The claimants:

Claimant ‘X’ retired on grounds of ill-health from a fire service in the East Midlands initially being told he was entitled to a pension on the terms of the 1992 scheme, he was later informed he would be treated as if on the worse 2015 reformed scheme. As a result, his pension is £1,528 per annum lower than it should be and his lump sum is £26,446 smaller than it should be.

Claimant ‘Y’ also a firefighter in the east midlands retired on the grounds of ill-health. Like claimant ‘X’, he was initially told that he was entitled to a pension on the terms of the 1992 scheme, but was later informed that he should be treated as a member of the 2015 Scheme.

As he was told that his pension would be lower than expected, he felt he could not afford to commute any of his pension. Had he been informed that he was entitled to retire on 1992 pension scheme terms, he would have taken the maximum lump sum he was entitled to, of £91,193.23, and a reduced pension.

The third claimant, Glen Richmond, should have been permitted to retire in July 2020 with a full 1992 scheme pension. Instead, he was offered 2015 Scheme terms.

He joined the fire and rescue service at the age of 19. He should have been given a contributions holiday in his last year or so, but because he was treated as a member of the 2015 Scheme, he had to keep contributing.

His pension is £1,722.86 per annum lower than it should be; his lump sum is £28,961.79 lower than it should be; and he has overpaid contributions of nearly £5,900 which should be returned to him.