



Dear Colleague

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

As you will be aware, on 1 April 2015 the Firefighters' Pension Scheme is changing. As you are paying into the Firefighters' Pension Scheme 1992 (FPS 1992) I am writing to you to explain how this will affect you.

The changes to the scheme will happen automatically, so you don't need to do anything.

The new Firefighters' Pension Scheme 2015 is moving from a Final Salary scheme to a Career Average pension scheme.

As you are an existing member of the FPS 1992 and you were born between 1 April 1967 and 1 April 1971, you will be transferred into the 2015 Scheme but not immediately as you are covered by 'tapered protection'. The date that you will automatically be moved into the 2015 Scheme can be found on the Taper Protection Table 1992 - <http://pensions.northamptonshire.gov.uk/wp-content/uploads/2015/02/Taper-Protection-Table-1992-Special-Modified-Members.pdf>

I would also suggest you read the leaflet entitled 'Understanding the pension reforms: taper protected members of the 1992 scheme' and view the online calculator which will give you a projection of your pension benefits. Both of these 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 that reads "M Whitby".

Mark Whitby - Deputy Head of LGSS Pensions