



**Northern Ireland  
Fire & Rescue Service**

## **PROTECTED PENSION AGE (PPA)**

## **Firefighters' Pension Scheme**

### **Information Leaflet**

Preparing for your future.

For more information connect  
with us using the links below.

**#STOPFire**

This information leaflet is only relevant to members of the **Firefighters' Pension Scheme Order (Northern Ireland) 2007**, (the **FPS** final salary scheme).

The purpose of this leaflet is to give members of the **FPS** final salary scheme a basic understanding of what Protected Pension Age (PPA) is, and how it can be lost.

The statutory rules are the legal basis of the scheme. You should note that nothing in this leaflet can override the rules. In the event of any difference, the rules will apply.

We have tried to use as little jargon as possible. Where we have had to use technical terms, they appear in bold and are explained in the Glossary at the back of the leaflet.

### **What is Protected Pension Age (PPA)?**

In 2010, the normal minimum pension age in the UK was increased from age 50 to age 55.

Unless you retire on the grounds of ill health, you will be liable to a tax charge if you take your pension before age 55.

When the age was increased in 2010, the **FPS** was permitted to keep its earlier minimum pension age. This is known as Protected Pension Age (**PPA**).

The **FPS** has a **PPA** of age 50 with at least 25 years' service. This means that your pension can be paid from age 50 without additional tax charges.

## Can PPA be lost?

**PPA** can be lost if you do not comply with certain rules on or after retirement:

### 1. Re-Employment

If you are re-employed by NIFRS, you may lose your **PPA** and become subject to tax charges.

### 2. Employment under another contract

If you hold both a wholetime and on-call firefighter role with NIFRS, you must leave the on-call post before or at the same time as the wholetime post or the entitlement to **PPA** is lost.

### Effect of losing PPA

If you lose PPA, the following tax charges will apply:

- 55% on your lump sum
- 40%<sup>1</sup> of your annual pension until you reach age 55

### How to keep your PPA

A break in employment of at least one month<sup>2</sup> will enable you to keep your **PPA**.

### Glossary

**FPS** The Firefighters' Pension Scheme Order (Northern Ireland) 2007

**PPA** Protected Pension Age

## Contacting Us

For further information you can contact us at HSC Pension Service by a number of different methods;

#### Post:

HSC Pension Service  
Orchard House  
40 Foyle Street  
Derry  
BT48 6AT

**Tel:** 028 7131 9111

#### Email:

[NIFRSQueries@hscni.net](mailto:NIFRSQueries@hscni.net)

[www.hscpensions.hscni.net](http://www.hscpensions.hscni.net)

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<sup>1</sup> No PAYE is payable

<sup>2</sup> This is on the basis that FPS pension scheme is liable to abatement.