

**FIREFIGHTERS' PENSION SCHEME  
1/2014**

**WHO SHOULD READ:** Chief Fire Officer of the Scottish Fire and Rescue Service;  
**ACTION:** For information and action. Please draw this to the attention of pensions managers and superannuation sections and scheme members.  
**SUBJECT:** Increase in members' contribution rates effective from 1 April 2014

- The purpose of this circular is to confirm that increases to members' contributions will be effective from 1 April 2014 as set out in the recent consultation and shown in the tables below. This concerns contributions made under the Firefighters' Pension Scheme 1992(FPS) and The New Firefighters' Pension Scheme 2006 (NFPS)

In a statement to Parliament on 5 November 2013, the Cabinet Secretary for Finance, Employment and Sustainable Growth, John Swinney MSP, announced the Scottish Government's decision to implement the third annual increment of UK Government proposed employee contribution increases for the Teacher', NHS, Police and Firefighters' schemes in Scotland.

This circular confirms that Scottish Ministers have decided that member's contribution rates from **1 April 2014** will be implemented as set out in the consultation document. The rates set out below were issued for consultation for the period 27 January to 14 February 2014. Regulations to implement these increases were laid in the Scottish Parliament on 3 March 2014 and subject to Parliamentary approval, the contribution rates that will become effective from 1 April 2014 are as set out in the table below. The rates continue to be based on the member's full-time equivalent salary.



## Firefighters' Pension Scheme (1992)

Pensionable pay band	Current rate (%)	Contribution increase from 2014-15 (%)	Contribution Rate 2014-15 (%)
Up to and including £15,000	11.0	0.0	11.0
More than £15,000 and up to and including £21,000	11.9	0.3	12.2
More than £21,000 and up to and including £30,000	12.9	1.3	14.2
More than £30,000 and up to and including £40,000	13.2	1.5	14.7
More than £40,000 and up to and including £50,000	13.5	1.7	15.2
More than £50,000 and up to and including £60,000	13.7	1.8	15.5
More than £60,000 and up to and including £100,000	14.1	1.9	16.0
More than £100,000 and up and including £120,000	14.5	2.0	16.5
More than £120,000	15.0	2.0	17.0



## New Firefighters' Pension Scheme (2006)

Pensionable pay Band	Current rate %	Contribution increase from 2014/15 (%)	Contribution Rate 2014/15 (%)
Up to and including £15,000	8.5	0.0	8.5
More than £15,000 and up to and including £21,000	9.1	0.3	9.4
More than £21,000 and up to and including £30,000	9.6	0.8	10.4
More than £30,000 and up to and including £40,000	9.9	1.0	10.9
More than £40,000 and up to and including £50,000	10.1	1.1	11.2
More than £50,000 and up to and including £60,000	10.2	1.1	11.3
More than £60,000 and up to and including £100,000	10.5	1.2	11.7
More than £100,000 and up and including £120,000	10.8	1.3	12.1
More than £120,000	11.1	1.4	12.5

To help members understand what this will mean for them, an [FPS contributions calculator](#) and [NFPS contributions calculator](#) are available on the SPPA website (use this link or go to the Firefighters' page of the SPPA website and click on Calculators). This will show members how their monthly contributions will be affected after tax.

**The changes to contribution rates will be effective for service from 1 April 2014.**

The employer contribution rate is not affected by these changes. Employer contributions are determined by scheme valuations. The Public Service Pensions Act 2013 sets out via HM Treasury Directions how and when those regulations should be undertaken. In addition the Act also requires an employer cost cap to be set and measured as part of that process.



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A valuation based on data as at March 2012 is currently being undertaken based on the above requirements which will set both the employer contribution rate from April 2015 and the employer cost cap. It is expected that the Firefighters' 2012 valuation will be finalised during the summer after which the employer contribution rates from 1 April 2015 will be announced.

Please bring the information contained in this circular to the attention of the relevant staff to ensure that the necessary arrangements are in place for the correct contributions to be deducted from members as appropriate when the regulations come into force on 1 April 2014.

In accordance with the Occupational Pension Scheme (Disclosure of Information) Regulations 1996, please ensure that all members who are affected by this change are notified individually in writing.

**Claire McGow**  
**Policy Manager**  
**4 March 2014**

**Contact Information:**

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