

KEY FEATURES FOR FIREFIGHTERS PENSION SCHEME (1992) (Type of Member - Protected Standard Members)

These tables are developed to provide a short overview of the key features of the 1992 scheme, and are not intended to replace guides or regulations. Please refer to the guides section for full details of any of the features.

Features

Basis of pension	Final Salary 40/60 ^{ths}
Accrual rate	1/60 th (2/60 th after 20 years)
Benefit / Membership Cap	40/60 th
Revaluation rate	N/A

Retirement

Earliest Retirement Age	From age 50 with over 25 years service
Normal Retirement Age	55
Deferred Retirement Age	60
Accrual	60ths (with double accrual after 20 years)
Lump Sum Option	Age related commutation factors

Death Benefits

Death in Service lump sum?	2 x pensionable salary
Death in deferment lump sum?	No
Death on pension lump sum?	No
Death grant paid to?	Spouse/Civil Partner or to Estate
Pensions paid to Spouse/Civil Partner?	Yes
Pensions paid to Cohabiting Partner?	No

Leaving before retirement age

Refund on Contributions	If less than 2 years membership
Deferred Pension	If more than 2 years membership
Deferred Pension Age	Age 60
Can be paid early?	Yes on ill health grounds at any age

Lump Sum – Regulations (Part E)

Death in Service lump sum?	2 x pensionable salary [E1(3)]
Death in Deferment lump sum?	No
Death on Pension lump sum?	No
Death Grant paid to?	Spouse/Civil Partner or to estate [E1 (4)]

Survivor Pension – Regulations (Part C)*

Entitlement	Surviving Spouse or Civil Partner [Rule C1]
Death in Service	Half of higher tier ill health [C1(1)(a)] [Part 1 Schedule 3 (1) (2a)]
Death in Retirement	Half of pension in payment disregarding commutation [Part 1, Schedule 3 (1) (2)]

*Restrictions: Civil partner pension restricted to post 6th April 1988 service only

On 18 December 2018 the Home Office launched a consultation on changes to survivor benefits in the Firefighters' Pension Scheme 1992 and the Firefighters' Compensation Scheme 2006, plus a minor unrelated correction to the Firefighters' Pension Scheme 1992.

In the event of a member's death, the firefighters' pension schemes provide for the payment of certain benefits and awards to a member's spouse or partner ('survivors' benefits'), but as regards qualification for benefit, there are different regulations according to which particular pension scheme the member belonged.

A recent Supreme Court case relating to the entitlements of a pension scheme member's partner has led the Government to give fresh consideration to this matter for all public service pension schemes, including those for firefighters.

There has been a [consultation](#) on the [draft legislation](#) to enact the changes. This guide will be updated when the new legislation is released.