

Firefighters New Starter Factsheet

This factsheet is designed for the use of the Firefighters' Pension Schemes and should be read in conjunction with the scheme member's guides

Introduction

SPPA is an Agency of the Scottish Government and we administer Firefighters' pension schemes on behalf of Scottish Fire & Rescue Service. We're responsible for the day to day running of the scheme and deal with enquiries from all current, retired and former members.

On 1 April 2015 a new Scottish Firefighters' Pension Scheme 2015 (Firefighters' 2015) was introduced. If you are joining Firefighters' 2015 for the first time, or if you re-joined the scheme after a break of five years or more, you will be in the 2015 scheme. Your normal pension age (NPA) will be 60.

Information about the scheme

Transferring pension benefits into the Firefighters' 2015

If you have previous membership in any other UK Public Service Pension Scheme you may be entitled to retain a lower NPA. This is subject to your age and the length of break between leaving your old scheme and joining the Firefighters' 2015. To ensure you're entered in the correct pension arrangement, please complete section one of the joining questionnaire which is available on our website, under the section 'Joining the Scheme'.

You will also need to complete this questionnaire if you are interested in transferring previous pension rights into the scheme. Please note that transfer applications will only be accepted within 12 months from the date you joined the scheme, and before your NPA. Any delay in applying for a transfer could impact upon the value of your transfer.

It is important to note that if you have been a member of a Firefighters' pension scheme elsewhere in the UK your benefits will not automatically transfer to the Scottish Firefighters' pension scheme and the transfer must be requested from the receiving scheme.

Increasing pension benefits

You can increase your pension benefits within the scheme by:

- **Additional Pension** - you have the option to purchase Additional Pension either by additional monthly contributions or by lump sum. See the [Additional Pension Factsheet](#) for further information.

We have added calculators, application forms and information about the rules and restrictions applicable to increasing pension benefits on our website www.sppa.gov.uk

Death in service

Firefighters' 2015 scheme will pay a lump sum death grant if you die while you are an active member of the scheme. In the event of your death, benefits will be paid, on application, to your:

- spouse
- civil partner
- co-habiting partner

However, if you do not wish any of the above to receive death benefits, you also have the option to make a specific nomination using the Death Grant Nomination form which can be found on our website.



Nominating a co-habiting partner for pension benefits

It is possible to nominate your co-habiting partner for pension benefits, however, a number of conditions must be satisfied. If you wish to nominate a partner please complete and return the Partner Nomination form which can be found on our website.

Pensions tax relief

Pensions tax relief is subject to the Annual Allowance and the Life Time Allowance tax limits set by HMRC. For more information please see the taxation section of our website, or alternatively visit www.gov.uk/tax-on-your-private-pension/overview

Automatic enrolment from July 2017

The UK Government has placed a legal duty on employers to automatically enrol their employees into a pension scheme. The benefits of being in the scheme are included in the member's guide. If you do not wish to be a member of the scheme, you can opt out by completing form OPTOUT. The members guide and OPTOUT form are available on our website.

You should note that after the introduction of the statutory automatic enrolment provisions, if you opt out and remain with the same employer, your employer will automatically re-enrol you back into the scheme every three years. However, you can opt out at any time.

Questions?

If you have any questions about the information contained in this factsheet, please contact SPPA at
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