

Firefighters' Pensions Year End

Contributions banding

The following [factsheet](#) reminds FRAs of the contribution rates that apply for 2019-20 as set out in the scheme regulations.

FPS 2015 Additional Pension purchase limit applicable for 2019-20

As detailed in [bulletin 2](#), no determination under [rule 2, \(1\)\(b\)\(i\) of schedule 1](#) was made by Treasury on the overall limit of extra pension for 2018-19, or subsequently 2019-20.

Paragraphs (1)(b)(ii) and (2)(a)&(b) confirm that the limit on the Additional Pension that can be purchased in the 2015 scheme is therefore increased on the 1 April *for any scheme year beginning on or after 1st April 2016* as if it were a pension beginning on the first day of the previous scheme year to which the Pensions (Increase) Act 1971 applies.

The pensions increase due at 1 April 2019 is that from 9 April 2018 (since the 2019 PI date is the 8 April 2019) and so the **Additional Pension limit has increased from £6,565 by 3% to £6,761 from 1 April 2019.**

Public Service Pension Indexation and Revaluation 2019

HM Treasury have issued a [written statement](#) confirming the Public Service Pension Indexation and Revaluation for 2019.

Public service pensions will be increased from 8 April 2019 by 2.4%, as set out in the [Pension Increase \(Review\) Order 2019 \[SI 2019/546\]](#) in line with the annual increase in the Consumer Prices Index up to September 2018.

FPS 2015 will use the figure of 2.8% as set out in the [Public Service Pensions Revaluation Order 2019 \[SI 2019/455\]](#) for the earnings element of revaluation for active members to be applied at one second after midnight on 31 March 2019.

HMRC limits applicable from 6 April 2019

[The Finance Act 2004 \(Standard Lifetime Allowance\) Regulations 2019 \[SI 2019/29\]](#) have amended the Lifetime Allowance limit to £1,055,000 from 6 April 2019.

The Annual Allowance limit as defined by the Finance Act 2004 (as amended) remains unchanged at £40,000 for 2019-20.

Automatic Enrolment Earnings Bands

Those employers who have already passed their staging date for the purposes of automatic enrolment under the Pensions Act 2008 or whose staging date will fall in 2019-20 will need to be aware of the earnings bands for 2019-20. These are contained in [The Automatic Enrolment \(Earnings Trigger and Qualifying Earnings Band\) Order 2019 \[SI 2019/374\]](#) and are reflected in the following tables. It should be noted that the earnings trigger for 2019-20 (£10,000) is the same as the earnings trigger for 2015-16, 2016-17, 2017-18 and 2018-19.

2019-20	Age	16 - 21	22 - <SPA*	SPA* - <75
Earnings**				
Under lower earnings threshold (£6,136***)		<i>Entitled worker</i>		
Between £6,136*** and £10,000		<i>Non-eligible jobholder</i>		
Over earnings trigger for automatic enrolment (£10,000)		<i>Non-eligible jobholder</i>	<i>Eligible jobholder</i>	<i>Non-eligible jobholder</i>
* <i>State Pension Age</i>				
** <i>Earnings</i> : separate contracts treated separately				
*** To align with National Insurance contributions lower earnings limit				

Pay reference period	Lower earnings threshold p.a.	Earnings trigger for automatic enrolment
Annual	£6,136.00	£10,000.00
6 months	£3,068.00	£4,998.00
3 months	£1,534.00	£2,499.00
1 Month	£512.00	£833.00
4 weeks	£472.00	£768.00
Fortnight	£236.00	£384.00
1 week	£118.00	£192.00

All annual update Statutory Instruments can be found [here](#).