Dear

**Firefighters’ Pension Schemes – Age Discrimination Retrospective Remedy**

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 Public Service Pensions and Judicial Offices Act 2022 came into force on 1 April 2022 to remedy the discrimination.

[We wrote to you on [INSERT DATE] to let you know that you were eligible under the 2015 age discrimination remedy.]

Following further consultation, the Firefighters’ Pensions (Remediable Service) Regulations 2023 were laid and will come into force on 1 October 2023 to allow for retrospective remedy which covers the period 1 April 2015 to 31 March 2022.

As we approach October, both the Fire and Rescue Authority (FRA) and the pension administrators, are preparing to implement processes and systems to ensure that remedy can be implemented as quickly as reasonably practicable.

On 1 October 2023 your pension for the remedy period will be ‘rolled back’ to your legacy scheme. This will be either the 1992 or 2006 Scheme. You do not need to do anything; this will be done automatically.

Information will be made available to you about your benefit options, through a Remediable Service Statement (RSS) for the remedy period. The RSS must be sent to you between October 2023 and [October 2024 (deferred unprotected and taper protected)] [March 2025 (deferred protected)] [DELETE ACCORDINGLY] [and is likely to be included with your Deferred Annual Benefit Statement in the summer of 2024]. [REMOVE IF NOT RELEVANT]

For members whose deferred benefits are due to be put into payment from 1 October 2023, you will be automatically provided with an RSS upon retirement. How quickly this can be provided to you, however, will be reliant upon several factors,

1. whether the pension administrators have received the relevant information that is needed from your Fire and Rescue Authority (FRA).
2. whether the pension administration software provider has implemented the relevant system changes, and whether there are any manual workarounds needed, which may increase the turnaround times for completion.

It is also important to note that if you are retiring in early October work to calculate your pension options will need to be carried out before the regulations have come into force, to allow enough time for you to make your decision.

The RSS will show any contribution adjustment and interest due. The contributions will also be subject to a tax relief adjustment.

Before any pension or lump sum arrears can be paid, the pension contribution adjustments need to be made.

Information about the Firefighters’ Pension Schemes, including FPS 2015 contribution rates and the 2015 age discrimination Remedy, can be found here <https://fpsmember.org/>

Yours sincerely