

Regular firefighter appointed before 6 April 2006 who was a member of the Firefighters' Pension Scheme on 31 December 2006

Dear xxxxxxx

The Firefighters' Pension Scheme (Scotland) Order 2006

Option for members of the Firefighters' Pension Scheme to join the New Firefighters' Pension Scheme

You are currently a member of the Firefighters' Pension Scheme ("FPS"), made under the Firemen's Pension Scheme Order 1992.

The New Firefighters' Pension Scheme ("NFPS") has been introduced and has retrospective effect from 6 April 2006.

The introduction of the NFPS means that you now have the following options:

- to remain a member of the FPS; or
- to join the NFPS.

If you decide to join the NFPS you can either

- transfer service accrued in the FPS into the NFPS; or
- take deferred benefits in the FPS and join the NFPS for future service only.

You have a right to leave the FPS and join the NFPS at any time but, if you elect to move from the FPS to the NFPS during the "options period", i.e. on or before 31 March 2007, you will backdate membership to 6 April 2006 and have special terms for the transfer of pension rights.

If you join the NFPS but leave your FPS benefits as deferred benefits in that Scheme, you will be entitled to benefits in the NFPS based upon 1/60th for each year of future service.

Contents of the pack

This pack contains information about the NFPS, and forms on which you can indicate your preference. You will find enclosed –

- an "Acknowledgement and Decision" form to be returned to the Fire and Rescue Authority in **all** circumstances;
- a Guide to the New Firefighters' Pension Scheme;
- a Comparison Chart comparing the key features of the FPS and the NFPS;
- a leaflet "Your Choice" setting out questions and answers about the Schemes and the options exercise;
- a personalised statement giving you –
 - the current value of your benefits in the FPS
 - the value of your deferred benefits if you were to join the NFPS with effect from 6 April 2006 but leave your FPS benefits as deferred benefits in that Scheme

GROUP A: Letter Final

- the value of the transfer credit you would receive in the NFPS, based on your accrued FPS pension rights, if you were to elect to join the NFPS with effect from 6 April 2006 and request the pension rights to be transferred;
- a leaflet explaining the personalised benefit statement;
- a form on which, if you elect to join the NFPS, you can nominate the person or persons you would wish to receive payment of a death grant;
- a form on which, if you elect to join the NFPS, you may choose to nominate a partner for a survivor's pension in the event of your death (a spouse or civil partner has automatic cover without need for nomination);
- a pre-paid envelope for the return of relevant forms.

Time limits and terms

1. To join the NFPS and backdate membership to 6 April 2006 you must complete the relevant part of the "Acknowledgement and Decision" form and return it by 31 March 2007.

You can join the NFPS at any later time, but would then not be able to backdate membership to 6 April 2006.

2. To transfer accrued rights from the FPS to the NFPS on the special terms which apply during the options period (and as shown in your personalised statement) you must elect to do so by 31 March 2007.

You can elect to transfer accrued rights from the FPS to the NFPS after 31 March 2007 but your election must be made within 12 months of the date you elect to join the NFPS and the service credit in the NFPS would be assessed on normal (less generous) transfer terms.

3. If you elect to join the NFPS within the options period, thereby backdating membership to 6 April 2006, the difference between pension contributions paid at the FPS rate (11% of pensionable pay) and pension contributions due at the NFPS rate (8.5% of pensionable pay) since 6 April 2006, would be returned to you.

Guidance

If you want further information about the FPS and the Firefighters' Compensation Scheme (injury and compensation provisions do not form part of the Pension Schemes; they apply whichever Pension Scheme you choose or even if you decide to be a member of neither); guides are available on the intranet [*insert link*] or on the firepensions website at <http://www.communities.gov.uk/index.asp?id=1164954>

Local administration

Completed forms should be returned in the enclosed prepaid envelope to –

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