

## Appendix 1 – Information on the firefighter pension schemes

### London Fire Brigade – Firefighters' Pension Schemes Breakdown showing Gender and Ethnicity as at Dec 2017

Analysis of London Fire Brigade Staff in the Firefighters' Pension Schemes by Gender and Ethnicity												
Pension Scheme	TOTAL	TOTAL %	Gender				Ethnicity					
			Female		Male		BME		Not Known		White	
			Number	%	Number	%	Number	%	Number	%	Number	%
FF 1992 Pension Scheme	1,089	23.5%	37	3.4%	1,052	96.6%	116	10.7%	23	2.1%	950	87.2%
NFF 2006 Pension Scheme	11	0.2%	4	36.4%	7	63.6%	4	36.4%	0	0.0%	7	63.6%
FFPS 2015	3,045	65.8%	231	7.6%	2,814	92.4%	385	12.6%	32	1.1%	2,628	86.3%
Not in Pension Scheme	480	10.4%	61	12.7%	419	87.3%	107	22.3%	5	1.0%	368	76.7%
<b>TOTAL</b>	<b>4,625</b>	<b>100.0%</b>	<b>333</b>	<b>7.2%</b>	<b>4,292</b>	<b>92.8%</b>	<b>612</b>	<b>13.2%</b>	<b>60</b>	<b>1.3%</b>	<b>3,953</b>	<b>85.5%</b>

As can be seen, almost two-thirds of the workforce (65.8%) are now in the 2015 Firefighters' Pension Scheme, of which 7.6% are female and 12.6% are BME staff. This is an increase from the previous report that showed that 64.3% were in the 2015 scheme as at September 2017.

This compares against the 1992 scheme that 23.5% of the workforce are in, with 3.4% female staff and 10.7% BME staff. This shows a decrease from the previous report that showed that 25.0% of staff were in the 1992 scheme.

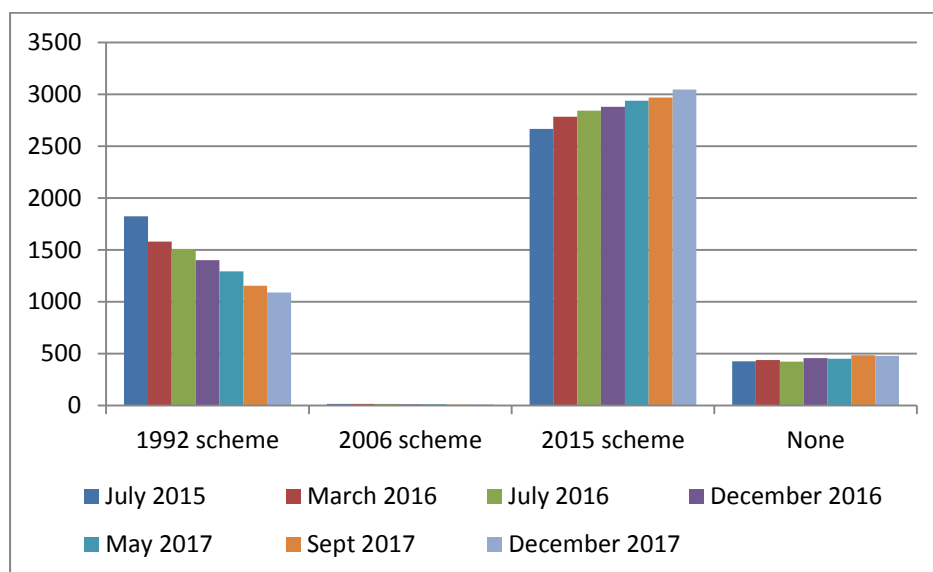
Overall, there is a continuing trend of reducing membership of the 1992 scheme with an increase in the FPS 2015. This is largely as a result of retirements in the 1992 scheme, new joiners in the 2015 scheme, as well as the transition of staff to the 2015 scheme.

It should also be noted that 10.4% of the workforce are not in the pension scheme at all. This has decreased from 10.5% as at September 2017.

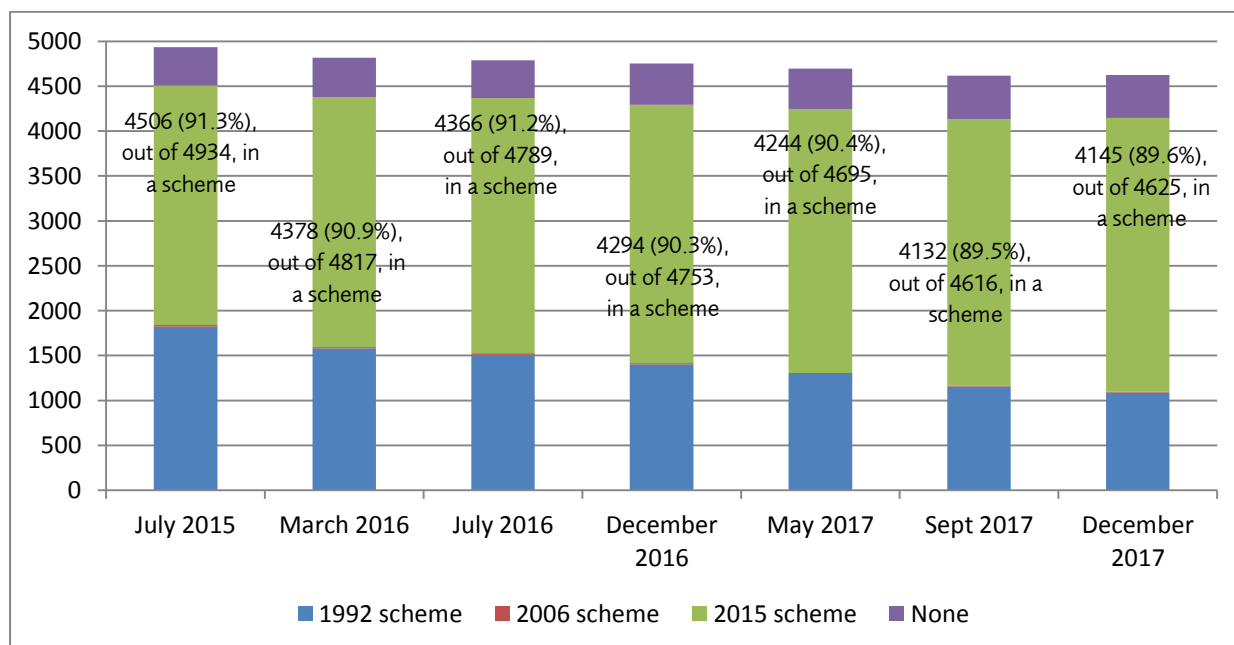
## Appendix 1 – Information on the firefighter pension schemes

### Changes in membership of the different firefighter pension schemes; July 2015 – Dec 2017

#### (a) All staff – Numbers in the different schemes

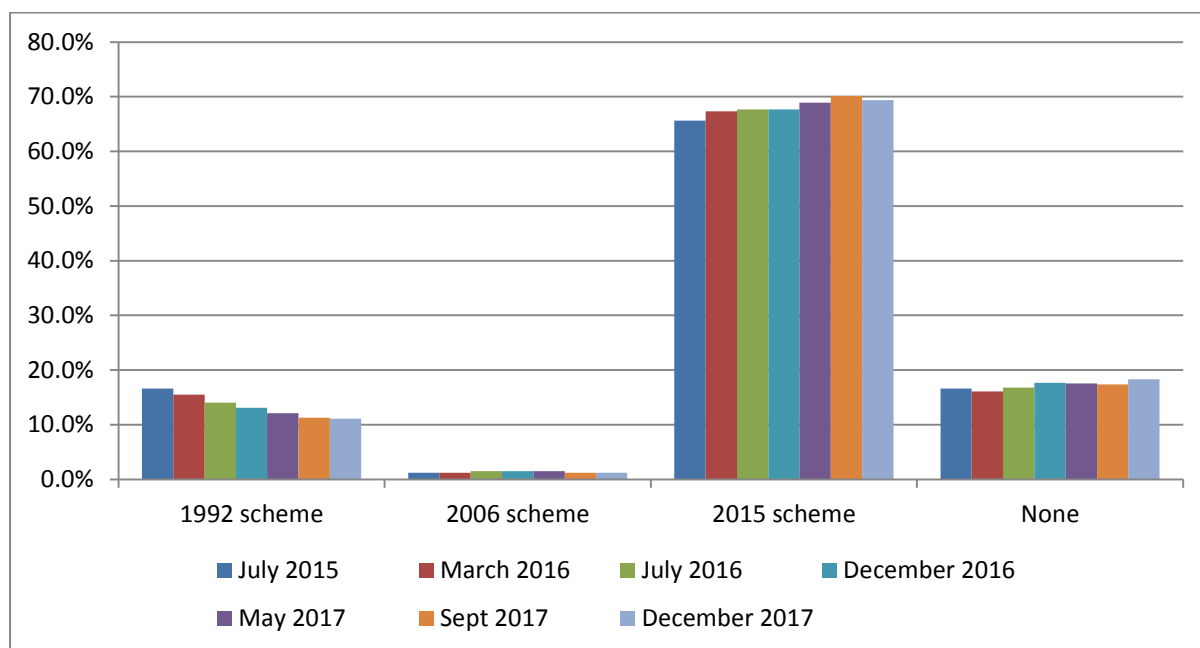


#### (b) All staff – As above, also showing total numbers in the schemes

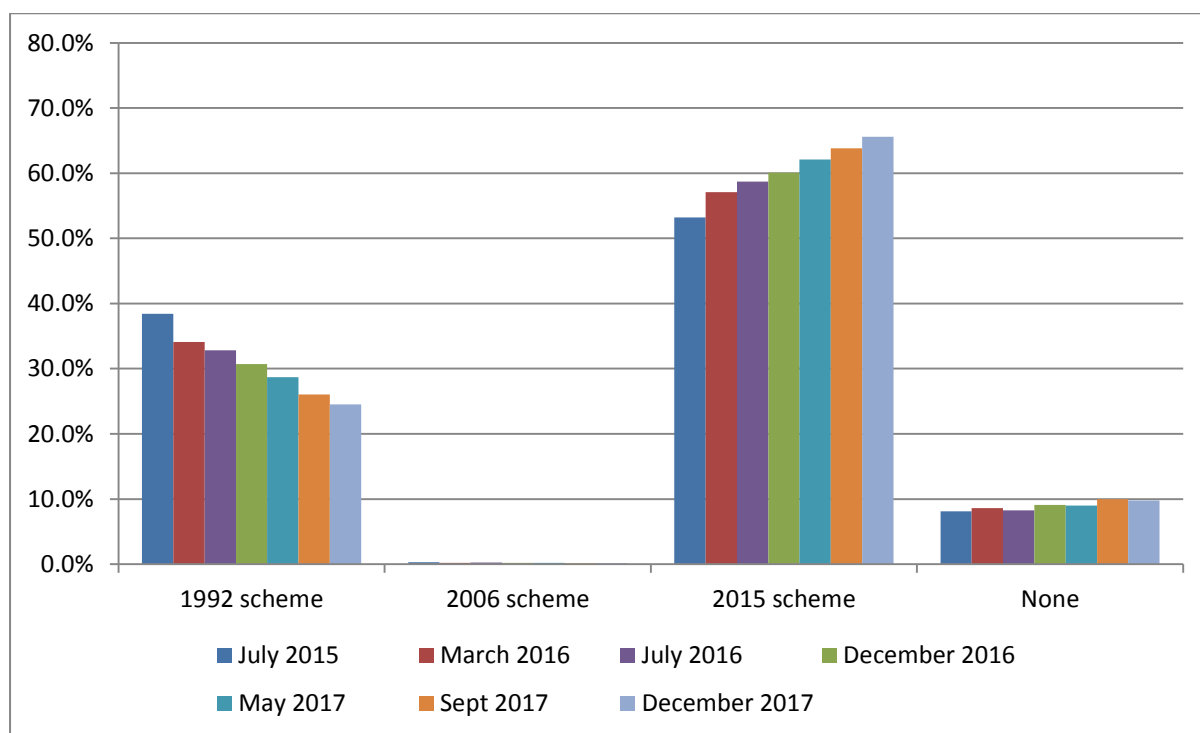


## Appendix 1 – Information on the firefighter pension schemes

(c) % distribution of women across the schemes



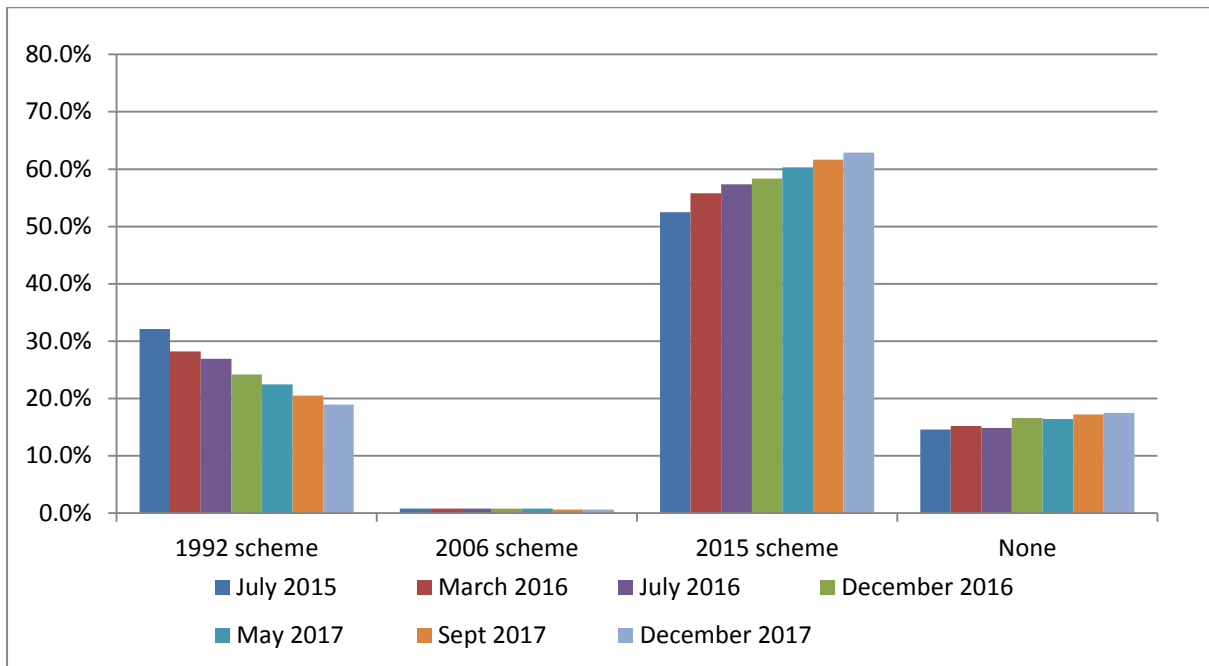
(d) % distribution of men across the schemes



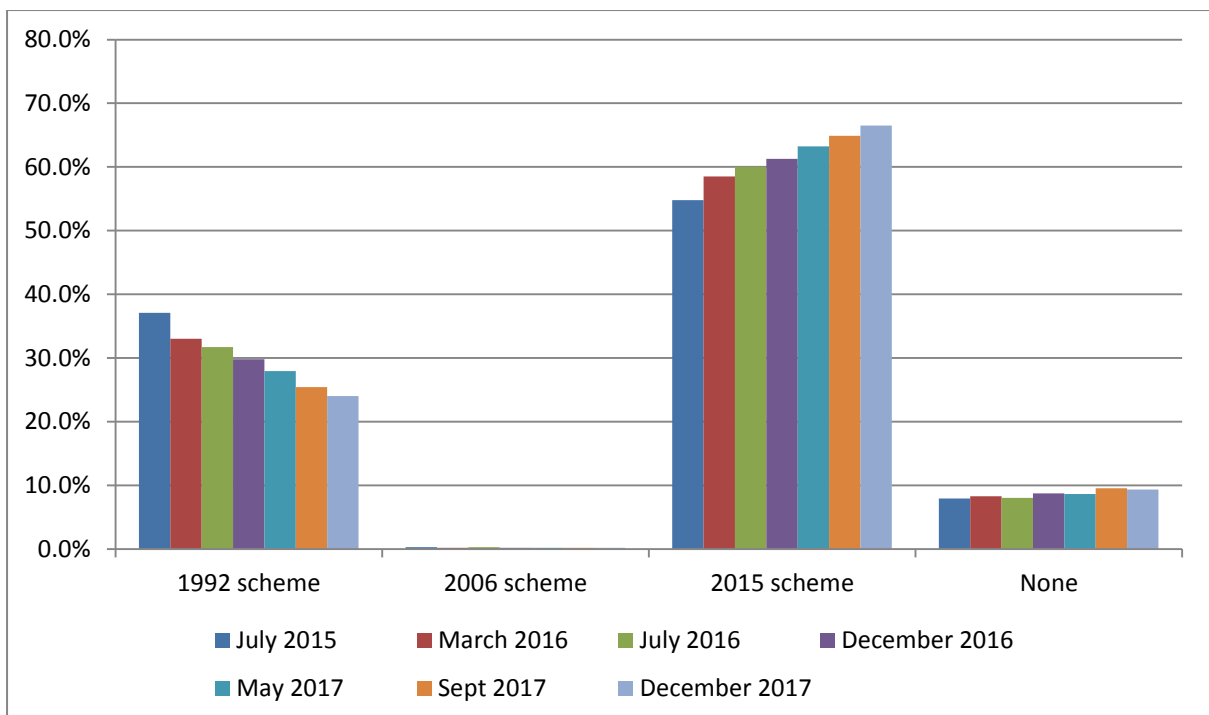
## Appendix 1 – Information on the firefighter pension schemes

(Charts (e) and (f) exclude 'Ethnicity – Not Known')

(e) % distribution of BME staff across the schemes



(f) % distribution of white staff across the schemes



## Appendix 1 – Information on the firefighter pension schemes

### Age breakdown of active members of firefighter pension schemes (December 2017)

Scheme	Age						Total	Average Age
	Under 20	20-29	30-39	40-49	50-59	60 and over		
1992 Pension Scheme	0	0	0	283	803	3	<b>1,089</b>	51.3
2015 Pension Scheme	1	251	1,392	1,385	16	0	<b>3,045</b>	38.6
2006 Pension Scheme	0	0	0	0	10	1	<b>11</b>	56.4
Not in scheme	1	40	282	130	22	5	<b>480</b>	37.5
<b>Total</b>	<b>2</b>	<b>291</b>	<b>1,674</b>	<b>1,798</b>	<b>851</b>	<b>9</b>	<b>4,625</b>	<b>41.5</b>

The table above now includes average age, to show how this varies across the schemes.

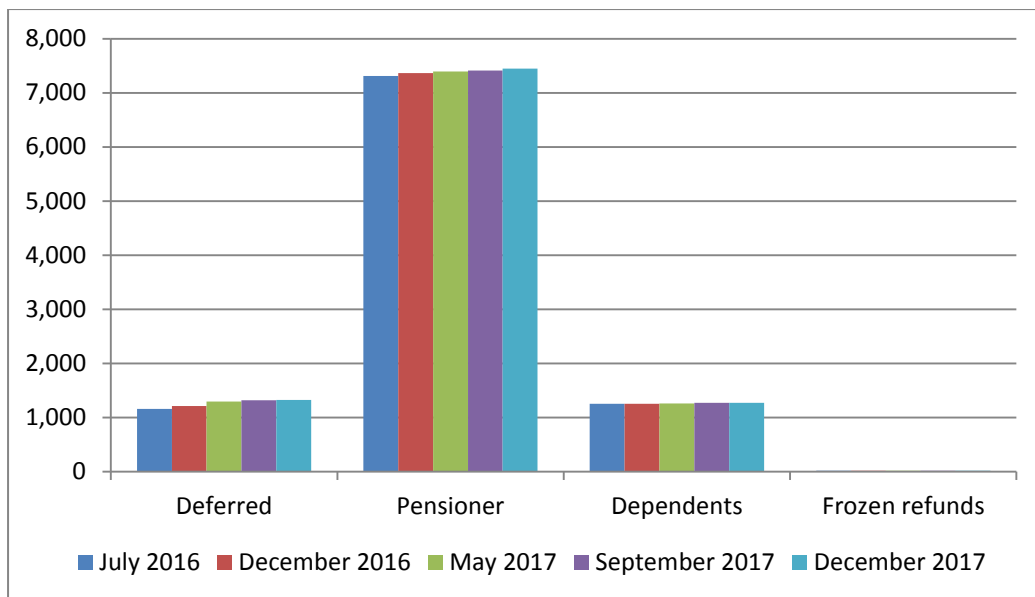
### Numbers of non-active members/beneficiaries of the firefighter pension schemes (December 2017)

Scheme	Deferred			Pensioner		
	Male	Female	Total	Male	Female	Total
1992	607	168	775	7,356	74	7,430
2006	301	64	365	9	0	9
2015	162	23	185	5	2	7
<b>Total</b>	<b>1,070</b>	<b>255</b>	<b>1,325</b>	<b>7,370</b>	<b>76</b>	<b>7,446</b>

Scheme	Dependants			Frozen Refunds		
	Male	Female	Total	Male	Female	Total
1992	45	1,217	1,262	17	1	18
2006	2	3	5	0	0	0
2015	1	2	3	0	0	0
<b>Total</b>	<b>48</b>	<b>1,222</b>	<b>1,270</b>	<b>17</b>	<b>1</b>	<b>18</b>

### Changes in non-active members/beneficiaries

## Appendix 1 – Information on the firefighter pension schemes



## Appendix 1 – Information on the firefighter pension schemes

### Firefighters: Number of Pensions Paid to Firefighter Pensioners and Spouses/Dependants

	Number
Pensions Paid to FF Pensioners	7,446
Pensions Paid to Spouses/ Dependants	1,270
<b>Total Pensioners Paid</b>	<b>8,716</b>

### Firefighters Paying Additional Contributions

Under the 1992 and 2006 Firefighters' Pension Schemes members were able to buy additional years. They were able to carry on doing this even if they transferred into the 2015 Scheme.

Pension Scheme	No. of Employees (Dec 2017)
FF Scheme 1992	27
FF Scheme 2006	1
FF Scheme 2015 - Paying additional contributions for 1992 Scheme - Paying additional contributions for 2006 Scheme	1
<b>TOTAL</b>	<b>29</b>

### Auto Enrolment – 2016 & 2017

	June 2016	Oct 2017
<b>Pension Scheme</b>		
FF Scheme 2015	31	0
FF Scheme 2006	104	0
FF Scheme 1992	71	0
<b>TOTAL</b>	<b>206</b>	<b>0</b>

June 2016 was an Auto Re-enrolment exercise that re-enrolled anyone that opted out between 01/04/13 and 31/05/15

October 2017 was going to be where staff that had opted out prior to 01/04/13 were auto re-enrolled but has now been changed following guidance from The Pensions Regulator.

## Appendix 1 – Information on the firefighter pension schemes

### Firefighters Opting Out of the Firefighters' Pension Schemes – 2013/2017

	FPS 1992	NFPS 2006	2015 FPS	TOTAL
<b>YEAR</b>				
2013/14	22	46	0	68
2014/15	63	74	0	137
2015/16	1	0	71	72
2016/17	1	0	247*	248
2017/18 to Dec 2017	1	0	39	40
<b>TOTAL</b>	<b>88</b>	<b>120</b>	<b>357</b>	<b>565</b>

\*This includes opt outs following the June 2016 Auto Re-enrolment Exercise



## Appendix 1 – Information on the firefighter pension schemes

### Firefighters Pension Joiners 2016/17 and 2017/18

Month	1992 (transfer in)	Joiners		Gender		Ethnicity		
		2006	2015	M	F	BME	N/K	White
<b>16/17</b>								
April			3	2	1	1		2
May								
June		2	210*	190	22	38		174
July			12	12		1		11
Aug			9	9		2		7
Sept			12	11	1	4		8
Oct			12	10	2	3	1	8
Nov			10	8	2			10
Dec			0					
Jan			27	25	2	3	1	23
Feb			12	12		2	1	9
Mar			26	21	5	7		19
<b>TOTAL</b>		<b>2</b>	<b>333</b>	<b>300</b>	<b>35</b>	<b>61</b>	<b>3</b>	<b>271</b>
<b>17/18</b>								
April	1		13	11	3	4		10
May			11	8	3	1		10
June								
July			1	1		1		
Aug			11	7	4		1	10
Sept			13	13		2		11
Oct			47	44	3	8	1	38
Nov			12	10	2			12
Dec			29	27	2	2		27
<b>TOTAL</b>	<b>1</b>	<b>0</b>	<b>137</b>	<b>121</b>	<b>17</b>	<b>18</b>	<b>2</b>	<b>118</b>

\*This mainly relates to pension joiners following the June 2016 Auto Re-enrolment Exercise

## Appendix 1 – Information on the firefighter pension schemes

### Firefighters Pension Opt Outs 2016/17 and 2017/18

Month	Opt Outs			Gender		Ethnicity		
	1992	2006	2015	M	F	BME	N/K	White
<b>16/17</b>								
April			6	5	1	1		5
May			8	5	3	1	1	6
June			148*	133	15	26		122
July			26	22	4	6		20
Aug			15	14	1	3		12
Sept			11	10	1	3		8
Oct			4	4		2		2
Nov			4	3	1	2		2
Dec			3	2	1	1		2
Jan			4	4			1	3
Feb			10	10		2		8
Mar	1		8	7	2	1		8
<b>TOTAL</b>	<b>1</b>	<b>0</b>	<b>247</b>	<b>219</b>	<b>29</b>	<b>48</b>	<b>2</b>	<b>198</b>
<b>17/18</b>								
April			3	2	1			3
May			7	7		1		6
June	1			4		1		3
July			7	6	1	1		6
Aug			3	3				3
Sept			1	1		1		
Oct			6	5	1	3		3
Nov			6	3	3	1		5
Dec			3	3				3
<b>TOTAL</b>	<b>1</b>	<b>0</b>	<b>39</b>	<b>34</b>	<b>6</b>	<b>8</b>	<b>0</b>	<b>32</b>

\*This relates to opt outs following the June 2016 Auto Re-enrolment Exercise

## Appendix 1 – Information on the firefighter pension schemes

### Reasons Provided for Firefighters Pension Opt Outs 2016/17

The reasons/description were provided by DCLG. A return on the reasons for opting is provided to the Home Office when required.

#### **Summary of reasons for opting out:**

- 1. I cannot afford the contribution level**  
FPS: 47 leavers
- 2. I consider the scheme to expensive for the benefit return**  
FPS: 16 leavers
- 3. I believe that a personal pension is a better option**  
FPS: 5 leavers
- 4. Believe another investment opportunity is a better option**  
FPS: 32 leavers
- 5. Decision based on proposed pension scheme changes from 2015**  
FPS: 0 leavers
- 6. Combination of more than one of the above options**  
FPS: 67 leavers
- 7. Other**  
FPS: 45 leavers
- 8. Prefer not to say/No reason provided**  
FPS: 36 leavers

#### **My alternative to continued contributing membership will be:**

- 1. To contribute to a personal pension**  
FPS: 14
- 2. To rely on my frozen entitlement in the Firefighters Scheme**  
FPS: 13
- 3. To opt back in again later**  
FPS: 59
- 4. Other investment options to provide for retirement**  
FPS: 85
- 5. Undecided/None**  
FPS: 73
- 7. Not known if discussion held**  
FPS: 4

## Appendix 1 – Information on the firefighter pension schemes

### Reasons Provided for Firefighters Pension Opt Outs 2017/18 (Dec 2017)

#### Summary of reasons for opting out:

- 1. I cannot afford the contribution level**  
FPS: 4 leavers
- 2. I consider the scheme too expensive for the benefit return**  
FPS: 3 leavers
- 3. I believe that a personal pension is a better option**  
FPS: 1 leaver
- 4. Believe another investment opportunity is a better option**  
FPS: 3 leavers
- 5. For religious reasons**  
FPS: 0 leaver
- 6. Combination of more than one of the above options**  
FPS: 12 leavers
- 7. Other**  
FPS: 5 leavers
- 8. Prefer not to say/No reason provided**  
FPS: 12 leavers

#### My alternative to continued contributing membership will be:

- 1. To contribute to a personal pension**  
FPS: 1 leaver
- 2. To rely on my frozen entitlement in the Firefighters Scheme**  
FPS: 1 leaver
- 3. To opt back in again later**  
FPS: 18 leavers
- 4. Other investment options to provide for retirement**  
FPS: 6 leavers
- 5. Undecided/None**  
FPS: 9 leavers
- 7. Not known if discussion held**  
FPS: 5 leavers

## Appendix 1 – Information on the firefighter pension schemes

### Retirements and Deferred – 2016/17 and 2017/18

Month	Retirements and Deferred					
	1992		2006		2015	
	Retirement	Deferred	Retirement	Deferred	Retirement	Deferred
<b>16/17</b>						
April	23	1		1		3
May	12	4		6	1	9
June	11	4		5		10
July	12	1		2		3
Aug	9	1		4		7
Sept	20	2		4		4
Oct	12	4		4		11
Nov	17	1		3		4
Dec	28	2				7
Jan	22	2		3	1	4
Feb	11	3		3	1	7
Mar	14	4		4		7
<b>Total</b>	<b>191</b>	<b>29</b>	<b>0</b>	<b>39</b>	<b>3</b>	<b>76</b>
<b>17/18</b>						
April	31	1		2		4
May	19	1	1	13		17
June	13	6		8	1	14
July	14	2		5		1
Aug	18	1		1		3
Sept	16		1	1	1	4
Oct	23			3	1	7
Nov	17					
Dec	21	1				1
<b>TOTAL</b>	<b>172</b>	<b>12</b>	<b>2</b>	<b>33</b>	<b>3</b>	<b>51</b>

## Appendix 1 – Information on the firefighter pension schemes

### Tapered Protection Ends – 2017-18

Month	Tapered Protection Ends		Gender		Ethnicity		
	1992 → 2015	2006 → 2015	M	F	BME	N/K	White
April	12		11	1	2		10
May							
June	22		22		2	1	19
July	15		14	1	1		14
Aug							
Sept	15	1	14	2		1	15
Oct							
Nov	19		19		2		17
Dec							
Jan	12		12		1	1	10
Feb	12	1	12	1	1		12
Mar							
<b>TOTAL</b>	<b>107</b>	<b>2</b>	<b>104</b>	<b>5</b>	<b>9</b>	<b>3</b>	<b>97</b>

## Appendix 1 – Information on the firefighter pension schemes

### Firefighters Commuted to Maximum Amounts

Year	Number of Retirements	Number commuted to Max	%
2014/15	202	168	83.2%
2015/16	262	211	80.5%
2016/17	198	150	75.8%
2017/18 to Dec 2017	160	123	76.9%

### Firefighters Retirement Ages for 2014/15 to 2017/18

Age	Total 2014/15	Total 2015/16	Total 2016/17	2017/18 to Dec 17
<b>Under 50</b>	0	0	0	10
<b>50</b>	67	77	48	40
<b>51</b>	21	44	26	17
<b>52</b>	23	24	19	11
<b>53</b>	18	22	20	16
<b>54</b>	12	31	18	11
<b>55</b>	26	37	34	39
<b>56</b>	4	14	6	5
<b>57</b>	3	1	2	3
<b>58</b>	0	4	3	3
<b>59</b>	3	1	2	0
<b>60 and over</b>	1	4	1	5
<b>Total</b>	<b>178</b>	<b>259</b>	<b>179</b>	<b>160</b>

## Appendix 1 – Information on the firefighter pension schemes

### Costs – Ill Health Retirements – LFB

Firefighters' Pension Scheme Ill Health Statistics		
Year	No of Ill Health retirements	Cost: Ill Health payment £000
2010/11	6	558
2011/12	20	1,035
2012/13	12	1,085
2013/14	14	1,350
2014/15	9	1,143
2015/16	8	946
2016/17	6	665
2017/18 to Dec 17	6	583
<b>Total</b>	<b>81</b>	<b>7,365</b>

Ill-health retirement occurs when a member becomes entitled to immediate payment of their pension benefits as a consequence of becoming permanently disabled for undertaking their role as a firefighter. The lower tier award entitles any member who becomes permanently disabled for undertaking their role as a firefighter to the immediate payment of the pension benefits that they have accrued; the higher tier award entitles any member who becomes permanently disabled for undertaking their role as a firefighter and any other regular employment (defined as a minimum of 30 hours per week over a period of at least 12 months) to the immediate payment of an additional enhanced higher tier pension.

#### Ill Health cost

FRAs are required to make a payment into their pension fund of 4x average pensionable pay in respect of all higher tier ill-health retirements and 2x average pensionable pay in respect of all lower tier ill-health retirements. The repayment of ill health charges occurs over a three year period.



## Appendix 1 – Information on the firefighter pension schemes

### Firefighter Pension schemes – IDRPs cases October 2017-January 2018

(including cases still live at time of November 2017 report)

#### No. of cases by scheme and category

Scheme	Active	Deferred	Pensioner	Total
Cases still live at time of November 2017 report:				
1992			3	3
2006				
2015				
New cases since October 2017:				
1992				
2006				
2015				

#### Detail on cases

Scheme	Stage(s) reached	Outcome	Details
Cases still live at time of November 2017 report:			
1992 - pensioner	Stages 1 and 2	Not upheld at Stage 1.  Upheld at Stage 2.	<p>X was ill-health retired without an injury award, and is seeking an injury award on the grounds that his permanent ill-health was occasioned by a qualifying injury. This complaint/appeal did not go via the Board of Medical Referees as there was an initial managerial decision that there was insufficient evidence the events took place as reported by X; hence this was not in the first instance a dispute over medical matters. This complaint was not upheld at Stage 1.</p> <p>Since the last LPB meeting, the Stage 2 decision has been made. In light of additional evidence submitted by X, the complaint was upheld at Stage 2, and it was accepted that the events took place as reported by X, i.e. it was accepted that X had suffered 'qualifying injuries'.</p> <p>The case has therefore been resubmitted to the IQMP to seek their opinion as to whether or not the qualifying injuries caused or contributed to permanent disablement (as required under the pension scheme rules), and if so what is the degree of disablement. For IDRPs purposes, however, this case is concluded.</p>

## Appendix 1 – Information on the firefighter pension schemes

Scheme	Stage(s) reached	Outcome	Details
1992 – pensioner (spouse)	Stage 1	Not upheld at Stage 1	<p>X is an ex-spouse of an FPS pensioner, Y. X was awarded Y's pension as part of a Court settlement, however the pension paid to X was lower than previously paid to Y, and X complained. X was advised the recalculation was done in accordance with normal procedure (taking the Cash Equivalent Transfer Value, and dividing by relevant GAD factors), and this resulted in a lower pension. The complaint was not upheld at Stage 1; the decision was provided in June 2017.</p> <p>At the time of the last LPB meeting, X was still in time to lodge a Stage 2 appeal (they had 6 months to do this from receipt of the Stage 1 decision). However X has not lodged a Stage 2 appeal within the 6 months, and this case is therefore now closed.</p>
1992 – pensioner (spouse)	Stage 1	Not upheld at Stage 1	<p>(This case also appears within the 'Scheme Discretions' section).</p> <p>X is the surviving spouse of Y, a firefighter pensioner who has recently died. X has not been awarded a full spouse's pension as X and Y were living apart at the time of Y's death, in accordance with the rules of the scheme. In these circumstances Y is entitled to a reduced pension (a 'requisite benefit' pension).</p> <p>In their complaint, X stated that X and Y were not separated, and so X was entitled to a higher pension.</p> <p>Since the last LPB meeting the Stage 1 decision has been provided, and the complaint was not upheld. X was advised of the Stage 1 decision in October 2017, and has 6 months to lodge a Stage 2 appeal.</p> <p>Separately, there is discretion for the scheme manager to increase the requisite benefit pension at such increased rate as they see fit, provided it does not exceed the normal full spouse's pension, however in reaching the Stage 1 decision, it was also determined that there were no grounds for exercising discretion to increase the requisite benefit.</p>

## Appendix 1 – Information on the firefighter pension schemes

Scheme	Stage(s) reached	Outcome	Details
<p><i>The cases below are not yet within the IDR process, but are reported on for information as they have been referred to in a previous report.</i></p>			
2015 - active	Not yet at Stage 1		<p>There was a Pensions Ombudsman's case (ref. PO-12836), reported to the previous LPB meeting, where the PO did not uphold a complaint that the 1992 scheme had been mis-sold to an employee who had been transferred to the 2015 scheme in April 2015.</p> <p>6 other individuals have lodged a similar complaint, and following the PO determination, the 6 were asked if they wished to continue with their complaint to the IDR. As discussed at the previous LPB meeting, it was subsequently agreed that the 6 could defer a decision on this until the outcome of the FBU legal case.</p> <p>Following the Court of Appeal outcome in January 2018, reported on in the LPB Update report, management are considering whether or not to allow the 6 to continue deferring making a decision on whether or not they wish to pursue their complaint through IDR, until the legal position is clearer.</p>
<p>There have been no new IDR cases since October 2017.</p>			

## Appendix 1 – Information on the firefighter pension schemes

### Scheme Discretions – October 2017-January 2018

#### (New cases where LFB asked to exercise its discretion)

Note: Under the Authority's Scheme of Delegation, most scheme discretions (including all those covered in the table below) are delegated to the Head of Human Resource Management in consultation with the Director of Finance and Contractual Services, and that in reaching decisions they should take into account the cost to the Authority, and the benefit to the individual and the Authority, of the application of the discretion (see FEP 2429 [2015 scheme] and FEP 1856 [2006 and 1992 schemes]).

Year	Scheme	Details	Outcome	Rationale
Cases still live at time of November 2017 report:				
2017	1992 – pensioner (spouse)	<p>This is the same case reported in the IDRP case list above, where the surviving spouse of a firefighter pensioner who recently died was not awarded a full spouse's pension as they were living apart at the time of death. The surviving spouse was only awarded the lower 'requisite benefit' pension.</p> <p>As well as this proceeding through IDRP as the spouse believed they were entitled to the higher pension, there is discretion for the scheme manager to increase the requisite benefit pension at such increased rate as they see fit, provided it does not exceed the normal full spouse's pension.</p>	Discretion not exercised	As reported above, in reaching the Stage 1 IDRP decision, it was also determined that there were no grounds for exercising discretion to increase the requisite benefit.
2017	2006/2015	<p>Two individuals are requesting transfer of army pension into the FPS. They both originally made the request when they joined LFB. They were in the 2006 scheme at the time, but were unable to transfer the army benefits as in both cases this would have meant total pensionable service would have exceed 40 years, which is not permitted for a transfer under the 2006 scheme.</p> <p>One subsequently left the 2006 scheme; the other has since transferred to the 2015 scheme. In 2017 both requested</p>	Decisions outstanding	

## Appendix 1 – Information on the firefighter pension schemes

		<p>reconsideration of the transfer of army pension (the individual who left the 2006 scheme has said they will consider joining the 2015 scheme if they can transfer).</p> <p>As the 2015 scheme is a CARE scheme, and the army pension is a final salary scheme, there can be no transfer to the 2015 scheme, so the issue to be considered is whether we can, and if so will agree to, transfer the army pensions to the previously accrued 2006 benefits.</p> <p>The update since the last LPB meeting is that both individuals have been written to requesting further information, but as neither have so far provided details of the amounts they wish to transfer, the cases have not progressed any further. We will make further efforts to obtain the necessary information with a view to resolving these cases.</p>		
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