

**BEDFORDSHIRE FIRE AND RESCUE SERVICE**  
**GUIDANCE NOTES FOR APPLICANTS**  
**ABATEMENT AND PROTECTED PENSION AGE**

These guidance notes contain important information about Abatement and Protected Pension Age that you should be aware of before you commence employment with Bedfordshire Fire and Rescue Authority ('the Authority').

**If you are in receipt of a Firefighters Pension Scheme (FPS) pension**

Abatement is a tool used by pension schemes to cover situations where an employee retires and begins drawing their pension and is either:

- a) re-employed by a Fire and Rescue Authority; or
- b) continues in the employment of a Fire and Rescue Authority.

Abatement to pension will apply if the member's new salary, combined with the pension they are in receipt of, exceeds (is more than) their salary they received while previously employed, then that excess amount is abated (taken away from) their pension for the period whilst the member is in receipt of such a salary.

Abatement will therefore apply if you are in receipt of your pension, and are re-employed by **any** Fire and Rescue Authority in **whatever capacity** and where your new salary, combined with the pension you are in receipt of, exceeds the salary you received while previously employed.

Therefore if you are in receipt of a FPS pension you must notify the Human Resources Section as soon as possible and they will advise you whether abatement will apply.

**If you are in receipt of a Local Government Pension Scheme (LGPS) pension**

The Bedfordshire Pension Fund Board has resolved that LGPS pensions will not be subject to abatement on re-employment. This means that should you be re-employed by the Authority or another LGPS employer then abatement will not apply.

It is possible another administering authority (other than the Bedfordshire Pension Fund) would abate the pension of one of their pensioners commencing employment with the Authority as they will have their own abatement policy.

If you are in receipt of a pension from an administering authority other than the Bedfordshire Pension Fund then the onus is on you to inform your administering authority who may then contact the Authority for confirmation of the pay in re-employment.

**If you are in receipt of any pension – Protected Pension Age**

There may be an additional tax charge applied to your pension and a tax charge applied to your lump sum under Protected Pension Age regulations if you are aged under 55 when you retire and you begin employment with an employer without having the necessary break before re-employment commences.

Further information on Protected Pension age is given at the following link:  
<https://www.gov.uk/hmrc-internal-manuals/pensions-tax-manual/ptm062200>

You are advised to seek independent financial advice related to the effect on your pension before commencing further employment after retirement.