Firefighters' Pensions England
Scheme Advisory Board

Local Government Association

Compliance

FPS contribution rates 2026-27

Summary

Banded employee contribution rates were introduced to the Firefighters' Pension Scheme 1992 (FPS 1992) and the Firefighters' Pension Scheme (England) 2006 (FPS 2006) by Statutory Instruments 2012/953 and 2012/954 respectively.

These rates have subsequently been amended each year by an amendment order to the schemes. The amendments[1], which came into force on 1 April 2015, listed the rates applicable from 2015-16 to 2018-19, including contribution rates for special members of FPS 2006. As the legacy schemes closed to future accrual on 31 March 2022 these contribution rates are no longer in force.

The Firefighters' Pension Scheme 2015 (FPS 2015) was introduced on 1 April 2015 by SI 2014/2848. Regulation 110 sets out details of the rates applicable from 2015-16 to 2018-19.

For 2019-20 onwards, Fire and Rescue Authorities (FRAs) were instructed that the 2018-19 rates would continue to apply, due to the pause of the cost-cap mechanism.

Following a formal consultation a new contribution structure will be introduced by SI 2026/27 from 1 April 2026 .The contribution structure will be amended as follows:

- An additional band will be introduced, increasing the bands from four to five.
- Contributions will be based on actual pay rather than wholetime equivalent pay.
- From April 2027 the bandings will be increased each April in line by consumer price index to allow for futureproofing.

This factsheet reminds FRAs of the contribution rates set out in the above Regulations and Orders which will apply from 1 April 2026.

[1] SI 2015/579 [FPS 1992], SI 2015/590 [FPS 2006]

Employee contribution rates

FPS 2015

Table 1. FPS 2015 contribution rate from 1 April 2026 to 31 March 2027 (percentage of actual pensionable pay)

Actual pensionable pay	FPS 2015
Up to £36,130	11.09%
£36,131 to £45,407	12.59%
£45,408 to £66,908	14.09%
£66,909 to £190,691	15.59%
£190,692 and above	17.09%

From 1 April 2027, these thresholds will be uprated each year in accordance with the annual increase in the Consumer Prices Index (CPI) for the 12-month period ending the previous September.

In circumstances where the September CPI rate is nil or a negative figure then bandings for the following scheme year remain unchanged.

Employers must determine the employee contribution rate for each employee from 1 April 2026 and inform payroll. The process for allocating contribution rates may have been automated on the payroll system. Employers must ignore any reduction in pensionable pay due to sickness, child related leave, reserve forces service leave or other absence from work when setting the employee contribution rate.

Each firefighter employment must be banded separately where a member holds multiple roles.

Further information relating to determining member contribution rates from 1 April 2026 can be found in our guidance document.

Employer contribution rates

Employer contributions are determined by the scheme actuary (currently the Government Actuary's Department) during the scheme valuation process.

Following the 2020 valuation of the Firefighters' Pension Schemes, page 2 of the Scheme Specific Employer Contribution Rates sets out the contribution rates below from April 2024 to March 2027:

Table 2. FPS employer contribution rates

2015 Scheme % of pay	37.6

Ill-health additional contributions

Previous employer ill-health additional contributions continue to apply. Where a member has retired with an entitlement to the immediate payment of an ill-health pension, the FRA must pay an ill-health additional contribution. The ill-health additional contribution will continue as follows:

- Higher tier ill-health additional contribution: 4 times pensionable pay (over the last 12 months)
- Lower tier ill-health additional contribution: 2 times pensionable pay (over the last 12 months)