



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 2006 (FPS 2006) and you were born before 1 April 1962 **you are fully protected and will remain in the FPS 2006 scheme**. Therefore, the changes **will not** affect you and you will continue paying pension contributions into the FPS 2006.

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.

Salary Band	Pension Contributions for FPS 2006 scheme members – 1 April 2015 to 31 March 2016
Up to £15,150	8.5%
£15,151 to £21,210	9.4%
£21,211 to £30,300	10.4%
£30,301 to £40,400	10.9%
£40,401 to £50,500	11.2%
£50,501 to £60,600	11.3%
£60,601 to £101,000	11.7%
£101,001 to £121,200	12.1%
£121,201 and over	12.5%

As you are a protected member of the FPS 2006 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 2006 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