



# **Website Navigation**



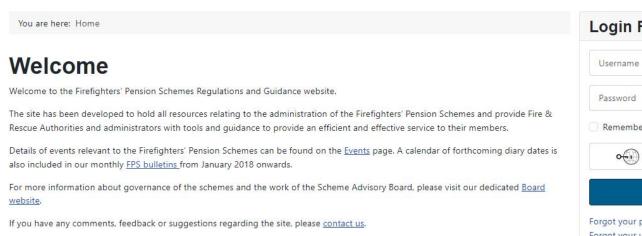
# What resources do we have?

- FPS Regulations and guidance
  - Main website
  - Member area
- FPS Board website
- FPS member website



Latest news







Welcome About the Board ▼ Board Committees ▼ Board Publications ▼ Local Pension Boards ▼ Contact Us



You are here: Home

#### Welcome

Welcome to the website for the Firefighters' Pensions (England) Scheme Advisory Board.

The site holds information about the work of the Board and its three committees, as well as useful information and resources for Local Pension Boards.

If you have any comments about the site, please contact the Board secretariat at <a href="mailto:bluelight.pensions@local.gov.uk">bluelight.pensions@local.gov.uk</a>

#### Latest news 31 October 2024

FPS Bulletin 86 - October 2024 was published on 31 October 2024.

This issue provides readers with important updates relating to Age discrimination remedy tax treatment for top up death benefits, immediate choice remediable service statement (RSS) rollout, immediate choice protected members, FPS 1992 contributions and the HMRC

# Login Form The Login form is for Scheme Advisory Board members only. Username Password Remember Me Web Authentication Log in Forgot your password?



ABOUT THE SCHEMES NEED TO KNOW

Enter Search Terms Here.

#### **Firefighters' Pension Scheme**

**Local Government Association** 







#### About the Firefighters' Pension Schemes

An overview of the current schemes in operation. Each scheme has its own set of rules which are set out by the government.



#### Welcome

Welcome to the Firefighters' Pension Schemes Member website. The site has been developed to give scheme members information about the benefits and options available to them.

The site is based on current scheme rules that apply.

The home page provides easy access for both the Age Discrimination and Matthew's remedy pages, and for the Firefighters' Pension Scheme 2015.

If you want to find more information about the legacy schemes, these are available under the tab above 'about the schemes.



#### Age Discrimination Remedy

The McCloud/ Sargeant ruling and the 2015 Remedy - information and FAQs



#### Firefighters' Pension Scheme 2015

Benefits and the options available to you in the Firefighters' Pension Scheme 2015 (FPS 2015)



#### Matthews Remedy

The Matthews remedy - information and FAQs

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# FPS regulations and guidance website











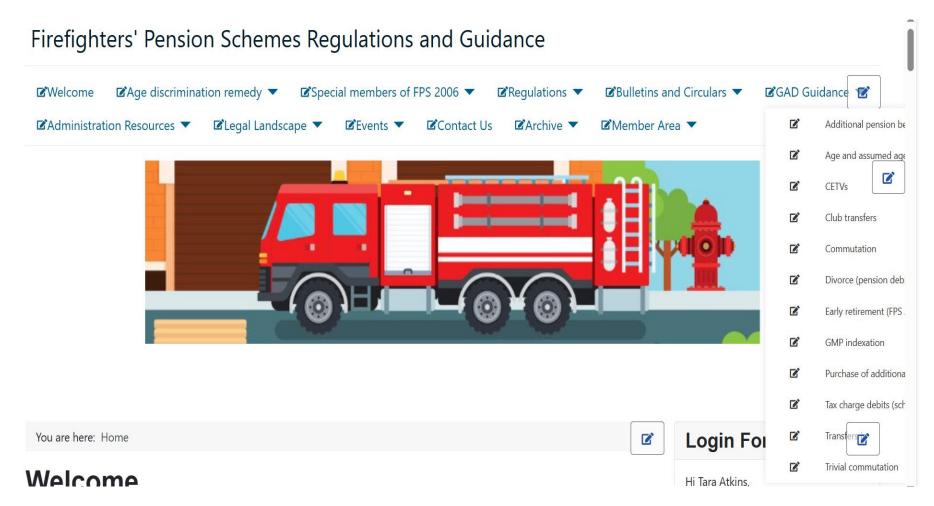




















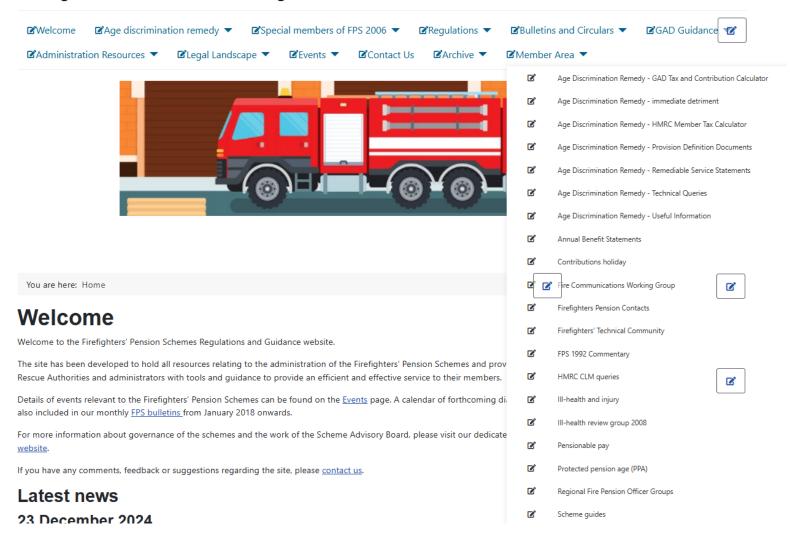














You are here: Home

#### Welcome

Welcome to the Firefighters' Pension Schemes Regulations and Guidance website.

The site has been developed to hold all resources relating to the administration of the Firefighters' Pension Schemes and prov Rescue Authorities and administrators with tools and guidance to provide an efficient and effective service to their members.

Details of events relevant to the Firefighters' Pension Schemes can be found on the <u>Events</u> page. A calendar of forthcoming dialso included in our monthly <u>FPS bulletins</u> from January 2018 onwards.

For more information about governance of the schemes and the work of the Scheme Advisory Board, please visit our dedicate website.

If you have any comments, feedback or suggestions regarding the site, please contact us.

#### Latest news

#### 23 December 2024

FPS Bulletin 88 - December 2024 was published on 23 December 2024

This issue is full of exciting news, including a 2025 training programme, Level 2 APE qualification, Matthews consultation, CETV guidance and a Christmas update from the SAB chair and more.....

#### 29 November 2024

FPS Bulletin 87- November 2024 was published on 29 November 2024.

This issue provides readers with important updates relating to the Age Discrimination remedy, Matthews exercise, SAB and emrequest for purchase orders, 2024 valuation, SAB request for data, Budget 2024, Finance Bill 2024-2025, LPB Chairs forum, LPB more.....

ď	Age Discrimination Remedy - Remediable Service Statements		
ď	Age Discrimination Remedy - Technical Queries		
Age Discrimination Remedy - Useful Information			
<b>B</b>	Annual Benefit Statements		
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# Website indexes

#### **Published**

- Age Discrimination remedy
- Special member of FPS 2006 (Matthews)

#### To come

III Health and Injury



# **FPS Board website**



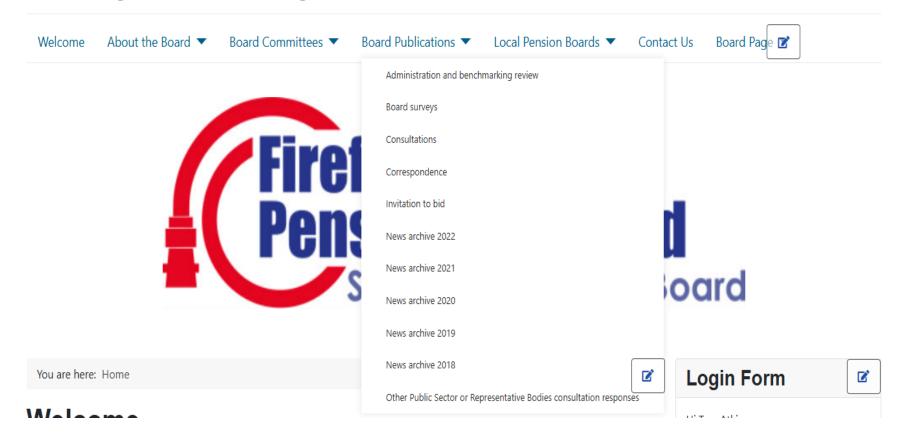




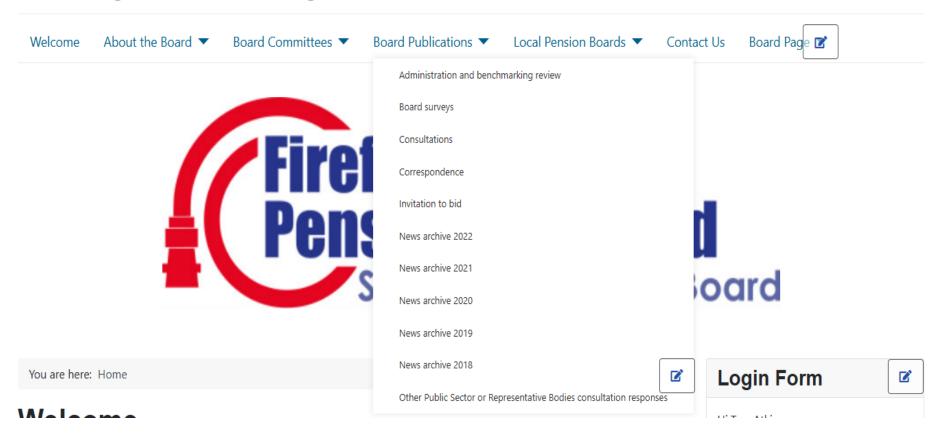














# **FPS** member website





# **Home Page**

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**NEWS** 

ABOUT THE SCHEMES

**NEED TO KNOW** 



#### Age Discrimination Remedy

The McCloud/ Sargeant ruling and the 2015 Remedy - information and FAQs



#### Firefighters' Pension Scheme 2015

Benefits and the options available to you in the Firefighters' Pension Scheme 2015 (FPS 2015)



#### Matthews Remedy

The Matthews remedy - information and FAQs

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AGE DISCRIMINATION REMEDY

#### **Age Discrimination Remedy**

The McCloud/ Sargeant ruling and the 2015 Remedy - information and FAQs

We have become aware that third party organisations are contacting members of public service pension schemes, such as the Firefighters' Pension Scheme, selling their help in claiming their 2015 Remedy benefits.

Your pensions administrator will not request a fee for providing this information. You do not need to go through a third party to claim these benefits and you will be contacted by your administrator in due course to provide you with your remediable service statement to allow you to make your remedy option.

Please remember to remain vigilant. If you are still unsure or have any concerns over a potential scam, please contact your administrator for clarification.

What is Remedy?
Active and Deferred member remedy video
Annual Benefit Statement Remediable Service Statement
Beneficiaries remediable service statement
Compensation
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Frequently Asked Questions (FAQs)
HMRC Member Tax Adjustment Calculator
III Health reassessments
Member benefit illustrations
Pensioner member Remedy Video



#### Firefighters' Pension Scheme 2015

Benefits and the options available to you in the Firefighters' Pension Scheme 2015 (FPS 2015)





MATTHEWS REMEDY

#### **Matthews Remedy**

The Matthews remedy - information and FAQs

What is Matthews Remedy?

Matthews Remedy FAQs

FRSA and LGA podcast



#### FPS 2006 Special Members

Benefits and the options available to you as a special member of FPS 2006





FIREFIGHTERS' PENSION SCHEME 2015

#### Firefighters' Pension Scheme 2015

	About the FPS 2015
	Who can join?
	How much do I pay?
	Transferring pension from other schemes
	Can I increase my pension?
+	How is my pension worked out?
	When can I retire?
	Ill-health retirement
	Deferred benefits
	Divorce and your pension
	Transferring your pension out of the scheme
	Opting out
	Withdrawal or reduction of your pension
+	What happens to my pension if I die?



#### How much do I pay?

You pay a contribution rate between 10.5% and 14.5% depending on how much you are paid. Contributions are deducted from your pay each month.



#### How is my pension worked out?

The FPS 2015 is a career average, or CARE, scheme. Career average scheme benefits build up as a proportion of your pay for each year of membership.



#### When can I retire?

Normal pension age for the FPS 2015 is 60. You can choose to retire and draw your pension at any time from age 55 to 75, as long as you have at least 3 months' service.



#### **Firefighters' Pension Scheme**

Local Government Association







ABOUT THE FIREFIGHTERS' PENSION SCHEMES

#### About the Firefighters' Pension Schemes

22 APRIL 2021

The first national pension scheme specially designed for firefighters was introduced in 1926. As you would expect, there have been many changes since then to reflect working practices and lifestyles, and more changes are coming soon.

The page below outlines the current schemes in operation. Each scheme has its own set of rules which are set out by the government.

#### **FPS 1992**

The Firefighters' Pension Scheme 1992 (FPS 1992) came into effect on 1 March 1992 but has been amended many times since that date.

The FPS 1992 is a statutory, defined benefit, public service pension scheme initially made under section 26 of the Fire Services Act 1947. This Act was revoked by the Fire and Rescue Services Act 2004, but section 36 of the 2004 Act allowed the Scheme to continue in force.

The FPS 1992 is a final salary scheme, meaning that pensions are based on scheme membership and pay on leaving the scheme. The scheme was open to wholetime and part-time regular firefighters.

From 1 April 2022, the FPS 1992 will close for future build up of service.

#### **FPS 2006**

On 6 April 2006, the Firefighters' Pension Scheme 2006 (FPS 2006) came into effect. When it was introduced it was known as the New Firefighters' Pension Scheme (NFPS). At that time, the FPS 1992 became a closed scheme and new members could not join.

The FPS 2006 is a statutory, defined benefit, public service pension scheme made under section 34 of the Fire and Rescue Services Act 2004.

#### Share this









#### Which scheme do you pay into?

FPS 2015

FPS 2006

FPS 1992

FPS 2006 Special Members

No longer paying in

Which scheme am I in?

About the schemes

Age discrimination Remedy



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Enter Search Terms Here...

Q

#### **Firefighters' Pension Scheme**

**Local Government Association** 







NEED TO KNOW

#### **Need to know**

Pension increase  A to Z of pension terms  Annual Benefit Statement (ABS)  Automatic enrolment	? ??	Which scheme am I in?  If you don't know or you are unsure which scheme you pay into you can click here to find out
Pension scams  Finding a lost pension  Help with pension problems  Independent financial advice		Tax and your pension benefits The FPS has to comply with rules set by HM Revenue and Customs (HMRC). Find out about tax implications including the Annual and Lifetime Allowances.
Tax and your pension benefits     The State Pension     Useful links		The State Pension In addition to your FPS benefits, you may also qualify for a state retirement pension paid by the Government from State Pension age.



# **Contact Page**



CONTACTING YOUR FIREFIGHTERS' PENSION SCHEME ADMINISTRATOR

### Contacting your Firefighters' Pension Scheme administrator

To contact your FRA or Firefighters' Pension Scheme administrator please use the details below.

FIRE & RESCUE AUTHORITY WEBSITE	FIREFIGHTER PENSION SCHEME ADMINISTRATOR	ADMINISTRATOR WEBSITE
Avon Fire & Rescue Service	West Yorkshire Pension Fund	www.wypf.org.uk
Bedfordshire Fire & Rescue Service	Local Pensions Partnership	www.localpensionspartnership.org.uk
Buckinghamshire & Milton Keynes Fire & Rescue Service	West Yorkshire Pension Fund	www.wypf.org.uk
Cambridgeshire Fire & Rescue Service	West Yorkshire Pension Fund	www.wypf.org.uk
Cheshire Fire & Rescue Service	XPS Administration	www.myownpension.co.uk
Cleveland Fire Brigade	XPS Administration	www.myownpension.co.uk
Cornwall Fire & Rescue Service	Cornwall Pension Fund	www.cornwallpensionfund.org.uk
County Durham & Darlington Fire & Rescue Service	West Yorkshire Pension Fund	www.wypf.org.uk
Cumbria Fire & Rescue Service	Local Pensions Partnership	www.localpensionspartnership.org.uk
Derbyshire Fire & Rescue Service	West Yorkshire Pension Fund	www.wypf.org.uk
Devon & Somerset Fire & Rescue Service	West Yorkshire Pension Fund	www.wypf.org.uk
Dorset & Wiltshire Fire & Rescue Service	West Yorkshire Pension Fund	www.wypf.org.uk

#### Which scheme do you pay into?

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- No responsibility whatsoever will be assumed by LGA or their partners for any direct or consequential loss, financial or otherwise, damage or inconvenience, or any other obligation or liability incurred by readers relying on information contained in these slides.



# Thank you for listening!

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