

# Missed Pension Lump Sum Grant – FAQs

## 1. Who is the missed pension lump sum grant applicable to?

### Para 3(1) of Part 5

This rule applies where a person—

(a) would have been a **special member** if they had elected to join the scheme within the necessary time period and paid the mandatory special period pension contributions due, **or** but for their death they **could have** made such an election and become a special member<sup>1</sup>,

(b) would have been eligible to receive [pension] payments in respect of special pensionable service,

(c) died between 7 April 2000 and 1 April 2027 inclusive, and

(d) in the case of a person who died between 7 April 2000 and 5 April 2006 inclusive, was not employed as a retained firefighter at the time of their death.

## 2. How long do FRAs have to notify eligible survivors of their entitlement to a missed pension lump sum grant?

### Para 3(10) of Part 5

The FRA must use **reasonable endeavours** to notify all eligible persons that they may be entitled to a missed pension lump sum grant by no later than **1 June 2026**.

A [template letter](#) has been provided for FRAs to use for this purpose.

Where it is not practicable to comply with this requirement, the FRA should comply as soon as reasonably practicable after the 1 June 2026 and no later than 1 April 2027.

## 3. Who is able to apply for a missed pension lump sum grant?

### Para 3(2) of Part 5

An application for a missed pension lump sum grant may be made by:

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<sup>1</sup>Our understanding is that the policy intention of this provision is also to provide a payment to those who joined in the first options exercise and who would have been able to, but for their death, elect to purchase pre-July 2000 service and receive a higher pension payment under the second options exercise. The drafting of the current regulations does not appear to allow this and this is currently being queried with MHCLG. Future amendment to the regulations may be required to resolve this.

- (a) the spouse or civil partner of the deceased, or
- (b) if the deceased was not married or in a civil partnership at the time of their death, or if their spouse or civil partner has died since the deceased's death—
- (i) a child of the deceased, **or**
  - (ii) if the deceased did not have children at the time of their death, or where their children have died since the deceased's death, the persons who are beneficially entitled to the personal estate of the deceased.

#### 4. How long does the eligible survivor have to apply for a missed pension lump sum grant?

##### Paras 3(12) and 3(13) of Part 5

An application must be made to the FRA as soon as reasonably practicable and no later than 1 April 2027.

Where a person did not receive a notification from the FRA by 1 April 2027, despite the FRA using reasonable endeavours to notify eligible persons, an application may be made after 1 April 2027.

#### 5. What should an application contain?

##### Para 3(7) of Part 5

Any application for a grant under this rule must be made in writing to the FRA which most recently employed the deceased as a retained firefighter and should confirm:

- the date on which the deceased took up employment as a **retained** firefighter;
- where the deceased left that employment, confirm the date on which they left;
- where the deceased took up employment as a **regular** firefighter, confirm the date on which they took up that employment;
- where the deceased joined this Scheme as a standard member or joined FPS 1992, confirm the date on which they joined this Scheme and, if it was the case, the date on which they opted out.

A copy of the deceased's death certificate should be provided with the application.

A [template application form](#) for a missed pension lump sum grant is provided.

## 6. How is the missed pension lump sum grant calculated?

### Paras 3(3) to 3(6) of Part 5

The missed pension lump sum grant is a lump sum equal to the value, together with interest, of the pension payments the deceased **would have** received up to the date of their death if, at the date of their death, they had been a member of the modified scheme. This amount must be reduced by the amount of the deceased's contributions due to the Scheme (under rules [6A and 6B of Part 11](#)).

The calculations will include an assumption that the deceased would have elected to commute one quarter of their pension<sup>2</sup>.

The interest applied will be calculated in accordance with rule [1A\(9\) of Part 3](#).

The GAD calculator will be provided to assist FRAs with these calculations. V3.0 of the calculator is expected to be available by the end of June 2026.

## 7. What if we do not hold any pay or service information for the member?

### Paras 3(8) and 3(9) of Part 5

Where an FRA are not able to determine the period of the deceased's service or their pay for that period, and the person making the application cannot provide the FRA with the necessary documents or information, the FRA may—

(a) determine the deceased's pensionable pay for that period from the records which they hold and their local experience, or

(b) apply the **default assumption** if a determination under sub-paragraph (a)—  
(i) is not possible, or  
(ii) is a determination that the deceased's retained pensionable pay for the period was less than 25% of the pensionable pay of a whole-time regular firefighter employed in a similar role with equivalent qualifying service.

The **default assumption** is that the deceased's retained pensionable pay for the period was equal to 25% of the pensionable pay of a whole-time regular firefighter employed in a similar role with equivalent qualifying service.

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<sup>2</sup> This assumption is currently being queried with MHCLG as not all members of the modified FPS 2006 are able to commute one quarter of their pension due to HMRC limits.

**8. How long does the FRA have to pay the missed pension lump sum grant once an eligible survivor has applied?**

**Para 3(14) of Part 5**

Where the FRA determine that a missed pension lump sum grant is payable, they must pay the missed pension lump sum grant during the period of three months beginning with the date on which the application for the payment was received.

**9. Are there any restrictions?**

**Para 5 of Part 5**

A missed pension lump sum grant is not payable to a person who is convicted of the murder of the deceased. Where a conviction is quashed on appeal, the missed pension lump sum grant is payable.

Where a person is convicted of the manslaughter of the deceased, the FRA may, as they think fit, withhold the missed pension lump sum grant

- a) in whole or in part and
- b) permanently or temporarily.

Where a conviction for manslaughter is quashed on appeal the missed pension lump sum grant is payable.