

Dear

Firefighters' Pension Schemes from 1 April 2022

In 2015, new laws introduced a new scheme for firefighters - the Firefighters' Pension Scheme 2015 (FPS 2015). These laws included protections which meant that some members of the legacy schemes (FPS 1992 and FPS 2006) didn't join FPS 2015 either straight away or at all, depending on their age. After a legal challenge, the courts determined that these protections were age discriminatory.

Following consultation, the government has announced how the discrimination will be removed. The changes have been made into law through the Public Service Pensions and Judicial Offices Act. The Act comes into force on 1 April 2022.

To remove future discrimination from the scheme and ensure equal treatment, all remaining protected members who are not currently members of FPS 2015 will transfer into this scheme on 1 April 2022. The FPS 1992 and FPS 2006 will be closed to all members.

This means that future service for all members will build up in the existing FPS 2015 - this scheme is not changing. Benefits already built up in either of the legacy schemes are fully protected.

From 1 April 2022 you have become an active member of the FPS 2015. As this scheme is new to you, we thought that it would be beneficial to point out some of the key features:

Contributions

As a member of the FPS 2015 you pay a pension contribution which is a percentage of your pensionable pay or assumed pensionable pay. Details on the contribution rates for the FPS 2015 can be found here <https://fpsmember.org/fps-2015/how-much-do-i-pay>.

Opportunity to transfer preserved pension rights

The FPS 1992 has been a closed scheme since 6 April 2006. This meant that you could not transfer pension rights in from other pension schemes.

Now you have become a member of the FPS 2015 these restrictions have been lifted. The FPS 2015 can accept a transfer from:

- another occupational pension scheme registered with HM Revenue and Customs,
- a qualifying recognised overseas pension scheme,
- or a personal pension scheme.

An application for a transfer must be made in writing, usually within 12 months of joining the scheme. You can apply to your FRA to exercise their discretion to extend the 12-month deadline. This will be subject to their discretions policy.

You can find more information about transfers here <https://fpsmember.org/fps-2015/transferring-pension-other-schemes>.

Death grant nomination

Former members of the FPS 1992 were not able to nominate who would receive a death grant award in the event of their death. Instead, this was left to your FRA to decide. Although under the FPS 2015 rules the FRA makes the final decision on who to pay the death grant to, you now have the opportunity to nominate the person(s) that you would like to receive it.

You can usually ask your FRA for a form to fill in to make a nomination.

Cohabiting partner nomination

The FPS 1992 rules prevented survivor pensions to be paid to cohabiting partners. Survivor pensions could only be paid to married and civil partners. As you are a member of the FPS 2015, different rules now apply, and cohabiting partners can benefit from a survivor's pension.

Although it is not strictly necessary, you can inform your FRA of your cohabiting status. Your FRA, on request, should be able to provide you with a form to fill in

You can find out more about what happens if you die as a member of FPS 2015 here <https://fpsmember.org/fps-2015/what-happens-to-my-pension-if-i-die>.

Information for members of the Firefighters' Pension Schemes, including details on the 2015 Remedy, can be found here <https://fpsmember.org/>

Yours sincerely