

Comparison of available Pension schemes – West Midlands Fire Service

Scheme Name	1992 Firefighters Pension	2006 Firefighters Pension	2015 Firefighters Pension
Normal Retirement Age	55	60	60
Deferred Benefit Age	60	65	State Pension Age
Early Retirement from	Age 50 subject to service	Age 55 subject to actuarial reduction	Age 55 subject to actuarial reduction
Employee Contribution Range	11 – 17%	8.5 – 12.5%	10 – 14.5%
Employer Contribution rate	21.7%	15.1%	14.3%
Accrual Rate	1/60 and 2/60 after 20 years	1/60	1/59.7
Death Benefit	2 years Pensionable pay	3 years Pensionable pay	3 years Pensionable pay