

## FIREFIGHTERS' PENSION SCHEME 02/2015

**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 payroll managers and scheme members.  
**SUBJECT:** Member contribution rates from 1 April 2015

The purpose of this circular is to confirm member contributions effective from 1 April 2015. This concerns contributions made under the Firefighters' Pension Scheme 1992 (FPS 1992), the Firefighters' Pension Scheme (Scotland) (FPS 2006), and the Firefighters' Pension Scheme (Scotland) Regulations (FPS 2015) to be implemented from 1 April 2015.

### Key information in this circular

From 1 April 2015-

1. There will be no increase to contribution rates for the existing FPS 1992 and FPS 2006 schemes. Banding will increase 1% annually from 1 April 2015 until 31/3/2019.
2. A new tiered structure will apply for members of the firefighters' scheme 2015.
3. The rates for the new scheme mirror those applicable in England.

The rates have been set to deliver an average yield of 13.2% from scheme members as required by HM Treasury in respect of the scheme valuation. The rates shown in the table below will apply for the period 1 April 2015 to 31 March 2016. SPPA will issue an updated circular before the start of each scheme year up to 2019 which will confirm contribution tiers as contained in scheme regulations. Contribution rates for the three consecutive years should remain unchanged, with 1% adjustments made to the pensionable pay bands.

### Transition Members

SPPA will be communicating to the Scottish Fire and Rescue Service shortly to advise payroll departments of transition dates for members of the schemes with tapered protection. These dates will determine the point at which the members move to the new 2015 scheme, therefore becoming subject to the different contribution rate.

### Employer Rate

The employer rate will be determined following the completion of the scheme valuation. The valuation is based on scheme data at 31 March 2012 and will be used to set the employer rate and employer cost cap from 1 April 2015 as required by the Public Service Pensions Act 2013. SPPA will issue a separate circular confirming the employer rate as soon as it is available.



## Member contribution rates due from 1 April 2015 to 31 March 2016

Pensionable Pay Band	Firefighters Pension Scheme 1992 and special members	Firefighters' Pension Scheme 2006
Up to and including £15,150	11.0%	8.5%
More than £15,150 and up to and including £21,210	12.2%	9.4%
More than £21,210 and up to and including £30,300	14.2%	10.4%
More than £30,300 and up to and including £40,400	14.7%	10.9%
More than £40,400 and up to and including £50,500	15.2%	11.2%
More than £50,500 and up to and including £60,600	15.5%	11.3%
More than £60,600 and up to and including £101,000	16.0%	11.7%
More than £101,000 and up to and including £121,200	16.5%	12.1%
More than £121,200	17.0%	12.5%

### Firefighters Pension Scheme (Scotland) 2015

Pensionable pay range for an employment	Contribution rate
Up to £27,000	10.0%
£27,001 to £50,000	12.2%
£50,001 to £142,500	13.5%
£142,501 or more	14.5%

#### Action required

Action on the basis of this information is required to ensure that legacy HR/Payroll systems are updated to manage the revised contribution structure from 1 April 2015. Please bring the information contained in this circular to the attention of the relevant staff to ensure that the necessary arrangements are in place.

In accordance with The Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2013, please ensure that all members who are affected by this change are notified individually in writing.

**Chad Dawtry**  
**Director of Policy**  
**SPPA**  
**February 2015**

**Contact Information:** Should you have any enquiries about this circular, or require further

information, please contact [Iain.Coltman@scotland.gsi.gov.uk](mailto:Iain.Coltman@scotland.gsi.gov.uk)

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