Dear XX

Further to your [retirement on XXX] [deferred benefits due into payment on XXX], I am writing to you with your age discrimination remedy options, as you have a choice as to which scheme you wish to be in for the remedy period between 1 April 2015 and 31 March 2022. You can choose either to be in:

* The Legacy Scheme [Firefighters’ Pension Scheme 1992 (1992 Scheme)/ Firefighters’ Pension Scheme 2006 (2006 Scheme)] [DELETE AS APPROPRIATE]
* The Reformed Scheme [Firefighters Pension Scheme 2015]

It is important that you choose whichever option is best for you, having considered all the information.

**What action you need to take**

You will find attached two options letters which set out your pension benefits:

1. [Option one] [NAME AS APPROPRIATE] with accrued service in the Legacy Scheme, for the remedy period, and
2. [Option two] [NAME AS APPROPRIATE] with accrued service in the Reformed Scheme, for the remedy period.

You will also find attached a schedule which sets out the contribution adjustment information and any overpayment or underpayment for each option.

After considering these options, you should let us know your choice by completing the enclosed ‘remedy decision form’ and returning it to the contact details above/below [AMEND AS APPROPRIATE].

You have 12 weeks from the date of this letter to make a decision, but you need to be aware that some of the figures are only valid for 28 days from the date of this letter. After this date you can still make a decision, but we will need to recalculate any interest payments.

You also have the option, should you need to, to revoke your decision up to 10 days before payment is made.

Your decision about which benefits are best for you will be personal to your circumstances. There are several factors, including your retirement benefits, as well as family benefits to consider.

If your lifetime allowance or annual allowance tax position is affected following your choice under remedy, you will need to use the HMRC member tax adjustment calculator which is available on the gov.uk website:

<https://www.gov.uk/guidance/calculate-your-public-service-pension-adjustment>

These estimates act as your Remediable Service Statement, and you will not be sent a further option.

More information about the Firefighters’ Pension Schemes is available at [www.fpsmember.org](http://www.fpsmember.org)

Yours sincerely