



Government Actuary's Department

100
YEARS OF GAD

126 xy $n =$ $\frac{1}{n-1}$ 2^{10-1}
 $2x + zy = 0$ $\frac{1}{9}$ $\frac{1}{512}$
1919 - 2019 x
 $x^2 - a^2 = (x+a)(x-a)$ $x^2 + 2ax + a^2 = (x+a)^2$ $x + b$

Firefighters' Pension Schemes (Scotland)

Actuarial valuation as at 31 March 2016
Report on membership data

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1 Introduction

- 1.1 This report is addressed to the Scottish Public Pensions Agency ("SPPA"). It is also being made available to the Scottish Firefighters' Pension Scheme Advisory as part of the consultation process relating to the actuarial valuation which is being carried out as at 31 March 2016.
- 1.2 Pension scheme membership data for the members of the 1992 Scheme, 2006 Scheme and 2015 Scheme, referred to collectively in this report as 'the Schemes' is required for the actuarial valuation of the Schemes as at 31 March 2016, carried out in accordance with The Public Service Pensions (Valuations and Employer Cost Cap) Directions 2014 (as amended) ('the Directions').
- 1.3 The membership data is used for the following:
 - > To calculate valuation results including the uncorrected employer contribution rate, corrected employer contribution rate and past service liability (all valuation data);
 - > To assess the initial cost cap fund (membership data as at 31 March 2015); and
 - > To assess elements of the Schemes' demographic experience in order to recommend assumptions for the valuation (movements data 31 March 2012 to 31 March 2016)
- 1.4 The results of the valuation are critically dependent on the quality and correctness of the data used.
- 1.5 The purposes of this report are:
 - > to discuss and summarise the membership data provided, and any checks and adjustments made to the data;
 - > to enable users of the valuation report to understand the underlying membership data used in the valuation and any issues relating to it; particularly those issues that may impact on the valuation results; and
 - > to discuss and summarise the movements data provided and to be used to inform decisions around scheme specific assumptions to be used for the valuation.
- 1.6 All member data provided and discussed in this report was supplied to GAD directly by SPPA. Supplementary financial information for the Schemes was provided by the Scottish Fire and Rescue Service ("SFRS") for independent checking purposes.
- 1.7 In preparing this report, GAD has relied on data and other information supplied by SPPA and SFRS as described in the report. Any checks that GAD has made on this data and information are limited to those described in the report, including any checks on the overall reasonableness and consistency of the data. These checks do not represent a full independent audit of the data supplied and do not by themselves confirm or guarantee the overall quality or correctness of the data. In particular, GAD has relied on the general completeness and accuracy of the information supplied without independent verification.



- 1.8 Summaries of the membership and movements data used for the valuation are provided in Section 2 of this report with further information in Appendices A and B of this report respectively.
- 1.9 A number of adjustments and assumptions were necessary to the data to enable the valuation to be completed. In our view these adjustments and assumptions are reasonable and appropriate for the purpose of this actuarial valuation. However, it should be noted that the valuation results might have been different if more complete and reliable data had been available. Given the potential impact of data deficiencies, we recommend that steps are taken to improve the valuation data, especially in respect of the data held for retained members and the data provided for the experience analysis.
- 1.10 Throughout this report the totals given for summed data may not be exactly the same as the sum of the components shown due to rounding effects.
- 1.11 We are content for Scottish Ministers to release this report to third parties, provided that:
- > it is released in full;
 - > the advice is not quoted selectively or partially;
 - > GAD is identified as the source of the report; and
 - > GAD is notified of such release.
- 1.12 Third parties whose interests may differ from those of Scottish Ministers should be encouraged to seek their own actuarial advice where appropriate. Other than to Scottish Ministers, GAD has no liability to any person or third party for any act or omission taken, either in whole or in part, on the basis of this report.
- 1.13 This work has been carried out in accordance with the applicable Technical Actuarial Standards: TAS 100 and TAS 300 issued by the Financial Reporting Council (FRC). The FRC sets technical standards for actuarial work in the UK.



2 Summary of data used for the valuation

Membership data at 31 March 2016

- 2.1 The membership data to be used for the purposes of the 2016 valuation is summarised below together with the data used for the 2012 valuation. Given the low proportion of female¹ members we have not provided a male/female split in the summarised data; full details can be found in the detailed tables set out in Appendix A.

Chart 2.1: Number of active members

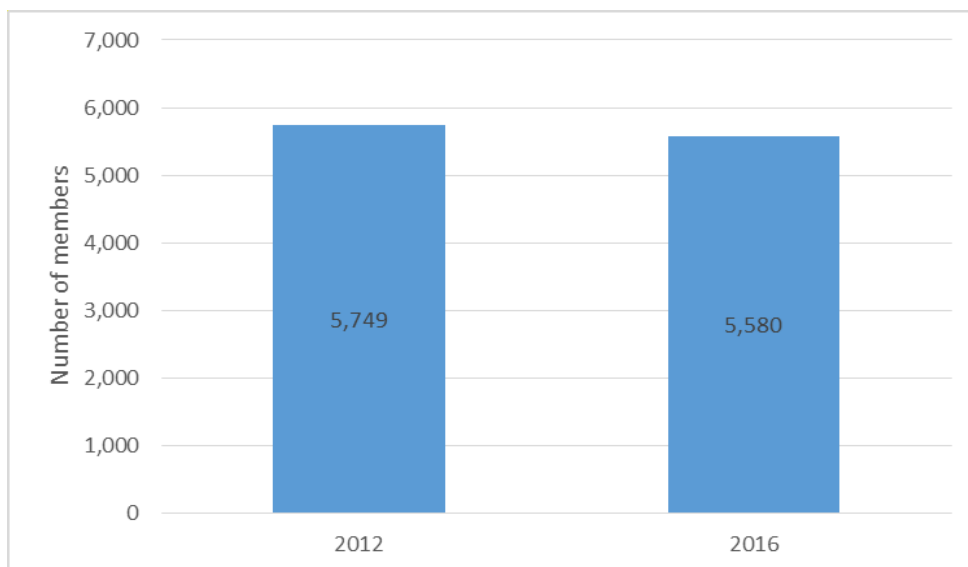
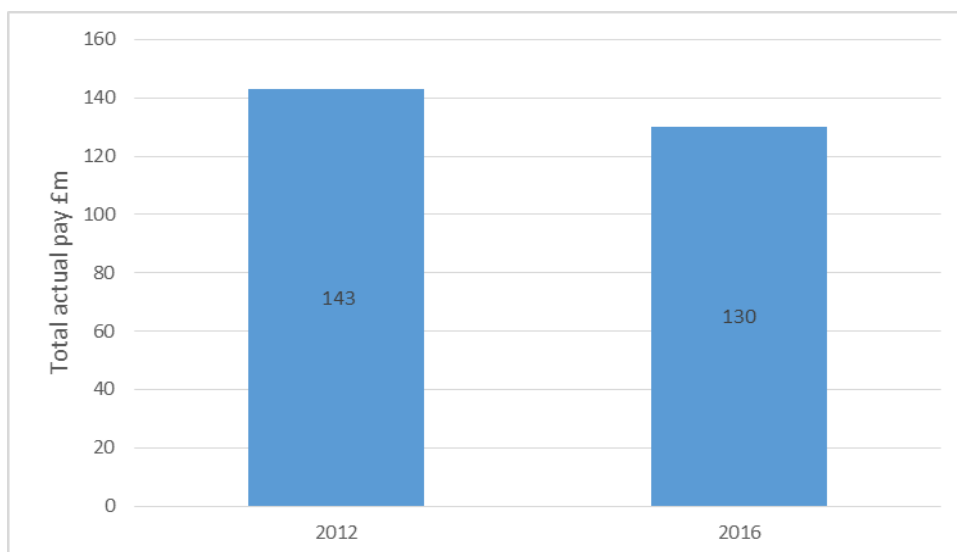


Chart 2.2: Active total actual pay²



¹ Approximately 1% of pensioner members and 5% of active members are female.

² This is the actual pensionable pay payable to members, ie it is not a full time equivalent.



Chart 2.3: Number of deferred members

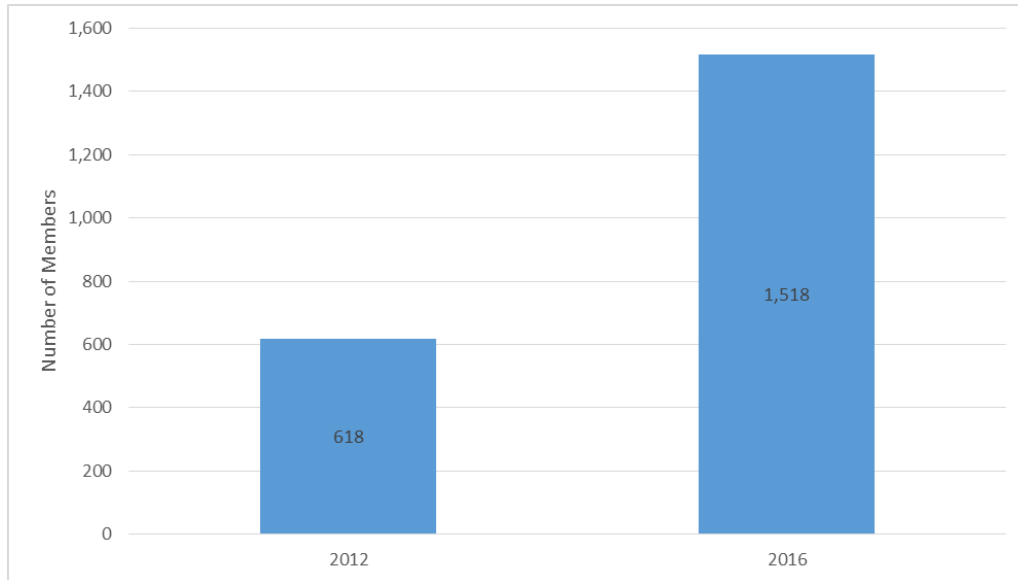
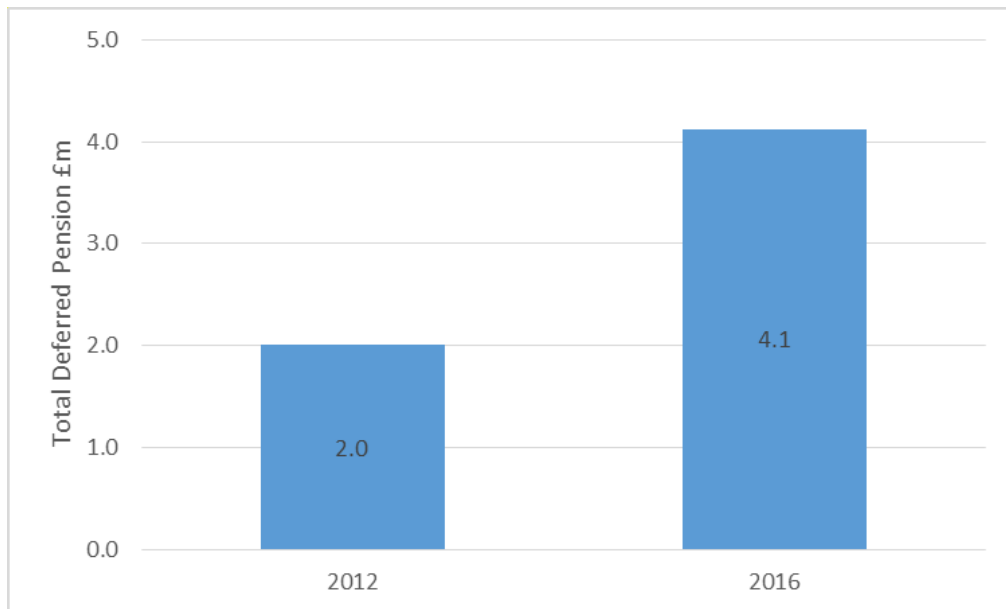


Chart 2.4: Total deferred pension³



³ Including pension increases awarded in April following extract date.



Chart 2.5: Number of pensioners and dependants⁴

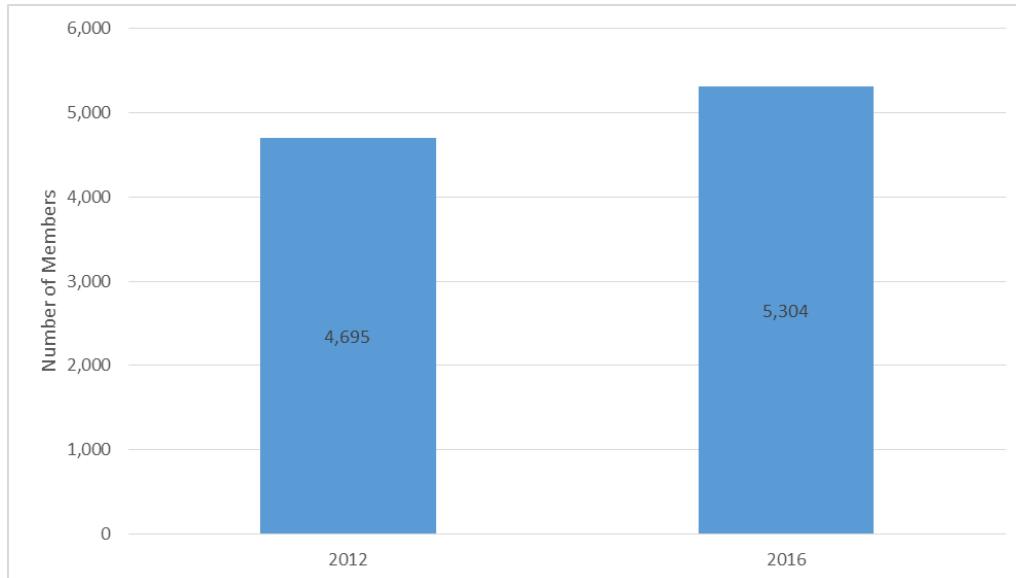
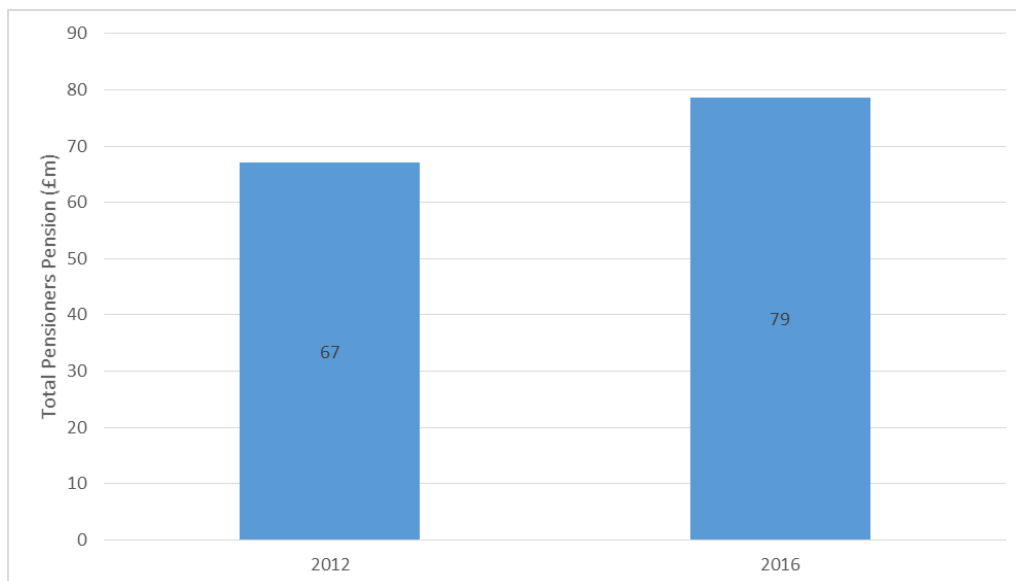


Chart 2.6: Total pension in payment (pensioners and dependants)^{4 5}



2.2 The graphs above show a small decrease between 2012 and 2016 in the active headcount and total salary roll. There has been an increase between 2012 and 2016 in the deferred, pensioner and dependant membership by both headcount and total pension.

⁴ Dependant children pensions are not included in the figures shown. There were 42 of these pensions in 2016.

⁵ Including pension increases awarded in April following extract date.



- 2.3 Around 12,000 records were provided to GAD across all three membership categories (active, deferred and pensioner) as at 31 March 2016. Checks were applied to these records to ensure key data items had been provided and were reliable for valuation purposes. Records with key data items either missing or unreliable were excluded and remaining data uprated, where appropriate. This approach implicitly assumes that the records with missing/unreliable data have the same average profile as the complete/reliable records. The derivation of the uprating factors and the checks and adjustments applied to the data are explained further in the next section of this report. The overall uprating factors applied to each category of member are shown below with the comparative factors at 2015.

Table 2.1: Uprating factors

	Uprating factor 2016	Uprating factor 2015
Active members	1.11	1.41
Deferred members	1.25	n/a
Pensioners	1.00	n/a
Total membership	1.07	1.41

- 2.4 Making assumptions about missing data and allowing for known members with unusable data by uprating introduces uncertainty into the valuation results. Appendix G gives an indication of the potential level of uncertainty introduced by the approach taken to missing or unreliable membership data.

Movements data 31 March 2012 to 31 March 2016

- 2.5 The movements data provided is used for the purposes of informing the demographic assumptions to be used for the 2016 valuation. It is also used in conjunction with the membership data at both 2016 and 2015 to determine an element of the cost cap calculation called the Cost Cap Net Leavers Liability. The graphs below show a reconciliation of the movements between 2012 and 2016. The underlying numbers and some further information are set out in Appendix B. Appendix G gives an indication of the potential level of uncertainty introduced into the valuation results owing to missing or unreliable movements data.



Chart 2.7: Active membership reconciliation

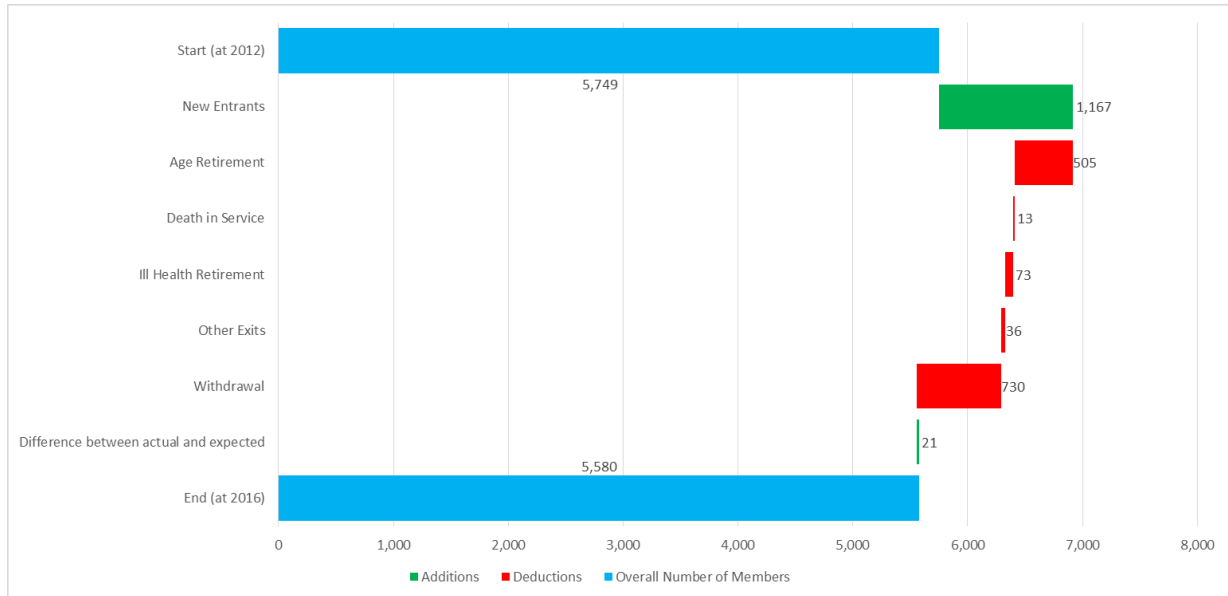


Chart 2.8: Deferred membership reconciliation

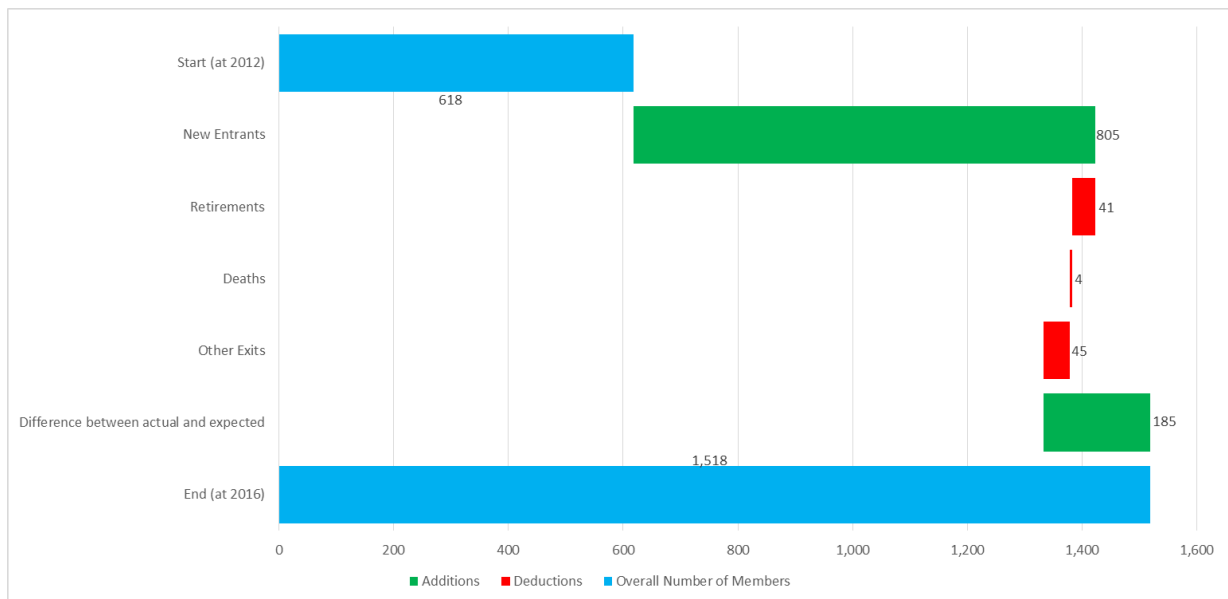
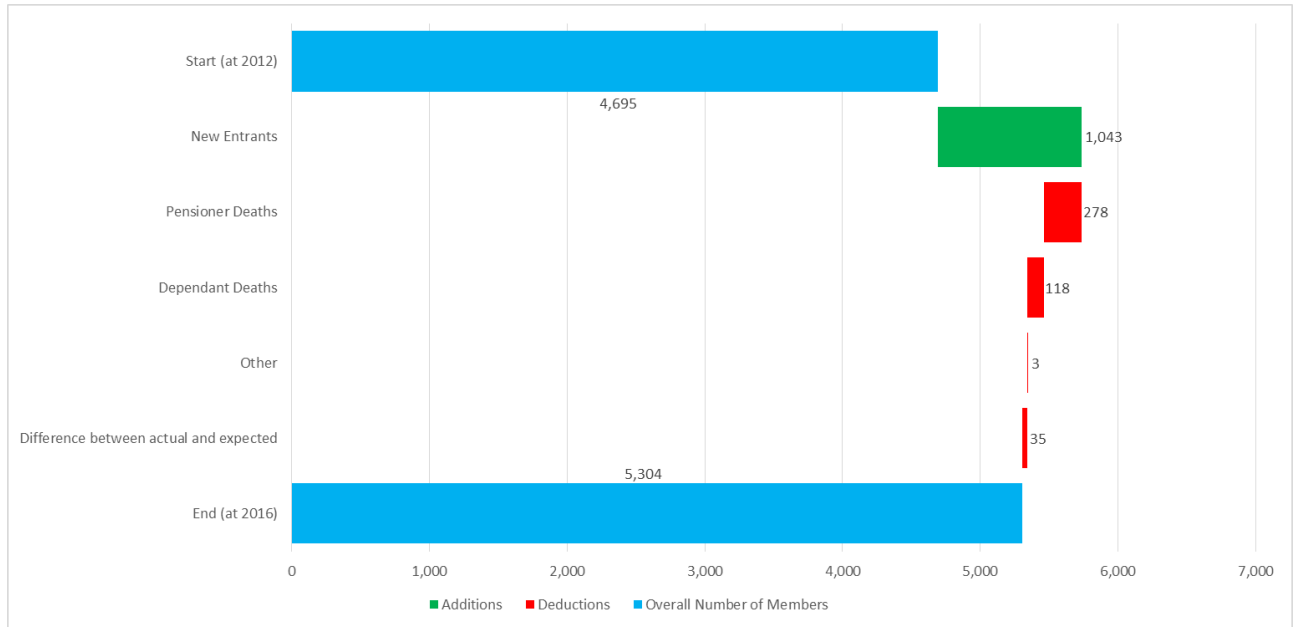




Chart 2.9: Pensioner (including dependant) membership reconciliation



Children are not included in the figures above.

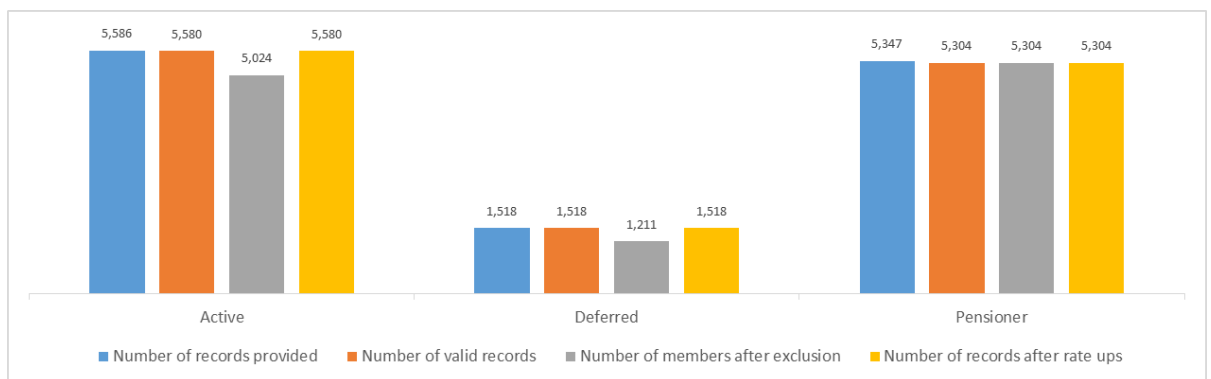


3 Data provided and checks and adjustments made

Membership data at 31 March 2016

- 3.1 Individual member data was supplied for all active members, deferred members and pensioners (including dependant) members of the Schemes at the valuation date. The individual data items supplied which are critical to the valuation calculations are summarised in Appendix C.
- 3.2 The graph below shows the total number of records provided, the number of valid records (ie the member was present in the pension scheme at the valuation date), the number of records after records with missing or unreliable data were excluded and the number of records after rating up for the excluded data.

Chart 3.1: Summary of data provided and excluded



Checks made and adjustments applied

- 3.3 All key data items were checked against the specification requested for both completeness and consistency.
- 3.4 Based on the checks applied some records were excluded from the dataset for valuation purposes. Uprating factors were determined for each membership category equal to the ratio of known valid records and the number of records with adequate data. Implicitly this uprating approach assumes that excluded records have the same average profile (ie age, sex, pay, service) as included records. Tables 3.1 and 3.2 shows the derivation of the uprating factors⁶.
- 3.5 The excluded pensioner records include 42 children's records (whose benefits were allowed for by an adjustment to the total valuation liabilities).

⁶ In practice uprating factors are determined for each identifiable valuation group.



Table 3.1: Derivation of uprating factors (31 March 2016)

31 March 2016	Number of valid records (A)	Number of exclusions rated up	Number of members after exclusions (B)	Uprating factor (A/B)	Number of members after rate ups
Active members	5,580	556	5,024	1.11	5,580
Deferred members	1,518	307	1,211	1.25	1,518
Pensioners	5,304*	0	5,304	1.00	5,304
Total membership	12,402	863	11,539	1.07	12,402

* 42 children's records have been excluded from the valid records and not uprated as their benefits will be allowed for by an adjustment to the total valuation liabilities.

3.6 The excluded active records at 31 March 2016 make up about 10% of total active records. The impact of this approximation on the accuracy of the 2016 valuation is expected to be low, as most of these records relate to retained firefighters who have relatively small amounts of pension. We estimate that the proportion of active liabilities being estimated is less than 2%.

3.7 The excluded deferred records at 31 March 2016 make up about 20% of total deferred records. The impact of this approximation on the accuracy of the 2016 valuation is expected to be low, as liabilities for deferred members are relatively low in the context of the whole scheme. We estimate that the approximated records make up less than 0.5% of the total liabilities of the scheme.

Table 3.2: Derivation of uprating factors (31 March 2015)

31 March 2015	Number of valid records (A)	Number of exclusions	Number of members after exclusions (B)	Uprating factor (A/B)	Number of members after rate ups
Active members	5,513	1,593	3,920	1.41	5,513

3.8 The excluded active records at 31 March 2015 make up about 30% of total active records. However, the excluded records relate to retained firefighters who make up around 2% of liabilities for active members. Therefore, the impact on the total liabilities of making this approximation to the membership data is expected to be low.

Movements data – 31 March 2012 to 31 March 2016

3.9 The movements data is analysed and used to inform how assumptions of future members' behaviours should be set for the valuation. The key data items provided for member movements are set out in Appendix D.

Independent data check

3.10 SFRS provided financial data for the Schemes which has been used to perform independent checks on the dataset supplied. These checks and the data used are set out in Appendix E.



Benefit information

- 3.11 A summary of the benefits provided to members of the Schemes is given in Appendix H. The only uncertainty about the form of benefits that the Schemes are liable to provide is the potential requirement for sex equalisation of GMPs. No allowance has been made for this in the valuation calculations.



Appendix A: Summary of membership data

Active members

Table A1: Summary data for 1992 Scheme active members as at 31 March 2016: Split by protection status

Protection (i)	Number of members	Total Pensionable Salary (FTE ⁷) £m	Average Pensionable Salary (FTE) £	Total Actual Pay £m	Average Age (ii)	Average Service (iii)	Total 2015 Scheme Pension £000
Full protection	1,098	39.0	35,512	39.0	50.5	25.5	0
Tapered protection	584	19.7	33,747	19.7	46.4	19.8	16
Unprotected	1,079	33.9	31,410	33.9	39.5	14.4	537
All 1992 Scheme Members	2,761	92.6	33,536	92.6	45.6	19.9	553

- i. This table includes tapered protection and unprotected members who had moved to the 2015 Scheme by 31 March 2016. The final column shows the total 2015 Scheme pension accrued for these members.
- ii. Weighted by actual salary.
- iii. Active service at the valuation date, including transferred in service.

⁷ Full time equivalent.



Table A2: Summary data for 2006 Scheme (Standard) active members as at 31 March 2016: Split by protection status

Protection (i)	Status	Number of members	Total Pensionable Salary (FTE) £m	Average Pensionable Salary (FTE) £	Total Actual Pay £m	Average Age (ii)	Average Service (iii)	Total 2015 Scheme Pension £000
Full protection	Regular	9	0.3	29,771	0.3	55.0	14.3	0
	Retained	104	3.2	31,136	0.8	57.3	2.4	0
	<i>Total</i>	<i>113</i>	<i>3.5</i>	<i>31,027</i>	<i>1.0</i>	<i>57.0</i>	<i>3.3</i>	<i>0</i>
Tapered protection	Regular	20	0.6	29,663	0.5	51.9	8.2	2
	Retained	141	4.3	30,462	1.0	51.9	2.1	2
	<i>Total</i>	<i>161</i>	<i>4.9</i>	<i>30,363</i>	<i>1.6</i>	<i>52.0</i>	<i>2.9</i>	<i>4</i>
Unprotected	Regular	800	23.2	29,040	23.0	34.7	7.2	347
	Retained	1,224	35.1	28,692	8.2	37.0	2.4	128
	<i>Total</i>	<i>2,024</i>	<i>58.4</i>	<i>28,830</i>	<i>31.2</i>	<i>35.0</i>	<i>4.3</i>	<i>475</i>
All 2006 Scheme (Standard) Members		2,298	66.7	29,045	33.8	36.8	4.2	479

- i. This table includes tapered protection and unprotected members who had moved to the 2015 Scheme by 31 March 2016. The final column shows the total 2015 Scheme pension accrued for these members.
- ii. Weighted by actual salary.
- iii. Active service at the valuation date, including transferred in service.



Table A3: Summary data for 2006 Scheme (Special) active members as at 31 March 2016: Split by protection status

Protection (i)	Status	Number of members	Total Pensionable Salary (FTE) £m	Average Pensionable Salary (FTE) £	Total Actual Pay £m	Average Age (ii)	Average Service (iii)	Total 2015 Scheme Pension £000
Full protection	Retained	203	6.4	31,674	1.1	53.9	3.8	0
Tapered protection	Retained	65	2.0	30,953	0.3	46.7	3.0	2
Unprotected	Retained	66	2.0	30,419	0.5	39.7	4.4	7
All 2006 Scheme (Special) Members		334	10.4	31,286	1.9	49.0	3.7	9

- i. This table includes tapered protection and unprotected members who had moved to the 2015 Scheme by 31 March 2016. The final column shows the total 2015 Scheme pension accrued for these members.
- ii. Weighted by actual salary.
- iii. Active service at the valuation date, including transferred in service.



Table A4: Summary data for 2015 Scheme active members (new joiners since 1 April 2015) as at 31 March 2016

Protection	Status	Number of members	Total Pensionable Salary (FTE) (i) £000	Average Pensionable Salary (FTE) (i) £000	Total Actual Pay £m	Average Age (ii)	Average Service (iii)	Total 2015 Scheme Pension £000
Unprotected	Regular	47	n/a	n/a	1.1	31.1	0.3	4
	Retained	140	n/a	n/a	0.8	31.4	0.4	6
All 2015 Scheme Members		187	n/a	n/a	1.9	31.2	0.4	10

- i. A full time equivalent pensionable salary is not used for the valuation of 2015 Scheme benefits.
- ii. Weighted by actual salary.
- iii. Active service at the valuation date.

Table A5: All active members split by protection status

Protection	Status	Number of members	Total Pensionable Salary (FTE) (ii) £m	Average Pensionable Salary (FTE) (ii) £	Total Actual Pay £m	Average Age (iii)	Average Service(iv)	Total 2015 Scheme Pension £000
Full protection	Regular	1,107	39.3	35,466	39.3	50.5	25.4	0
	Retained	307	9.7	31,492	1.8	55.3	3.3	0
	<i>Total</i>	<i>1,414</i>	<i>48.9</i>	<i>34,603</i>	<i>41.1</i>	<i>50.7</i>	<i>20.6</i>	<i>0</i>
Tapered protection	Regular	604	20.3	33,612	20.3	46.5	19.4	19
	Retained	206	6.3	30,617	1.3	50.6	2.4	4
	<i>Total</i>	<i>810</i>	<i>26.6</i>	<i>32,850</i>	<i>21.6</i>	<i>46.8</i>	<i>15.1</i>	<i>23</i>
Unprotected (i)	Regular	1,926	57.1	30,401	58.1	37.4	11.1	887
	Retained	1,430	37.1	28,781	9.5	36.7	2.3	141
	<i>Total</i>	<i>3,356</i>	<i>94.3</i>	<i>29,742</i>	<i>67.5</i>	<i>37.3</i>	<i>7.3</i>	<i>1,028</i>
All Members	Total	5,580	169.8	31,483	130.2	43.1	11.8	1,051

- i. Including 2015 Scheme members who joined since 1 April 2015.
- ii. These figures exclude 2015 Scheme members who joined since 1 April 2015.
- iii. Weighted by actual salary.
- iv. Active service at the valuation date, including transferred in service.



Table A6: 1992 Scheme active data as at 31 March 2016: Comparison with data as at 31 March 2012

	2012					2016						
	Number of members	Total Pensionable Salary (FTE) £000	Average Salary (FTE) £	Average Age (i)	Average Service (ii)	Number of members	Total Pensionable Salary (FTE) £000	Average Salary (FTE) £	Average Age (i)	Average Service (ii)	Total 2015 Scheme Pension £000	Total Actual Pay £000
Male	3,312	111,090	33,542	43.1	17.7	2,665	89,518	33,584	45.7	20.1	520	89,499
Female	111	3,520	31,712	38.0	12.5	96	3,075	32,181	42.1	16.5	34	3,075
Total	3,423	114,610	33,482	42.9	17.5	2,761	92,593	33,536	45.6	19.9	553	92,574

- i. Weighted by full-time equivalent pensionable pay at the relevant date.
- ii. Active service at the valuation date, including transferred in service.
- iii. This table includes tapered protection and unprotected members who had moved to the 2015 Scheme by 31 March 2016.

Table A7: 2006 Scheme (Standard) active data as at 31 March 2016: Comparison with data as at 31 March 2012

	2012					2016						
	Number of members	Total Pensionable Salary (FTE) £000	Average Salary (FTE) £	Average Age (i)	Average Service (ii)	Number of members	Total Pensionable Salary (FTE) £000	Average Salary (FTE) £	Average Age (i)	Average Service (ii)	Total 2015 Scheme Pension £000	Total Actual Pay £000
Retained M	1,482	40,310	27,200	39.7	1.1	1,344	39,097	29,083	40.0	2.4	120	9,160
Retained F	137	3,570	26,058	38.9	0.8	125	3,556	28,513	40.3	2.2	11	818
Regular M	665	17,600	26,466	32.3	4.5	768	22,378	29,150	35.5	7.4	324	22,195
Regular F	42	1,110	26,429	31.6	4.2	61	1,715	27,972	34.3	6.5	24	1,674
Total	2,326	62,590	26,909	37.4	2.1	2,298	66,746	29,045	38.4	4.2	479	33,846

- i. Weighted by full-time equivalent pensionable pay.
- ii. Active service at the valuation date, including transferred in service.
- iii. This table includes tapered protection and unprotected members who had moved to the 2015 Scheme by 31 March 2016.



Table A8: 2006 Scheme (Special) active data as at 31 March 2016: Comparison with data as at 31 March 2012

	2012					2016						
	Number of members (i)	Total Pensionable Salary (FTE) £000	Average Salary (FTE) £	Average Age	Average Service	Number of members	Total Pensionable Salary (FTE) £000	Average Salary (FTE) £	Average Age (ii)	Average Service (iii)	Total 2015 Scheme Pension £000	Total Actual Pay £000
Male	-	-	-	-	-	331	10,349	31,286	49.8	3.7	9	1,856
Female	-	-	-	-	-	3	100	31,305	47.4	3.1	0	20
Total	-	-	-	-	-	334	10,449	31,286	49.8	3.7	9	1,876

- i. There were no special members in 2012.
- ii. Weighted by full time equivalent pensionable pay.
- iii. Active service at the valuation date, including transferred in service.
- iv. This table includes tapered protection and unprotected members who had moved to the 2015 Scheme by 31 March 2016.

Table A9: 2015 Scheme active data as at 31 March 2016: Comparison with data as at 31 March 2012

	2012					2016						
	Number of members (i)	Total Pensionable Salary (FTE) £000	Average Salary (FTE) £000	Average Age	Average Service	Number of members	Total Pensionable Salary (FTE) (ii) £000	Average Salary (FTE) (ii) £000	Average Age (iii)	Average Service (iv)	Total 2015 Scheme Pension £000	Total Actual Pay £000
Retained M	-	-	-	-	-	128	n/a	n/a	n/a	0.4	6	715
Retained F	-	-	-	-	-	12	n/a	n/a	n/a	0.4	0	67
Regular M	-	-	-	-	-	42	n/a	n/a	n/a	0.3	4	1,022
Regular F	-	-	-	-	-	5	n/a	n/a	n/a	0.1	0	117
Total	-	-	-	-	-	187	n/a	n/a	n/a	0.4	10	1,922

- i. There were no 2015 Scheme members in 2012.
- ii. A full time equivalent pensionable salary is not used for the valuation of 2015 Scheme benefits so figures are not shown for the FTE or average age weighted by FTE.
- iii. Weighted by full time equivalent pensionable pay.
- iv. Active service at the valuation date.
- v. This table only includes 2015 Scheme members who joined after 31 March 2015.



Table A10: Summary data for all active members as at 31 March 2016: Comparison with data as at 31 March 2012

	2012					2016						
	Number of members	Total Pensionable Salary (FTE) £000	Average Salary (FTE) £	Average Age (i)	Average Service (ii)	Number of members	Total Pensionable Salary (FTE) £000	Average Salary (FTE) £	Average Age (i)	Average Service (ii)	Total 2015 Scheme Pension £000	Total Actual Pay £000
Male	5,459	168,999	30,958	41.1	11.6	5,278	161,341	31,585	42.9	12.1	982	124,447
Female	290	8,195	28,276	37.5	5.8	302	8,446	29,659	39.4	7.5	69	5,771
Total	5,749	177,194	30,822	41.0	11.3	5,580	169,788	31,483	43.1	11.8	1,051	130,218

- i. Weighted by full-time equivalent pensionable pay and excluding new entrants to the 2015 scheme as FTE pensionable salary figures are not available.
- ii. Active service at the valuation date, including transferred in service.



Table A11: Active membership as at 31 March 2015

All Members	Number of members	Total Pensionable Salary (FTE) £000	Average Pensionable Salary (FTE) £	Average Age (i)	Average Reckonable Service (ii)
1992 Scheme	2,955	99,590	33,702	45.0	19.4
2006 Scheme (Standard) - Retained	1,732	47,708	27,545	40.5	1.7
2006 Scheme (Standard) - Regular	826	23,129	28,002	34.7	6.8
All Members	5,513	170,428	30,684	42.3	11.9

(i) Weighted by full time equivalent pay.

(ii) Unweighted active service in the scheme plus transferred in service.



Deferreds

Table A12: 1992 Scheme deferred members as at 31 March 2016: Comparison with data as at 31 March 2012

	2012				2016				
	Number of members	Total Deferred Pension (i) £000	Average Pension £	Average Age (ii)	Number of members	Total Deferred Pension (i) £000	Average Pension £	Average Age (ii)	Total 2015 Scheme Pension £000
Male	222	1,600	7,207	47.6	327	2,907	8,876	47.0	2
Female	61	290	4,754	49.2	40	237	5,997	48.3	0
Total	283	1,890	6,678	47.8	367	3,144	8,556	47.1	3

Table A13: 2006 Scheme (Standard) deferred members as at 31 March 2016: Comparison with data as at 31 March 2012

	2012				2016				
	Number of members	Total Deferred Pension (i) £000	Average Pension £	Average Age (ii)	Number of members	Total Deferred Pension (i) £000	Average Pension £	Average Age (ii)	Total 2015 Scheme Pension £000
Male	297	110	370	40.0	885	586	663	41.1	5
Female	38	10	263	39.4	155	238	1,538	49.6	0
Total	335	120	358	39.9	1,040	825	793	43.6	5

- i. Including pension increases awarded in April following the valuation date.
- ii. Weighted by deferred pension.



Table A14: 2006 Scheme (Special) deferred members as at 31 March 2016: Comparison with data as at 31 March 2012

	2012				2016				
	Number of members (i)	Total Deferred Pension	Average Pension	Average Age	Number of members	Total Deferred Pension (ii) £000	Average Pension £	Average Age (iii)	Total 2015 Scheme Pension £000
Male	-	-	-	-	111	155	1,401	53.5	-
Female	-	-	-	-	0	-	-	0.0	-
Total	-	-	-	-	111	155	1,401	53.5	-

- i. There were no special members in 2012.
- ii. Including pension increases awarded in April following the valuation date.
- iii. Weighted by deferred pension.

Table A15: 2015 Scheme deferred members as at 31 March 2016: Comparison with data as at 31 March 2012

There were no 2015 Scheme deferred members (who were new entrants into the 2015 Scheme) at either date.



Table A16: Summary data for all deferred members as at 31 March 2016: Comparison with data as at 31 March 2012

	2012				2016				
	Number of members	Total Deferred Pension (i) £000	Average Pension £	Average Age (ii)	Number of members	Total Deferred Pension (i) £000	Average Pension £	Average Age (ii)	Total 2015 Scheme Pension £000
Male	519	1,710	3,295	47.1	1,324	3,649	2,757	46.3	7
Female	99	300	3,030	48.8	194	475	2,445	48.9	0
Total	618	2,010	3,252	47.4	1,518	4,124	2,717	46.6	7

- i. Including pension increases awarded in April following the valuation date.
- ii. Weighted by deferred pension.



Pensioners

Table A17: Summary data for all pensioner members as at 31 March 2016: Comparison with data as at 31 March 2012

		2012				2016				
		Number of members	Total Pension (i) £000	Average Pension £	Average Age (ii)	Number of members	Total Pension (i) £000	Average Pension £	Average Age (ii)	Total 2015 Scheme Pension £000
Age Retirement	Male	2,453	omitted ⁽ⁱⁱⁱ⁾	omitted	omitted	2,946	52,295	17,751	63.4	0
	Female	1	omitted	omitted	omitted	4	14	3,482	63.5	0
	Total	2,454	43,800	17,848	61.9	2,950	52,309	17,732	63.4	0
Ill-Health Retirement	Male	1,546	18,570	12,012	63.0	1,596	20,517	12,856	65.5	0
	Female	6	30	5,000	44.7	13	67	5,116	48.1	0
	Total	1,552	18,600	11,985	63.0	1,609	20,584	12,793	65.5	0
Dependants (iv)	Male	18	60	3,333	24.5	1	omitted	omitted	omitted	0
	Female	711	4,720	6,639	69.7	744	omitted	omitted	omitted	0
	Total	729	4,780	6,557	69.1	745	5,785	7,765	72.0	0
All	Male	4,017	omitted	omitted	omitted	4,543	omitted	omitted	omitted	0
	Female	718	omitted	omitted	omitted	761	omitted	omitted	omitted	0
	Total	4,735	67,180	14,188	62.7	5,304	78,678	14,834	64.6	0

- i. Including pension increases awarded in April following the valuation date, where applicable.
- ii. Weighted by pension.
- iii. Some data items omitted to avoid disclosing information on a single individual.
- iv. Children are included in the 2012 data, but excluded from the 2016 data. There were 40 children in 2012 and 42 children in 2016.



Chart A1: Active Members whole-time equivalent pensionable pay by age

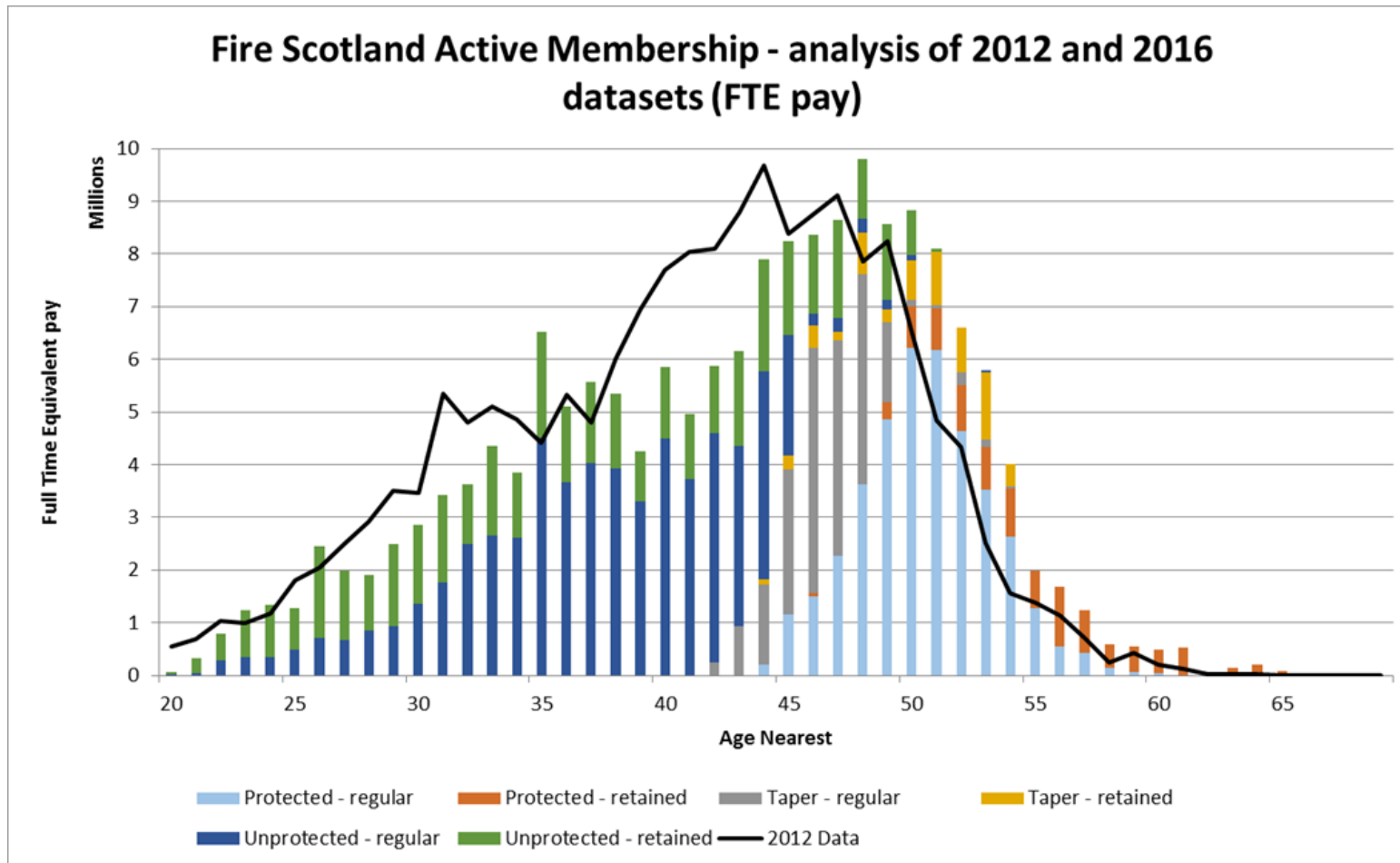




Chart A2: Deferred pension data by age

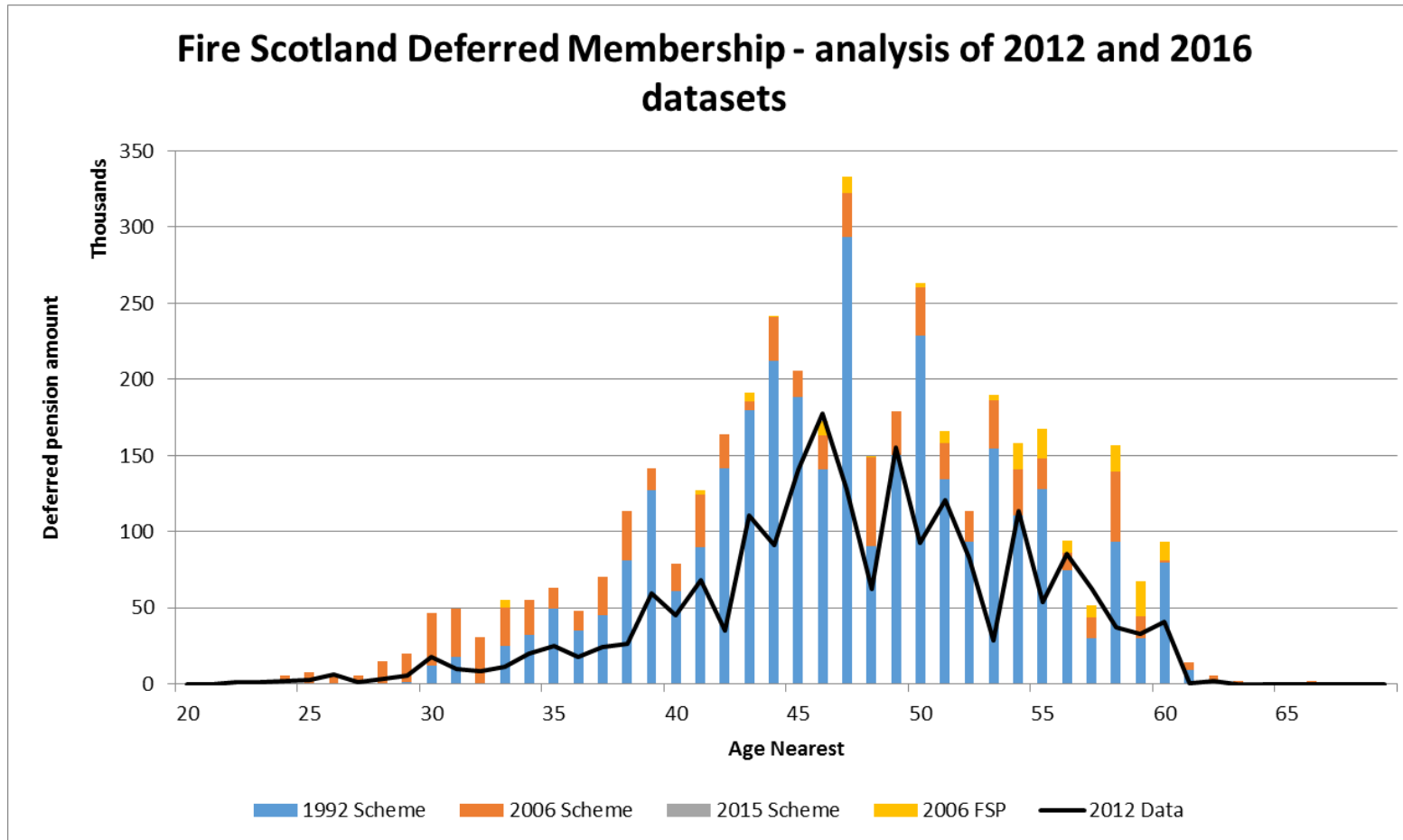




Chart A3: Summary of pension amount by age

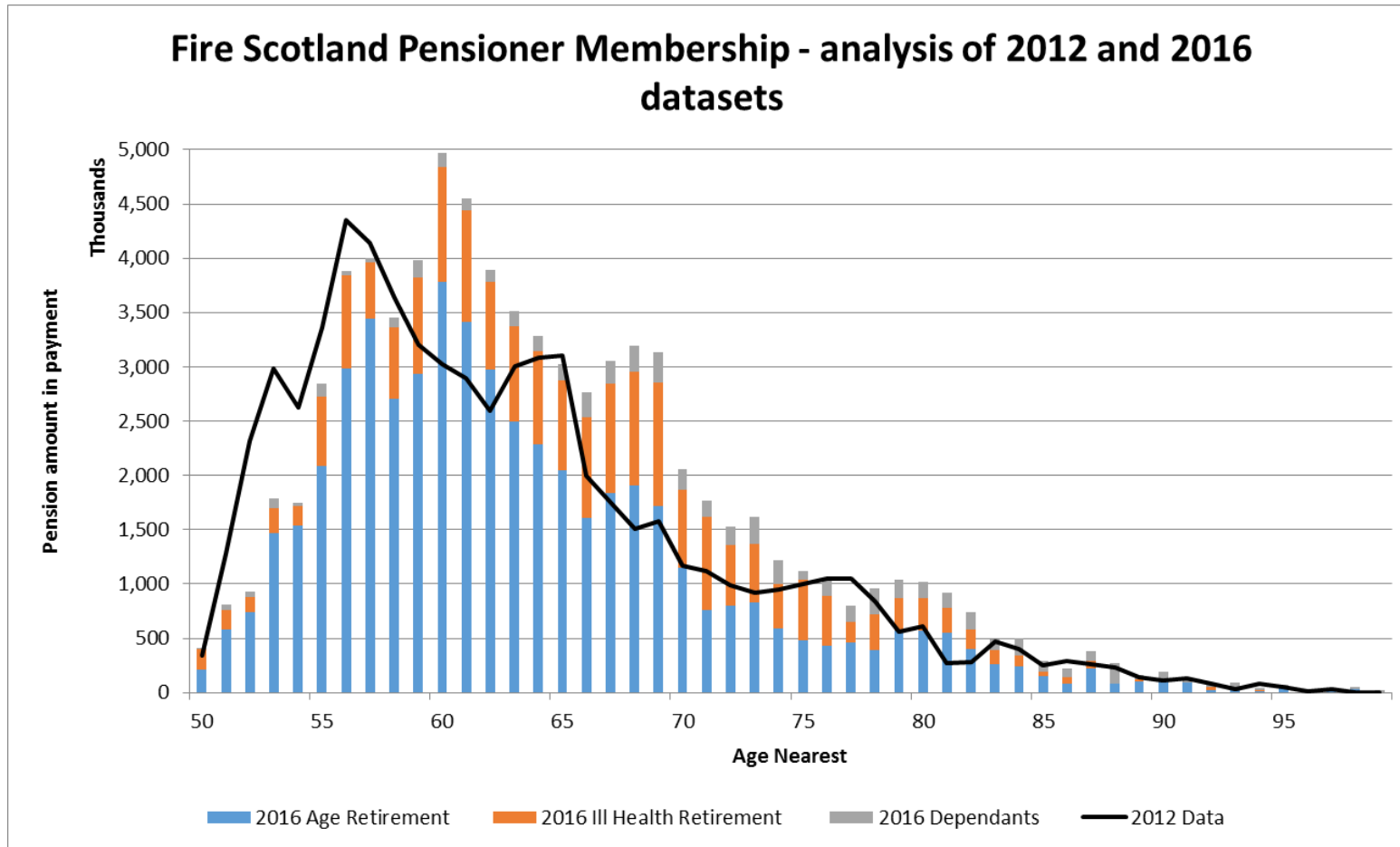




Chart A4: Active membership: Distribution of actual pay as at 31 March 2016

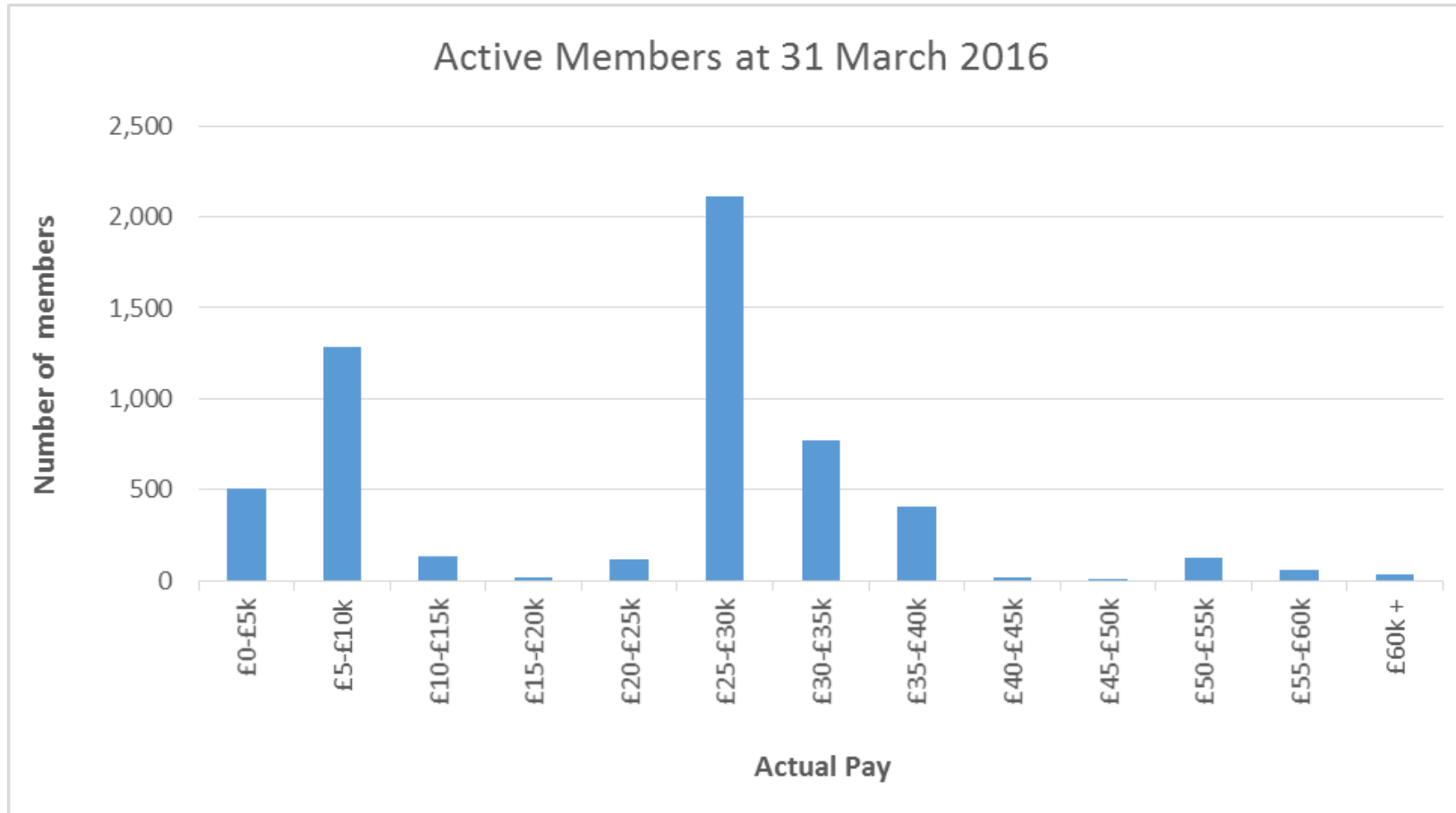
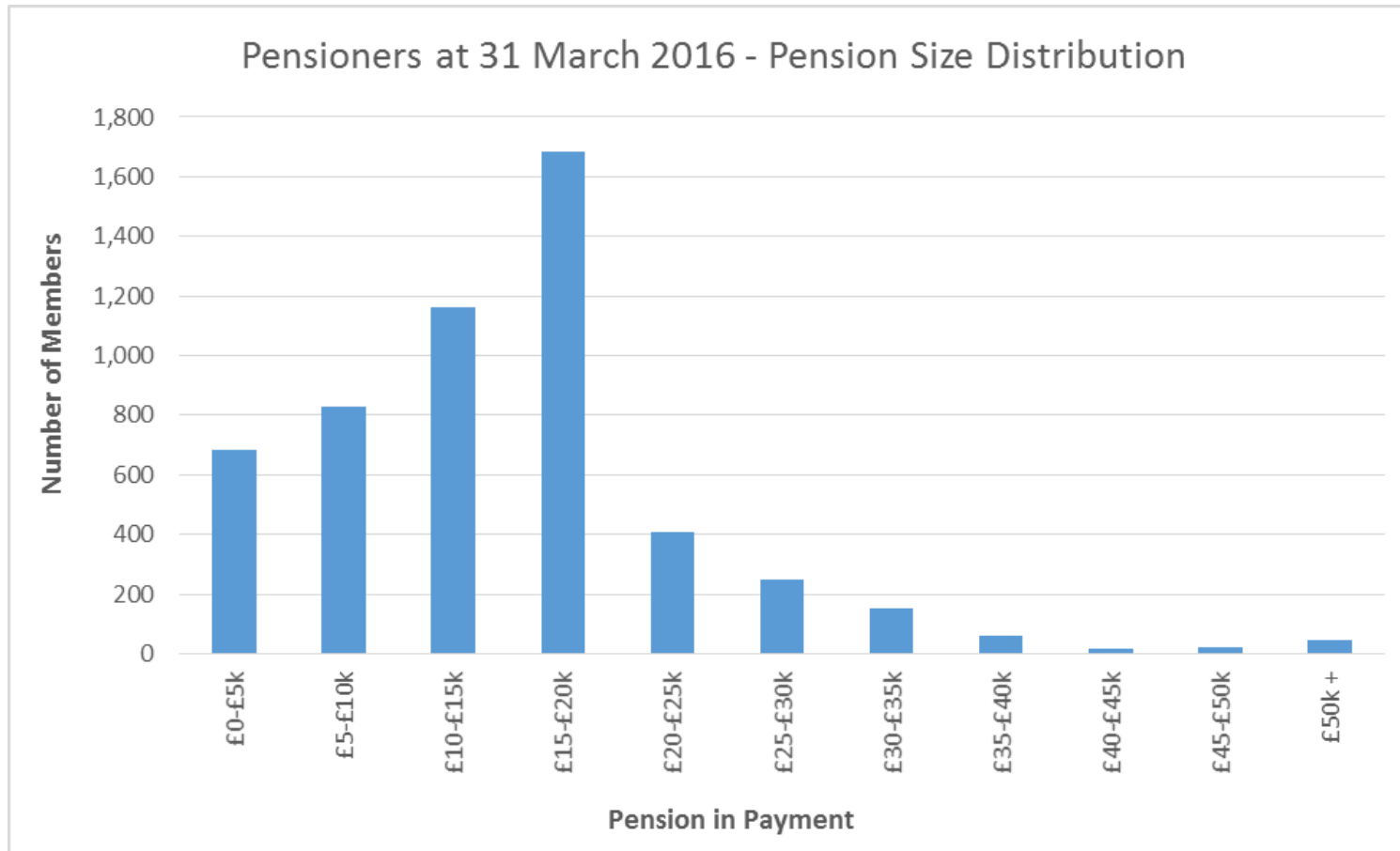




Chart A5: Pensioner membership (excluding dependants): Distribution of pension in payment as at 31 March 2016





Appendix B: Summary of movements data

Table B1: Reconciliation of membership over the intervaluation period (2012-16) and the prior analysis period (2007-12)

	Reconciliation of membership over intervaluation period 2012-2016	Prior analysis period 2007-2012
Actives		
Number at start	5,749	*
Additions		
• New entrants	1,167	*
Deductions:		
• Deaths	(13)	(16)
• Retirements	(578)	(1,040)
• Withdrawals	(730)	(547)
• Other exits	(36)	(10)
Number expected at end	5,559	*
Valuation data	5,580	5,749
Deferreds		
Number at start	618	*
Additions		
• New deferreds	805	*
Deductions:		
• Deaths	(4)	(4)
• Retirements	(41)	(32)
• Rejoiners to active	-	*
• Other exits	(45)	(90)
Number expected at end	1,333	*
Valuation data	1,518	618
Pensioners and dependants ⁺		
Number at start	4,695	*
Additions		
• New pensioners	1,043	*
Deductions:		
• Deaths	(396)	(477)
• Other cessations	(3)	(80)
Number expected at end	5,339	*
Valuation data	5,304	4,695

* Figures not available.

⁺ Excluding children.



Table B2: Summary of Active Experience

Movement Type	Number of movements	Average Age of movement
Entrant	1,167	32.7
Death	13	49.2
Ill Health Retirement	73	49.4
Normal Health Retirement	505	53.2
Withdrawal	730	37.3
Other	36	42.4

Table B3: Summary of Deferred Pensioner Experience

Movement Type	Number of movements	Average Age of movement
Entrants	805	38.0
Death	4	38.8
Retirement	41	60.0
Other	45	43.8

Table B4: Summary of Pensioner Experience

Movement Type	Number of movements	Average Age of movement
Entrant	1,043	57.2
Death	278	74.6
Death of dependant	118	84.8
Other	3	50.7



Appendix C: Data items – membership data

Key data items are shown below. These are the items where a valid and reasonable data value is required to determine a liability.

Actives

- > NI number
- > Current scheme
- > Previous final salary scheme (if any)
- > Gender
- > Date of Birth;
- > Date Joined Scheme
- > Actual Pay over 12 months (final salary scheme)
- > Pensionable Pay (final salary scheme) (Full time equivalent (or reference) pensionable pay over the 12 months to the valuation date in respect of final salary benefits)
- > Rate of Pensionable Pay (final salary scheme) (Annual rate of full time equivalent pensionable pay payable at the valuation date in respect of final salary benefits)
- > Pensionable Service (final salary scheme) (Pensionable service in final salary scheme to valuation date excluding doubling, transferred-in service and added years).
- > Service on full-time basis (final salary scheme) (As for Pensionable service (final salary scheme), but without reduction for part-time hours)
- > Transferred-in Service (final salary scheme)
- > Part-time indicator
- > Part-time proportion
- > APB Accrued to Date
- > Actual pensionable earnings over year (2015 Scheme benefits)
- > Annual rate of pensionable earnings (2015 Scheme benefits)
- > Accrued 2015 Scheme pension at extract date
- > Active service on full-time basis (2015 Scheme)
- > Public Sector Transfer Club (PSTC) transfer in indicator
- > 2015 scheme (Club) pension subject to CPI + 0% increases
- > 2015 scheme (Club) pension subject to CPI + 1.25% increases
- > 2015 scheme (Club) pension subject to CPI +1.5% increases
- > 2015 scheme (Club) pension subject to CPI + 1.6% increases
- > 2015 scheme (Club) pension subject to earnings increases
- > Retained Option Completed Indicator
- > Settlement format of retained option (lump sum or periodic contributions)

Notes

Pensionable Salary: Where an individual is in receipt of a lower level of remuneration for any reason (eg maternity leave, sick leave etc) SPPA were asked to provide a notional “normal” pensionable salary.



Deferred pensioners

- > NI number
- > Scheme membership at leaving service
- > Previous final salary scheme (if any)
- > Gender
- > Date of Birth
- > Role
- > Current Deferred Pension (final salary scheme) (Includes pension from transfers in and added years)
- > Part time indicator
- > Current Deferred Pension (2015 Scheme) (Includes pension from transfers in and added pension)
- > Retained Option Completed indicator
- > Settlement format of retained option (lump sum or periodic contributions)

Pensioners

- > NI number
- > Scheme membership at leaving service
- > Previous final salary scheme (if any)
- > Gender
- > Date of Birth
- > Role
- > Date Joined Scheme
- > Date final salary pension began
- > Type of Pension
- > Member's Current Basic Pension (final salary scheme)
- > Part time indicator
- > Abated Pension
- > Pension Increases
- > Injury Award
- > Member's pre-commutation pension (final salary scheme)
- > Member's current Basic Pension (2015 scheme)
- > Date 2015 scheme pension began
- > Retained Option Completed indicator
- > Settlement format of retained option (payment from scheme to member or from member to scheme)

Dependants

- > NI number
- > Scheme membership when member left service
- > Previous final salary scheme membership (if any)
- > Gender
- > Date of Birth
- > Dependant Type
- > Dependant Date
- > Dependant's final salary pension
- > Dependant's Current Injury Award
- > Dependant's 2015 scheme pension



Added years

- > NI number
- > Scheme contract relates to
- > Gender
- > Date of Birth
- > Purchase type
- > Purchase start date
- > Cessation date
- > Contract in force
- > Added years
- > Part time indicator
- > Added 2015 scheme pension
- > Added 2015 scheme partner's pension

Pension debit

- > NI number
- > Scheme for which debit applies
- > Gender
- > Date of Birth
- > Debit Type (divorce or tax)
- > Current pension debit



Appendix D: Data items - movements data

Actives

The following data was provided separately for each year of the inter-valuation period for active staff who left active status during that year:

- > NI number
- > Scheme membership at leaving
- > Previous final salary scheme (if any)
- > Gender
- > Date of Birth
- > Date Joined Scheme
- > Date Left
- > Reason Ceased
- > Part-time indicator
- > Service at Leaving
- > Previous final salary scheme (if any)
- > Total non-retirement related lump sum benefits payments from 2015 scheme
- > Total retirement related lump sum benefits payments from each relevant scheme

Deferreds

The following data was provided separately for each year of the inter-valuation period for deferred members who left deferred status during that year:

- > NI number
- > Scheme membership at leaving
- > Gender
- > Date of Birth
- > Date Left
- > Date Ceased
- > Reason Ceased
- > Part-time indicator
- > Total non-retirement related lump sum benefits payments from 2015 scheme
- > Total retirement related lump sum benefits payments from 2015 scheme



Pensioners

The following data was provided separately for each year of the inter-valuation period for pensioners who left pensioner status during that year:

- > NI number
- > Scheme
- > Gender
- > Date of Birth
- > Date Ceased
- > Type of pension
- > Reason Ceased
- > Dependant Date of Birth
- > Dependant NI number
- > Pension payable at Date Ceased
- > Total pensioner related lump sum payments in 2015 scheme

Dependants

The following data was provided separately for each year of the inter-valuation period for pensioners who left dependant status during that year:

- > NI number
- > Scheme
- > Gender
- > Date of Birth
- > Dependant Type
- > Date Ceased
- > Reason Ceased
- > Pension payable at Date Ceased



Appendix E: Checks and adjustments applied to the membership data

Checks and exclusion

Exclusions and upratings were identified as follows.

Table E1 – Active members as at 31 March 2016

Reason for Exclusion	Number of exclusions*
Duplicate records removed ⁺	4
Records that could not be categorised ⁺	1
Actual pay outside reasonable range (£100 to £215k)	298
Service missing or outside reasonable range given the section	278
Total number of exclusions*	562
Total exclusions for rating up[#]	556

⁺ Indicates initial exclusions which are assumed to have no attaching liability and therefore we have not uprated for these members (i.e. invalid records).

^{*} If a record fails for more than one reason it is included multiple times in the breakdowns shown and therefore the total exclusions may not be exactly the same as the sum of the components shown.

[#] One record could not be uprated as all records within their respective group were excluded so no remaining record could be uprated.

Table E2 – Active members as at 31 March 2015

Reason for Exclusion	Number of exclusions*
Pensionable pay is outside reasonable range or missing/zero	2,280
Part-time proportion is outside reasonable range	179
Service missing or outside reasonable range given the section	404
Transferred-in service is outside reasonable range	3
Records that could not be categorised	1
Total number of exclusions*	2,356
Total exclusions for rating up	1,593

^{*} If a record fails for more than one reason it is included multiple times in the breakdowns shown and therefore the total exclusions may not be exactly the same as the sum of the components shown.



Table E3 – Deferred members at 31 March 2016

Reason for Exclusion	Number of exclusions
Member pension missing or outside reasonable range	307
Total number of exclusions	307
Total exclusions for rating up	307

Table E4 – Pensioners at 31 March 2016

Reason for Exclusion	Number of exclusions
Retirement date after valuation date ⁺	1
Children records	42
Total number of exclusions	43
Total exclusions for rating up	0 *

⁺ Indicates initial exclusions which are assumed to have no attaching liability and therefore we have not uprated for these members (ie invalid records).

* Children's pensions have been excluded but not uprated. These benefits have been allowed for in the valuation by an adjustment to the total valuation liabilities.

Table E5 – Summary of total exclusions to membership data as at 31 March 2016

	Total number of excluded records (valid and no liability ⁺)	Total number of valid records excluded
Actives	562	556
Deferreds	307	307
Pensioners	43	0
Total exclusions	912	863

⁺ Indicates initial exclusions which are assumed to have no attaching liability and therefore we have not uprated for these members (ie invalid records).

Table E6: Total data supplied (31 March 2016)

31 March 2016	Total number of records provided	Notified immediate exclusions	Valid records
Actives	5,586	6 *	5,580
Deferreds	1,518	0	1,518
Pensioners	5,347	43 ⁺	5,304

* Includes one record which could not be uprated as all records within their respective group were excluded so no remaining record could be uprated.

⁺ Includes 42 children's pensions that have been excluded but not uprated. These benefits have been allowed for in the valuation by an adjustment to the total valuation liabilities.

Table E7: Total data supplied (31 March 2015)

31 March 2015	Total number of records provided	Notified immediate exclusions	Valid records
Actives	6,276	763*	5,513

* This includes 762 members who became special retained members after 31 March 2015, so do not form part of the scheme's past service liability at the extract date, and 1 member whose record could not be categorised.



Table E8: Derivation of uprating factors (31 March 2016)

31 March 2016	Number of valid records (A)	Number of exclusions that are rated up	Number of members after exclusions (B)	Uprating factor (A/B)	Number of members after rate ups
Active members	5,580	556	5,024	1.11	5,580
Deferred members	1,518	307	1,211	1.25	1,518
Pensioners	5,304	0	5,304	1.00	5,304
Total membership	12,402	863	11,539	1.07	12,402

The excluded active records at 31 March 2016 make up about 10% of total active records. The impact of this approximation on the accuracy of the 2016 valuation is expected to be low, as most of these records relate to retained firefighters who have relatively small amounts of pension. We estimate that the proportion of active liabilities being estimated is less than 2%.

The excluded deferred records at 31 March 2016 make up about 20% of total deferred records. The impact of this approximation on the accuracy of the 2016 valuation is expected to be low, as liabilities for deferred members are relatively low in the context of the whole scheme. We estimate that the approximated records make up less than 0.5% of the total liabilities of the scheme.

Table E9: Derivation of uprating factors (active membership 31 March 2015)

31 March 2015	Number of valid records (A)	Number of exclusions that are rated up	Number of members after exclusions (B)	Uprating factor (A/B)	Number of members after rate ups
Active members	5,513	1,593	3,920	1.41	5,513

The excluded active records at 31 March 2015 make up about 30% of total active records. However, the excluded records relate to retained firefighters who make up around 2% of liabilities for active members. Therefore, the impact on the total liabilities of making this approximation to the membership data is expected to be low.

Checks on uprated dataset

Information taken from an independent source of data provided by SFRS was used to perform independent checks on the dataset supplied.

For actives, the total pensionable payroll in the adjusted actives data (£130.2m) was compared with the average of pensionable pay over 2015/16 and 2016/17 derived from employer contribution payments as provided in the independent source of data provided by SFRS (£129.8m). The pensionable payroll from the data is 0.3% higher than that implied from employer contributions which does not look unreasonable.



For pensioners and dependants, the total pensioner payroll in the adjusted pensioner data (£78.7m) was compared with the average of total pensions paid over 2015/16 and 2016/17 as recorded in the independent data sources gathered by SFRS (£79.3m). The pensioner payroll provided in the data is around 0.7% lower than that implied by the independent data source. This result does not look unreasonable.

It was not possible to undertake any independent checks on the deferreds data.



Appendix F: Checks and exclusions applied to the movements data

Checks were undertaken to ensure all records with sufficient information to assign the movement to the correct category for analysis were taken into account.

The active movements data is used to analyse experience of members who retire, die or leave active service. For these purposes only relevant records and those with reasonable critical data were used for analysis purposes. The checks applied and resulting numbers of exclusions are shown below.

Table F1 – Active members

Reason for Exclusion	Number of exclusions
Removed records where movements dates do not fall within the intervaluation period or is missing	50
Total number of members removed	50

There were no exclusions applied to the pensioner movements data and the deferred movements data was not used to inform the analysis of experience.



Appendix G: Uncertainty in valuation results arising from data deficiencies

Membership data

The table below illustrates the potential impact if known data omissions are subsequently found to have been handled incorrectly. Since it is not possible to undertake independent checks for all categories of members and a full reconciliation has not been achieved against all prior datasets there is the potential for currently unidentified problems with the data to emerge in future. For example a group of deferred members could be identified where no liability has previously been determined. The impact of such unknowns emerging at subsequent valuations could be considerably more than the sensitivity indicated below.

The table below illustrates the potential impact on the results if the actual liability for each missing member is in fact under/overstated by 10%.

	Impact of error in assumption for missing data (as % of pay)	
	Uncorrected employer contribution rate	Employer contribution correction cost
Actives (uprating applied: 1.11 for 2016 data, 1.41 for 2015 data)	0.1%	0.1%
Deferreds (uprating applied: 1.25)	0.1%	nil
Pensioners (uprating applied: 1.00)	Not material	nil

More detail on the uncertainties arising from data deficiencies can be found in Appendix C of our report *Firefighters' Pension Schemes (Scotland): Actuarial valuation as at 31 March 2016: Advice on assumptions*, dated today ('the Assumptions report').

Movements data

Setting assumptions

Assumption setting relies on analysis of movements data in consideration with such other relevant information which is available. The setting of demographic assumptions is to some extent subjective and a matter of interpretation. Changes in assumptions may be expected at successive valuations as circumstances change even with full data. Thus the absence of fully complete movements data does not necessarily introduce uncertainty into the valuation results provided there is other relevant information available to inform those assumptions. Further commentary on assumption setting is provided in the Assumptions report.

Cost Cap Net Leavers Liability (CCNLL)

The CCNLL is a component part of the cost cap calculation and is a quantification of the amount of final salary liabilities which fall out of the cost cap fund at a valuation owing to members which have left service since the previous valuation (or since the initial cost cap fund was set in the case of the 2016 valuation), net of the additional liabilities in respect of members with final salary benefits who rejoined active membership during the inter-valuation period.



To accurately calculate the CCNLL in accordance with the directions requires full movement data for all members who were active in 2015 and are no longer active at the 2016 valuation. Further details on the approach taken to determining the CCNLL in the absence of fully complete data, and the potential impact on the valuation results, is provided in Appendix C of the Assumptions report.

Appendix H: Summary of benefits

The Directions require the pre and post 2015 fire pension schemes to be taken into account in aggregate for the purposes of the current valuation. A summary of benefits provided from the pre and post 2015 schemes is shown separately below. The criteria by which scheme membership is determined after 31 March 2015 is also shown. The information shown is only a summary of the benefits and full details are set out in the relevant scheme regulations.

	1992 Scheme	2006 Scheme (Standard)	2006 Scheme (Special)	2015 Scheme
1. Type of Scheme	Final Salary	Final Salary	Final Salary	Career Average Revalued Earnings
2. Contracted out/in prior to 2016	Contracted out	Contracted out	Contracted out	Contracted out
3. Employees Covered				
Before 1 April 2015	Members who joined before 6 April 2006 (excluding retained members).	New entrants joining between 6 April 2006 and 31 March 2015 (including retained members)	Retained firefighters employed on or after 1 July 2000 and before 6 April 2006	N/A
On or after 1 April 2015	Protected 1992 Scheme members ⁸	Protected 2006 Scheme (Standard) members ⁸	Protected 2006 Scheme (Special) members ⁸	New entrants joining on or after 1 April 2015 and unprotected members ⁸

⁸ Details of criteria for protection and tapered protection are set out at the end of this Appendix.

	1992 Scheme	2006 Scheme (Standard)	2006 Scheme (Special)	2015 Scheme
4. Normal Pension Age (NPA)	55 (or from age 50 after completion of 25 years' service) NB: Deferred pension age 60	60 Early retirement from age 55 subject to benefits being actuarially reduced NB: Deferred pension age 65	55 NB: Deferred pension age 60	60 Early retirement from age 55 subject to benefits being actuarially reduced NB: Deferred pension age equal to State Pension Age (SPA) or 65 if later
5. Pensionable Pay (PP)	Basic Salary plus other permanent emoluments	Basic Salary plus other permanent emoluments For retained members this is Reference Pay: whole time equivalent pensionable pay of a regular Firefighter employed in a similar role and with equivalent qualifying service	Whole time equivalent pensionable pay of a regular Firefighter employed in a similar role and with equivalent qualifying service	Basic Salary plus other permanent emoluments, including APB payments.
6. Final Pensionable Pay (FPP)	PP received in the last 12 months. Calculated as at date of leaving or retiring from the 2015 Scheme for those who move to the 2015 Scheme. Either of the two previous 12 month periods may be used if this results in a higher FPP.	PP received in the last 12 months. Calculated as at date of leaving or retiring from the 2015 Scheme for those who move to the 2015 Scheme. Either of the two previous 12 month periods may be used if this results in a higher FPP.	PP received in the last 12 months. Calculated as at date of leaving or retiring from the 2015 Scheme for those who move to the 2015 Scheme. Either of the two previous 12 month periods may be used if this results in a higher FPP.	Not required

	1992 Scheme	2006 Scheme (Standard)	2006 Scheme (Special)	2015 Scheme
7. Member's Contributions	Contribution scale tiered by PP	Contribution scale tiered by PP	Contribution scale tiered by PP	Contribution scale tiered by PP
8. Normal Retirement				
Pension to Member	1/60 th for first 20 years of actual service plus 2/60 per year of service in excess of 20 years, subject to a maximum of 30 years of actual service.	1/60 th per year of actual service subject to a maximum of 45 years.	1/45 th per year of pensionable service. Includes additional service purchased by contributions	1/61.6 th of earnings in each year, revalued in line with earnings as made by Treasury order (expected to be AWE) on 1 April each year. No cap on service
Lump Sum	By commutation at rates which vary by age Generally option to commute up to 25% of pension; lower limits apply to some members	By commutation at £12:£1. Limit of 25% of full pension	By commutation at fixed age related factors Limit of 25% of full pension	By commutation at £12:£1. Limit of 25% of full pension
Spouse's Pension	50% of member's pension before commutation	50% of member's pension after commutation	50% of member's pension after commutation	50% of member's pension after commutation

	1992 Scheme	2006 Scheme (Standard)	2006 Scheme (Special)	2015 Scheme
9. Pension Increases	Governed by Pensions (Increase) Act 1971 (currently CPI, but deferred to age 55 for normal health retirements prior to age 55 and some ill health retirements from preserved status)	Governed by Pensions (Increase) Act 1971 (currently CPI)	Governed by Pensions (Increase) Act 1971 (currently CPI)	Governed by Pensions (Increase) Act 1971 (currently CPI)
10. Early Retirement	Unreduced pension from age 50 after completion of 25 years' service	Reduced pension payable from age 55, with reduction calculated so that the early retirement pension is actuarially equivalent in value to a deferred pension payable from age 65.	None	Reduced pension payable from age 55. For retirement from active service, the reduction is calculated so that the early retirement pension is actuarially equivalent in value to a notional pension payable from age 60, with future increases to age 60 in line with in-service revaluation. For a deferred member, the reduction is calculated so that the early retirement pension is actuarially equivalent in value to a deferred pension payable from State Pension Age.

	1992 Scheme	2006 Scheme (Standard)	2006 Scheme (Special)	2015 Scheme
11. Ill Health Retirement	<p>Two tier – payable after two years' service</p> <p>Lower tier – capable of undertaking alternative employment</p> <ul style="list-style-type: none"> • 2-5 years' service: 1/60th per year of service (subject to a minimum of 1 years' service) • 5 or more years' service: unreduced accrued benefits <p>Higher tier – incapable of undertaking other employment</p> <ul style="list-style-type: none"> • 2-5 years' service: same as lower tier • 5-10 years' service: service doubled • 10-20 years' service: service enhanced by an additional 7 years, subject to a minimum enhanced total service of 20 years 	<p>Two tier – payable after 3 months qualifying service</p> <p>Lower tier – capable of undertaking alternative employment</p> <ul style="list-style-type: none"> • Unreduced accrued benefits <p>Higher tier – subject to 5 years' qualifying service and incapable of undertaking other employment. Service calculated as:</p> <ul style="list-style-type: none"> • Actual service plus an enhancement of 2% for each year of past service multiplied by prospective service to 60 	<p>As per 2006 Scheme (Standard)</p>	<p>Two tier⁹ – payable after 3 months qualifying service</p> <p>Lower tier – capable of undertaking alternative employment</p> <ul style="list-style-type: none"> • Unreduced accrued benefits <p>Higher tier – subject to 5 years' qualifying service and incapable of undertaking other employment. Pension calculated as:</p> <ul style="list-style-type: none"> • Lower tier pension plus an enhancement of 2% of the lower tier pension (excluding any amount in respect of added pension and before any commutation) for each year of prospective service to NPA

⁹ In addition to the 2015 scheme benefits, former members of the 1992 Scheme or the 2006 Scheme will receive ill health benefits under those schemes (based on service until they joined the 2015 Scheme) and so the ill health benefits will be the sum of the benefits from the two arrangements.

		1992 Scheme	2006 Scheme (Standard)	2006 Scheme (Special)	2015 Scheme
		<ul style="list-style-type: none"> Over 20 years' service: service enhanced by an additional 7 years plus the period in years by which service exceeds 20 years 			
12.	Dependant's Pension on Death in Service	<p>Payable after two years' service</p> <p>50% x Higher tier ill-health Pension</p>	<p>Payable after 3 months' qualifying service</p> <p>50% of Higher tier ill-health Pension</p>	<p>Payable after 3 months' qualifying service</p> <p>50% of Higher tier ill-health Pension</p>	<p>Payable after 3 months' qualifying service</p> <p>50% of Higher tier ill-health Pension</p>
13.	Dependant's Short Term Pension	<p>Generally payable without any minimum service requirement</p>	<p>Payable after 3 months' qualifying service</p>	<p>Payable after 3 months' qualifying service</p>	<p>Payable after 3 months' qualifying service</p>
	Death in Service	<p>The difference between the member's weekly rate of pensionable pay when the member died and the children's or spouse's weekly pension is payable for 13 weeks following the death</p>	<p>The difference between the member's weekly rate of pensionable pay when the member died and the spouse's weekly pension is payable for 13 weeks following the death</p>	<p>The difference between the member's weekly rate of pensionable pay when the member died and the spouse's weekly pension is payable for 13 weeks following the death</p>	<p>The difference between the member's weekly rate of pensionable pay when the member died and the spouse's weekly pension is payable for 13 weeks following the death</p>
	Death after Retirement	<p>The difference between the member's weekly rate of pension when the member died and the spouse's weekly pension is payable for 13 weeks following the death</p>	<p>The difference between the member's weekly rate of pension when the member died and the spouse's weekly pension is payable for 13 weeks following the death</p>	<p>The difference between the member's weekly rate of pension when the member died and the spouse's weekly pension is payable for 13 weeks following the death</p>	<p>The difference between the member's weekly rate of pension when the member died and the spouse's weekly pension is payable for 13 weeks following the death</p>

	1992 Scheme	2006 Scheme (Standard)	2006 Scheme (Special)	2015 Scheme
14. Lump Sum Death Benefits				
Death in Service	2 x PP	3 x PP	2 x PP	3 x PP
Death after Retirement	If all payments made to the member and dependants plus the actuarial value of the dependant's pension are less than the member's total contributions then the balance of contributions is refunded	5 x pre commutation pension less amount already paid	5 x pre commutation pension less amount already paid	5 x post commutation pension less amount already paid
15. Children's Pensions	18.75% x member's current/deferred pension (enhanced if the member dies in service to the higher tier ill health pension) up to a maximum of 37.5% shared between the eligible children. Orphans: 25% of member's pension (enhanced if the member dies in service to the higher tier ill health pension) up to a maximum of 50% shared between the eligible children.	25% x member's current/deferred pension (enhanced if the member dies in service to the higher tier ill health pension) up to a maximum of 50% shared between the eligible children. Orphans: 50% of member's pension (enhanced if the member dies in service to the higher tier ill health pension) shared between the eligible children.	25% x member's current/deferred pension (enhanced if the member dies in service to the higher tier ill health pension) up to a maximum of 50% shared between the eligible children. Orphans: 50% of member's pension (enhanced if the member dies in service to the higher tier ill health pension) shared between the eligible children.	25% x member's current/deferred pension (enhanced if the member dies in service to the higher tier ill health pension) up to a maximum of 50% shared between the eligible children. Orphans: 50% of member's pension (enhanced if the member dies in service to the higher tier ill health pension) shared between the eligible children.

	1992 Scheme	2006 Scheme (Standard)	2006 Scheme (Special)	2015 Scheme
16. 'Dependant' provision	Spouse or Civil Partner	Spouse, Civil Partner or nominated partner	Spouse, Civil Partner or nominated partner	Spouse, Civil Partner or co-habiting partner
17. Withdrawal Benefits on Leaving				
Less than 3 months' service	Refund of contributions	Refund of contributions	Refund of contributions	Refund of contributions
More than 3 months' service	Deferred pension is payable from 60	Deferred pension is payable from age 65	Deferred pension is payable from 60	Deferred pension is payable from State Pension Age or 65 if later
Preserved Benefits	Deferred pension is the lesser of: <ol style="list-style-type: none"> 1) $40 / 60 \times PP$; and 2) $A \times B / C$, where: A: member's notional pension at NPA based on PP at date of leaving B: member's actual pensionable service C: member's notional service to age 55 subject to a maximum of 30 years 	$1/60^{\text{th}}$ per year of actual service subject to a maximum of 45 years	$1/45^{\text{th}}$ per year of actual service.	$1/61.6^{\text{th}}$ of earnings in each year, revalued in line with earnings as made by Treasury order (expected to be AWE) on 1 April each year while in service

	1992 Scheme	2006 Scheme (Standard)	2006 Scheme (Special)	2015 Scheme
Increases between date of leaving and retirement	Governed by Pensions (Increase) Act 1971	Governed by Pensions (Increase) Act 1971	Governed by Pensions (Increase) Act 1971	Governed by Pensions (Increase) Act 1971
Death before retirement	50% of member's deferred pension	50% of member's deferred pension	50% of member's deferred pension	50% of member's deferred pension
Transfer Value	Yes (some restrictions apply)	Yes (some restrictions apply)	Yes (some restrictions apply)	Yes (some restrictions apply)
17. Cessation on remarriage or cohabitation	Yes (in most cases)	No	No	No



Criteria for scheme membership after 31 March 2015

Statutory based transitional protections exist for certain members as follows:

Full protection members

Active members who, on 1 April 2012, were in the 1992 Scheme and aged 45 or over (or were aged 40 or over and had at least 20 years of service) will remain in the 1992 Scheme from 1 April 2015 until they retire.

Active members who, on 1 April 2012, were in the 2006 Scheme and aged 50 or over will remain in the 2006 Scheme from 1 April 2015 until they retire.

Tapered protection members

Active members who, as of 1 April 2012, were in one of the pre-2015 schemes and were within 4 years of qualifying for full protection will have limited protection so that on average for every month closer to qualifying for full protection they gain about 53 days of protection in their current scheme. At the end of their protected period they transfer into the 2015 Scheme.

Unprotected Members

All other active members transferred to the 2015 Scheme on 1 April 2015.

For further details, see the 2015 Scheme regulations:

<http://www.legislation.gov.uk/ssi/2015/19/contents/made>