

Can I Transfer In Previous Pension Rights?

Earlier pension benefits can, generally, be transferred into your 2015 Scheme pension. Please note that timescales may apply (i.e. you may have to transfer within your first 12 months if your earlier benefits come from a personal pension, for example), and it may be more beneficial for you to transfer in within your first 12 months if your previous benefits are from another public sector scheme.

Purchasing Added Pension Benefits

You can opt to make added pension payments in order to increase your retirement benefits and death benefits.

If you choose to exercise this option you will be able to decide if the payments are to be made by periodical payments or by a lump sum payment. For more information, please visit our website.

Appeals & Complaints

If you, or a dependant, are not satisfied with a decision made by your fire and rescue authority, please contact us first (contact details at the bottom of the page) to see if we can resolve the matter. If you are still not satisfied you have the right to appeal.

IDRP

If you are not satisfied with any decision affecting you, you have the right to ask for it to be looked at again under the dispute procedure. You also have the right to use the procedure if a decision should have been made by your employer or administering authority, but it hasn't been.

The dispute procedure is called the 'Internal Dispute Resolution Procedure' (IDRP), and further details can be found on the myownpension website, or by contacting the Kier Pensions Unit.

Other organisations who can help

The Pensions Advisory Service or the Pensions Ombudsman can help scheme members who have a complaint or dispute about their pension scheme provider. Further details of these organisations, and the functions of each, can be found on the myownpension website.

Further Information & Disclaimer

This short guide cannot cover every circumstance and does not cover rights that apply to a limited number of members e.g. those whose rights are subject to a Pension Sharing Order following divorce. More detailed information about the scheme is available from:

XPS Administration
PO Box 485, Middlesbrough, TS1 9EE
Tel: 01642 727333 Email: penmail@xpsgroup.com
website: www.myownpension.co.uk



A Short Guide to the Firefighters' Pension Scheme 2015

A full members guide is also available on our website.

The Scheme

The Firefighters' Pension Scheme 2015 is registered under the Finance Act 2004, and is a defined benefit, Career Average Revalued Earnings (CARE), occupational pension scheme. The benefits from the scheme are set out in law and are based on a proportion of your pensionable pay in each year of scheme membership. The alternatives to joining the scheme include paying into a personal pension or relying on the State Pension Scheme.

Joining The Scheme

A new firefighter joining the Fire Service on or after 1 April 2015, will automatically be entered into the Firefighters' Pension Scheme 2015.

Existing firefighters will be brought into the scheme on 1 April 2015, unless they have full transitional protection or tapered protection. Although membership of the scheme is automatic it is not compulsory; you can elect to opt-out at any time.

How Much Does It Cost?

Annualised Rate of Pensionable Earnings	Member Contribution Rates 2018/2019	Employer Contribution Rates 2018/2019
Up to £27,818	11.0%	14.3%
£27,819 to £51,515	12.9%	14.3%
£51,516 to £142,500	13.5%	14.3%
£142,501 or more	14.5%	14.3%

Leaving The Scheme

You will receive a refund of contributions if you leave or opt-out within 3 months of joining the scheme. The 3 month period includes service from your 1992 or 2006 Firefighters' Pension Scheme membership.

If you opt-out of the 2015 Scheme your employer will automatically enrol you back into the scheme approximately every 3 years from the date they have to comply with the automatic enrolment provisions under the Pensions Act 2008.

You will become a deferred member of the 2015 Scheme if you leave or opt-out, are under Normal Pension Age (age 60) and have at least 3 months of qualifying service.

Your deferred pension will normally be brought into payment from your State Pension Age, although it can be brought into payment early on the grounds of ill-health at any age or early retirement from age 55 with a reduction.

The employer contribution made towards your fire pension will NOT be paid to any other pension arrangement if you choose to opt-out of the scheme.

If you are thinking of opting-out of the 2015 Scheme, you are strongly recommended to take professional independent financial advice before you make your decision.

Pension Benefits On Retirement

Your Normal Pension Age in the 2015 Scheme is 60. This is the age you can retire with immediate, unreduced pension benefits. You are able to retire earlier or later than age 60; your benefits will be subject to an early retirement reduction/late retirement increase.

Your Individual pension pot built up for each year of membership is calculated as follows:

$$\text{Pensionable Pay} \times \text{Accrual Rate} = \text{1 Years pension pot}$$

Where your pay is your pensionable pay earned during that year and your accrual rate is 1/59.7th

For example, if you earned £20,000 your pension pot for that year would be calculated as follows:

$$£20,000 \times 1/59.7 = £335.01$$

- Individual pot revalued each year in line with Average Weekly Earnings index (while active)
- Individual pots added together and paid as one pension.

You will also have the option to commute some of this pension to provide a tax free lump sum.

Ill-Health Benefits

Under the 2015 Scheme, there are two tiers of ill-health retirement:

- **Lower Tier Ill-Health —3 months of qualifying service in the Scheme required**
Payable if you are permanently medically unfit for the ordinary duties of a firefighter.
- **Higher Tier Ill-Health —5 years of qualifying service in the Scheme required**
Payable in addition to the lower tier if you are permanently medically unfit for the duties of a firefighter as well as being permanently medically unfit for any other regular employment.

Death in Service Benefits

If you die as an active member of the Firefighters' Pension Scheme 2015, an amount of 3 times your pay is payable as a lump sum death grant, no matter how long you have been a member of the Scheme. In addition the following benefits will normally be payable:

Widow/Widower/Civil Partner/ Cohabiting Partner's Pension *

A pension, normally based on 50% of the higher tier ill-health pension that would have been payable to you from your date of death.

Child's Pension *

Children's pensions will be payable to your (or your spouse's, civil partner's or cohabiting partner's) natural child, step child or adopted child. Eligible children must be under the age of 18 or, if older, in full-time education, or attending a course lasting at least 1 year, and who has not yet reached age 23. In addition children's pensions may be paid to a child who was dependant on you by reason of disability at the time of your death.

***3 months of qualifying service in the Scheme required**