



## **Firefighters' Pension Schemes 1992, 2006 and retained modified deferred annual benefit statement 2021 guidance notes**

We have provided these notes to explain your Firefighters' Pension Schemes deferred annual benefit statement 2021. These notes cover any service you may have from the 1992 Scheme, 2006 Scheme or Retained Modified 2006 Scheme. If you also have service in the 2015 Scheme, this is covered in a different set of notes. These notes cannot cover every circumstance and if there is a dispute, the appropriate law will apply. They do not give you any rights under a contract by law.

On 20 December 2018, the Court of Appeal ruled in McCloud/Sargeant that the transitional arrangements introduced as part of the 2015 reforms to the Firefighters' and Judges' pension scheme were discriminatory and, therefore, unlawful. The Government subsequently accepted that this ruling applied to all the main public service pension schemes.

The Government has consulted on the changes needed to remove discrimination from the schemes and work is ongoing to make these changes. This work is complex and will take time. For further information please see the Written Ministerial Statement from 4 February 2021: <https://questions-statements.parliament.uk/written-statements/detail/2021-02-04/hcws757>

The current values of this year's statement will not be able to reflect the remedy choice between legacy and reformed benefits at this stage because the rules and systems are not yet in place to calculate benefits with discrimination removed. This means that it has not been possible to reflect the impact of the Court of Appeal ruling in this year's statement.

### **Deferred benefit details**

#### **Employee ref**

This is the reference number shown on your deferred pension record.

#### **Date of leaving**

This is the date your fire authority told us that you left the pension scheme for this job.

#### **Pensionable pay at leaving – 1992, 2006 or Special Modified 2006 Scheme**

The final salary pensionable pay used to work out your final salary benefits is the full-time equivalent (FTE) pay as supplied by your fire authority at the date you left the scheme.

#### **Date benefits payable from**

This is the date your deferred benefits become due without reduction. If you left the 1992 or Special Modified 2006 Scheme you have a deferred normal pension

age of 60. If you left the 2006 Scheme you have a deferred normal pension age of 65.

## **Benefits payable on retirement without commutation**

### **Annual pension**

This is the current value of your deferred annual pension and includes any pensions increase applied between your date of leaving and the 12 April 2021.

### **Surviving spouse/partner's pension**

This is the current value of a survivor's pension if, when you die, you are married or have a civil partner/cohabiting partner. Please note that cohabiting partner pensions are not available in the 1992 Scheme.

Any survivor benefits shown on the statement are based on your marital status recorded at your date of leaving the scheme and may not reflect your current marital status. If this is the case, please send us a certificate confirming your status.

## **Benefits payable on retirement with maximum commutation**

### **Annual pension**

This is the current value of your deferred annual pension if you decide to give up the maximum of 25% of your pension for lump sum. The value includes any pensions increase applied between your date of leaving and 12 April 2021.

### **Lump sum**

This is the current value of your deferred lump sum if you choose to give up some of your annual pension to provide a lump sum. You can exchange up to 25% of your pension for a lump sum.

### **Your nomination details**

This is who you have nominated, whilst an active member of the 2006 or Special Modified 2006 Scheme, to receive any death grant that may become due if you died in service as an active member. Members of the 1992 Scheme do not have the option to record a beneficiary. Please note that no death grant is currently due under these schemes in the event of your death as a deferred member.

However, should you recommence pensionable service (and cease to be regarded as being a deferred member of these schemes) any pre-existing nomination can be taken into consideration should a death grant become payable upon your death as an active member of these schemes.

For more information on your Firefighters' Pension Schemes benefits contact the Shropshire County Pension Fund:

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**Email:** [pensions@shropshire.gov.uk](mailto:pensions@shropshire.gov.uk)

**Website:** [www.shropshirecountypensionfund.co.uk](http://www.shropshirecountypensionfund.co.uk)

**Address:** Pensions, PO Box 4826, Shrewsbury, SY1 9LJ