

Notes to the statement

1, Your partnership status reflects our current records. Your partner's pension will be calculated based on your partnership status at the date of your death.

The table below shows whether a surviving partner would receive a pension if you died in service (based on your partnership status).

	1992 Scheme	2006 Scheme	Special Modified 2006 Scheme	2015 Scheme
Husband, wife or civil partner only	Yes	Yes	Yes	Yes
Cohabiting partner (someone you live with who would be entitled to a survivor's pension)	No	Yes, if nominated	Yes, if nominated	Yes (if the scheme manager agrees)

2, This is the fire and rescue authority who you were employed by at 31st March 2016.

3, This is the date you joined or will join the 2015 Scheme

A taper-protected or unprotected member is somebody who is not protected by legislation to stay in the final salary scheme (1992, 2006 or Special Modified 2006 Scheme), and so will move into the 2015 Scheme. A taper-protected member is somebody who will move into the 2015 Scheme at some point between 24th May 2015 and 31st March 2022, depending on their age. An unprotected member is somebody who was moved into the 2015 Scheme on 1st April 2015.

4, This is the Firefighters Pension Scheme you are a member of at the date of this statement. If you are a taper-protected member and have not reached your taper date, you will join the Firefighters Pension Scheme 2015 on the date stated.

5, This is the total current value of your pension benefits in this employment if you left the scheme at 31st March 2016, and which would be paid at the deferred pension age that applies to the scheme you are a member of at the date of this statement, as shown in the table below.

	1992 Scheme	2006 Scheme	Special Modified 2006 Scheme	2015 Scheme
Deferred pension age	60	65	60	State Pension age

This value does not take into consideration any adjustments that may be made for the following.

- a. Actuarial reduction – the figures quoted may be reduced if you take them before your deferred pension age as above.
 - b. Scheme Pays – if you have opted to use Scheme Pays (where you pay an annual allowance charge from your pension scheme), the figures on the statement do not take account of the reduction to your pension benefits to meet the charge. The amount of the reduction will be calculated when you take your pension.
 - c. Pension sharing order – if a pension sharing order or earmarking order following a divorce or a dissolution of a civil partnership applies to your pension benefits, the figures on the statement do not take account of the reduction to your benefits made by the order. The amount of the reduction will be calculated when you take your benefits.
 - d. Split pensions – the figures on the statement do not take account of any adjustment that may be made at your retirement to reflect a period at a higher pay. If the split pension applies, it will be calculated when you take your pension.
6. The current value of the death in service lump sum has been based on the scheme you are a member of at 31st March 2016, as shown in the table below.

	1992 Scheme	2006 Scheme	Special Modified 2006 Scheme	2015 Scheme
Death in service lump sum	2 x pensionable pay	3 x pensionable pay	2 x pensionable pay	3 x pensionable pay

7. This is the current value of survivor's benefits due if you die as an active member of the scheme at 31st March 2016, based on your recorded partnership status.

Death in service survivor's pensions are paid at 50% of the higher-tier ill-health pension that would have been due.

8. These are the nominated beneficiaries as held on your record for 2006, Special Modified 2006 members and 2015 Scheme members. (A nominated beneficiary is the person you have chosen to receive a survivor's pension if you die.) Members of the 1992 Scheme do not have the option to nominate, as survivor's pensions are not paid to cohabiting partners. Please contact the pensions department if you wish to update your nomination.
9. The pensionable pay should equal the amount of pay you have received and paid pension contributions on as a member of the 2015 Scheme during the scheme year 1st April to 31st March. It will not include temporary promotion pay.
10. If you have chosen to pay additional pension benefits, this is the current value of the additional pension benefits bought for the period 1st April to 31st March 2016.

11. This is the value of any benefits you opted to transfer into the 2015 Scheme from another pension provider during the scheme year.
12. This is the total value of 2015 pension built up in the scheme year 1st April 2015 to 31st March 2016.
13. The 2015 Scheme pension will be increased by a revaluation order each year on 1st April. The revaluation order for the Firefighters Pension Scheme is based on average weekly earnings. For the 2015/2016 year, the increase will be 2%.

However, this statement at 31st March 2016 does not include revaluation as it is not due until the following day (1st April 2016), and this will be reflected in next year's benefit statement.

14. The pensionable pay used to calculate your final salary benefits is the full- time equivalent (FTE) pay as supplied by your authority for the year ending 31st March 2016.
15. The current value final salary pension is the pension that is due if you left the scheme at 31st March 2016 and would be paid at the deferred pension age, as shown in the table below.

	1992 Scheme	2006 Scheme	Special Modified 2006 Scheme	2015 Scheme
Deferred pension age	60	65	60	State Pension age

16. Your final salary pension may include an amount relating to long service increment (LSI) and additional pension benefit (APB).

17. Your estimated pension is based on the NPA (normal pension age) of each scheme, as below.

1992 Scheme	2006 Scheme	Special Modified 2006 Scheme	2015 Scheme
Age 55, or 30 years' service, whichever happens first	60	55	60

1992 taper-protected or unprotected members

Taper-protected or unprotected members with benefits built up in the 1992 Scheme can retire and take their 1992 pension at the retirement age for the 1992 Scheme. The 2015 Scheme pension would then be paid early, from age 55, reduced as appropriate.

Please see [Annex C](#) for more details on early retirement.

18. This is the total value of your estimated benefits at your normal pension age, and may include both final salary and 2015 Scheme pension.

This value does not take into consideration any adjustments that may be made for the following.

- a. Reduction made by the scheme actuary – the figures quoted may be reduced if you take them before your normal pension age as shown above.
- b. Scheme Pays – if you have opted to use Scheme Pays (where you pay an annual allowance charge from your pension scheme), the figures on the statement do not take account of the reduction to your benefits to meet the charge. The amount of the reduction will be calculated when you take your pension.
- c. Pension sharing order – if a pension sharing order or earmarking order following a divorce or dissolution of a civil partnership applies to your benefits, the figures on the statement do not take account of the reduction to benefits made by this order. The amount of the reduction will be calculated when you take your benefits.
- d. Split pensions – the figures on the statement do not take account of any adjustment that may be made at retirement to reflect a period at a higher pay. If the split pension applies, it will be calculated when you take your pension.

19. The estimated value of the 2015 Scheme pension is calculated based on the 2015 pension built up to the date of your statement, plus your estimated service from that date to your normal pension age (age 60), multiplied by $1/59.7^{\text{th}}$ of your pensionable pay for the scheme year 1st April 2015 to 31st March 2016.

If, at the date of your statement, you have not yet moved into the 2015 Scheme but will do so by your normal retirement age, the salary used to estimate your benefits is your current actual pay.

The value of this estimate does not include any adjustment for future revaluation under Treasury Revaluation Orders.

Please see [Annex D](#) for an example of how this is calculated.

20. This is the estimated value of your final salary pension (1992, 2006 or Special Modified 2006).

Protected members

A protected member is somebody who is protected by legislation to stay in the existing final salary scheme (1992, 2006 or Special Modified 2006 Scheme), and so will not move into the 2015 Scheme.

If you qualify as a protected member, your estimated pension is calculated based on your service up to your normal retirement date divided by an accrual rate multiplied by your final pensionable pay at the date of this statement.

The table below shows the accrual rate that applies.

	1992 Scheme	2006 Scheme	Special Modified 2006 Scheme
Accrual rate	1/60ths for first 20 years 2/60ths for each of the following years	1/60ths	1/45ths

Taper-protected and unprotected members

2006 Scheme (Standard and Special members)

If you are a taper-protected or unprotected member, your estimated pension is calculated based on your service until you join the 2015 Scheme, divided by the relevant accrual rate (as in the table above) multiplied by your final pensionable pay at the date of this statement .

1992 Scheme

Taper-protected and unprotected members of the 1992 Scheme are protected by the double accrual guarantee. This guarantee protects the 'double accrual' they would have expected to get for working over 20 years, and is set out in legislation.

The formula used to calculate the double accrual guarantee is:

$$(A \div 60) \times (B \div C) \times APP$$

A = Maximum 60^{ths} you could have accrued (built up) to your estimated retirement date had there been no change to the 1992 Scheme

B = 1992 service up until the date moved into the 2015 Scheme.

C = Calendar years' service in both the 1992 and 2015 schemes

APP = Final salary

21. You can exchange part of your pension (up to 25%) for a lump sum. Due to tax regulations, members of the 1992 Scheme (including protected, taper-protected and unprotected members) may choose to adjust the amount of lump sum that relates to their 1992 Scheme pension to avoid a tax charge or limit the amount of pension they exchange to the maximum tax- free amount available.

A commutation factor, as shown in the table below, is applied to the part of the pension you give up to calculate the amount of the lump sum.

	1992 Scheme	2006 Scheme	Special Modified 2006 Scheme	2015 Scheme
Commutation factors	Calculated by the scheme actuary	12:1	Annex ZA of 2006 regulations	12:1

A survivor's pension is paid if, when you die, you are married, have a civil partner or an eligible cohabiting partner (someone you live with who would be entitled to a survivor's pension).

We have used your partnership status recorded on this statement, as set out in 7, to decide the survivor's benefit shown on your statement.

How the survivor's pension is calculated will depend on which pension scheme you were a member of at the date you retire. Generally, a survivor's pension for a husband, wife or civil partner would be half of the pension that you would be entitled to when you retire.

However, survivor's benefits for husbands and wives of members of the 2015 Scheme with a 1992 portion of pension are calculated slightly differently to those of the 2006 and 2015 schemes. See [Annex F](#) for more information.

Under the 2006 and 2015 schemes, if your husband, wife or partner is more than 12 years younger than you, there would be a reduction of 2.5% for every year or part of a year over those 12 years, to a maximum of 50%.

22. Projected survivors benefits in both your previous and current scheme. Please note only a spouse will qualify for a survivors pension from the 1992 scheme.

23. Service history details: It may not be possible to supply a full service history on this statement. If you have any questions about your service history, please contact pensions.