouse's weekly pension is payable for 13 weeks following the death	The difference between the member's weekly rate of pension when the member died and the spouse's weekly pension is payable for 13 weeks following the death	The difference between the member's weekly rate of pension when the member died and the spouse's weekly pension is payable for 13 weeks following the death	The difference between the member's weekly rate of pension when the member died and the spouse's weekly pension is payable for 13 weeks following the death
<b>14. Lump Sum Death Benefits</b>				
Death in Service	2 x PP	3 x PP	2 x PP	3 x PP
Death after Retirement	If all payments made to the member and dependants plus the actuarial value of the dependant's pension are less	5 x pre commutation pension less amount already paid	5 x pre commutation pension less amount already paid	5 x post commutation pension less amount already paid



	FPS 2007 Scheme	NFPS 2007 Scheme (Standard)	NFPS 2007 Scheme (Special)	FPS 2015 Scheme
	than the member's total contributions then the balance of contributions is refunded			
<b>15. Children's Pensions</b>	<p>18.75% x member's current/deferred pension (enhanced if the member dies in service to the higher tier ill health pension) up to a maximum of 37.5% shared between the eligible children.</p> <p>Orphans: 25% of member's pension (enhanced if the member dies in service to the higher tier ill health pension) up to a maximum of 50% shared between the eligible children.</p>	<p>25% x member's current/deferred pension (enhanced if the member dies in service to the higher tier ill health pension) up to a maximum of 50% shared between the eligible children.</p> <p>Orphans: 50% of member's pension (enhanced if the member dies in service to the higher tier ill health pension) shared between the eligible children.</p>	<p>25% x member's current/deferred pension (enhanced if the member dies in service to the higher tier ill health pension) up to a maximum of 50% shared between the eligible children.</p> <p>Orphans: 50% of member's pension (enhanced if the member dies in service to the higher tier ill health pension) shared between the eligible children.</p>	<p>25% x member's current/deferred pension (enhanced if the member dies in service to the higher tier ill health pension) up to a maximum of 50% shared between the eligible children.</p> <p>Orphans: 50% of member's pension (enhanced if the member dies in service to the higher tier ill health pension) shared between the eligible children.</p>
<b>16. 'Dependant' provision</b>	Spouse or Civil Partner	Spouse, Civil Partner or nominated partner	Spouse, Civil Partner or nominated partner	Spouse, Civil Partner or co-habiting partner



	FPS 2007 Scheme	NFPS 2007 Scheme (Standard)	NFPS 2007 Scheme (Special)	FPS 2015 Scheme
<b>17. Withdrawal Benefits on Leaving</b>				
Less than 3 months' service	Refund of contributions	Refund of contributions	Refund of contributions	Refund of contributions
More than 3 months' service	Deferred pension is payable from 60	Deferred pension is payable from age 65	Deferred pension is payable from 60	Deferred pension is payable from State Pension Age or 65 if later
Preserved Benefits	Deferred pension is the lesser of: 1) $40 / 60 \times PP$ ; and 2) $A \times B / C$ , where: A: member's notional pension at NPA based on PP at date of leaving B: member's actual pensionable service C: member's notional service to age 55 subject to a maximum of 30 years	$1/60^{\text{th}}$ per year of actual service subject to a maximum of 45 years	$1/45^{\text{th}}$ per year of actual service.	$1/64.8^{\text{th}}$ of earnings in each year, revalued in line with earnings as made by Treasury order (expected to be AWE) on 1 April each year while in service
Increases between date of leaving and retirement	Governed by Pensions (Increase) Act 1971	Governed by Pensions (Increase) Act 1971	Governed by Pensions (Increase) Act 1971	Governed by Pensions (Increase) Act 1971



	FPS 2007 Scheme	NFPS 2007 Scheme (Standard)	NFPS 2007 Scheme (Special)	FPS 2015 Scheme
Death before retirement	50% of member's deferred pension	50% of member's deferred pension	50% of member's deferred pension	50% of member's deferred pension
Transfer Value	Yes (some restrictions apply)	Yes (some restrictions apply)	Yes (some restrictions apply)	Yes (some restrictions apply)
<b>17. Cessation on remarriage or cohabitation</b>	Yes (in most cases)	No	No	No



## **Criteria for scheme membership after 31 March 2015**

Statutory based transitional protections exist for certain members as follows:

### **Full protection members**

Active scheme members who, on 1 April 2012, were in one of the pre-2015 schemes and had 10 years or less to their Normal Pension Age, will remain in their pre-2015 scheme until they retire.

### **Tapered protection members**

Active Scheme members who, as of 1 April 2012, were in one of the pre-2015 schemes and were within 4 years of qualifying for full protection will have limited protection so that on average for every month closer to qualifying for full protection they gain about 53 days of protection in their current scheme. At the end of their protected period they will transfer into the FPS 2015 Scheme.

### **Unprotected Members**

All other active members transferred to the FPS 2015 Scheme on 1 April 2015.

For further details, see Schedule 2 of the FPS 2015 Scheme regulations:

[https://www.legislation.gov.uk/nisr/2015/78/pdfs/nisr\\_20150078\\_en.pdf](https://www.legislation.gov.uk/nisr/2015/78/pdfs/nisr_20150078_en.pdf)