

Firefighters' Pension Scheme Scotland 2015

Scottish Government



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Firefighters' Pension Scheme Scotland 2015

This document sets out the scheme design for the Firefighters' Pension Scheme in Scotland to be introduced from April 2015 (the 2015 scheme). The Scottish Government has made clear this sets out their final position on the main elements of scheme design, which unions will now take to their Executives.

Accrued rights protection guarantee

1. There will be full statutory protection for accrued rights for all members as follows:
 - a. all benefits accrued under final salary arrangements will be linked to the members' final salary, in accordance with the rules of the members' current schemes, when they leave the reformed scheme;
 - b. full recognition of a members' expectation to double accrual for service accrued under the Firefighters' Pension Scheme 1992 ('the 1992 scheme'), so that a members' full continuous pensionable service upon retirement will be used to calculate an averaged accrual rate to be applied to service accrued under the 1992 scheme;
 - c. members to be able to access their 1992 scheme benefits when they retire at that scheme's 'ordinary pension' age (i.e. from age 50 with 25 or more years pensionable service), subject to abatement rules for that scheme. Pensionable service for the purpose of calculating the ordinary pension age will include any continuous pensionable service accrued under both the 1992 scheme and the 2015 scheme; and
 - d. members of the 1992 scheme will continue to have access to an actuarially assessed commutation factor for benefits accrued under that scheme.

Transitional Protection

2. There will be statutory based transitional protections for certain categories of members as follows:
 - a. all active scheme members who, as of 1 April 2012, have 10 years or less to their current Normal Pension Age¹ will see no change in when they can retire, nor any decrease in the amount of pension they receive at their current Normal Pension Age. This protection will be achieved by the member remaining in their current scheme until they retire, which could be beyond 31 March 2022;
 - b. all active 1992 scheme members who, as of 1 April 2012, were within ten years of their expected retirement date – either because they would reach age 55 or attain 30 years' pensionable service², will see no change in when they can retire, nor any decrease in the amount of pension they receive at their current Normal Pension Age. This protection will be achieved by the member remaining in their current scheme until they retire; and

¹ The Normal Pension Age for the purpose of the Firefighters' Pension Scheme 1992 is age 55, for the New Firefighters' Pension Scheme 2006 it is age 60.

² The earliest a firefighter can access their pension is at age 50.

c. there will be a further 4 years of tapered protection for scheme members. Members who are up to 14 years from their current Normal Pension Age, as of 1 April 2012, will have additional protection so that on average for every month of age they are beyond 10 years of their Normal Pension Age, they gain about 53 days of protection. The last day of protected service for any member benefiting from the tapered protection will be 31 March 2022. At the end of the protected period, they will be transferred into the new pension scheme arrangements. Further details on how the tapered protection will apply can be found at **Annex A**.

Main Scheme Design Parameters for the Firefighters' Pension Scheme Scotland 2015

3. The main parameters of the new scheme from 2015 are set out below:
- a. a pension scheme design based on career average revalued earnings;
 - b. an accrual rate of 1/61.6th of pensionable earnings each year;
 - c. there will be no cap on how much pension can be accrued;
 - d. a revaluation rate of active members' benefits in line with average weekly earnings;
 - e. pensions in payment and deferred benefits to increase in line with Prices Index (currently CPI);
 - f. tariffs for the 2015 scheme are likely to provide for lower rates for new recruits, with some tiered progressive increases for middle, high, and higher income earners. Any rates introduced by the UK Government will be matched by Scottish Ministers;
 - g. flexible retirement from the scheme's minimum pension age of 55, built around the scheme's Normal Pension Age of 60. Members will be able to take their pension from the scheme's minimum pension age as follows:
 - for all active members who are aged 55 or more at retirement, 2015 scheme benefits taken before Normal Pension Age will be actuarially reduced with reference to the 2015 scheme's Normal Pension Age, rather than the deferred pension age; and the actuarial reduction reflecting the scheme revaluation rate in future increases in pension between the date of early retirement and Normal Pension Age ³ and
 - all other members will have their 2015 scheme benefits actuarially reduced on a cost neutral basis from the scheme's deferred pension age.⁴

³ The way an actuarial reduction is calculated for those active members retiring from age 55 onwards was adjusted after discussions with the key stakeholder group. The cost of providing this change was offset by a reduction in the scheme accrual rate from 1/59.7 to 1/61.6. Document amended 26/2/15 to reflect this change.

⁴ Once a member is entitled to receive their 1992 scheme benefits, benefits taken from that scheme will not be

- h. The Scottish Fire & Rescue Service initiated early retirement for members of the 2015 scheme, from age 55, to be in accordance with the arrangements set out in Part 3, Rule 6 of the New Firefighters' Pension Scheme 2006;
- i. a Normal Pension Age 60 which is set as a result of the UK Government's Public Service Pensions Act 2013. This will be subject to regular review by the UK Government. These UK Government reviews will consider the increasing State Pension Age and any changes to it, alongside evidence from interested parties, including unions and employers. They will consider if the Normal Pension Age of 60 remains relevant, taking account of the economical, efficient and effective management of the fire service, the changing profile of the workforce and the occupational demands of, and fitness standards for, fire-fighting roles;
- j. these regular reviews will be informed by research to be carried out within the auspices of the Firefighters' Pension Committee, which will monitor and collate scheme data and experience. The Scottish Government will closely monitor and where applicable contribute to all research undertaken;
- k. late retirement factors for members retiring from active service to be actuarially neutral from Normal Pension Age;
- l. a deferred pension age equal to the individuals State Pension Age
- m. optional lump sum by commutation at a rate of £12 for every £1 per annum of pension foregone in accordance with HMRC limits and regulations;
- n. abatement in existing schemes to continue;
- o. ill-health retirement benefits to be based on the arrangements in the 2006 scheme;
- p. all other ancillary benefits to be based on those contained in the 2006 scheme;
- q. members re-joining after a period of deferment of less than 5 years can link new service with previous service, as if they had always been an active member;
- r. members transferring between public service schemes would be treated as having continuous active service; and
- s. an employer contribution cap with a symmetrical buffer as set out below.

actuarially reduced, even if the member has been transferred into the 2015 scheme.

Equality Impact Assessment

4. The Scottish Government is giving due regard to equalities issues throughout the consideration of this policy and will continue to do so in developing the detail of the scheme. It will monitor discussions taking place within the Firefighters Pensions Committee and support further engagement with stakeholders on equalities matters as potential issues become apparent. A full assessment of equalities issues will be available following further discussions and consideration of these issues, well ahead of implementation.

Cost ceiling and cost management processes

5. For the purposes of the reform design process for 2015 the Scottish Government presented the design framework for England to stakeholders for use as a benchmark scheme to help inform discussions. Stakeholders were encouraged to suggest improvements to the benchmark scheme that could be delivered within the same cost envelope as that scheme. Part of the UK Government's reform process requires formal sign-off that any proposed changes are indeed contained within the cost envelope and any amendments out with the cost envelope must be paid for by Scottish Government funding. Following discussions with stakeholders, the Scottish Government has agreed to provide additional protection for firefighters in the 1992 scheme outwith the cost envelope set by HM Treasury therefore the costs of this additional protection will be funded by the Scottish Government.

Tapered protection

1. Members in both the 1992 and 2006 schemes who are within 4 years of qualifying for transitional protection as at 1 April 2012 will have additional protection so that on average for every month closer to qualifying for transitional protection they gain about 53 days of protection. The maximum period of protected service will have finished by 31 March 2022. At the end of the tapered protection period the member will be transferred into the 2015 scheme arrangements.

2. The scheme the member is in will determine what tapered protection is available and is based on their circumstances as at 1 April 2012:

- those members of the 1992 scheme who were between age 41 and 45 see Table 1;
- those members of the 2006 scheme who were between age 46 and 50 see Table 2;
- those members of the 1992 scheme who had at least 20 years' service and were between age 36 and 40 see Table 3;
- those members of the 1992 scheme who were at least 40 years old and who had between 16 and 20 years' service see Table 4; and
- those members of the 1992 scheme who were aged between 36 and 40 **and** who had between 16 and 20 years' service see Table 5.

Table 1 - Firefighters' Pension Scheme 1992

| Date of Birth | | Age at 1 April 2012 | | Days of Protection | Age at end of protection | | | | Protection End Date |
|---------------|------------|---------------------|-------|--------------------|--------------------------|-------|------|-------|---------------------|
| | | | | | From | | To | | |
| From | To | Year | Month | | Year | Month | Year | Month | |
| 02/04/1967 | 01/05/1967 | 44 | 11 | 2557 | 54 | 11 | 55 | 0 | 31/03/2022 |
| 02/05/1967 | 01/06/1967 | 44 | 10 | 2504 | 54 | 8 | 54 | 9 | 06/02/2022 |
| 02/06/1967 | 01/07/1967 | 44 | 9 | 2450 | 54 | 5 | 54 | 6 | 14/12/2021 |
| 02/07/1967 | 01/08/1967 | 44 | 8 | 2398 | 54 | 3 | 54 | 4 | 23/10/2021 |
| 02/08/1967 | 01/09/1967 | 44 | 7 | 2343 | 54 | 0 | 54 | 1 | 29/08/2021 |
| 02/09/1967 | 01/10/1967 | 44 | 6 | 2289 | 53 | 9 | 53 | 10 | 06/07/2021 |
| 02/10/1967 | 01/11/1967 | 44 | 5 | 2237 | 53 | 6 | 53 | 7 | 15/05/2021 |
| 02/11/1967 | 01/12/1967 | 44 | 4 | 2182 | 53 | 4 | 53 | 5 | 21/03/2021 |
| 02/12/1967 | 01/01/1968 | 44 | 3 | 2130 | 53 | 1 | 53 | 2 | 28/01/2021 |
| 02/01/1968 | 01/02/1968 | 44 | 2 | 2076 | 52 | 10 | 52 | 11 | 05/12/2021 |
| 02/02/1968 | 01/03/1968 | 44 | 1 | 2021 | 52 | 7 | 52 | 8 | 11/10/2020 |
| 02/03/1968 | 01/04/1968 | 44 | 0 | 1971 | 52 | 5 | 52 | 6 | 22/08/2020 |
| 02/04/1968 | 01/05/1968 | 43 | 11 | 1916 | 52 | 2 | 52 | 3 | 28/06/2020 |
| 02/05/1968 | 01/06/1968 | 43 | 10 | 1864 | 51 | 11 | 52 | 0 | 07/05/2020 |
| 02/06/1968 | 01/07/1968 | 43 | 9 | 1810 | 51 | 8 | 51 | 9 | 14/03/2020 |
| 02/07/1968 | 01/08/1968 | 43 | 8 | 1757 | 51 | 6 | 51 | 7 | 21/01/2020 |
| 02/08/1968 | 01/09/1968 | 43 | 7 | 1703 | 51 | 3 | 51 | 4 | 28/11/2019 |
| 02/09/1968 | 01/10/1968 | 43 | 6 | 1649 | 51 | 0 | 51 | 1 | 05/10/2019 |
| 02/10/1968 | 01/11/1968 | 43 | 5 | 1596 | 50 | 9 | 50 | 10 | 13/08/2019 |
| 02/11/1968 | 01/12/1968 | 43 | 4 | 1542 | 50 | 7 | 50 | 8 | 20/06/2019 |
| 02/12/1968 | 01/01/1969 | 43 | 3 | 1489 | 50 | 4 | 50 | 5 | 28/04/2019 |
| 02/01/1969 | 01/02/1969 | 43 | 2 | 1435 | 50 | 1 | 50 | 2 | 05/03/2019 |
| 02/02/1969 | 01/03/1969 | 43 | 1 | 1381 | 49 | 10 | 49 | 11 | 10/01/2019 |
| 02/03/1968 | 01/04/1969 | 43 | 0 | 1332 | 49 | 8 | 49 | 9 | 22/11/2018 |
| 02/04/1969 | 01/05/1969 | 42 | 11 | 1278 | 49 | 5 | 49 | 6 | 29/09/2018 |
| 02/05/1969 | 01/06/1969 | 42 | 10 | 1225 | 49 | 2 | 49 | 3 | 07/08/2018 |
| 02/06/1969 | 01/07/1969 | 42 | 9 | 1171 | 48 | 11 | 49 | 0 | 14/06/2018 |
| 02/07/1969 | 01/08/1969 | 42 | 8 | 1118 | 48 | 9 | 48 | 10 | 22/04/2018 |
| 02/08/1969 | 01/09/1969 | 42 | 7 | 1064 | 48 | 6 | 48 | 7 | 27/02/2018 |
| 02/09/1969 | 01/10/1969 | 42 | 6 | 1010 | 48 | 3 | 48 | 4 | 04/01/2018 |
| 02/10/1969 | 01/11/1969 | 42 | 5 | 957 | 48 | 0 | 48 | 1 | 12/11/2017 |
| 02/11/1969 | 01/12/1969 | 42 | 4 | 903 | 47 | 10 | 47 | 11 | 19/09/2017 |
| 02/12/1969 | 01/01/1970 | 42 | 3 | 851 | 47 | 7 | 47 | 8 | 29/07/2017 |
| 02/01/1970 | 01/02/1970 | 42 | 2 | 796 | 47 | 4 | 47 | 5 | 04/06/2017 |
| 02/02/1970 | 01/03/1970 | 42 | 1 | 742 | 47 | 1 | 47 | 2 | 11/04/2017 |
| 02/03/1970 | 01/04/1970 | 42 | 0 | 693 | 46 | 11 | 47 | 0 | 21/02/2017 |
| 02/04/1970 | 01/05/1970 | 41 | 11 | 639 | 46 | 8 | 46 | 9 | 29/12/2016 |
| 02/05/1970 | 01/06/1970 | 41 | 10 | 586 | 46 | 5 | 46 | 6 | 06/11/2016 |
| 02/06/1970 | 01/07/1970 | 41 | 9 | 532 | 46 | 2 | 46 | 3 | 13/09/2016 |
| 02/07/1970 | 01/08/1970 | 41 | 8 | 480 | 46 | 0 | 46 | 1 | 23/07/2016 |
| 02/08/1970 | 01/09/1970 | 41 | 7 | 425 | 45 | 9 | 45 | 10 | 29/05/2016 |
| 02/09/1970 | 01/10/1970 | 41 | 6 | 371 | 45 | 6 | 45 | 7 | 05/04/2016 |
| 02/10/1970 | 01/11/1970 | 41 | 5 | 319 | 45 | 3 | 45 | 4 | 13/02/2016 |
| 02/11/1970 | 01/12/1970 | 41 | 4 | 264 | 45 | 1 | 45 | 2 | 20/12/2015 |
| 02/12/1970 | 01/01/1971 | 41 | 3 | 212 | 44 | 10 | 44 | 11 | 29/10/2015 |
| 02/01/1971 | 01/02/1971 | 41 | 2 | 158 | 44 | 7 | 44 | 8 | 05/09/2015 |
| 02/02/1971 | 01/03/1971 | 41 | 1 | 103 | 44 | 4 | 44 | 5 | 12/07/2015 |
| 02/03/1971 | 01/04/1971 | 41 | 0 | 54 | 44 | 2 | 44 | 3 | 24/05/2015 |

Table 2 - New Firefighters' Pension Scheme 2006

| Date of Birth | | Age at 1 April 2012 | | Days of Protection | Age at end of protection | | | | Protection End Date |
|---------------|------------|---------------------|-------|--------------------|--------------------------|-------|------|-------|---------------------|
| | | | | | From | | To | | |
| From | To | Year | Month | | Year | Month | Year | Month | |
| 02/04/1962 | 01/05/1962 | 49 | 11 | 2557 | 59 | 11 | 60 | 0 | 31/03/2022 |
| 02/05/1962 | 01/06/1962 | 49 | 10 | 2504 | 59 | 8 | 59 | 9 | 06/02/2022 |
| 02/06/1962 | 01/07/1962 | 49 | 9 | 2450 | 59 | 5 | 59 | 6 | 14/12/2021 |
| 02/07/1962 | 01/08/1962 | 49 | 8 | 2398 | 59 | 3 | 59 | 4 | 23/10/2021 |
| 02/08/1962 | 01/09/1962 | 49 | 7 | 2343 | 59 | 0 | 59 | 1 | 29/08/2021 |
| 02/09/1962 | 01/10/1962 | 49 | 6 | 2289 | 58 | 9 | 58 | 10 | 06/07/2021 |
| 02/10/1962 | 01/11/1962 | 49 | 5 | 2237 | 58 | 6 | 58 | 7 | 15/05/2021 |
| 02/11/1962 | 01/12/1962 | 49 | 4 | 2182 | 58 | 4 | 58 | 5 | 21/03/2021 |
| 02/12/1962 | 01/01/1963 | 49 | 3 | 2130 | 58 | 1 | 58 | 2 | 28/01/2021 |
| 02/01/1963 | 01/02/1963 | 49 | 2 | 2076 | 57 | 10 | 57 | 11 | 05/12/2021 |
| 02/02/1963 | 01/03/1963 | 49 | 1 | 2021 | 57 | 7 | 57 | 8 | 11/10/2020 |
| 02/03/1963 | 01/04/1963 | 49 | 0 | 1971 | 57 | 5 | 57 | 6 | 22/08/2020 |
| 02/04/1963 | 01/05/1963 | 48 | 11 | 1916 | 57 | 2 | 57 | 3 | 28/06/2020 |
| 02/05/1963 | 01/06/1963 | 48 | 10 | 1864 | 56 | 11 | 57 | 0 | 07/05/2020 |
| 02/06/1963 | 01/07/1963 | 48 | 9 | 1810 | 56 | 8 | 56 | 9 | 14/03/2020 |
| 02/07/1963 | 01/08/1963 | 48 | 8 | 1757 | 56 | 6 | 56 | 7 | 21/01/2020 |
| 02/08/1963 | 01/09/1963 | 48 | 7 | 1703 | 56 | 3 | 56 | 4 | 28/11/2019 |
| 02/09/1963 | 01/10/1963 | 48 | 6 | 1649 | 56 | 0 | 56 | 1 | 05/10/2019 |
| 02/10/1963 | 01/11/1963 | 48 | 5 | 1596 | 55 | 10 | 55 | 11 | 13/08/2019 |
| 02/11/1963 | 01/12/1963 | 48 | 4 | 1542 | 55 | 7 | 55 | 8 | 20/06/2019 |
| 02/12/1963 | 01/01/1964 | 48 | 3 | 1489 | 55 | 4 | 55 | 5 | 28/04/2019 |
| 02/01/1964 | 01/02/1964 | 48 | 2 | 1435 | 55 | 1 | 55 | 2 | 05/03/2019 |
| 02/02/1964 | 01/03/1964 | 48 | 1 | 1381 | 54 | 10 | 54 | 11 | 10/01/2019 |
| 02/03/1964 | 01/04/1964 | 48 | 0 | 1332 | 54 | 8 | 54 | 9 | 22/11/2018 |
| 02/04/1964 | 01/05/1964 | 47 | 11 | 1278 | 54 | 5 | 54 | 6 | 29/09/2018 |
| 02/05/1964 | 01/06/1964 | 47 | 10 | 1225 | 54 | 2 | 54 | 3 | 07/08/2018 |
| 02/06/1964 | 01/07/1964 | 47 | 9 | 1171 | 53 | 11 | 54 | 0 | 14/06/2018 |
| 02/07/1964 | 01/08/1964 | 47 | 8 | 1118 | 53 | 9 | 53 | 10 | 22/04/2018 |
| 02/08/1964 | 01/09/1964 | 47 | 7 | 1064 | 53 | 6 | 53 | 7 | 27/02/2018 |
| 02/09/1964 | 01/10/1964 | 47 | 6 | 1010 | 53 | 3 | 53 | 4 | 04/01/2018 |
| 02/10/1964 | 01/11/1964 | 47 | 5 | 957 | 53 | 0 | 53 | 1 | 12/11/2017 |
| 02/11/1964 | 01/12/1964 | 47 | 4 | 903 | 52 | 10 | 52 | 11 | 19/09/2017 |
| 02/12/1964 | 01/01/1965 | 47 | 3 | 851 | 52 | 7 | 52 | 8 | 29/07/2017 |
| 02/01/1965 | 01/02/1965 | 47 | 2 | 796 | 52 | 4 | 52 | 5 | 04/06/2017 |
| 02/02/1965 | 01/03/1965 | 47 | 1 | 742 | 52 | 1 | 52 | 2 | 11/04/2017 |
| 02/03/1965 | 01/04/1965 | 47 | 0 | 693 | 51 | 11 | 52 | 0 | 21/02/2017 |
| 02/04/1965 | 01/05/1965 | 46 | 11 | 639 | 51 | 8 | 51 | 9 | 29/12/2016 |
| 02/05/1965 | 01/06/1965 | 46 | 10 | 586 | 51 | 5 | 51 | 6 | 06/11/2016 |
| 02/06/1965 | 01/07/1965 | 46 | 9 | 532 | 51 | 2 | 51 | 3 | 13/09/2016 |
| 02/07/1965 | 01/08/1965 | 46 | 8 | 480 | 51 | 0 | 51 | 1 | 23/07/2016 |
| 02/08/1965 | 01/09/1965 | 46 | 7 | 425 | 50 | 9 | 50 | 10 | 29/05/2016 |
| 02/09/1965 | 01/10/1965 | 46 | 6 | 371 | 50 | 6 | 50 | 7 | 05/04/2016 |
| 02/10/1965 | 01/11/1965 | 46 | 5 | 319 | 50 | 3 | 50 | 4 | 13/02/2016 |
| 02/11/1965 | 01/12/1965 | 46 | 4 | 264 | 50 | 1 | 50 | 2 | 20/12/2015 |
| 02/12/1965 | 01/01/1966 | 46 | 3 | 212 | 49 | 10 | 49 | 11 | 29/10/2015 |
| 02/01/1966 | 01/02/1966 | 46 | 2 | 158 | 49 | 7 | 49 | 8 | 05/09/2015 |
| 02/02/1966 | 01/03/1966 | 46 | 1 | 103 | 49 | 4 | 49 | 5 | 12/07/2015 |
| 02/03/1966 | 01/04/1966 | 46 | 0 | 54 | 49 | 2 | 49 | 3 | 24/05/2015 |

Table 3 - Tapered protection under 40 with 20 years' service

| Date of Birth | | Age at 1 Apr 2012 | | Days of protection | Age at end of protection | | Date of end of protection |
|---------------|------------|-------------------|-------|--------------------|--------------------------|-------|---------------------------|
| From | To | year | month | | From | To | |
| | | | | | years | years | |
| 02/04/1972 | 01/05/1972 | 39 | 11 | 2557 | 49.92 | 50.00 | 31/03/2022 |
| 02/05/1972 | 01/06/1972 | 39 | 10 | 2504 | 49.69 | 49.77 | 06/02/2022 |
| 02/06/1972 | 01/07/1972 | 39 | 9 | 2450 | 49.46 | 49.54 | 14/12/2021 |
| 02/07/1972 | 01/08/1972 | 39 | 8 | 2398 | 49.23 | 49.31 | 23/10/2021 |
| 02/08/1972 | 01/09/1972 | 39 | 7 | 2343 | 49.00 | 49.08 | 29/08/2021 |
| 02/09/1972 | 01/10/1972 | 39 | 6 | 2289 | 48.77 | 48.84 | 06/07/2021 |
| 02/10/1972 | 01/11/1972 | 39 | 5 | 2237 | 48.54 | 48.62 | 15/05/2021 |
| 02/11/1972 | 01/12/1972 | 39 | 4 | 2182 | 48.31 | 48.38 | 21/03/2021 |
| 02/12/1972 | 01/01/1973 | 39 | 3 | 2130 | 48.08 | 48.16 | 28/01/2021 |
| 02/01/1973 | 01/02/1973 | 39 | 2 | 2076 | 47.85 | 47.93 | 05/12/2020 |
| 02/02/1973 | 01/03/1973 | 39 | 1 | 2021 | 47.62 | 47.69 | 11/10/2020 |
| 02/03/1973 | 01/04/1973 | 39 | 0 | 1971 | 47.40 | 47.48 | 22/08/2020 |
| 02/04/1973 | 01/05/1973 | 38 | 11 | 1916 | 47.16 | 47.24 | 28/06/2020 |
| 02/05/1973 | 01/06/1973 | 38 | 10 | 1864 | 46.94 | 47.02 | 07/05/2020 |
| 02/06/1973 | 01/07/1973 | 38 | 9 | 1810 | 46.71 | 46.79 | 14/03/2020 |
| 02/07/1973 | 01/08/1973 | 38 | 8 | 1757 | 46.48 | 46.56 | 21/01/2020 |
| 02/08/1973 | 01/09/1973 | 38 | 7 | 1703 | 46.24 | 46.33 | 28/11/2019 |
| 02/09/1973 | 01/10/1973 | 38 | 6 | 1649 | 46.01 | 46.09 | 05/10/2019 |
| 02/10/1973 | 01/11/1973 | 38 | 5 | 1596 | 45.78 | 45.87 | 13/08/2019 |
| 02/11/1973 | 01/12/1973 | 38 | 4 | 1542 | 45.55 | 45.63 | 20/06/2019 |
| 02/12/1973 | 01/01/1974 | 38 | 3 | 1489 | 45.32 | 45.41 | 28/04/2019 |
| 02/01/1974 | 01/02/1974 | 38 | 2 | 1435 | 45.09 | 45.17 | 05/03/2019 |
| 02/02/1974 | 01/03/1974 | 38 | 1 | 1381 | 44.86 | 44.94 | 10/01/2019 |
| 02/03/1974 | 01/04/1974 | 38 | 0 | 1332 | 44.64 | 44.73 | 22/11/2018 |
| 02/04/1974 | 01/05/1974 | 37 | 11 | 1278 | 44.41 | 44.49 | 29/09/2018 |
| 02/05/1974 | 01/06/1974 | 37 | 10 | 1225 | 44.18 | 44.27 | 07/08/2018 |
| 02/06/1974 | 01/07/1974 | 37 | 9 | 1171 | 43.95 | 43.03 | 14/06/2018 |
| 02/07/1974 | 01/08/1974 | 37 | 8 | 1118 | 43.72 | 43.81 | 22/04/2018 |
| 02/08/1974 | 01/09/1974 | 37 | 7 | 1064 | 43.49 | 43.57 | 27/02/2018 |
| 02/09/1974 | 01/10/1974 | 37 | 6 | 1010 | 43.26 | 43.34 | 04/01/2018 |
| 02/10/1974 | 01/11/1974 | 37 | 5 | 957 | 43.03 | 43.11 | 12/11/2017 |
| 02/11/1974 | 01/12/1974 | 37 | 4 | 903 | 42.80 | 42.88 | 19/09/2017 |
| 02/12/1974 | 01/01/1975 | 37 | 3 | 851 | 42.57 | 42.66 | 29/07/2017 |
| 02/01/1975 | 01/02/1975 | 37 | 2 | 796 | 42.34 | 42.42 | 04/06/2017 |
| 02/02/1975 | 01/03/1975 | 37 | 1 | 742 | 42.11 | 42.19 | 11/04/2017 |
| 02/03/1975 | 01/04/1975 | 37 | 0 | 693 | 41.90 | 41.98 | 21/02/2017 |
| 02/04/1975 | 01/05/1975 | 36 | 11 | 639 | 41.67 | 41.75 | 29/12/2016 |
| 02/05/1975 | 01/06/1975 | 36 | 10 | 586 | 41.44 | 41.52 | 06/11/2016 |
| 02/06/1975 | 01/07/1975 | 36 | 9 | 532 | 41.21 | 41.29 | 13/09/2016 |
| 02/07/1975 | 01/08/1975 | 36 | 8 | 480 | 40.98 | 40.06 | 23/07/2016 |
| 02/08/1975 | 01/09/1975 | 36 | 7 | 425 | 40.74 | 40.83 | 29/05/2016 |
| 02/09/1975 | 01/10/1975 | 36 | 6 | 371 | 40.51 | 40.59 | 05/04/2016 |
| 02/10/1975 | 01/11/1975 | 36 | 5 | 319 | 40.29 | 40.37 | 13/02/2016 |
| 02/11/1975 | 01/12/1975 | 36 | 4 | 264 | 40.05 | 40.13 | 20/12/2015 |
| 02/12/1975 | 01/01/1976 | 36 | 3 | 212 | 39.83 | 39.91 | 29/10/2015 |
| 02/01/1976 | 01/02/1976 | 36 | 2 | 158 | 39.59 | 39.68 | 05/09/2015 |
| 02/02/1976 | 01/03/1976 | 36 | 1 | 103 | 39.37 | 39.44 | 12/07/2015 |
| 02/03/1976 | 01/04/1976 | 34 | 0 | 54 | 39.15 | 39.23 | 24/05/2015 |

Table 4 - Tapering FPS –Firefighter aged 40+ with less than 20 years’ service

| Service start date | | Years at 1 Apr 2012 | | Days of protection | Years at end of protection | | Date of end of protection |
|--------------------|------------|------------------------|-------|-----------------------|----------------------------|-------|------------------------------|
| | | | | | From | To | |
| From | To | year | month | | years | years | |
| 02/04/1992 | 01/05/1992 | 19 | 11 | 2557 | 29.92 | 30.00 | 31/03/2022 |
| 02/05/1992 | 01/06/1992 | 19 | 10 | 2504 | 29.69 | 29.77 | 06/02/2022 |
| 02/06/1992 | 01/07/1992 | 19 | 9 | 2450 | 29.46 | 29.54 | 14/12/2021 |
| 02/07/1992 | 01/08/1992 | 19 | 8 | 2398 | 29.23 | 29.31 | 23/10/2021 |
| 02/08/1992 | 01/09/1992 | 19 | 7 | 2343 | 28.99 | 29.08 | 29/08/2021 |
| 02/09/1992 | 01/10/1992 | 19 | 6 | 2289 | 28.76 | 28.84 | 06/07/2021 |
| 02/10/1992 | 01/11/1992 | 19 | 5 | 2237 | 28.54 | 28.62 | 15/05/2021 |
| 02/11/1992 | 01/12/1992 | 19 | 4 | 2182 | 28.30 | 28.38 | 21/03/2021 |
| 02/12/1992 | 01/01/1993 | 19 | 3 | 2130 | 28.08 | 28.16 | 28/01/2021 |
| 02/01/1993 | 01/02/1993 | 19 | 2 | 2076 | 27.84 | 27.93 | 05/12/2020 |
| 02/02/1993 | 01/03/1993 | 19 | 1 | 2021 | 27.62 | 27.69 | 11/10/2020 |
| 02/03/1993 | 01/04/1993 | 19 | 0 | 1971 | 27.39 | 27.48 | 22/08/2020 |
| 02/04/1993 | 01/05/1993 | 18 | 11 | 1916 | 27.16 | 27.24 | 28/06/2020 |
| 02/05/1993 | 01/06/1993 | 18 | 10 | 1864 | 26.93 | 27.02 | 07/05/2020 |
| 02/06/1993 | 01/07/1993 | 18 | 9 | 1810 | 26.70 | 26.78 | 14/03/2020 |
| 02/07/1993 | 01/08/1993 | 18 | 8 | 1757 | 26.48 | 26.56 | 21/01/2020 |
| 02/08/1993 | 01/09/1993 | 18 | 7 | 1703 | 26.24 | 26.32 | 28/11/2019 |
| 02/09/1993 | 01/10/1993 | 18 | 6 | 1649 | 26.01 | 26.09 | 05/10/2019 |
| 02/10/1993 | 01/11/1993 | 18 | 5 | 1596 | 25.78 | 25.86 | 13/08/2019 |
| 02/11/1993 | 01/12/1993 | 18 | 4 | 1542 | 25.55 | 25.63 | 20/06/2019 |
| 02/12/1993 | 01/01/1994 | 18 | 3 | 1489 | 25.32 | 25.40 | 28/04/2019 |
| 02/01/1994 | 01/02/1994 | 18 | 2 | 1435 | 25.09 | 25.17 | 05/03/2019 |
| 02/02/1994 | 01/03/1994 | 18 | 1 | 1381 | 24.87 | 24.94 | 10/01/2019 |
| 02/03/1994 | 01/04/1994 | 18 | 0 | 1332 | 24.65 | 24.73 | 22/11/2018 |
| 02/04/1994 | 01/05/1994 | 17 | 11 | 1278 | 24.42 | 24.50 | 29/09/2018 |
| 02/05/1994 | 01/06/1994 | 17 | 10 | 1225 | 24.19 | 24.27 | 07/08/2018 |
| 02/06/1994 | 01/07/1994 | 17 | 9 | 1171 | 23.96 | 24.04 | 14/06/2018 |
| 02/07/1994 | 01/08/1994 | 17 | 8 | 1118 | 23.73 | 23.81 | 22/04/2018 |
| 02/08/1994 | 01/09/1994 | 17 | 7 | 1064 | 23.49 | 23.58 | 27/02/2018 |
| 02/09/1994 | 01/10/1994 | 17 | 6 | 1010 | 23.26 | 23.34 | 04/01/2018 |
| 02/10/1994 | 01/11/1994 | 17 | 5 | 957 | 23.03 | 23.12 | 12/11/2017 |
| 02/11/1994 | 01/12/1994 | 17 | 4 | 903 | 22.80 | 22.88 | 19/09/2017 |
| 02/12/1994 | 01/01/1995 | 17 | 3 | 851 | 22.58 | 22.66 | 29/07/2017 |
| 02/01/1995 | 01/02/1995 | 17 | 2 | 796 | 22.34 | 22.42 | 04/06/2017 |
| 02/02/1995 | 01/03/1995 | 17 | 1 | 742 | 22.12 | 22.19 | 11/04/2017 |
| 02/03/1995 | 01/04/1995 | 17 | 0 | 693 | 21.90 | 21.98 | 21/02/2017 |
| 02/04/1995 | 01/05/1995 | 16 | 11 | 639 | 21.67 | 21.75 | 29/12/2016 |
| 02/05/1995 | 01/06/1995 | 16 | 10 | 586 | 21.44 | 21.52 | 06/11/2016 |
| 02/06/1995 | 01/07/1995 | 16 | 9 | 532 | 21.21 | 21.29 | 13/09/2016 |
| 02/07/1995 | 01/08/1995 | 16 | 8 | 480 | 20.98 | 21.06 | 23/07/2016 |
| 02/08/1995 | 01/09/1995 | 16 | 7 | 425 | 20.74 | 20.83 | 29/05/2016 |
| 02/09/1995 | 01/10/1995 | 16 | 6 | 371 | 20.51 | 20.59 | 05/04/2016 |
| 02/10/1995 | 01/11/1995 | 16 | 5 | 319 | 20.29 | 20.37 | 13/02/2016 |
| 02/11/1995 | 01/12/1995 | 16 | 4 | 264 | 20.05 | 20.13 | 20/12/2015 |
| 02/12/1995 | 01/01/1996 | 16 | 3 | 212 | 19.83 | 19.91 | 29/10/2015 |
| 02/01/1996 | 01/02/1996 | 16 | 2 | 158 | 19.59 | 19.68 | 05/09/2015 |
| 02/02/1996 | 01/03/1996 | 16 | 1 | 103 | 19.36 | 19.44 | 12/07/2015 |
| 02/03/1996 | 01/04/1996 | 16 | 0 | 54 | 19.15 | 19.23 | 24/05/2015 |

FPS Tapering-Firefighters under age 40 with less th
 ↳ Age as at 1 April 2012

| Yrs service as at 1 April 2012 | 38 | 37 | 36 | 35 | 34 | 33 | 32 | 31 | 30 | 29 | 28 | 27 | 26 | 25 | 24 | 23 | 22 | 21 | 20 | 19 | 18 | 17 | 16 |
|--------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| 1988 | 1598 | 1598 | 1598 | 1598 | 1598 | 1598 | 1598 | 1598 | 1598 | 1598 | 1598 | 1598 | 1598 | 1598 | 1598 | 1598 | 1598 | 1598 | 1598 | 1598 | 1598 | 1598 | 1598 |
| 1989 | 1599 | 1599 | 1599 | 1599 | 1599 | 1599 | 1599 | 1599 | 1599 | 1599 | 1599 | 1599 | 1599 | 1599 | 1599 | 1599 | 1599 | 1599 | 1599 | 1599 | 1599 | 1599 | 1599 |
| 1990 | 1600 | 1600 | 1600 | 1600 | 1600 | 1600 | 1600 | 1600 | 1600 | 1600 | 1600 | 1600 | 1600 | 1600 | 1600 | 1600 | 1600 | 1600 | 1600 | 1600 | 1600 | 1600 | 1600 |
| 1991 | 1601 | 1601 | 1601 | 1601 | 1601 | 1601 | 1601 | 1601 | 1601 | 1601 | 1601 | 1601 | 1601 | 1601 | 1601 | 1601 | 1601 | 1601 | 1601 | 1601 | 1601 | 1601 | 1601 |
| 1992 | 1602 | 1602 | 1602 | 1602 | 1602 | 1602 | 1602 | 1602 | 1602 | 1602 | 1602 | 1602 | 1602 | 1602 | 1602 | 1602 | 1602 | 1602 | 1602 | 1602 | 1602 | 1602 | 1602 |
| 1993 | 1603 | 1603 | 1603 | 1603 | 1603 | 1603 | 1603 | 1603 | 1603 | 1603 | 1603 | 1603 | 1603 | 1603 | 1603 | 1603 | 1603 | 1603 | 1603 | 1603 | 1603 | 1603 | 1603 |
| 1994 | 1604 | 1604 | 1604 | 1604 | 1604 | 1604 | 1604 | 1604 | 1604 | 1604 | 1604 | 1604 | 1604 | 1604 | 1604 | 1604 | 1604 | 1604 | 1604 | 1604 | 1604 | 1604 | 1604 |
| 1995 | 1605 | 1605 | 1605 | 1605 | 1605 | 1605 | 1605 | 1605 | 1605 | 1605 | 1605 | 1605 | 1605 | 1605 | 1605 | 1605 | 1605 | 1605 | 1605 | 1605 | 1605 | 1605 | 1605 |
| 1996 | 1606 | 1606 | 1606 | 1606 | 1606 | 1606 | 1606 | 1606 | 1606 | 1606 | 1606 | 1606 | 1606 | 1606 | 1606 | 1606 | 1606 | 1606 | 1606 | 1606 | 1606 | 1606 | 1606 |
| 1997 | 1607 | 1607 | 1607 | 1607 | 1607 | 1607 | 1607 | 1607 | 1607 | 1607 | 1607 | 1607 | 1607 | 1607 | 1607 | 1607 | 1607 | 1607 | 1607 | 1607 | 1607 | 1607 | 1607 |
| 1998 | 1608 | 1608 | 1608 | 1608 | 1608 | 1608 | 1608 | 1608 | 1608 | 1608 | 1608 | 1608 | 1608 | 1608 | 1608 | 1608 | 1608 | 1608 | 1608 | 1608 | 1608 | 1608 | 1608 |
| 1999 | 1609 | 1609 | 1609 | 1609 | 1609 | 1609 | 1609 | 1609 | 1609 | 1609 | 1609 | 1609 | 1609 | 1609 | 1609 | 1609 | 1609 | 1609 | 1609 | 1609 | 1609 | 1609 | 1609 |
| 2000 | 1610 | 1610 | 1610 | 1610 | 1610 | 1610 | 1610 | 1610 | 1610 | 1610 | 1610 | 1610 | 1610 | 1610 | 1610 | 1610 | 1610 | 1610 | 1610 | 1610 | 1610 | 1610 | 1610 |
| 2001 | 1611 | 1611 | 1611 | 1611 | 1611 | 1611 | 1611 | 1611 | 1611 | 1611 | 1611 | 1611 | 1611 | 1611 | 1611 | 1611 | 1611 | 1611 | 1611 | 1611 | 1611 | 1611 | 1611 |
| 2002 | 1612 | 1612 | 1612 | 1612 | 1612 | 1612 | 1612 | 1612 | 1612 | 1612 | 1612 | 1612 | 1612 | 1612 | 1612 | 1612 | 1612 | 1612 | 1612 | 1612 | 1612 | 1612 | 1612 |
| 2003 | 1613 | 1613 | 1613 | 1613 | 1613 | 1613 | 1613 | 1613 | 1613 | 1613 | 1613 | 1613 | 1613 | 1613 | 1613 | 1613 | 1613 | 1613 | 1613 | 1613 | 1613 | 1613 | 1613 |
| 2004 | 1614 | 1614 | 1614 | 1614 | 1614 | 1614 | 1614 | 1614 | 1614 | 1614 | 1614 | 1614 | 1614 | 1614 | 1614 | 1614 | 1614 | 1614 | 1614 | 1614 | 1614 | 1614 | 1614 |
| 2005 | 1615 | 1615 | 1615 | 1615 | 1615 | 1615 | 1615 | 1615 | 1615 | 1615 | 1615 | 1615 | 1615 | 1615 | 1615 | 1615 | 1615 | 1615 | 1615 | 1615 | 1615 | 1615 | 1615 |
| 2006 | 1616 | 1616 | 1616 | 1616 | 1616 | 1616 | 1616 | 1616 | 1616 | 1616 | 1616 | 1616 | 1616 | 1616 | 1616 | 1616 | 1616 | 1616 | 1616 | 1616 | 1616 | 1616 | 1616 |
| 2007 | 1617 | 1617 | 1617 | 1617 | 1617 | 1617 | 1617 | 1617 | 1617 | 1617 | 1617 | 1617 | 1617 | 1617 | 1617 | 1617 | 1617 | 1617 | 1617 | 1617 | 1617 | 1617 | 1617 |
| 2008 | 1618 | 1618 | 1618 | 1618 | 1618 | 1618 | 1618 | 1618 | 1618 | 1618 | 1618 | 1618 | 1618 | 1618 | 1618 | 1618 | 1618 | 1618 | 1618 | 1618 | 1618 | 1618 | 1618 |
| 2009 | 1619 | 1619 | 1619 | 1619 | 1619 | 1619 | 1619 | 1619 | 1619 | 1619 | 1619 | 1619 | 1619 | 1619 | 1619 | 1619 | 1619 | 1619 | 1619 | 1619 | 1619 | 1619 | 1619 |
| 2010 | 1620 | 1620 | 1620 | 1620 | 1620 | 1620 | 1620 | 1620 | 1620 | 1620 | 1620 | 1620 | 1620 | 1620 | 1620 | 1620 | 1620 | 1620 | 1620 | 1620 | 1620 | 1620 | 1620 |
| 2011 | 1621 | 1621 | 1621 | 1621 | 1621 | 1621 | 1621 | 1621 | 1621 | 1621 | 1621 | 1621 | 1621 | 1621 | 1621 | 1621 | 1621 | 1621 | 1621 | 1621 | 1621 | 1621 | 1621 |
| 2012 | 1622 | 1622 | 1622 | 1622 | 1622 | 1622 | 1622 | 1622 | 1622 | 1622 | 1622 | 1622 | 1622 | 1622 | 1622 | 1622 | 1622 | 1622 | 1622 | 1622 | 1622 | 1622 | 1622 |
| 2013 | 1623 | 1623 | 1623 | 1623 | 1623 | 1623 | 1623 | 1623 | 1623 | 1623 | 1623 | 1623 | 1623 | 1623 | 1623 | 1623 | 1623 | 1623 | 1623 | 1623 | 1623 | 1623 | 1623 |

Employer cost cap, opt out review, and 25 year guarantee

Employer cost cap

1. The UK Government Public Service Pensions Act 2013 provides that schemes will be required to introduce an employer cost cap to cover unforeseen events and trends that significantly increase scheme costs. The employer cost cap is intended to provide backstop protection to the taxpayer and will be based on cap and share principles. This means that changes to contribution rates due to 'member costs' will be controlled by the cap. Financial cost pressures, including changes to the discount rate, will be met by employers. The employer cost cap will be symmetrical with a floor and ceiling either side of the cap so that, if reductions in member costs fall below a 'floor', members' benefits will be improved. If costs rise above the ceiling, member representatives would be consulted on how to reduce the costs.

2. The cost cap will include the impact of changes in costs such as actual or assumed longevity, of careers or the age and gender mix of the workforce. These costs cover all schemes (old and new) and all types of service (past and future) of active, deferred and pensioner members. Changes in actual and assumed price inflation and the discount rate will be excluded from the cost cap.

3. Scheme valuations will take place periodically to assess how the cost of the scheme has increased or reduced. In the event that member costs drive the cost of the scheme above the ceiling or below the floor, there will be a period of consultation with relevant groups before changes are made to bring costs back below the ceiling or above the floor. If agreement cannot be reached through consultation, the accrual rate will be adjusted as an automatic default.

4. The size of the buffer will be set at 2% above and the floor set at 2% below the employer contribution rates calculated following a full actuarial valuation ahead of the introduction of the new scheme in 2015. Caps will not be based on cost ceilings.

25 year guarantee

5. The Chief Secretary to the Treasury set out to the UK Parliament on 2 November 2012 an offer on public service pensions he described as fair and sustainable, and that would endure for 25 years. This means that the UK Government have stated that no changes to scheme design, benefits or contribution rates should be necessary for 25 years outside of the processes agreed for the cost cap. To give substance to this, the UK Government included provisions on the face of the Public Service Pensions Act 2013 to ensure a high bar is set for future Governments to change the design of the schemes. The Chief Secretary to the Treasury has also given a commitment to the UK Parliament of no more reform for 25 years.