

Annex D – Notes on the survivor’s pension

FPS 2015 provides for a survivor’s pension to be paid if, when you die, you are married or have a civil partner or eligible ‘cohabiting partner’ (someone you live with who would be entitled to a survivor’s pension).

Survivor’s pension if you die in service

Although the statement is based on your benefits at 31 March 2024, survivor’s benefits are based on future entitlement.

Death in service survivor’s pensions will be paid to eligible partners at 50% of the higher-tier ill-health pension that would have been payable.

Under FPS 2015, if your husband, wife or partner is more than 12 years younger than you there would be a reduction of 2.5% for every year or part of a year over the 12 years, to a maximum of 50%.

Survivor’s pension if you die after you retire

Survivor’s pensions will be paid to eligible partners at 50% of your pension (before any reduction for early payment, but after commutation of lump sum).

Under FPS 2015, if your husband, wife or partner is more than 12 years younger than you, there would be a reduction of 2.5% for every year or part of a year over the 12 years, to a maximum of 50%.

Nominating a beneficiary

Whilst there is no legislative requirement for you to complete a nomination for someone (a ‘qualifying partner’) who you want a survivor’s pension to be paid to we consider it best practice for members to record who they want a surviving partner’s pension to go to if they die. This will save a surviving partner from unnecessary administrative duties at what would be a sensitive time.

Please contact your FRA to find out how to access the form or make any amendments to your decision.

Death in service lump sum

If you die in service as a member of the FPS 2015, a death grant would be payable. This would normally be three times your final pay at the date of death. Final pay is normally the greater of the following –

- (a) the amount of your pensionable pay and assumed pensionable pay during your last 365 days of continuous pensionable service, or
- (b) the amount of your pensionable pay and assumed pensionable pay during your last 3 years of pensionable service, divided by three.

If you have continuous pensionable service of less than 365 days, the pay would be uplifted to reflect a full year.

If you have more than one active member's account, a lump sum death benefit is payable in respect of each of those accounts.

Death on pension lump sum

A death grant may also be payable to FPS 2015 members if you die after retirement, and you have been receiving pension payments for less than five years. In these circumstances, the death grant would be the difference between five times the annual amount of pension and the number of instalments of pension paid. It is in effect a five-year guarantee of pension.

Members of FPS 2015 can fill in an 'expression of wish' form for beneficiaries to receive the death in service lump sum, though the final decision rests with the Fire and Rescue Authority.

Please contact your FRA to find out how to access the form or make any amendments to your decision.