

Avon Fire and Rescue

Firefighters' Pension Scheme

Administered by Bath & North East Somerset Council



Bath & North East
Somerset Council

Firefighters' Pension Scheme Comparison Chart

Comparison between 1992, 2006, Special and 2015 schemes

Feature	FPS1992	FPS2006	Special	FPS2015
Basis of pension	Final salary	Final salary	Final salary	Career Average Revalued Earnings (CARE)
Accrual rate	1/60 th (2/60 th after 20 years)	1/60 th	1/45 th	1/59.7 th
Benefit/ Membership cap	40/60 th	45 years	30 years	None
Revaluation rate	n/a	n/a	n/a	Average Weekly Earnings
Contribution rate	Tiered: 11% - 17%	Tiered: 8.5 - 12.5%	Tiered: 11% - 17%	Tiered: 10.5% - 14.5%
Normal pension age (NPA)	55	60	55	60 – subject to regular review
Deferred retirement age	60	65	60	Linked to State Pension Age
Lump sum option	Age-related commutation factors	Commute £1 of pension for £12 lump sum	Age-related commutation factors	Commute £1 of pension for £12 lump sum
Ill-health provision	Banded on the length of service	<i>Lower tier:</i> 1/60 th accrued membership <i>Higher tier:</i> Basic plus enhancement	<i>Lower tier:</i> 1/60 th accrued membership <i>Higher tier:</i> Basic plus enhancement	<i>Lower tier:</i> 1/59.7 th accrued membership <i>Higher tier:</i> Basic plus enhancement
Indexation of pension in payment	Consumer Price Index (CPI)	CPI	CPI	CPI
Cohabiting partner pension	No	Yes	Yes	Yes
Death in Service Death Grant	2 x pensionable pay	3 x pensionable pay	2 x pensionable pay	3 x pensionable pay
Death Grant where member dies within 5 years of retirement	No	Yes	Yes	Yes
Widow(er)s pension ceases on remarriage	Yes	No	No	No