



HEREFORD & WORCESTER
HWR
FIRE AND RESCUE SERVICE



AUTO ENROLMENT

Changes in law now mean that all eligible employees must be automatically re-enrolled into a workplace pension scheme every three years.

For Hereford & Worcester Fire and Rescue Service employees, auto enrolment came into effect from 1st October 2013 and applies to all staff if you are:

- Between the ages of 22 and State Pension Age
- Earn more than £10,000.00 p/annum – this includes any additional payments you receive above your basic salary e.g. overtime
- Work in the UK

If you are not currently eligible for re-enrolment, but then meet the criteria at a later date you will receive correspondence confirming that you will be auto enrolled at that time.

Re-enrolment will take place from 1st October 2019

There are a range of exceptions that may mean you won't be re-enrolled, such as if:

- you opted out of your pension within the year leading up to 1st October 2019.
- you are under notice of dismissal, resignation or retirement
- your pension savings exceed the lifetime allowance and/or you have informed us of your relevant 'protection' from HMRC

If you are eligible for re-enrolment you will be enrolled into your appropriate pension scheme from 1st October 2019.



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FAQ's

What is happening?

To help people save more for their retirement, the government now requires all employers (private and public sector) to automatically enrol certain staff into a workplace pension scheme. You may already have seen the television and newspaper advertisements, produced by the government.

The aim is to help more people have another income, on top of the state pension when they retire.

Will I be affected?

If you are not currently in any of the Firefighters' Pension Schemes – the Firefighters' Pension Scheme (FPS), the New Firefighters' Pension Scheme (NFPS), Firefighters' Pension Scheme 2015, the Modified Retained Settlement Scheme - or the Local Government Pension Scheme (LGPS) you will be automatically enrolled into the appropriate pension scheme related to your occupation, but **ONLY** if you meet **ALL** of the following criteria:

- Between the ages of 22 and State Pension Age
- Earn more than £10,000.00 p/annum (£833.33p/month) – this includes any additional payments you receive above your basic salary e.g. overtime
- Work in the UK

If you are currently in any of the above schemes there will be no change for you.

I have more than one job with the fire service – how will this affect me?

We will assess your earnings for each individual job that you have with the fire service. If any jobs pay over the earnings level and you are not already in one of our pension schemes then we will auto enrol you.



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How much will it cost me to join a pension scheme?

As a member of either the LGPS, the FPS 2015 or the NFPS 2006 you will be required to contribute a percentage of your pay and this is based on your pensionable pay. The fire service will also contribute to the scheme on your behalf.

The **current** contribution rates are:

Local Government Pension Scheme (LGPS):

Band	Full Time Pensionable Salary Rate	Employee's contribution rate
1	Up to £13,700.00	5.5%
2	£13,701.00 to £21,400.00	5.8%
3	£21,401.00 to £34,700.00	6.5%
4	£34,701.00 to £43,900.00	6.8%
5	£43,901.00 to £61,300.00	8.5%
6	£61,301.00 to £86,800.00	9.9%
7	£86,801.00 to £102,200.00	10.5%
8	£102,201.00 to £153,300.00	11.4%
9	Over £153,301.00	12.5%
Employer's rate is		14.8%

2015 Firefighters' Pension Scheme:

Full Time Equivalent Pensionable pay	Employee's Contribution Rate
Up to and including £27,818.00	11.0%
More than £27,819.00 and up to and including £51,515.00	12.9%
More than £50,516.00 and up to and including £142,500.00	13.5%



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£142,501.00 or more	14.5%
Employer's rate is 14.3%	

New Firefighters' Pension Scheme (NFPS) 2006:

Full Time Equivalent Pensionable Pay	Employee's Contribution Rate
Up to and including £15,609.00	8.5%
More than £15,609.00 and up to and including £21,852.00	9.4%
More than £21,852.00 and up to and including £31,218.00	10.4%
More than £31,218.00 and up to and including £41,624.00	10.9%
More than £41,624.00 and up to and including £52,030.00	11.2%
More than £52,030.00 and up to and including £62,436.00	11.3%
More than £62,436.00 and up to and including £104,060.00	11.7%
More than £104,060.00 and up to and including £124,872.00	12.1%
More than £124,872.00	12.5%
Employer's rate is 11.9%	

Will I get tax relief on my pension contributions?

Yes, your pension contributions are deducted from your gross salary prior to tax being calculated.

Can I join the 2015 Firefighters' Pension Scheme or Local Government Pension Scheme now?

Yes. If you are aged between 16 and 75 you can join the relevant pension scheme for your role.



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Please contact the Payroll Department who will forward you the relevant forms.

What if I do not wish to be auto enrolled into a pension scheme?

Auto re-enrolment is a new statutory responsibility under The Pensions Act 2008 (as amended) and the fire service must adhere to the law. Once you have been opted in, you will have a legal right to 'opt out' of the pension scheme and to do this you will need to contact the relevant pension fund.

The following websites all have information that may be useful to you.

- <https://www.gov.uk/workplace-pensions/about-workplace-pensions> - Information on pensions and saving for later life
- <https://www.gov.uk/plan-retirement-income/overview> - Options if you are concerned you have not saved enough for your retirement
- <http://www.worcestershire.gov.uk/pensions> - Information on Local Government Pension Scheme.
- <http://www.pensionsadvisoryservice.org.uk/> - The Pensions Advisory Service website