POLICY NOTE

THE FIREFIGHTERS' PENSION SCHEME (AMENDMENT) (SCOTLAND) REGULATIONS 2025

SSI 2025/149

The above instrument was made in exercise of the powers conferred by section 1(1), 1 (2)(f), 2(1) and 3 (1) and paragraph 6(c) of schedule 2 of the Public Service Pensions Act 2013. The instrument is subject to the negative procedure.

Summary Box

These regulations amend the Firefighters' Pension Scheme (Scotland) Regulations 2015, to change the employee contribution rate structure. The new rates continue to be set out in a tiered structure, with updated pay thresholds in those tiers, effective from 1 July 2025. The structure is changing in order to deliver a member contribution yield of 13.2% of pensionable pay in line with the scheme design framework.

Policy Objectives

Employer rates are calculated based on an assumed yield of contributions from scheme members of 13.2% of pensionable pay as set out in the design framework agreements of 2014/2015. The Government Actuary's Department has reviewed the contribution rate structure and anticipates that the existing contribution rates would not deliver the required yield of 13.2%, falling short by 0.23%. This instrument delivers rates to address the shortfall and ensures the structure delivers the member contribution yield.

Contribution rates for scheme members will be based on their actual pensionable pay. Previously rates were applied using whole time equivalent pensionable pay. .

These changes were agreed in collaboration with the Scottish Firefighters' Scheme Advisory Board, which consists of both employer and employee representatives.

The new proposed rates and structure is:

	Actual Pay	Rate
Band 1	£0 to £35,000	11.73%
Band 2	£35,001 to £55,000	13.63%
Band 3	£55,001 to £142,500	14.23%
Band 4	£142,501 +	15.23%
	Yield (2025-2027)	13.20%

Band 1: Full time Trainee – Development Firefighters.
Band 2: Full time Competent Firefighters - Watch Managers.
Band 3: Full time Group and Area Managers.

Bands will be updated annually in line with annual pay awards.

UN Convention on the Rights of the Child (Incorporation) (Scotland) Act 2024 Compatibility

In accordance with section 23(2) of the United Nations Convention on the Rights of the Child (Incorporation) (Scotland) Act 2024 (the Act), the Scottish Ministers certify that, in their view, the Firefighters' Pension Scheme (Amendment) (Scotland) Regulations 2025 are compatible with the UNCRC requirements as defined by section 1(2) of the Act.

EU Alignment Consideration

This instrument is not relevant to the Scottish Government's policy to maintain alignment with the EU.

Consultation

To comply with the requirements of Section 21 of the Public Service Pensions Act 2013, a consultation took place from 21 February 2025 to 18 April 2025.

In particular, employer and employee representatives of the Scottish Fire and Rescue Service, administrators and Scottish Government interests and UK Government departments were consulted. Four responses were received and on the basis of these responses the proposed amendments will be adopted.

A full list of those consulted and who agreed to the release of this information is attached to the consultation report which will be published on the Scottish Public Pensions Agency's website.

Impact Assessments

An Equalities Impact Assessment for these changes will be published on the Scottish Public Pension Agencies website.

Child Rights and Wellbeing Impact Assessment

The Scottish Government have carried out a Child Rights and Wellbeing Impact Assessment (CRWIA) and this has been published alongside the laying of these Regulations. The CRWIA has concluded that there is no impact on the rights or wellbeing of children.

Financial Effects

The Minister for Public Finance confirms that no Business and Regulatory Impact Assessment (BRIA) is necessary as the changes to employee contribution rates made by this instrument have no significant financial effects on the Scottish Government, local government or on business.

Scottish Public Pensions Agency
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13 May 2025