

**Continued payment of additional and further contributions**

**Rule G4 carries forward the provision of the Firemen's Pension Scheme Order 1973 for the payment of extra contributions to uprate widows' and children's benefits. Part VIII of Schedule 2 explains the effect on retirement pension if retirement with an ordinary pension occurs before payment is completed.**

**Application and requirement**

Under the Firemen's Pension Scheme Order 1966 and earlier Orders, the level of widows' and children's benefits was quite low. Under the 1966 and 1973 Orders, firefighters were given the option of "purchasing" a higher level of death benefits for their dependants. One of the ways of doing this was the payment of extra contributions. Depending upon the time of the election and the option exercised, the contributions were described as "additional" or "further" contributions.

Rule G4 ensures that those who were paying additional and further contributions when the Firemen's Pension Scheme Order 1992 came into effect (on 1 March 1992) would continue paying them for so long as they would have paid them had earlier Orders not been revoked.

A firefighter who retired with entitlement to an ordinary pension before having completed payments for the required period would have that ordinary pension reduced by the rate at which contributions were being paid by reference to the annual rate of pay at that time. This requirement is set out in Paragraph 6 of Part VIII of Schedule 2.

**Exceptions**

If a firefighter opted out of the FPS by electing under Rule G3 not to pay basic contributions as required under Rule G2, the requirement to pay additional and further contributions would cease too. However, dependants' benefits would be adjusted to reflect this premature termination of the "uprating" arrangement.

**Useful reference source**

Annexe 5 gives full details of the various options which were available to improve dependants' benefits under old rules.

**Points To Note**

1. Additional and further contributions were one of 3 methods of uprating service for widow's and children's benefits in 1973. The other 2 methods were –
  - a reduction of pension or
  - a lump sum payment.
  
2. By now, all additional and further contribution payments should have been completed. All lump sum payments had to be made by October 1973 so there is no continuing provision for such payments. Reductions to pension may still be applicable for longer-serving FPS members with service before 1 April 1972. How these reductions apply are explained on pages B Gen 1.