Difference in firefighter pension schemes across the UK

	Normal Pension Age	Early retirement factors and accrual rate	Transitional protections	Fitness
England	60	Deferred factors. Faster accrual rate, which is • better for members who will work longer (2006 scheme members and younger firefighters) • better for ill-health retirements. *FBU: Worst actuarial reduction at age 55 – 21.8% compared with 9% in Scotland* *Comparisons prepared for the FBU by First Actuarial show projections whereby at age 55 a firefighter in the 2015 scheme is better off under bother the Scottish and Northern Ireland proposals.*	Age based. *FBU: There are better protection arrangements in place in Scotland.*	Statutory requirement in the National Framework for employers to consider paying an unreduced pension. Fitness working group to help develop good practice and review of fitness processes and procedures. *FBU: This does not provide the guarantee that firefighters facing an age related decline in fitness beyond age 55 will not face dismissal. The DCLG process states that employers must simply 'have regard' to the National Framework. This allows them the discretion to dismiss.* *The Scottish process introduces a regulation which protect the firefighter form dismissal and allows access to an unreduced pension.*
Differences between England and other nations				

Scotland	Same as England	Strike mandate was dropped for deferred factors. Now proposed active factors, which are better for those with significant 1992 scheme rights, but due to slower accrual it is worse for 2006 scheme members, younger firefighters, and ill-health retirements. *FBU: the position in Scotland was improved by:* • *Improved protection based on length of service and age;* • *Pension regulation to prevent dismissal for age related decline in fitness;* • *Improved actuarial reductions;* • *Commitment to mirror any other improvements achieved with DCLG.* *Subsequent improvements include:* • *Better actuarial reductions of 9% at age 55 – significantly better than 40% under the 2006 scheme.* *These changes improve the position for all unprotected 1992 scheme members, unprotected 2006 scheme members, and all 2015 scheme members*	Mixture of age and service (in England, the extra cost is the equivalent of funding 120 firefighter posts per year for the next 7 years). *FBU: DCLG should have addressed the issue of age* ***and*** *length of service when drawing up their transitional protection proposals. The comments about job losses are insulting from a government which has overseen the slashing of 5,000 jobs.*	Same statutory requirement for the employer to consider paying an unreduced pension. Uses the pension regulations, which is not available in England without a single national fitness policy. *FBU: The position in Scotland is significantly different. Scottish firefighters will be protected by a pension regulation. In England that is not the case.*

Wales	Same as England	Active factors, which are better for those with significant 1992 scheme rights, but due to slower accrual it is worse for 2006 scheme members, younger firefighters, and ill-health retirements. *FBU: Welsh government have indicated that they could deviate from the DCLG proposal and will now publically consult on similar actuarial reductions to Scotland.*	Same as England.	No fitness regulation announced.

Northern Ireland	55 (not covered by the Public Service Pensions Act 2013)	No early retirement provision. Slower accrual rate means that firefighters will have to work longer for the same pension. Also worse for ill-health retirements (double hit for severe ill-health). *FBU Northern Ireland **do not need** an early retirement provision as they have an NPA of 55 which is the lowest possible under HMRC tax rules.* *Comparisons prepared for the FBU by First Actuarial show projections whereby the Northern Ireland proposals provide better benefits at age 55 than the current DCLG proposal.*	Same as England	No fitness regulation announced.