UNIONS TEAMING UP FOR PENSIONS FIGHT

THE FBU is recommending a strike ballot to its recall conference in Southport on 16 February following cuts and changes to the Firefighters Pension Scheme (FPS), the Local Government Pension Scheme (LGPS) and the refusal to allow retained firefighters or firefighter (control) members to join the FPS.

The union also opposes changes that will make it more difficult to secure an ill-health or injury pension.

ANDREW WIARD

Talks have gone on for a year

EIGHT UNIONS

Eight unions representing 1.5 million public service workers have agreed to ballot for strike action over planned cuts to their pension scheme.

General unions UNISON, AMICUS, TGWU and GMB, building workers' union UCATT, youth workers' union CYWU, probation service union NAPO and the teaching union NUT will ballot their members.

The Local Government Association wants to cut pension rights, but has so far refused to agree protection for existing members of the LGPS.

Talks to try to resolve the dispute, involving the Government, the LGA, local government employers and the unions, have been taking place for the best part of a year.

UNISON General Secretary, Dave Prentis, said: "This dispute is the biggest issue UNISON has faced for decades. It affects the rights of one million of our members who have paid 6% of their salaries into their pension scheme for decades to save for their retirement and are now being told that the deal is off.

CLOCK IS TICKING

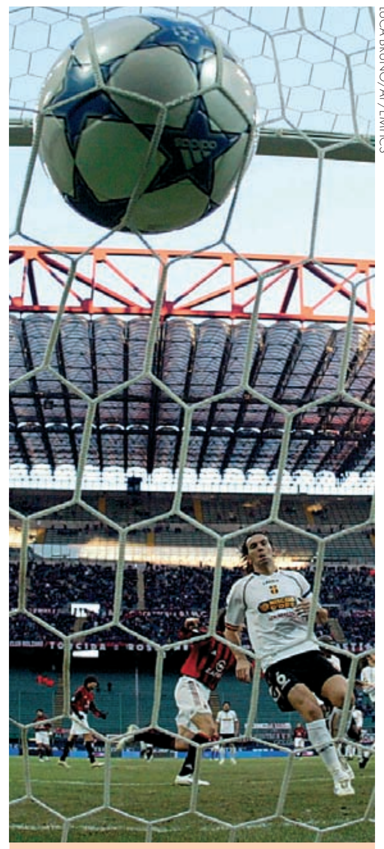
"The local government employers, the LGA and the Government should be in no doubt of how serious we are. The clock is ticking, but there is a window of opportunity and I would urge everyone concerned to make the most of it".

AMICUS General Secretary, Derek Simpson, said: "Last year our local authority members responded decisively to the question about whether they would resort to industrial action to defend their pension terms. The proposals on the table now are worse than they were then so it is safe to assume that they will vote again to strike and we will do everything we can to support them in the fight."

STILL TIME

TGWU General Secretary, Tony Woodley, said: "There is still time for the government to state that they do intend to honour their end of the deal."

GMB National Secretary, Brian Strutton, said: "The trade unions, once again, have to fight to defend local govern-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MPS SCORE BIG ON PAY AND PENSIONS

NO SKILLS? No qualifications? Want £60k a year, a huge pension after 20 years and a host of other benefits? Become an MP.

MPs, who appear to subscribe to the myth that our pensions our "unsustainable", get a pension after seven years and a full final salary pension after only 20 years.

That would give them rights worth £450,000 and a retirement income of about £35,000 a year in today's money.

MPs' pensions also come with a copper-bottomed guarantee.

If the scheme is underfunded, the shortfall will be made good by the taxpayer. In 2003, MPs voted themselves an extra £7m a year of taxpayers' money to fund a £25m shortfall in their scheme.

Prime minister Tony Blair's retirement package, meanwhile, is so generous that if he stood down tomorrow he would barely notice a drop in income.

Besides his ministerial and MP's pension, he will also receive a special allowance paid to ex-Prime Ministers. Taken together, he currently stands to receive more than £175,000 a year – only marginally less than his £178,922 salary.

It is stinking hypocrisy that these politicians, with their fat cat pensions, are telling us our pensions can no longer be afforded.

STRIKE BALLOT OBJECTIVE OF RECALL CONFERENCE

DON'T LET YOUR FUTURE SLIP THROUGH YOUR FINGERS

THE UNION is planning a conference on February 16 in Southport, as part of the campaign for industrial action the FBU intend to take in the face of planned detrimental changes to all FBU members' pensions.

The FBU Executive Council has recommended a ballot for strike action over the issue.

The Union argues that your pension is your pay when you retire. So any attempt to cut or delay that pay should be treated like a pay cut.

Government plans to raise the minimum retirement age in our scheme from 50 to 55 for anyone retiring after 31 March 2013, cut back the right to a decent pension if you are forced to retire on health grounds, and cut the value of injury pensions paid to retained firefighters injured on duty.

The retirement age for firefighters who have left the service will be raised to 65.

The Union wants you to back calls for industrial action.

An Executive Council Emergency Resolution to be put to the Recall Conference next month has been sent to all branches.

Attend your branch meeting, discuss and vote on this resolution.

GOVERNMENT FOUL PLAY

BACK IN March 2005, the Government promised to negotiate and not dictate changes to fire service pensions. At the time the Union welcomed the move and refrained from dismissing it as a cynical pre-election ploy. After months of fruitless negotiations between the FBU and the Office of the Deputy Prime Minister, it is clear that it was indeed pure electoral expediency. New Labour have not kept their promise. The Union has been told that ministers have taken key decisions which are NOT up for negotiation.

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PENSIONS Campaign News


MSI PHOTOGRAPHY

BUNCEFIELD: Politicians were quick to praise firefighters, but now they are planning to cut their pensions

HEROES TO ZEROS

POLITICIANS are quick to praise your dedication, skills and professionalism when the public see your magnificent work when disaster strikes. The House of Commons database contains wholesome praise for your work during major incidents and extreme weather.

But that doesn't stop them planning to cut your pension when the cameras are gone. General Secretary Matt Wrack said: "It's a pat on the back one day, followed by a kick in the teeth the next.

A pat on the back, then a kick in the teeth

"You're heroes one day and zeros the next.

"Government cannot explain why the fire service is being singled out for the worst treatment of all the 999 services. Firefighters deserve to be treated fairly.

"Police, ambulance and coastguard personnel have all been granted protection for current members of their schemes, but we are not even offered that.

HARSHER CHANGES

"Our existing members and future entrants to our profession face harsher changes than the police who have the nearest equivalent pensions scheme.

"For example, all current serving police officers will retain the right to a full pension after 30 years' service, whilst existing firefighters are seeing their working life extended by five years to 35.

"The new entrants police scheme will provide a full pension at 55, after 35 years with our new entrants being offered retirement at 60 after 40 years."

And fire service pensions are not expensive, with a third of operational firefighters – those working the retained duty system – excluded from the Firefighters' Pension Scheme and only being offered the new entrants' scheme.

And if they take up membership of this new scheme it seems that their injury benefits, if they are injured on duty, will be cut back. Our union also believes firefighters (control) should be offered access to the FPS.

"By excluding retained firefighters from the pension scheme they have been getting fire service pensions on the cheap for years," said Matt Wrack. "And why haven't the employers been setting aside money to cover the pensions which they have promised?

"Firefighters have been paying 11% of their pay but it hasn't been set aside either.

"For years the contributions coming in far exceeded what was paid in pensions.

"The Government and the employers knew the pension deal when you signed up.

"You met your side of the bargain in full and they now want to get out of theirs.

"It is pure opportunism for Government to demand change when all your contributions have been spent over the years and now they have to pay out of current income.

FULL BURDEN

"We see no reason why we should bear the full burden of a problem which is not of our making. All members of the fire service should be offered a fair deal when it comes to pensions whether they be at fire stations or in control rooms and whether they are wholetime or retained."

UNION STEPS UP PENSION CAMPAIGN

THE FBU is piling the pressure on Government in an attempt to break through the pension's logjam. In a twin-track approach the union is also conducting an information offensive to hammer home the message to members that the only way forward is for the union's recall conference to endorse a ballot for industrial action.

The FBU is opposing changes to the Firefighters Pension which would cut back on the right to a pension for all fire service personnel, wholetime and retained, if they are permanently injured as


FIREFIGHTER
Pensions Special January 20th 2006
FBU Conference is Recalled
Members asked to discuss industrial Action
It's time to stand up for our pension rights
General Secretary calls for urgent talks with Minister
The Executive Council of the Fire Brigades Union met last week to discuss developments in relation to pensions. All members were informed before Christmas that this meeting was due to take place and would be considering the recalling of conference and the possibility of industrial action.
General Secretary Matt Wrack says.

a result of their employment and forced to retire.

The union points to an 18% jump in the number of injuries during emergency operations in the last year.

It said other public sector workers had been offered protection for members of existing pension schemes – including all the other 999 services – and better schemes for new entrants. The new police scheme allows retirement on a full pension at 55 after 35 years membership while the new fire service scheme offers retirement at 60 after 40 years membership.

The FBU says that only offering retained firefighters entry to the new and lesser scheme is wrong. Retained firefighters must have access to the full Firefighters Pensions Scheme, not relegated to the poor relation.

The union is also active in the joint campaign with other local government unions to protect the Local Government Pension Scheme.

YOU AND YOUR PENSION

SEND A STRONG MESSAGE

By General Secretary Matt Wrack

YOU WILL be aware the Office of the Deputy Prime Minister is proposing several very important changes to your pension and related benefits which impact on ALL members of the union. Some critical changes would take immediate effect and impact on wholetime, those working the Retained Duty System and those in the Local Government Pension Scheme.

This *Pensions Campaign News* outlines some of the key issues including examples and frequently asked questions. I would urge you to consider the very serious implications of many of these key changes.

The union's recall conference will take place on 16 February. Your branch will be meeting and I urge you to attend meetings on this issue to ensure conference fully represents your views.

In our opinion it is important for you to send a very strong message to our employers and Government at this recall of our conference. Although no-one wants to take industrial action, we must make it clear that this remains a very real option.

Please attend your branch meetings and help us ensure we send the clearest possible message that they need to stop messing with your pension and other benefits.

How changes affect existing members

Is the ODPM going to change the injury scheme for existing firefighters like me?

The ODPM have confirmed that they are going to make changes to the injury pension arrangements but will not tell us what they are. However we do know that the new arrangements will affect all existing members and will also apply to new entrants.

What about my mate who retires after 2013 – is it the case that his injury pension arrangements will change in the same way but the ODPM won't tell us how?

Yes. Unfortunately, contrary to the myth being peddled by the ODPM and certain Chief Officers, there is a lot for all existing members to worry about.

I'm a control member. What do I stand to lose with the changes the ODPM want to make to the Local Government Pension Scheme?

The big issue for those in the LGPS is the proposed removal of the 'rule of 85', which would mean some firefighters (control) having to work an additional five years. The rule of 85 works on the basis of combining a member's age with length of service. If that figure adds up to 85 then that member can retire at 60, with a full pension, or even as low as 55 with the employers permission. So, a member aged 60 with 25 years service can retire automatically or, if he or she is aged 55 and has 30 years service, if the employer agrees then that member can retire.

I've heard that the pension scheme is unsustainable in its present form because it is too costly. I've only been in the job for seven years and I'm only 28 – so I've got a lot of service ahead of me. Are the changes the ODPM is making to my pension arrangements and the extra changes they are making to the pensions for new entrants going to make the pension scheme financially stable?

Don't listen to the myths. There is scant evidence to suggest that the pension scheme is unsustainable. Medical retirements are down and are going down all the time – the independent medical referee, OHS, effects of H&S etc. have all played a part in this. We have challenged the ODPM to come up with substantiating data, but not surprisingly, they appear reluctant or unable to do so. We do know that they did not collect any statistics relating the Firefighters Pension Scheme before 2004. A further concern is that if they are covering up a cost-cutting exercise now with these wild assertions, what's to stop them trying it again in the future!

I joined at 18, have the ODPM addressed the issue that my first two years of service don't count towards my ordinary pension?

No. This remains a problem for anyone who joins the service before the age of 20. You effectively have two 'dead' years of service during which your 11% deduction does not count towards your final pension, but is basically an insurance policy in case of injury during that period.

I'm a firefighter and I finish my 30 years in 2018. It doesn't seem too bad to me. I might have to work an extra five years but at least I'll be earning full pay and building up more pension for all of those five years, as opposed to having to live on a pension which is 2/3 pay.

The truth is that under the current provisions of the scheme you should be able to receive a full pension worth two thirds of your pensionable pay after thirty years service (subject to being at least 50 years of age). If you are then required to work longer you are effectively working for the employer for only ***one third*** of your pay – since you should be entitled to the other two thirds anyway. By keeping you on, the employer is able to employ a firefighter but make a financial saving equal to two thirds of that firefighters' pay. No wonder it seems like a good idea to the government! It's a way of employing firefighters on the cheap. Also remember that the accrual rate for those five extra years is at a reduced rate (1/45th not 2/60th), and you will have to pay pension contributions of 11%. If you were receiving a pension instead you would not have to pay these contributions.

*1/45th = 1.33/60th

I'm retained. What injury pension will I get?

The ODPM is unwilling to answer this question when it is raised formally at the Firefighters Pension Committee. We have been told, however, that your injury pension would be based on your retained firefighter's pay if you are unlucky enough to be injured on duty. Under the current arrangements you would get an injury pension based on the pay of a wholetime firefighter.

I'm retained – surely I'm OK?

The problem remains. There are still unknowns with regard to the injury pension arrangements. Also the ODPM want you to join a scheme based on two-thirds pension after 40 years, not 30 years service, with a pensionable age of 60. We want you to be on the present pension scheme.

Why are the Government doing this?

The simple answer is cutting costs at your expense. This is not a problem of our members' making, but years of mismanagement of our members' contributions.

HOW DO I FIND OUT MORE?

Read the FBU bulletins – including past ones. Attend branch meetings. If your branch rep is on leave ask for brigade officials to come to the branch. Attend any 'all members' meetings that your brigade/regional committee call. Check your branch noticeboard for the latest *Firefighter Pensions Specials*

We've always had a similar scheme to the police. How do the changes to the pensions for police officers differ to the changes to the pensions for firefighters?

All serving police officers will remain on a 30-year scheme, with new entrants from April 2006 going to a 35-year scheme. This contrasts with the proposals for the current FPS and new FPS of 35 years (post-2013 cut-off date) and 40 years respectively. The minimum pension age for those in the new police scheme will be 55, compared to 60 for the Fire Service.

If I do work an extra five years, what pension contributions do the ODPM propose I pay during that five years as a percentage of my pay?

We will still pay 11%.

Are their proposals to change my commutation arrangements?

We don't know yet: the ODPM hasn't made any announcement. We DO know that by changing the retirement age for most members to 55 our members who could have retired earlier than 55 will see their commutated lump sum reduce because they are retiring older.

Can they legally change our scheme?

Since 1947 the FPS has been changed on numerous occasions. In the Government's view, it is similar to your mortgage lender changing the terms and conditions from those you signed up to. We are looking at all possible challenges with our lawyers.

Where can I see the proposals for changes to existing members?

You can't. The ODPM do not want to tell you.

I'm thinking of going for promotion in the next few years, how will it affect me?

The change in your pay will be reflected in your pension at retirement, just as at present.

Has the Union asked for ring-fencing?

No. Our policy is that we want the existing pension scheme for all and future firefighters. We want a pension for retained firefighters within the existing scheme and for control to be covered by the FPS not the LGPS. Also we want all unmarried partners to be covered by the provisions of the existing scheme in the same way as married partners are.

This is not a problem of our members' making, but years of mismanagement of our members' contributions.

We are looking at all possible legal challenges

EXAMPLE 1

Firefighter joined FPS in 1984 aged 20, will be 50 in April 2014 and wants to retire then.

- The member will have been a member of the FPS for 30 years and will have accrued a pension worth 40/60ths of final pensionable salary, but payable at age 55, not age 50. The member is retiring five years early (normal retirement age for this firefighter is now 55, because the member was not aged 50 by April 2013).
- The pension scheme states that for the first 20 years you accrue 1/60th for each year of service. For each year of service over 20 years you accrue 2/60ths.
- For the purpose of the example we are using the figure of £30,000 as the notional pensionable pay for April 2014.
- The member will be entitled to a 30-year pension. This can be broken down for the purpose of showing the comparison into service prior to April 2006 and the service after.

EXISTING PROVISIONS FOR EXISTING MEMBERS	PROPOSED PROVISIONS FOR EXISTING MEMBERS
The calculation is based on the information given above. Pension earned by service prior to April 2006 (22 years) is: $\frac{20+4}{60}$ x £30,000 = £12,000 Pension earned for service from April 2006 (8 years) to date of retirement is: $\frac{16}{60}$ x £30,000 = £8,000 Under existing provisions this member will receive a pension of : £20,000 (£12,000+£8,000)	To begin with, the calculation is the same if the ODPM proposals come into effect: Pension earned by service prior to April 2006 (22 years) is: $\frac{20+4}{60}$ x £30,000 = £12,000 Pension earned for service from April 2006 (8 years) to date of retirement is: $\frac{16}{60}$ x £30,000 = £8,000 BUT this member will not receive the £20,000 pension that he/she has earned. It appears the thinking of the ODPM is that there will be an actuarial reduction because the member retired before 55. Pension earned after April 2006 (shown in blue above) would be reduced on the basis of 5% for each year between the age at which member retires and the age of 65 (ie 65 minus 50=15 years) This means a reduction of : £8,000 x (5%X15) = £6000
With the existing provisions for existing members the member will get a pension of: £12,000+£8,000 = £20,000	If we allow the new provisions to come into effect the member's pension would be: £12,000+£8,000–£6,000 = £14,000

COMMENT: In this case the member has chosen to retire at age 50 – the age at which they were entitled to retire at on entry to the service. This member would lose £6,000 each year for the rest of his/her life. If the member was to live to 75 they would lose £150,000 (the average price paid for a house by first-time buyers).

EXAMPLE 2

Same firefighter as in Example 1 joined the FPS in 1984 aged 20, will be 50 in April 2014 and wishes to retire when he/she is 55 (April 2019)

- The member will have been a member of the FPS for 35 years by that stage and will have accrued a pension worth 40/60ths of final pensionable salary, but payable at age 55, not age 50. The member is retiring five years early (normal retirement age for this Firefighter is now age 55, because the member was not aged 50 by April 2013).
- You will know that the Pension scheme states that for the first 20 years you accrue 1/60th for each year of service. For each year of service over 20 years you accrue 2/60ths.
- Because time has moved on for the purpose of the example we are using the figure of £34,000 as the notional pensionable pay for April 2019.
- The member will be entitled to a 35-year pension. This can be broken down for the purpose of showing the comparison into service prior to April 2006 and the service after.

EXISTING PROVISIONS FOR EXISTING MEMBERS	PROPOSED PROVISIONS FOR EXISTING MEMBERS
The calculation is based on the information given above: Pension earned by service prior to April 2006 (22 years) is: $\frac{20+4}{60}$ x £34,000 = £13,600 Under the existing provisions you cannot earn more than 40/60ths, so the pension earned for service from April 2006 (8 years) to date of retirement (April 2019) is: $\frac{16}{60}$ x £34,000 = £9,067 Under the existing provisions of the scheme, this member might be allowed to work until age 55, but the maximum pension he/she can build up is a two-thirds pension (40/60). So this member will receive a pension of: £22,667 (£13,600+ £9067)	To begin with, the calculation is the same if the ODPM proposals come into effect: Pension earned by service prior to April 2006 (22 years) is: $\frac{20+4}{60}$ x £34,000 = £13,600 Pension earned for service from April 2006 (8 years) to the end of his/her 30 years service (April 2014) is: $\frac{16}{60}$ x £34,000 = £9,067 Because the member is not now retiring before the age of 55, there is no actuarial reduction. However, it appears as though the thinking of the ODPM is to allow members not to hit a glass ceiling at 40/60ths and to allow existing members to continue accruing pension rights until the age of 55. The rate for accrual is proposed to be at 1/45th per year.* By working this extra five years the member will therefore earn a further pension of $\frac{5}{45}$ x £34,000 = £9,067
The member will get a pension of: £22,667 (£13,600 + £9,067)	The member will get a pension of £26,512** (£13,600+£9,067+£3,778)

COMMENT: The ability to accrue pension beyond 40/60th appears at first glance to be a significant concession to members forced to work longer. However the accrual rate proposed for the extra years is at 1/45th pa instead of 2/60th pa. If pension continued to accrue at 2/60th PA, in the example above, then the additional pension would be £5,667 (10/60th x £34,000, rather than £3,778. The total pension would then be **£28,041** per annum.

The additional five years service produces a saving to the employer on the following basis. Under the existing arrangements the member can retire at 50 on a pension of £20,000. Instead, the member is required to continue working for five additional years at a salary of £34,000. The employer would previously have been required to pay £22,667 pa in pension plus £34,000 for a replacement firefighter. These proposals mean the employer saves £22,667 for five years, **producing an overall saving to the employer of £113,335**. Under existing arrangements, this £113,335 would be due to our member as pension.

This saving to the employer also means that the firefighter is effectively working for five years for 1/3rd of his/her pay!

In the example above, it would take the retired firefighter 30 tears to recoup the pension lost. He/she would have to claim a pension until the age of 85 to make any net gain from the change. According to national statistics for 2002 life expectancy for males in the UK is 76.

EXAMPLE 3

Firefighter joined at 18 in 1982. His/her normal retirement age will be age 55 (he/she is not aged 50 by April 2013). He/she decides to retire in April 2014 at age 50.
Again, let's say that by April 2014 his/her pensionable pay is £30,000.

EXISTING PROVISIONS FOR EXISTING MEMBERS	PROPOSED PROVISIONS FOR EXISTING MEMBERS
Pension earned by service prior to April 2006 (24 years) is: $\frac{20+8}{60}$ x £30,000 = £14,000 Pension earned by service after April 2006 (8 years) is subject to the 40/60ths maximum: $\frac{12}{60}$ x £34,000 = £6,000	Pension earned by service prior to April 2006 (24 years) is: $\frac{20+8}{60}$ x £30,000 = £14,000 Pension earned by service after April 2006 (8 years) is subject to the 40/60ths maximum: $\frac{12}{60}$ x £34,000 = £6,000 BUT this part of his/her pension is subject to an actuarial reduction – counting back from 65, not 55, establishes by how many years early the pension is being taken (15). This part of the pension is therefore reduced by 75%, or £4,500.
Under the existing provisions within the scheme, this member will receive a pension of : £20,000 (£14,000+£6,000)	Total pension is therefore: £14,000 + £6,000 – £4,500 = £15,500

Comment: This member would lose £4,500 each year for the rest of his/her life. If the member was to live to 75 he/she would lose £112,500, ignoring the effect of inflation.

EXAMPLE 4

The same firefighter as in Example 3 decides to work until 55. By that stage (2019) he/she will have been a member of the FPS for 37 years.
His/her pay has increased in line with inflation and in round figures is now £34,000.

EXISTING PROVISIONS FOR EXISTING MEMBERS	PROPOSED PROVISIONS FOR EXISTING MEMBERS
Pension earned by service prior to April 2006 (24 years) is: $\frac{20+8}{60}$ x £34,000 = £15,533 Pension earned by service after April 2006 but before 2014 is still subject to the 40/60ths maximum: $\frac{12}{60}$ x £34,000 = £6,800	Pension earned by service prior to April 2006 (24 years) is: $\frac{20+8}{60}$ x £34,000 = £15,533 Pension earned by service after April 2006 but before 2014 is still subject to the 40/60ths maximum: $\frac{12}{60}$ x £34,000 = £6,800 BUT this time the pension is not being drawn early. Therefore no early retirement reduction is made. He/she can build up five years more pension after age 50: the years between 18 and 20 are 'dead', but the years between 50 and 55 are not. Pension earned after April 2014 (five years) is accrued in 1/45ths (equivalent of 1.33/60th not 2/60ths). $\frac{5}{45}$ x £34,000 = £3,777.78
Under the existing provisions within the scheme, this member will receive a pension of: £22,333 (£15,533+£6,800)	Total pension is therefore: £15,533+£6,80+£3,777.78=£26,110.78

Part of this increase in the pension under the ODPM proposals is due to notional pay increases from £30,000 to £34,000 over the last five years of the career. If they are taken out of the equation then the pension would be £23,333.33.

EXAMPLE 5

ILL-HEALTH RETIREMENT

- A firefighter joined the FPS aged 20 in March 1984. The member is required to retire on ill-health grounds in March 2006 (before any changes to the pension arrangements) just as he has completed 22 years. The member's ill-health pension is shown in the left hand column.
- The member has a colleague who also joined aged 20 in October 1984. The colleague is required to retire on ill-health grounds in October 2006 (after the changes to the pensions arrangements) just as she has completed 22 years. Her ill-health pension is shown in the right hand column.
- However, under the proposed two-tier ill-health scheme, if the employer says a firefighter suffering from ill-health can do some kind of labour for 30 hours per week they will get no enhancement. It is difficult to envisage a situation where the employer will not say that the member would meet the requirement for an enhancement.

Their pay is £25,850 (for the sake of the comparative example the July pay rise is ignored).

EXISTING PROVISIONS FOR EXISTING MEMBERS	PROPOSED PROVISIONS FOR EXISTING MEMBERS
The current ill-health enhancement for existing members is 7/60ths. The ill-health pension is based on normal pension accrual plus the enhancement: $\frac{20+4}{45} + \frac{7}{60}$ x £25,850 = £13,366	Because there will probably be no enhancement, the ill-health pension is based on normal pension only: $\frac{20+4}{60}$ x £25,850 = £10,340 But let's say that the brigade does not act true to form and gives an enhanced ill-health pension: $\frac{20+4}{45} + \frac{7}{60}$ x £25,850 = £13,366