

FIREFIGHTERS' PENSION COMMITTEE

NEW FIREFIGHTERS' PENSION SCHEME

DRAFT BLUE PRINT – A3 UNMARRIED PARTNER PENSIONS

Note by ODPM

1. During discussion of paper FPC(05)20 (Draft Blueprint – A3 Registration of Cohabiting Partnerships), the Committee asked for an explanation for the requirement for unmarried partners to have a 2 year relationship.
2. In the Green Paper “A new contract for welfare: Partnership in Pensions” in December 1998, the Government said that it had no objections on principle to the provision of survivor pensions to unmarried partners by public service pension schemes, subject to three main conditions:
 - (i) the cost of the extra benefits should be met by scheme members through higher employee contributions or a scaling back on other member benefits;
 - (ii) the general membership must want the change to be made; and
 - (iii) there must be practicable arrangements to define the eligibility of unmarried partners for survivor pensions. Eligibility should be limited to genuine long term partnerships in order to contain costs to members and avoid a situation in which practically every unmarried member could bequeath a survivor pension to somebody of their choice.
3. In 2001, HM Treasury issued a paper to public sector schemes on establishing partner pensions. To satisfy eligibility they suggested the following:
 - financial or inter financial dependence;
 - co-habitation, which schemes are advised should be embodied in the scheme rules;
 - exclusivity so that neither partner must be married (and now in a civil partnership) to anybody else but should be capable of legal marriage (civil partnership);
 - a nomination should be made; and
 - a long-term relationship. The proposal was that there should be a qualifying period during which conditions for eligibility should be demonstrated. A period of two years was proposed. For this reason, the appropriate minimum age of partners at the time of nomination would be 18 years.
4. The proposal for the new Firefighters' Pension Scheme is consistent with these requirements.

ODPM
December 2005