

Firefighters' Pension Scheme

Administered by Bath & North East Somerset Council

Post: Avon Pension Fund, Bath & North East Somerset Council,
Lewis House, Manvers Street, Bath, BA1 1JG

Web: www.avonfirepensions.org.uk



Bath & North East
Somerset Council

Annual Pension Statement 2023

Guidance notes



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Annual Pension Statement 2023

Guidance notes

We have provided these notes to explain your annual benefit statement (ABS) 2023. They cannot cover every circumstance and if there is a dispute, the appropriate law will apply.

They do not give you any rights under contract or by law.

Note 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.

Please see Annex F for further information on surviving partner pensions.

Note 2

This is the fire and rescue authority who you were employed by at the date of this statement.

Note 3

This is the Firefighters Pension Scheme you are a member of at the date of this statement.

Note 4

This is the date you joined the 2015 Scheme.

Note 5

This is the total current value of your pension benefits in this employment if you left the scheme at the date of this statement, 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 in Annex A.

This value may be adjusted for a number of reasons. Please see Annex G for more information.

Note 6

The current value of the death in service lump sum has been based on the scheme you are a member of at the date of this statement, as shown in the table in Annex F.

Note 7

This is the current value of survivor's benefits due if you die as an active member of the scheme at the date of this statement, based on your partnership status as set out in Annex F.

Death in service survivor's pensions are paid at 50% of the higher-tier ill-health pension that would have been due. Please see Annex F for more information on death benefits.

Note 8

These are the recorded beneficiaries as held on your record for 2006, Special Modified 2006 and 2015 Scheme members. (A recorded 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 record a beneficiary, as survivor's pensions are not paid to cohabiting partners under the 1992 Scheme rules.

Please see Annex F for further information on recording beneficiaries.

Note 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 1 April to 31 March. Please contact your employers' payroll provider if you have any questions about pay and what is included in pensionable pay.

Note 10

If you have chosen to purchase Added Pension through additional contributions, this is the value of the additional pension benefits bought for the current scheme year.

Note 11

This is the value of any benefits you opted to transfer into the 2015 Scheme from another pension provider during the scheme year.

Note 12

This is the total value of 2015 pension built up in the scheme year.

Note 13

Your 2015 scheme pension is increased by a revaluation order each year on 1 April. This statement reflects the adjustment applied as a result of this order to your pension as at 31 March (closing balance).

Note 14

The pensionable pay used to calculate your final salary benefits is the full-time equivalent (FTE) pay as supplied by your authority at the date of this statement. Please contact your employers' payroll provider if you have any questions about pay and what is included in pensionable pay.

Note 15

The current value final salary pension is the pension that is due if you left the scheme at 31 March 2023 and would be paid at the deferred pension age, as shown in Annex A.

Please see Annex A for examples of how this has been calculated.

Note 16

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

Please see Annex B for more details on LSI and APB.

Note 17

Your estimated pension is based on your NPA (normal pension age).

Please see Annex C for more details on retiring from the scheme.

Note 18

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

This value may be adjusted for the reasons listed in Annex G.

Note 19

The estimated value of the FPS 2015 CARE pension is calculated based on the 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 1/59.7th of your pensionable pay for the scheme year as shown.

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.

Note 20

This is the estimated value of your final salary pension (1992, 2006 or Special Modified 2006). See Annex E for more information.

Note 21

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

A commutation factor is applied to the part of the pension you give up to calculate the amount of the lump sum.

Note 22

How the survivor's pension is calculated will depend on which pension scheme you were a member of at the date you retire.

A survivor's pension is normally 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).

See Annex F for more information.

Financial advice

Your fire authority and pension administrator cannot give you financial advice about the information contained in your annual benefit statement. If you need help to find an independent financial advisor, you can use the following link. www.moneyadvice.service.org.uk/en/articles/choosing-a-financial-adviser

Note on the regulations

The benefits in this statement have been calculated under the Firefighters Pension Scheme Regulations at 31 March 2023.

These notes are an informal interpretation of the Firefighters Pension Scheme Regulations, as only a court can provide a definitive interpretation of the law.

Annex A - Notes on the Current Value of benefits at the statement date

This is the total current value of your pension benefits in this employment if you left the scheme at the date of the statement, and which would be paid at the deferred pension age as per the table below.

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

2006 Scheme (Standard and Special members) (Final Salary Pension)

The current value of benefits for the final salary 2006 Scheme is calculated based on service up to the 31 March before the date you moved to the 2015 Scheme, divided by an accrual rate, multiplied by your final pensionable pay. The table below lists the accrual rate that applies.

	2006 Scheme (Standard member)	Special Modified 2006 (Special member)
Accrual rate	1/60ths	1/45ths

Example - 2006 Scheme Final Salary Current Value

Jo was a member of the 2006 Scheme, who joined the New Firefighters Pension Scheme on 29 September 2008.

Jo was born on 4 April 1985 and moved into the 2015 scheme on 1 April 2015.

At the statement date Jo has final salary pensionable service of 6 years 184 days (29 September 2008 to 31 March 2015) with average pensionable pay of £31,767.

Calculation

The deferred pension calculated at the statement date will be as follows.

$$(\text{£}31,767 \div 60 \times 6 \text{ years } 184 \text{ days}) = \text{£}3,443.60$$

1992 Scheme (Final Salary Pension)

If you were a member of the 1992 legacy Scheme, your deferred pension is calculated as a proportion of the double accrual pension you would have expected at normal pension age, which is age 55 or at 30 years' service, whichever happens first, spread over years actually served. This is known as the double accrual guarantee.

B x C ÷ D

B = notional pension

C = period in years of pensionable service

D = period in years of notional service

Example 1992 Scheme Final Salary Current Value

Ben was a member of the 1992 Scheme, who joined the Firefighters Pension Scheme on 1 December 1997.

Ben was born on 30 March 1972, and will retire on his 55th birthday (29 March 2027), having completed 29 years and 119 days.

His final salary pensionable pay is £39,383.

Calculation

Ben's deferred pension calculated at the date of this statement will be as follows.

B = notional pension

The notional pension is calculated as the pension Ben would have received at age 55.

29 years 119 days + 9 years 119 days (double accrual) = 38 years 238 days 60ths

38 years 238 days ÷ 60 x £39,383 = £25,370.56

B = £25,370.56

C = Period of years of pensionable service in the 1992 Scheme (to 31 March 2015)

C = 17 years 121 days

D = Period of years of notional service

D = 29 years 119 days

$$(\text{£}25,370.56 \times 17 \text{ years } 121 \text{ days} \div 29 \text{ years } 119 \text{ days}) = \text{£}14,993.85$$

2015 Scheme (Career average pension)

The current value of your 2015 Scheme pension is your closing balance at the statement date.

This is calculated using the closing balance from your last year's statement, adding the increase for revaluation and adding the pension built up in the current scheme year.

Example:

Pensionable Pay

1 April 2015 to 31 March 2016 - £40,000
1 April 2016 to 31 March 2017 - £42,500
1 April 2017 to 31 March 2018 - £50,000
1 April 2018 to 31 March 2019 - £55,000
1 April 2019 to 31 March 2020 - £64,000
1 April 2020 to 31 March 2021 - £70,000
1 April 2021 to 31 March 2022 - £72,500
1 April 2022 to 31 March 2023 - £75,000

Current Value 2015 Scheme Pension

Scheme Year	Opening Balance	Revaluation	In year build up	Closing balance
1 April 2015 to 31 March 2016	£0.00	£0.00	£670.02 (£40,000 x 1 ÷ 59.7)	£670.02
1 April 2016 to 31 March 2017	£670.02	@ 2% £13.40	£711.89 (£42,500 x 1 ÷ 59.7)	£1,395.31
1 April 2017 to 31 March 2018	£1,395.31	@ 2.6% £36.26	£837.52 (£50,000 x 1 ÷ 59.7)	£2,269.11
1 April 2018 to 31 March 2019	£2,269.11	@ 3% £68.07	£921.27 (£55,000 x 1 ÷ 59.7)	£3,258.46
1 April 2019 to 31 March 2020	£3,258.46	@ 2.8% £91.24	£1,072.03 (£64,000 x 1 ÷ 59.7)	£4,421.73
1 April 2020 to 31 March 2021	£4,421.73	@ 4% £176.87	£1,172.53 (£70,000 x 1 ÷ 59.7)	£5,771.12
1 April 2021 to 31 March 2022	£5,771.12	@ 4.1% £236.62	£1,214.41 (£72,500 x 1 ÷ 59.7)	£7,222.15
1 April 2022 to 31 March 2023	£7,222.15	@ 7% £505.55	£1,256.28 (£75,000 x 1 ÷ 59.7)	£8,983.98

Annex B - Notes on LSI & APB

Long service increment (LSI)

LSI is calculated in line with the formula:

$$\underline{A + (B \times 2) \times \text{£}990}$$

60

A is the number in years (counting part of a year as the appropriate fraction) by which the pensionable service up to and including 30 June 2007 is more than 15 but less than 20.

B is the number in years (counting part of a year as the appropriate fraction) by which the pensionable service up to and including 30 June 2007 is more than 20.

Additional pension benefit (APB)

An additional pension benefit (APB) is paid where the fire and rescue authority decides that the benefits listed (a) to (d) below are pensionable.

The amount of APB is calculated by multiplying the pension contributions made on the APB payment by an age-related factor provided by the scheme actuary.

Example:

A member of the 1992 Scheme is age 50 on 1 July 2020. The relevant age-related factor is 21.1. The APB in the year to 30 June 2020 attracts pension contributions of £175. The additional benefit is calculated as $£175 \div 21.1 = £8.29$ per year.

Additional pensionable payments

“The Firefighters’ Pension Scheme (England Only) Regulations, Part B, Rule B5C, paragraph 5 lists the benefits pensionable under an APB as below -

<http://www.legislation.gov.uk/ukxi/2013/1392/schedule/paragraph/2/made>

- any allowance or supplement to reward additional skills and responsibilities that are applied and maintained outside the requirements of the firefighter’s duties under the contract of employment but are within the wider functions of the job;
- the amount (if any) paid in respect of a firefighter’s continual professional development;
- the difference between the firefighter’s basic pay in their day to day role and any pay received whilst on temporary promotion or where he is temporarily required to undertake the duties of a higher role;
- any performance related payment which is not consolidated into his standard pay.”

Annex C - Notes on retiring from the scheme

Normal retirement

Entitlement to benefits is from Normal Pension Age:

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

1992

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 earliest eligible retirement age is 50 (with 25 years’ service).

If you choose to retire and take your benefits from the 1992 scheme at the **age of 55 or over**, you can draw the 2015 scheme pension early. Or, you can retire and take your benefits from the 1992 scheme and defer payment of your 2015 scheme pension until your State Pension age, when it would be paid unreduced.

If you choose to retire and withdraw your benefits from the 1992 scheme **before age 55**, the 2015 pension benefits are deferred to your State Pension age and paid at an unreduced rate. However, you

can draw your deferred benefits early, from age 55.

Early retirement from FPS 2015

The minimum pension age for taking the 2015 Scheme pension is age 55.

If you take your 2015 Scheme pension earlier than your normal pension age of 60, an early retirement factor will apply.

Active factors (England)

If you retire at age 55 or over, you can take your reduced benefits immediately. A reduction factor depending on your age (as in the table below) will be applied to the value of your 2015 scheme pension at the date you want to retire.

Age 55	Age 56	Age 57	Age 58	Age 59
21.3%	17.7%	13.7%	9.5%	4.9%

Deferred factors (England)

If you leave employment before age 55, you can apply to have your deferred benefits paid from age 55 at the earliest. A reduction factor depending on your age (as in the table below) will be applied to the value of your 2015 scheme pension at the date you want to retire. Otherwise benefits will be paid in full at State Pension age.

Age 55	Age 56	Age 57	Age 58	Age 59	Age 60	Age 61
49%		44.1%	41.5%	38.7%	35.7%	32.5%
Age 62	Age 63	Age 64	Age 65	Age 66	Age 67	
29%	25.1%	21%	16.4%	11.5%	6%	

Annex D - Notes on calculating the estimated value of the 2015 Scheme Pension at retirement

2015 Scheme – estimated pension

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 the 2015 Scheme pay, multiplied by 1/59.7th of your pensionable pay for the scheme year.

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

Example A member who joined the scheme at 1 April 2015

Sarah's date of birth is 25 May 1972. Sarah moved into the 2015 Scheme on 1 April 2015 and will reach normal pension age (age 60) on 25 May 2032.

Pensionable Pay

1 April 2015 to 31 March 2016 - £40,000

1 April 2016 to 31 March 2017 - £42,500

1 April 2017 to 31 March 2018 - £50,000

1 April 2018 to 31 March 2019 - £55,000
 1 April 2019 to 31 March 2020 - £64,000
 1 April 2020 to 31 March 2021 - £70,000
 1 April 2021 to 31 March 2022 - £72,500
 1 April 2022 to 31 March 2023 - £75,000

Current Value 2015 Scheme Pension

Scheme Year	Opening Balance	Revaluation	In year build up	Closing balance
1 April 2015 to 31 March 2016	£0.00	£0.00	£670.02 (£40,000 x 1 ÷ 59.7)	£670.02
1 April 2016 to 31 March 2017	£670.02	@2% £13.40	£711.89 (£42,500 x 1 ÷ 59.7)	£1,395.31
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1 April 2022 to 31 March 2023	£7,222.15	@ 7% £505.55	£1,256.28 (£75,000 x 1 ÷ 59.7)	£8,983.98

Estimated projection to Normal Retirement Age (60)

Service from 1 April 2023 to 24 May 2032 (last day of service) of 9 years and 54 days multiplied by £75,000 x 1 ÷ 59.7, equals a total estimated pension of **£11,492.39**

Total estimated 2015 Scheme Pension at Normal Retirement Age

Current value (£8,983.98) plus estimated projection (£11,492.39) = **£20,476.37**

Annex E - Notes on calculating the estimated value of the Final Salary Scheme Pension at retirement

This is the estimated value of your final salary pension (1992, 2006 or Special Modified 2006). Note that you will not continue to build up final salary pension after 31 March 2022.

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

Annex F - Notes on Survivors pension

Survivor's pension

Depending on the scheme you are a member of, a survivor's pension is paid if, when you die, you are married or have a civil partner or eligible 'cohabiting partner' (someone you live with who would be entitled to a survivor's pension).

The table below shows whether a surviving partner would receive a pension when you die, based on your partnership status and which pension scheme you are a member of.

	1992 Scheme	2006 Scheme	Special Modified 2006 Scheme	2015 Scheme
Husband, wife or civil partner only	Yes	Yes	Yes	Yes
Cohabiting partner	No	Yes	Yes	Yes (if the scheme manager agrees)

We have used your partnership status recorded on this statement, as set out in note 1, to decide the survivor's benefit shown on your statement.

Survivor's pensions if you die in service

How a survivor's pension is calculated will depend on which pension scheme you were a member of at the date of your death. From 1 April 2022, all members are in the 2015 scheme.

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

Under the 2015 scheme, 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 the 12 years, to a maximum of 50%.

Death in service survivor's benefits for members of the 2015 Scheme with an equivalent 1992 portion of pension are paid under the 2015 Scheme, which means that if you are not married when you die, a cohabiting partner will still be entitled to half of the equivalent 1992 pension as well as the 2015 portion.

Survivor's pensions if you die after you retire

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

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 the 12 years, to a maximum of 50%.

If you die after you retire, and are not married or in a civil partnership, survivor's benefits for members of the 2015 Scheme who have a 1992 portion of pension are calculated differently to those of the 2006 and 2015 schemes. This is because a survivor's pension is only paid to a husband, wife or civil partner in the 1992 Scheme but to a cohabiting partner in the 2015 Scheme.

This means if you are not married when you die, a cohabiting partner would be entitled to half of the 2015 pension, but not to half of any 1992 portion of pension, as this is only awarded to husbands, wives and civil partners.

The table below shows survivor's pension options in the schemes for unprotected and taper-protected members.

Note: A transition member is a firefighter who is entitled to a pension in both the final salary scheme (1992 Scheme, 2006 Scheme or Special Modified 2006 Scheme) and the 2015 Scheme.

	Transition 1992	Transition 2006	Transition 2006 (Special member)
Transitional benefits	50% of 1992 pension due to husband, wife or civil partner	50% of 2006 pension due to surviving partner	50% of 2006 Special member pension due to surviving partner
2015	50% of 2015 pension due to surviving partner	50% of 2015 pension due to surviving partner	50% of 2015 pension due to surviving partner

Nominating a beneficiary

The rules of the 2006 scheme were amended in 2018 to remove the need for you to complete a nomination for someone (a 'qualifying partner') who you want a survivor's pension to be paid to.

However, we consider it best for members to record who they want a surviving partner's pension to go to if they die. This saves a surviving partner from unnecessary administrative duties at what would be a sensitive time.

Death in Service Lump Sum

	2015 Scheme
Death in service lump sum	3 x pensionable pay

Death on Pension Lump Sum

A death grant may also be payable to FPS 2015 members if you die after retirement and you have been

receiving pension payments for less than five years. In these circumstances, the death grant would be the difference between five times the annual amount of pension and the amount of instalments of pension paid. It is in effect a five year guarantee of pension.

Members of the 2015 scheme can fill in an 'expression of wish' form for beneficiaries to receive the death in service lump sum, though the final decision rests with the Fire and Rescue Authority.

Annex G – Notes on adjustments to your pension

Your pension may be adjusted by any of the following.

- a. **Actuarial reduction** – the figures quoted may be reduced if you take them before your deferred pension age. See Annex C
- b. **Scheme Pays** – if you have opted to use Scheme Pays (where you pay an annual allowance charge from your pension scheme), this debit is included on the statement and your figures quoted have been reduced to meet the charge. This will be recalculated 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, this debit is included on the statement and your figures quoted have been reduced to meet the charge. The amount of the reduction will be recalculated when you take your benefits.
- d. **Two 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 you are entitled to a two pension benefit, it will be calculated when you take your pension.

Annex H – Notes on Pension Growth

Annual Allowance

This is the amount your pension can increase during the tax year without giving rise to a tax charge (although you can carry over three years' previous unused allowance to offset the charge). Most people will not be affected, but if you have been contributing to the pension scheme for many years or have transferred in a large amount from a previous pension provider and are promoted and your pay increases, you may be affected.

- **Standard Annual Allowance**
The standard annual allowance for 2022/2023 is £40,000 and rising to £60,000 in 2023/2024.
- **Tapered Annual Allowance**
If you have taxable income over £200,000 you may be subject to a tapered annual allowance of between £40,000 and £4,000 may apply.

To calculate your annual allowance for the scheme year, you must multiply your pension growth by 16.

Example:

Annual pension at 6 April 2022 = £40,000
Annual Pension at 5 April 2023 = £42,000
Pension Growth = £42,000 - £40,000 = £2,000 * 16 = £38,000

For the purposes of this statement your pension growth has been calculated using your pensionable pay at 31 March. If this amount is near to the £40,000 standard allowance or within £5000 of your individual tapered allowance, you should ask for a calculation of your pension input period amount, using your pay as at 5 April.

You can find more information, including an annual allowance checking tool, on the Government's website www.gov.uk/tax-on-your-private-pension/annual-allowance

Lifetime Allowance

The lifetime allowance is the maximum amount of pension savings you can have before a tax charge is made. To calculate how much of your lifetime allowance you have used, multiply your annual pension by 20, divide this by the lifetime allowance and multiply by 100.

The Finance Act 2004 (Standard Lifetime Allowance) Regulations 2020 amended the lifetime allowance limit to £1,073,100 from 6 April 2020, which is the current limit until the allowance is abolished in 2024/2025.

For 2023/2024, members benefits will still be measured against the current allowance of £1,073,100 but will only pay tax on excess benefits at the members marginal rate of income tax. For further information go to: <https://www.gov.uk/tax-on-your-private-pension/lifetime-allowance>

Example

- Lifetime allowance 2022/2023 = £1,073,100
Annual pension at 31 March 2023 = £35,000 x 20 = £700,000 ÷ £1,073,100 x 100 = 65% of lifetime allowance used.

Explanation of terms

Career Average Pension

Career Average Pension is the pension built up in the 2015 scheme.

Commutation Factors

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

[Annex ZA Firefighters' Pension Scheme (England) Order 2006 - <http://www.legislation.gov.uk/uksi/2015/590/schedule/2/paragraph/4/made>]

Crystallised benefits

This is the value of pension benefits measured against the lifetime allowance. This is calculated by multiplying the annual pension by 20.

Deferred Pension Age

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

Final salary scheme pension

For the purposes of these notes, final salary scheme pension is any pension built up in the 1992 Scheme, the 2006 Scheme, or the modified version of the 2006 Scheme.

Normal Pension Age

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

Pension Input Period

This is the period over which the pension growth is measured and is always 6 April to 5 April for all pension schemes. Pension Input Period is commonly abbreviated to PIP.

Pension Growth

For defined benefit schemes like the Firefighters Pension Scheme, the pension growth is the measurement of the increase in pension during the PIP multiplied by a flat factor of 16.

Revaluation Order

The revaluation order for the Firefighters Pension Scheme is based on average weekly earnings.

The revaluation order is applied to the closing balance of the career average pension on 1st April of each year.

Scheme Year	Revaluation Order
2015/2016	2%
2016/2017	2.6%
2017/2018	3%
2018/2019	2.8%
2019/2020	4%
2020/2021	2.4%
2021/2022	4.1%
2022/2023	7%

Scheme year

The scheme year runs from 1 April to 31 March. The current scheme year to which this statement refers is the 1 April 2022 to 31 March 2023.

State Pension Age

State pension age can be calculated here: <https://www.gov.uk/state-pension-age>

Protected member

A protected member was somebody who was protected by legislation to stay in the existing final salary scheme (1992, 2006 or Special Modified 2006 Scheme). Due to the removal of age discrimination from the schemes, protected members were moved into the 2015 Scheme on 1 April 2022.

Taper Protected Member

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

Unprotected Member

An unprotected member is somebody who was protected by legislation to stay in the final salary scheme (1992, 2006 or Special Modified 2006 Scheme), and so was compulsorily moved into the 2015 Scheme on 1 April 2015.

Alternative Formats

This document can be made available in a range of large print, Braille, on CD, electronic and accessible formats, to request an alternative version please contact the Avon Pension Fund using the details provided.

Firefighters' Pension Scheme

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Somerset Council**



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