



Dear Colleague

**Re: Reforms to the Firefighters' Pension Schemes**

As you will be aware, on 1 April 2015 the Firefighters' Pension Scheme is changing. However, as you are paying into the Firefighters' Pension Scheme 1992 (FPS 1992) and you were born before 1 April 1967 **you are fully protected and will remain in the FPS 1992 scheme**. Therefore, the changes **will not** affect you and you will continue paying pension contributions into the FPS 1992.

The current pension contribution rates are detailed below, please note that these are the current rates and are subject to review and change. You will build up your pension benefits at 1/60<sup>th</sup> of your final salary for the first 20 years of your service and then 2/60<sup>ths</sup> of your final salary for service after 20 years. The maximum pension you can accumulate is 40/60<sup>ths</sup>.

Salary Band	Pension Contributions for FPS 1992 scheme members – 1 April 2015 to 31 March 2016
Up to £15,150	11.0%
£15,151 to £21,210	12.2%
£21,211 to £30,300	14.2%
£30,301 to £40,400	14.7%
£40,401 to £50,500	15.2%
£50,501 to £60,600	15.5%
£60,601 to £101,000	16.0%
£101,001 to £121,200	16.5%
£121,201 and over	17.0%

As you are a protected member of the FPS 1992 scheme, you do not need to take any further action. However, I would suggest you also read the leaflet 'Understanding the pension reforms: protected members of the 1992 scheme' that can be found on our website - <http://pensions.northamptonshire.gov.uk/index.php/firefighters-pension-scheme/2015-pension-scheme/>

Yours sincerely

A handwritten signature in black ink, appearing to read 'M Whitby'.

Mark Whitby - Deputy Head of LGSS Pensions