



Department for
Communities and
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28/10/2014

Dear Firefighter,

Transfers from the Armed Forces Pension Scheme

A number of former members of the Armed Forces Pension Scheme have told me that they are concerned that they would be disproportionately affected by the introduction of the 2015 Scheme. I promised to investigate and am now writing to let you all know the outcome of that work.

My officials wrote to fire and rescue authorities to explain that some individuals, who had joined the Firefighters' Pension Scheme (1992) from the Armed Forces Pension Scheme, had informed us that they felt they would be disproportionately affected by pension reforms when compared to other scheme members. We asked whether there was evidence that people may be adversely affected.

In response, fire and rescue authorities overwhelmingly agreed with our view that ex-members of the Armed Forces Scheme were not being disproportionately affected by the introduction of the 2015 Scheme.

Benefits earned before 1 April 2015 will be treated the same, regardless of whether the service was built up by joining the fire and rescue service earlier, or by transferring pension in from the Armed Forces Scheme, or any other public service scheme.

Consequently, I am satisfied that firefighters who transferred membership from the Armed Forces Pension Scheme are not being placed at a disadvantage and will not be significantly differently affected than their colleagues.

The protections being offered under the draft Scheme Regulations are generous. Your service will have been transferred into your current 1992 or 2006 Scheme and will not be reduced. If you continue into the 2015 Scheme, you will still be able to take the benefits earned in the 2006 and 1992 Schemes at your existing minimum pension age, subject to actuarial reduction where appropriate. For members of the 1992 Scheme, this will include the option to take your 1992 Scheme benefits from age 50 with 25 years' continuous service when you retire, with your 2015 Scheme pension coming into payment later at deferred pension age. If you move into the 2015 Scheme, you can continue to earn more pension for every year you are a member and will not be capped at 30 years' service.

I hope this letter will address the concerns raised about losing any pension previously transferred in. It will absolutely continue to count towards the pension you can take under the 1992 Scheme rules. If you have any remaining detailed concerns you may wish to discuss these with your employer.

PENNY MORDAUNT MP