



HOME OFFICE

Commentary on the

**FIREFIGHTERS'
PENSION
SCHEME**

FOREWORD

**COMMENTARY ON THE
FIREFIGHTERS' PENSION SCHEME**

This Commentary on the Firefighters' Pension Scheme has been prepared by the Home Office with help and advice from fire authorities, staff associations and other Government Departments. The purpose is to help those who use the Scheme to understand its provisions, bearing in mind that such guidance cannot replace or override those provisions.

For the most part the text uses the "second person" to keep the style informal but this does not mean it is addressed only to firefighters. It is intended mainly to help the local authority superannuation officers who have to administer the Scheme.

The Commentary follows the same sequence as the Scheme provisions to make it easier to use them together. Each section explains the purpose of the corresponding rule and how it covers typical cases. The examples at the end of the relevant Parts should help you to follow how the rules actually apply in calculating awards.

Opting-out of the Firefighters' Pension Scheme at any stage of a firefighter's career will naturally affect future entitlement to benefits and in any such case the information in the main part of the Commentary must be read in conjunction with Annex 5.

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