

# Understanding the pension reforms: for protected members of the 2006 scheme

## How do I know if I am protected?

You are fully protected if you are a member of the Firefighters' Pension Scheme 2006 (FPS 2006) and, as at 1 April 2012, were aged 50 or over.

## What does that mean for me?

It means you will remain in your existing pension scheme and continue to earn rights in the 2006 scheme until you choose to retire.

## When can I access my pension?

As you are fully protected, you will see no change in the age that you can retire, or the amount of pension you will get at retirement.

## What pension will I get at retirement?

Unlike members of the 2015 scheme who transfer to the 2015 scheme, you will continue to have a cap of 45 years' service on the amount of pension that you can earn, even if you pay pension contributions for over 45 years. Your commutation arrangements will continue on the same basis as currently.

## What contributions will I be paying?

The existing tariff for the 2006 scheme will continue. If you are a firefighter earning between £21,000 and £30,000 you will be paying 10.4%.

### FPS 2006 Employee Contribution rate

Bottom of range (Full Time Equivalent rate)	Top of range (Full Time Equivalent rate)	Contribution for FPS 2006 scheme members - April 2014
£0	£15,000	8.5%
£15,001	£21,000	9.4%
£21,001	£30,000	10.4%
£30,001	£40,000	10.9%
£40,001	£50,000	11.2%
£50,001	£60,000	11.3%
£60,001	£100,000	11.7%
£100,001	£120,000	12.1%
£120,001		12.5%