

# Wales Fire and Rescue Service

# Circular



Llywodraeth Cymru  
Welsh Government

[www.cymru.gov.uk](http://www.cymru.gov.uk)

Circular number:	W-FRSC(2015) 01	Date issued:	20 January 2015
------------------	-----------------	--------------	-----------------

Status:	For Action
---------	------------

Title:	Firefighters' Pension Scheme Transfer Restrictions
--------	--

Issued by:	Steve Pomeroy Head of Fire Services Branch
------------	---

Addressed to:	Please forward to:
Chief Fire Officers Chairs of the Fire and Rescue Authorities Clerks to the Fire and Rescue Authorities	Treasurers Pensions Officers

## Summary

This circular provides details of pension transfer restrictions which may impact members of the Firefighters' Pension Scheme, and which will come into place on 6 April 2015.

## For further information contact:

Helen Griffiths Fire Services Branch Community Safety Division Welsh Government Merthyr Tydfil Office, Rhydycar Merthyr Tydfil CF48 1UZ	Direct Line: 0300 062 8221 Fax: 0300 062 8547 E-mail: <a href="mailto:Helen.griffiths@wales.gsi.gov.uk">Helen.griffiths@wales.gsi.gov.uk</a> Website: <a href="http://www.wales.gov.uk/fire">www.wales.gov.uk/fire</a>
--	---

CLG Ref:	N/A
----------	-----

## **Introduction**

1. This circular relates to pension transfer restrictions which may impact members of the Firefighters' Pension Scheme, and which will come into place on 6 April 2015.
2. From this date, transfers out from unfunded, defined benefit, public service pension schemes, to schemes from which it may be possible to acquire a right or entitlement to flexible benefits, will no longer be possible. Flexible benefits is defined in the Pension Schemes Bill 2014-15,<sup>1</sup> which is delivering these changes, as:
  - (a) a money purchase benefit;
  - (b) a cash balance benefit; or
  - (c) a benefit, other than a money purchase benefit or cash balance benefit, calculated by reference to an amount available for the provision of benefits to or in respect of the member (whether the amount so available is calculated by reference to payments made by the member or any other person in respect of the member or any other factor).
3. Applications for transfers made on or before 5 April 2015, and under section 95(1) of the Pensions Act 1993 (and the equivalent Pension Schemes Act (Northern Ireland) 1993), will be able to go ahead.<sup>2</sup> Such an application under s. 95(1) requires the member to have applied in writing to the trustees or managers of the scheme requiring them to use the cash equivalent in one of the ways specified by the statute e.g. for transferring to another scheme.

## **Action**

4. Fire and Rescue Authorities are asked to communicate these proposals to all members.

**Steve Pomeroy**  
**Head of Fire Services Branch**  
**Welsh Government**

---

<sup>1</sup> <http://services.parliament.uk/bills/2014-15/pensionschemes.html>

<sup>2</sup> The relevant restrictions can be found in Section 8 of both Clause 68 (for GB), and Clause 71 (NI).