

Firefighters' Annual Benefit Statement 2018 – Guidance Notes

These notes have been provided to explain your Firefighters' Pension Scheme (FPS) Annual Benefit Statement 2018, therefore please refer to these notes whilst carefully reading your statement.

The notes have been prepared in accordance with the requirements of the Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2013 and the relevant Scheme regulations. The statement and these notes cannot cover every circumstance and in the event of any dispute, the appropriate legislation will prevail. They do not confer any contractual or statutory rights and are provided for information purposes only.

If you have any queries about your Annual Benefit Statement please contact the Isle of Wight Pension Fund on;

Telephone: 01983 821000

Email: firepensions@iow.gov.uk

Personal details

It is important that you check the information listed in this section. Your partnership status on the statement reflects our current records and any survivor'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)

FPS 2015 start date

This is the date you joined or will join the 2015 Scheme (not applicable if you are a protected 1992 or 2006 member).

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 24 May 2015 and 31 March 2022, depending on their age. An unprotected member is somebody who was moved into the 2015 Scheme on 1 April 2015.

Pension scheme at 31 March 2018

This is the Firefighters Pension Scheme you are a member of at the date of this statement (not applicable if you are a protected 1992 or 2006 member). 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.

Summary of total benefits at 31 March 2018

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

The current value of the death in service lump sum has been based on the scheme you are a member of at 31 March 2018, 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

Annual survivor's pension

This is the current value of survivor's benefits due if you die as an active member of the scheme at 31 March 2018, based on your partnership status held on our records.

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.

Nominated beneficiaries

The nominated beneficiaries as held on your record for 2006, Special Modified 2006 members and 2015 Scheme members will be shown here. (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 therefore these details will not be shown. If you wish to change your nominations a form can be obtained from firepensions@iow.gov.uk

Career average revalued earnings benefits at 31 March 2017 (not applicable if you are a protected 1992 or 2006 member)

Your CARE 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.

If you have chosen to pay additional pension benefits, the current value of the additional pension benefits bought for the period 1st April to 31st March 2018 will be shown on the statement, along with the value of any benefits you opted to transfer into the 2015 Scheme from another pension provider during the scheme year.

Total career average pension to 31 March 2018 (not applicable if you are a protected 1992 or 2006 member)

This is the total value of 2015 pension built up in the scheme year 1st April 2015 to 31st March 2018.

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 2018 does not include revaluation as it is not due until the following day (1st April 2018), and this will be reflected in next year's benefit statement.

1992 or 2006 Scheme Final Salary benefits

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 2018.

The current value final salary pension is the pension that is due if you left the scheme at 31st March 2018 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

Please see [Annex A](#) for examples of how this has been calculated.

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.

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.

Projection of benefits if you remain in the Scheme until Normal Retirement Age (NRD)

This is the total value of your estimated benefits at your NRD, 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 NRD.
- 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.

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 2018.

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.

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. [<http://www.legislation.gov.uk/uksi/2015/589/schedule/3/paragraph/9/made>]

The formula used to calculate the double accrual guarantee is:

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

A = Maximum 60ths 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

Please see [Annex E](#) for examples of how this has been calculated.

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

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

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 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%.

Service history details

Your full service history can be found on this statement. If you have any questions about your service history please contact the HR department.

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 as at August 2017.

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

Pension growth – tax implications

The annual allowance for 2017/2018 was £40,000. 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. 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

The lifetime allowance for 2017/2018 was £1 million. 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.

Example

- Lifetime allowance 2017/2018 = £1million

To show the effect of the lifetime allowance reducing to £1million from April 2016, the same pension figure would change the lifetime allowance used, as follows.

Annual pension = £35,000 x 20 = £700,000 ÷ £1,000,000 x 100 = 70% of lifetime allowance used.

You may choose to protect your lifetime allowance if it was £1million or more at 5 April 2016 by taking Individual Protection 2016 (IP 2016). For more information, you should get independent financial advice.

Annex A

The current value final salary pension is the amount due to you if you left the scheme at 31st March 2018 and which 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

2006 Scheme (Standard and Special members)

Protected

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

Taper-protected and unprotected members

The current value of your benefits for the final salary 2006 Scheme is calculated based on your service up until you joined the 2015 Scheme, divided by an accrual rate, multiplied by your final pensionable pay. The table below shows the accrual rate that applies.

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

1992 Scheme

If you are a member of the 1992 Scheme, your deferred pension is calculated as a proportion of the 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.

$$B \times C \div D$$

B = notional pension

C = period in years of pensionable service

D = period in years of notional service

Notional service and pension is the service and pension a firefighter would have expected to receive if they had not left the scheme.

Annex A

Protected members – example

Jane is a protected member of the 1992 Scheme, who joined the Firefighters Pension Scheme on 31st July 1990.

Jane was born on 1st September 1966, and would expect to retire on 30th July, having completed 30 years' service.

At 31st March 2016, Jane has completed 25 years and 244 days of service.

Calculation

Her deferred pension calculated at 31st March 2016 will be as follows.

B = notional pension

As Jane will be able to complete 30 years' service before age 55, her notional pension will be 40/60ths x £32,000.

$$B = 40 \div 60 \times £32,000 = £21,333.33$$

C = Period of years of pensionable service to 31st March 2016

C = 25 years and 244 days

D = Period of years of notional service

D = 30 years

$$(\pounds21,333.33 \times 25 \text{ years } 244 \text{ days} \div 30 \text{ years}) = \pounds\mathbf{18,253.15}$$

Annex A

Tapered or unprotected members – example

The calculation for a taper-protected or unprotected member is the same formula as for a protected member. However, the period of years of pensionable service (C) is calculated to the date of joining the 2015 Scheme.

The notional pension and service for a 1992 taper-protected or unprotected member remains unchanged and is the service and pension you would have expected to achieve at normal retirement age under the 1992 Scheme if there had been no reform to the pension scheme.

Example

Ben is an unprotected member of the 1992 Scheme, who joined the Firefighters Pension Scheme on 1st December 1997.

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

Calculation

His deferred pension calculated at 31st March 2016 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 = 38 years 238 days

38 years 238 days ÷ 60 x £42,000 = £27,056.44

B = £27,056.44

C = Period of years of pensionable service in the 1992 Scheme

C = 17 years 121 days

D = Period of years of notional service

D = 29 years 119 days

(£27,056.44 x 17 years 121 days ÷ 29 years 119 days) = **£15,990.19**

Annex B

Long service increment (LSI)

LSI is calculated in line with the formula:

$$\frac{A + (B \times 2) \times \text{£}990}{60}$$

A is the number in years (counting part of a year as the appropriate fraction) by which the pensionable service up to and including 30th 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 30th 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.

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>

a) 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;

(b) The amount (if any) paid in respect of a firefighter’s continual professional development;

(c) 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;

(d) Any performance related payment which is not consolidated into his standard pay.”

Example

A member of the 1992 Scheme is age 50 on 1 July 2015. The relevant age-related factor is 19.1. The APB in the year to 30 June 2015 attracts pension contributions of £150. The additional benefit is calculated as $\text{£}150 \div 19.1 = \text{£}7.85$ per year.

Annex C

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 due early, from the age of 55.

Early retirement

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, an early retirement factor will apply – see the box below.

Active factors

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. 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
England	21.7%	17.9%	13.8%	9.4%	4.8%
Wales	9.2%	7.6%	5.9%	4%	2%
Scotland	9.5%	7.9%	6.1%	4.4%	2.1%

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.

Deferred factors

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 benefits early, from age 55. 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
England	46.9%	44.2%	41.3%	38.2%	34.9%
Wales	46.9%	44.2%	41.3%	38.2%	34.9%
Scotland	47.7%	45%	42.1%	39%	35.6%

Annex D

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 $1/59.7^{\text{th}}$ of your pensionable pay for the scheme year 1st April 2015 to 31st March 2018.

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

Example A

Sarah's pensionable pay for the scheme year 1st April 2015 to 31st March 2016 was £34,160.

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

Her 2015 Scheme pension built up from 1st April 2015 to 31st March 2016 is $£34,160 \times 1 \div 59.7 = £571.69$, plus service from 1st April 2016 to 24th May 2032 (last day of service) of 19 years and 54 days multiplied by $£34,160 \times 1 \div 59.7$, equals a total estimated pension of **£11,518.38**.

Example B

Gary is a taper-protected member, whose date of birth is 15th July 1969. He will move into the 2015 Scheme on 23rd April 2018.

Gary's current actual pay at the statement date is £29,345.

His service from 23rd April 2018 to 14th July 2029 is 11 years and 80 days.

His estimated 2015 Scheme pension is calculated as $£29,345 \times 1 \div 59.7$ multiplied by 11 years 80 days. This equals a total estimated pension of **£5,806.49**.

Example C

Mo is a taper-protected member, whose date of birth is 22nd January 1971. He will move into the 2015 Scheme on 6th September 2015.

Mo's current actual pay at the date of his statement is £31,189.

His 2015 Scheme pension built up from 6th September 2015 to 31st March 2016 is calculated based on 207 days of pay at £31,189 ($207 \div 365 \times £31,189$) = £17,688.01 $\times 1 \div 59.7 = £296.28$, plus estimated service from 1st April 2016 to 21st January 2031 (last day of service) of 14 years and 296 days multiplied by £31,189 divided by $1 \div 59.7$ equals a total estimated pension of **£8,033.97**.

Annex E

Double accrual guarantee

In the 1992 Scheme, a firefighter's pension scheme membership over 20 years is doubled. For example, the pension for a member with 30 years' service in the 1992 Scheme would be calculated at 40/60ths (20 + 10 + 10). This is more commonly known as 'double accrual'.

The new regulations give members who move from the 1992 Scheme into the 2015 Scheme a proportion of the double accrual they could have expected to receive had they stayed in the 1992 Scheme. Full continuous pensionable service (that is, before and after membership of the 2015 Scheme) is taken into account to calculate the benefits to be awarded under the 1992 Scheme.

The Firefighters' Pension Scheme (England only) regulations have introduced a formula in Schedule 2, Part 2, Part 2A **(A ÷ 60) x (B ÷ C) x APP** to calculate this.

[Part 2A - <http://www.legislation.gov.uk/ukxi/2015/589/schedule/3/paragraph/9/made>]

A = Maximum 60^{ths} a member could have built up to their estimated retirement date had there been no change to the 1992 Scheme

B = 1992 service up to 31 March 2015, or the taper date.

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

APP = Final salary

The member:

- A firefighter who joins the scheme at 1 April 1999 has 16 years' service at 31 March 2015.
- They then build up a further nine years of service in the 2015 Scheme to age 55.
- Total service = 25 years.
- So, if there had been no change to the 1992 Scheme, they would have expected their pension to be calculated on 30/60ths.

Example:

(A ÷ 60) x (B ÷ C) x APP

A = 30

B = 16 years in the 1992 Scheme

C = 25

APP = £20,000

(30 ÷ 60) x (16 ÷ 25) x £20,000 = £6,400

Annex F

Survivor's pension

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, if nominated	Yes, if nominated	Yes (if the scheme manager agrees)

We have used your partnership status recorded on this statement, 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.

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 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%.

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.

We will only pay a survivor's pension to a protected member of the 1992 Scheme if you were married at the date of your death.

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.

Taper-protected and unprotected 2015 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