

**FIREFIGHTERS' PENSION SCHEME  
2/2013**

**WHO SHOULD READ:** Chief Fire Officer of the Scottish Fire and Rescue Service;  
**ACTION:** For information and action. Please draw this to the attention of pensions managers and superannuation sections and scheme members.  
**SUBJECT:** Increase in employee contributions

- The purpose of this circular is to confirm that increases to members' contributions will be effective from 1 May 2013 as set out in the recent consultation and shown in the tables below. This concerns contributions made under the Firefighters' Pension Scheme 1992(FPS) and The New Firefighters' Pension Scheme 2006 (NFPS)

In a statement to Parliament on 28 November 2012, the Cabinet Secretary for Finance, Employment and Sustainable Growth, John Swinney, announced the Scottish Government's decision to implement the second annual increment of UK Government proposed employee contribution increases for the Teachers', NHS, Police and Firefighters' schemes in Scotland.

SPPA consulted on employee contribution increases from 1 April 2013 between 20 December 2012 and 1 February 2013 and reflected those proposed for Firefighters in England. In addition to outlining the proposed rates the consultation also sought views on any suitable alternatives that would still deliver the necessary contribution yield whilst at the same time minimising the number of opt outs from the scheme. Whilst the underlying message was one of opposition to applying any increases, which included further confirmation of the trade unions opposition to increasing employee contributions at this time, there were no acceptable alternatives suggested and as a result the rates to be applied in Scotland will mirror those being applied in England. Further details of the questions asked and an analysis of the 79 responses received are provided in a separate report on the [SPPA's website](#).

This circular confirms that Scottish Ministers have decided that member's contribution rates from **1 May 2013** will be implemented as set out in the consultation document. Regulations to implement these increases were laid in the Scottish Parliament on 18 April and subject to Parliamentary approval, the revised contribution rates effective from 1 May 2013 are as set out in the table below. The rates continue to be based on the member's full-time equivalent salary.



## Firefighters' Pension Scheme (1992)

Pensionable pay band	Current rate (%)	Contribution increase from 2013-14 (%)	Increase net of tax relief (%)	Contribution Rate 2013-14 (%)
Up to and including £15,000	11.0	0.0	0.0	11.0
More than £15,000 and up to and including £21,000	11.6	0.3	0.24	11.9
More than £21,000 and up to and including £30,000	11.6	1.3	1.04	12.9
More than £30,000 and up to and including £40,000	11.7	1.5	1.20	13.2
More than £40,000 and up to and including £50,000	11.8	1.7	1.36	13.5
More than £50,000 and up to and including £60,000	11.9	1.8	1.08	13.7
More than £60,000 and up to and including £100,000	12.2	1.9	1.14	14.1
More than £100,000 and up and including £120,000	12.5	2.0	1.20	14.5
More than £120,000	13.0	2.0	1.20	15.0



### New Firefighters' Pension Scheme (2006)

Pensionable pay Band	Current rate %	Contribution increase from 2013/14 (%)	Increase net of tax relief (%)*	Contribution Rate 2013/14 (%)
Up to and including £15,000	8.5	0.0	0	8.5
More than £15,000 and up to and including £21,000	8.8	0.3	0.24	9.1
More than £21,000 and up to and including £30,000	8.8	0.8	0.64	9.6
More than £30,000 and up to and including £40,000	8.9	1.0	0.80	9.9
More than £40,000 and up to and including £50,000	9.0	1.1	0.88	10.1
More than £50,000 and up to and including £60,000	9.1	1.1	0.66	10.2
More than £60,000 and up to and including £100,000	9.3	1.2	0.72	10.5
More than £100,000 and up and including £120,000	9.5	1.3	0.78	10.8
More than £120,000	9.7	1.4	0.84	11.1



---

**The changes to contribution rates will be effective for service from 1 May 2013.** Employee contribution rates for 2014/15 are still to be decided and will be subject to further consultation in the coming months.

To help members understand what this will mean for them, a [FPS contributions calculator](#) and [NFPS contributions calculator](#) are available on the SPPA website (use this link or go to the Firefighters' page of the SPPA website and click on Calculators). This will show members how their monthly contributions will be affected after tax.

Please bring the information contained in this circular to the attention of the relevant staff to ensure that the necessary arrangements are in place for the correct contributions to be deducted from members as appropriate when the regulations come into force on 1 May 2013.

In accordance with the Occupational Pension Scheme (Disclosure of Information) Regulations 1996, please ensure that all members who are affected by this change are notified individually in writing.

**JENNY COLTMAN  
POLICY MANAGER**

**23 April 2013**

**Contact Information:**

Should you have any enquiries about this circular, or require further information, please contact:

Jenny.Coltman@scotland.gsi.gov.uk

**Scottish Public Pensions Agency  
7 Tweedside Park  
Tweedbank  
GALASHIELS  
TD1 3TE**

**[www.sppa.gov.uk](http://www.sppa.gov.uk)  
Telephone: 01896 893000  
Fax: 01896 893214**



INVESTOR IN PEOPLE

An agency of  **The Scottish Government**