

Aggregate pension contributions for purposes of awards

Rule A8 explains how “aggregate pension contributions” should be interpreted when an award is calculated.

Aggregate pension contributions in respect of membership of the FPS

A number of provisions of the FPS relating to awards refer to “aggregate pension contributions”.

Rule A8(1) and (2) explain that each of the following form part of your aggregate pension contributions –

- all the contributions you have paid and not had refunded to you, in respect of periods of service as a regular firefighter either under the FPS 1992 or a previous Scheme, with your current or a previous fire and rescue authority;
- all the contributions you have paid and not had refunded to you, in respect of additional and further contributions paid to improve spouse’s and children’s benefits under the FPS 1973 (Articles 57 to 59 of the Firemen’s Pension Scheme Order 1973 allowed this option);
- all the contributions you have paid and not had refunded to you, in respect of a period of time covered by a cancelled injury award (as allowed by Rule F5 and Schedule 6 Part 1);
- all the contributions you have repaid and not had refunded to you, in respect of an earlier return of contributions or gratuity (as allowed by Rule F4 and Schedule 6 Part 1);
- all the contributions you have paid and not had refunded to you, in respect of an election to count a period of maternity leave or adoption leave which otherwise would not be treated as pensionable service (as allowed by Rule G2A);
- all the contributions you have paid and not had refunded to you in order to purchase increased benefits (as allowed by Rule G6);
- contributions in respect of earlier non-firefighting employment (see below).

Pension contributions in respect of transferred pension rights

If you were in some other pension scheme before becoming a firefighter you may have transferred earlier pension rights to the FPS. If your previous scheme was contributory (i.e. you paid pension contributions) and you would have been entitled to a refund of contributions from that scheme upon voluntary retirement, Rule A8(3) and (4) allow those contributions to be included in the definition of aggregate pension contributions for purposes of FPS awards.

Useful reference source

- FSC 30/2004: refund may include contributions paid under Rule G2A

RULE A8

Aggregate pension contributions for purposes of awards

Rule A8 (continued)

Points To Note

1. If you are entitled to an award under the FPS you should get back at least what you paid in by way of contributions. If the award is a refund of contributions then it will be subject to statutory deductions under tax and Social Security legislation.
2. Certain other awards which rely on the assessment of aggregate pension contributions either as the sum due, or for the test of the balance of sum due, are –
 - an award following the termination of an ill-health pension (Rule K1(5))
 - a short service or ill-health gratuity (Schedule 2 Part IV)
 - a gratuity payable to a dependent relative (Rule E3(3))
 - a gratuity payable to an estate (Rule E4(4))