



FIRE BRIGADES UNION

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CIRCULAR 2012HOC0061MW

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TO: ALL MEMBERS

Dear Brother/Sister

**HANDS OFF OUR PENSIONS - OPT OUT CONCERNS**

You will be aware that we have been providing evidence of the potential costs, both long-term and short-term, of the Government proposals to increase contribution rates for the Firefighters' pension schemes. I recognise that these make pretty grim reading, especially for those in the New Firefighter Pension Scheme who see a potential 4.7% increase by April 2015 which amounts to a 55% increase on the amount they currently pay.

One of the most concerning things being reported at the moment by our Officials is that members are becoming increasingly angry and concerned about these figures and are making enquiries about opting out of (i.e. leaving) their current pension scheme.

I issued a circular 2011HOCO420MW in September 2011 which advised members that:

*'Whilst it is sensible that all members plan for their future and consider all the options available to them it must also be stressed that at this moment in time the pension schemes remain unchanged and that the arrangements for future scheme proposals are completely unresolved'.*

It also stated that:

*'Although the coalition government's proposals for working longer, paying more and getting less remain unaltered, so does our position, and members are strongly advised not to rush into any decision on opting out or not joining until all negotiations have been concluded and all the details are available'.*

I must reiterate the advice contained within this circular and strongly advise members not to rush into any decision until all the facts and figures about any future proposals are available. **Currently this is not the case.** It is important that any such important financial decision is based on access to full and accurate information.

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I am also receiving anecdotal evidence that some members have now taken this a step further and have actually opted out of their scheme. This is a worrying development that we are raising with the Government and urging them to take notice of our concerns before it is too late and they are left with unaffordable/unsustainable schemes because they took no action to prevent this.

I have also been made aware that the number of new entrants to the Service joining the pension scheme appears to be dropping because they view it as unaffordable and have very little confidence in their future benefits being maintained.

It is extremely important that members do not take any drastic decisions on opting out until all the facts are available. The FBU is continuing to campaign against detrimental changes to our pensions and demanding that the Government act to encourage members to join and remain members of the Firefighters pension schemes.

The FBU will continue to take part in all the scheduled consultation meetings and will keep members informed of any developments through the usual channels. It is extremely important that you keep up with these developments and make every effort to attend your Branch Meetings.

Best wishes.

Yours fraternally

A handwritten signature in black ink, appearing to read 'M. Wrack', written in a cursive style.

**MATT WRACK**  
**GENERAL SECRETARY**

MW/sll