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### 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 provide Fire & 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 [Events](#) page. A calendar of forthcoming diary dates is also included in our monthly [FPS bulletins](#) from January 2018 onwards.

For more information about governance of the schemes and the work of the Scheme Advisory Board, please visit our dedicated [Board website](#).

If you have any comments, feedback or suggestions regarding the site, please [contact us](#).

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## The Firefighters' Pensions (England) SAB

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### 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 [bluelight.pensions@local.gov.uk](mailto:bluelight.pensions@local.gov.uk)

### 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 digital services, interest payments, contingent liabilities (authorised debentures), Employee Contribution review, Matthews RPSA redraft.

### Login Form

The Login form is for Scheme Advisory Board members only.

<input type="text" value="Username"/>	
<input type="password" value="Password"/>	

Remember Me

	Web Authentication
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<input type="button" value="Log in"/>
---------------------------------------

[Forgot your password?](#)

## 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  
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### Matthews Remedy

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# FPS regulations and guidance website



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## Latest news

**23 December 2024**

- [Age Discrimination Remedy - GAD Tax and Contribution Calculator](#)
- [Age Discrimination Remedy - immediate detriment](#)
- [Age Discrimination Remedy - HMRC Member Tax Calculator](#)
- [Age Discrimination Remedy - Provision Definition Documents](#)
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## 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 emergency request for purchase orders, 2024 valuation, SAB request for data, Budget 2024, Finance Bill 2024-2025, LPB Chairs forum, LPB more.....

### 24 October 2024

- [Age Discrimination Remedy - Remediable Service Statements](#)
- [Age Discrimination Remedy - Technical Queries](#)
- [Age Discrimination Remedy - Useful Information](#)
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Cost-effectiveness

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Scheme Management and Administration



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# FPS member website





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## 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

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

Contribution Adjustments

Contingent Decisions

Divorce

Frequently Asked Questions (FAQs)

HMRC Member Tax Adjustment Calculator

Ill 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

The Matthews remedy - information and FAQs

[What is Matthews Remedy?](#)

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**FPS 2006  
SPECIAL**

### FPS 2006 Special Members

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



## Firefighters' Pension Scheme 2015

About the FPS 2015

Who can join?

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Transferring pension from other schemes

Can I increase my pension?

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When can I retire?

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Transferring your pension out of the scheme

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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.

## 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
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- No longer paying in
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- About the schemes**
- Age discrimination Remedy

# Firefighters' Pension Scheme

## Local Government Association



## Need to know

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- Automatic enrolment
- Pension scams
- Finding a lost pension
- Help with pension problems
- Independent financial advice
- + Tax and your pension benefits
- + The State Pension
- Useful links



### 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



### 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.



### 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
<a href="#">Avon Fire &amp; Rescue Service</a>	West Yorkshire Pension Fund	<a href="http://www.wypf.org.uk">www.wypf.org.uk</a>
<a href="#">Bedfordshire Fire &amp; Rescue Service</a>	Local Pensions Partnership	<a href="http://www.localpensionspartnership.org.uk">www.localpensionspartnership.org.uk</a>
<a href="#">Buckinghamshire &amp; Milton Keynes Fire &amp; Rescue Service</a>	West Yorkshire Pension Fund	<a href="http://www.wypf.org.uk">www.wypf.org.uk</a>
<a href="#">Cambridgeshire Fire &amp; Rescue Service</a>	West Yorkshire Pension Fund	<a href="http://www.wypf.org.uk">www.wypf.org.uk</a>
<a href="#">Cheshire Fire &amp; Rescue Service</a>	XPS Administration	<a href="http://www.myownpension.co.uk">www.myownpension.co.uk</a>
<a href="#">Cleveland Fire Brigade</a>	XPS Administration	<a href="http://www.myownpension.co.uk">www.myownpension.co.uk</a>
<a href="#">Cornwall Fire &amp; Rescue Service</a>	Cornwall Pension Fund	<a href="http://www.cornwallpensionfund.org.uk">www.cornwallpensionfund.org.uk</a>
<a href="#">County Durham &amp; Darlington Fire &amp; Rescue Service</a>	West Yorkshire Pension Fund	<a href="http://www.wypf.org.uk">www.wypf.org.uk</a>
<a href="#">Cumbria Fire &amp; Rescue Service</a>	Local Pensions Partnership	<a href="http://www.localpensionspartnership.org.uk">www.localpensionspartnership.org.uk</a>
<a href="#">Derbyshire Fire &amp; Rescue Service</a>	West Yorkshire Pension Fund	<a href="http://www.wypf.org.uk">www.wypf.org.uk</a>
<a href="#">Devon &amp; Somerset Fire &amp; Rescue Service</a>	West Yorkshire Pension Fund	<a href="http://www.wypf.org.uk">www.wypf.org.uk</a>
<a href="#">Dorset &amp; Wiltshire Fire &amp; Rescue Service</a>	West Yorkshire Pension Fund	<a href="http://www.wypf.org.uk">www.wypf.org.uk</a>

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- The information contained in these slides are the authors interpretation of the current regulations.
- Readers should take their own legal advice on the interpretation of any particular piece of legislation.
- 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!**

[Tara.atkins@local.gov.uk](mailto:Tara.atkins@local.gov.uk)