



# Pension fact card

FIRE MEMBERS

2025/26

## 2015 pension scheme at a glance

**Build up rate of 1/59.7th of your pay a year**

**Revalued yearly by treasury order**

**Survivor benefits for spouses/qualifying partners and eligible children**

**Pensions in payment revalued in line with CPI**

**What pay counts towards my pension?**

Actual pay and allowances received that are permanent in nature. Overtime or acting-up is excluded.

**What's my normal pension age?**

Age 60

**Can I trade pension for lump sum?**

Yes – you get £12 lump sum for every £1 pension you trade. Limits apply.

**What death grant is paid if I die 'in service'?**

A lump sum of at least three times your pensionable pay

**How is my pension enhanced if I retire because of ill health?**

- Lower tier – the regular pension you have built up so far
- Higher tier – an enhanced pension

**How long do I have to pay in to be entitled to a pension?**

Three months

## Contribution rates from 1 April 2025

As a member of FPS 2015 a percentage of your pensionable pay or assumed pensionable pay is normally deducted directly from your pay unless another method of payment has been agreed with the authority.

**1 April 2025 to 31 March 2026**

Pensionable pay range	Contribution rate
Up to £27,818	11.0%
£27,819 to £51,515	12.9%
£51,516 to £142,500	13.5%
£142,501 or more	14.5%

The pensionable pay shown, in the case of part-time regular firefighters and retained and volunteer firefighters, is that for a whole-time regular firefighter of equivalent role and length of service. It doesn't take into account certain reductions in pay, for example during sick leave, or leave of absence.

If your employment changes during a scheme year or a material change affects your pensionable pay so that it falls into a different contribution band, your authority will tell you what your new contribution rate is and when it will take effect.

## 2025/26 tax allowances

**Annual allowance** – £60,000 but with a tapered reduction to a minimum of £10,000 depending on earnings.

**Tax-free lump sum allowance** – up to £268,275

# Death benefits

## Death grant

If you die while you're employed and paying into the scheme, we'll pay a death grant of at least three times your pay. You can tell us who you would like the money paying to by filling in a death grant expression of wish form, if you haven't already. And you can change your nominations at any time. Completing a form will also mean the payment will be exempt from inheritance tax.

You can download the death grant nomination form [here](#) and useful notes [here](#).

## Pensions for spouses and partners

We automatically pay pensions for a surviving husband, wife or civil partner on your death.

If you live with your partner but aren't married to them or in a civil partnership, they're automatically eligible for a pension too as long as you meet

certain conditions. We recommend that you nominate your partner though because it can make things simpler (for us and them) if they need to claim. See more about this [here](#).

## Pensions for children

If you leave any eligible children on your death they get a pension too.

We define a child as someone

- under age 18, or
- over age 18 but under 23 and in full-time education or vocational training and has been since they were 18, or
- over age 18 and physically or mentally impaired since before age 18 (conditions apply).

# Can I increase my pension?

You can increase your FPS 2015 pension on retirement and any survivor benefits that may become payable by paying added pension contributions.

You can pay added contributions to buy up to £8,715.83 of added pension (2025/26 limits). This is payable every year for life, on top of your normal FPS 2015 benefits. The limit will be increased each April in line with the Pensions (Increase) Act 1971.

You can pay monthly by periodical contributions, or, if you have been employed as a firefighter within the last 12 months you could make a one-off payment into the scheme by lump sum.

# Remedy

In scope members have now been rolled back into their legacy scheme for the Remedy Period (1 April 2015 to 31 March 2022) and all members are now contributing to FPS 2015. Guidance and administration systems are being updated so we can show remedy options in annual statements. You'll receive updates from WYPF and your FRA about this over Summer 2025. Visit the [LGA fpsmembers site](#) to keep up-to-date with the latest news about Remedy.

 [facebook.com/westyorkshirepensionfund](https://facebook.com/westyorkshirepensionfund)



West Yorkshire Pension Fund

# Free retirement workshops

Find out about the key issues that affect you as you approach retirement by joining one of our popular online workshops with retirement specialist Affinity Connect. They're perfect if you're thinking of retiring in the next couple of years.

Find out more at [www.wypf.org.uk/active-events](https://www.wypf.org.uk/active-events)

## Contact us

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### Visit us in Bradford (by appointment)

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Mon, Tues, Thurs, Fri 8.30am to 5.00pm

Wednesday 10.00am to 5.00pm

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