



HUMBERSIDE FIRE AND RESCUE SERVICE

Corporate Finance and Procurement

Pension Contributions Policy

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Responsible Person	Head of Finance (Pensions)
Date Written	January 2026
Date of Last Review	
Date of next review	March 2027
EIA Completed	December 2025

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1. INTRODUCTION

Employees of Humberside Fire and Rescue Service (“HFRS”) are enrolled into either the Firefighters’ Pension Scheme (“FFPS”) or the Local Government Pension Scheme (“LGPS”) depending on the pension regulations applicable to their contract of employment.

Employee contributions to the pension funds are determined by the pensionable pay they receive.

This policy sets out details for management of the collection of pension contributions from employees.

Core Code of Ethics

HFRS has adopted the Core Code of Ethics for Fire and Rescue Services (“the Code”). HFRS is committed to the ethical principles of the Code and strives to apply them in all we do; therefore, those principles are reflected in this Policy.

National Guidance

Any National Guidance which has been adopted by HFRS, will be reflected in this Policy.

2. EQUALITY, DIVERSITY, AND INCLUSION

HFRS has a legal responsibility under the Equality Act 2010, and a commitment, to ensure it does not discriminate either directly or indirectly in any of its functions and services or in its treatment of staff, in relation to race, sex, disability, sexual orientation, age, pregnancy and maternity, religion and belief, gender reassignment or marriage and civil partnership. It also has a duty to make reasonable adjustments for disabled applicants, employees, and service users.

3. AIM AND OBJECTIVES

HFRS is required to assess the rate of pension contributions for all employees in relation to their employment with the service, considering the pensionable pay they receive for the role that they are employed in.

Employees’ pensionable pay needs to be assessed annually so that they pay the correct rate of contributions to the pension fund.

This policy does not have any impact on the employer contributions that HFRS is required to pay into the pension fund.

4. ASSOCIATED DOCUMENTS

- Public Service Pensions Act 2013
- LGPS Regulations 2013

- LGPS Transitional Regulations 2014
- Firefighters’ Pension Scheme 2015 (FPS 2015)
- [Amendments to The Firefighters’ Pension Scheme \(England\) Regulations 2014 \(S.I. 2014/2848\) \(accessible\) - GOV.UK](#)
- [Amendments to Firefighters’ Pension Scheme – member contribution structure: equalities impact assessments - GOV.UK](#)

5. SCHEME MEMBERSHIP

Employees engaged in responding to incidents have eligibility to enrol in the FFPS. All such members of staff have transitioned to the FFPS 2015 following the expiration of the remedy period under the age discrimination remedy process.

Employees not engaged in responding to incidents have eligibility to enrol in the LGPS.

6. CONTRIBUTIONS

The contribution rate payable by employees depends on the pensionable pay they receive for the role that they are employed in.

FFPS banding from 1 April 2026:

Actual pensionable pay (per job)	Main section contribution
Up to £36,130	11.09%
£36,131 – £45,407	12.59%
£45,408 to £66,908	14.09%
£66,908 to £190,691	15.59%
£190,692 and above	17.09%

LGPS banding:

Actual pensionable pay (per job)	Main section contribution	50/50 section contribution
Up to £17,800	5.5%	2.75%
£17,801 – £28,000	5.8%	2.90%
£28,001 – £45,600	6.5%	3.25%
£45,601 – £57,700	6.8%	3.40%
£57,701 – £81,000	8.5%	4.25%
£81,001 – £114,800	9.9%	4.95%
£114,801 – £135,300	10.5%	5.25%
£135,301 – £203,000	11.4%	5.70%

£203,001 or more	12.5%	6.25%
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7. ASSESSMENT OF CONTRIBUTIONS

All employees' pensionable pay will be assessed annually on 1 April to determine the rate of pension contributions they should pay.

Pensionable pay is the actual pensionable pay that the employee receives not their substantive wholetime equivalent salary.

Where there is no significant change to pensionable pay in year the contribution rate will continue until the next assessment.

Where an employee has received a significant change to their pensionable pay between assessment periods then their pension contribution rate will be reassessed based on this change.

8. INSTANCES WHERE MID PERIOD RE-ASSESSMENT WILL BE REQUIRED

- Commencement of employment.
- Change in role where there is an increase in pay, i.e. promotion or demotion.
- Where a pay award has been implemented mid assessment period.
- Increases or decreases in standard working hours.
- Change in shift/working pattern where a pensionable allowance is payable.
- Employees who have entered a salary sacrifice arrangement.

9. CHANGES TO PAY THAT WILL NOT AFFECT CONTRIBUTION RATE

Where employees have been absent due to sickness/maternity, payments will be made based on HFRS's absence policy and procedures.

Any pay reductions arising will be made accordingly but pension contribution rates will be unaffected as pension benefits in these instances will be based on the employee's assumed pensionable pay rather than actual pensionable pay received.

Period when an employee is not receiving pay will be unaffected as no pension contributions will be taken.

10. TEMPORARY PAYMENTS

Overtime payments are pensionable under the LGPS, but not the FFPS. Payment of overtime will not instigate a reassessment of the contribution rate for employees in either the LGPS or the FFPS.

Employees in the FFPS who are temporarily promoted to a different role will not be subject to reassessment as an increase in pay on a temporary basis is non-pensionable under the terms of the FFPS.

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When an employee who is a member of the Local Government Pension Scheme (LGPS) is temporarily promoted to a higher-graded role, their pensionable pay will increase for the duration of that temporary arrangement. As temporary promotion pay is pensionable under the LGPS, the employee's contribution band will be **reassessed from the effective date of the change**. Payroll will review the revised pensionable pay, apply the appropriate LGPS contribution rate, and ensure that contributions are deducted at the correct level for the period of temporary promotion. When the temporary promotion ends and pay reverts to its substantive level, a further reassessment will be undertaken to reinstate the appropriate contribution band.

Additional payments made to on-call firefighters based on their incident activity are pensionable and will be included in any assessment of the contribution rate payable. Based on historical information the level of pensionable pay for on-call firefighters will fall in the lowest band for contributions. Pensionable pay will be reviewed each fiscal year to determine the correct rate of contribution.

Pensionable allowances that are paid on a permanent basis are substantive pay and will be included in the contribution rate assessment process.

**If you require any further guidance or information in relation to this policy,
please contact Corporate Finance Section**