

## How a lone fireman has won a £550million pensions bonanza: Retired hero's five-year fight to prove officials 'cheated' 34,000 police and firefighters out of tens of thousands each by miscalculating their payments on retirement

- Retired Scottish firefighter Billy Milne proved government pensions error
- Officials were years late in updating rules on how pensions were calculated
- The government has been left with a total compensation bill of £550million
- Mr Milne said government 'played every trick in the book' to dodge

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By **MARTIN BECKFORD** and **KIRSTEN JOHNSON FOR THE MAIL ON SUNDAY**

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A retired fireman has won a £550 million payout for thousands of emergency service workers after a five-year campaign for justice.

Up to 34,000 former firefighters and police officers are in line for windfalls worth tens of thousands of pounds each after Billy Milne proved that a Government blunder short-changed them when they left their jobs.

He, like many other 999 workers, gave up part of his annual pension payments in return for a lump sum on retirement – but was left out of pocket because officials were years late in updating rules about how the value of his pension was calculated.

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**Hero:** Retired fireman and grandfather-of-three Billy Milne, pictured with his wife Jane, has won a £550million government payout for thousands of emergency services workers after a five-year campaign for justice

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Now he has been awarded more than £30,000 by the Pensions Ombudsman, and his victory will leave the Government with an overall £550 million bill as it compensates everyone else who lost out.

Mr Milne, 59, told The Mail on Sunday last night: 'The Government played every trick in the book to

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avoid paying. They knew they were in the wrong but submitted appeal after appeal – and holding up proceedings for all these years will have cost the taxpayer unnecessarily.

'Firefighters and police who retired after 2006 were getting a large amount more, and when it was realised this was due to an error, we felt cheated. This is money hard-working men and women are due. It is not a gift. We all paid into our pensions for many years.'

Mr Milne, a grandfather of three who now lives with his wife Jane in the Scottish Highlands, served with Strathclyde Fire and Rescue Service in Glasgow for 31 years.

When he retired in 2005, at the rank of divisional officer, he took a £111,000 tax-free lump sum that reduced his annual pension from £29,610 to £22,207.

But Mr Milne noticed that younger firefighters retiring after him were getting far bigger cash pots.

It emerged that rules on how much of an individual's pension pot can be 'commuted' into a lump sum had been updated in 2006 to take account of longer life expectancy, making funds more valuable overall.

Mr Milne and the Fire Brigades Union, which took up his case, discovered the commutation calculations had been long overdue for revision.

The Government Actuary's Department (GAD) had failed to update them as scheduled in 2001 and again three years later, meaning Mr Milne and others who retired at the same time received less than they should have. Their payouts had been calculated on guidelines set in 1998.

He submitted his case to the Pensions Ombudsman in 2010, but it was delayed by legal challenges and it was not until May this year that the regulator upheld his complaint.

Mr Milne will receive a £30,000 top-up to his nest egg plus £6,000 interest.

And every other firefighter and police officer who retired with a lump sum between 2001 and 2006 – the years when the rules should have been updated – is also due a top-up.

About 5,000 firefighters and 29,000 police officers are eligible.

Home Office accounts show it has budgeted £460 million for lump sums and interest while the Department for Communities and Local Government expects to pay firemen £94 million.

Clint Elliott, of the National Association of Retired Police Officers, said: 'We are pressing for early payment, particularly for people who are not in good health who retired nearly 15 years ago, so they



**Long-serving: Mr Milne (right) training in the mid-70s. He served with Strathclyde Fire and Rescue Service in Glasgow for 31 years**

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