



HEREFORD & WORCESTER  
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FIRE AND RESCUE SERVICE



## Scheme comparison

### Retirement age for current members

1992 scheme – 55 (or 50 with 25 years' service)

2006 scheme – 60 (or 55 subject to reductions)

Retained Modified Scheme – 55

2015 scheme – 60 (or 55 subject to reductions)

### Deferred pension age

1992 scheme – 60

2006 scheme – 65

Retained Modified Scheme – 60

2015 scheme – State Pension Age (minimum 65)

### Accrual rate

1992 scheme – 1/60 (2/60 after 20 years pensionable service)

2006 scheme – 1/60

Retained Modified Scheme – 1/45

2015 scheme – 1/59.7

### Membership cap

1992 scheme – 40/60th

2006 scheme – 45 years

Retained Modified Scheme – 30 years

2015 scheme – None



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