Wales Fire and Rescue Service





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Title:	Firefighters' Pension	n Scheme (Wales) –	Employee Contributions

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Addressed to:	Please forward to:
Chief Fire Officers	Treasurers
	HR Directors
	Pensions Officers
	Pension Scheme Administrators

Summary

This circular sets out employee contribution rates for the Firefighters' Pension Scheme (Wales) with effect from 1 September 2025. It also describes the new approach of determining contribution rates by reference to grade rather than salary band.

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INTRODUCTION

- 1. HM Treasury requires most public sector pension schemes to achieve a stipulated scheme yield (that is, the percentage of total pensionable pay that is paid as employee contributions). For firefighters' schemes, the required yield is 13.2%.
- 2. However, calculations have shown that the scheme yield in the Firefighters' Pension Scheme (Wales) is currently only around 13.0%; other schemes elsewhere in the UK also show a shortfall. That means employee contribution rates need to increase. There is no other way of increasing the scheme yield.
- 3. Currently, contribution rates are determined by reference to salary bands, such that higher-paid staff pay higher contribution rates. This progressive approach is widely seen as an equitable basis for setting rates, but doing so by reference to salary bands has the major drawback that annual pay awards move more firefighters into higher bands. As a result, there are currently no firefighters in the lowest band, so the system is less progressive than it was intended to be. It also risks some firefighters losing part of an annual pay award if it takes them into a higher band.
- 4. The Welsh Government therefore consulted from November 2024 to January 2025 on two related proposals:
 - a. New contribution rates that the Government Actuary's Department (GAD) calculated would secure a 13.2% yield; and
 - b. Proposals for a new approach of determining rates based on a member's substantive grade rather than salary band. This would give certainty about contribution rates, which would only change if a member's grade changed.
- 5. The Firefighters' Pension Scheme Advisory Board for Wales (SABW) also discussed the proposals in depth, both during and after the consultation. That led to GAD calculating new rates which better reflected SABW's views, while still meeting the scheme yield.
- 6. Those discussions have now closed, and regulations which amend the rules of the Scheme to set new rates as above have been made and laid before Senedd Cymru: see here.

NEW RATES

- 7. The new rates are set out in annex 1 to this circular. Scheme managers and administrators should note the following in particular:
 - a. All rates are a percentage of gross pensionable pay (i.e. salary plus pensionable allowances, before tax).
 - b. All firefighters employed on retained duty or volunteer terms are to pay contributions at the lowest rate, regardless of grade.
 - c. For wholetime firefighters, the contribution rate is determined by their substantive grade, which in turn is derived from the NJC's agreed role maps (annex 2).
 - d. Periods of temporary promotion which do not yield additional pensionable pay are to be disregarded in determining an individual's grade. So, for example, a Watch Manager temporarily promoted to Station Manager to cover for maternity leave, and who receives a non-pensionable allowance for that period, remains a Watch Manager for these purposes.

- e. Distinctions within a grade, such as trainee / development / competent status, or the A and B levels for grades between Watch Manager and Area Manager, also make no difference for these purposes. For example, a trainee Firefighter is a Firefighter, and a Group Manager A is a Group Manager.
- f. If an individual earns allowances (pensionable or not) which increases their salary to above the basic salary of the next higher grade, they are still to be taken as being in their substantive grade.
- g. The new rates come into force from 1 September 2025, so should be applied from that month's salary payments onwards. They do not apply retrospectively, and no member owes any arrears of contributions because of these changes.

Natalie Spiller Fire Services Branch Welsh Government

ANNEX 1 – CONTRIBUTION RATES FROM 1 SEPTEMBER 2025

Tier	Duty system	Grade /role	Rate
1	Retained	All	13.0%
	Volunteer		
1	Wholetime	Firefighter	13.0%
2	Wholetime	Crew Manager	13.2%
		Watch Manager	
3	Wholetime	Station Manager	13.7%
		Group Manager	
4	Wholetime	Area Manager	14.2%
5	Wholetime	Assistant Chief Fire Officer	14.5%
		Deputy Chief Fire Officer	
		Chief Fire Officer	

ANNEX 2 - ROLE MAPS

What follows is a reproduction of the NJC's agreed role maps, originally published in 2005. It has been edited to remove content that is irrelevant for these purposes, such as the role maps for control room operators (who are normally ineligible to join the firefighters' pension scheme).

NATIONAL JOINT COUNCIL FOR LOCAL AUTHORITY FIRE & RESCUE SERVICES

AUGUST 2005

INTRODUCTION

- 1. The roles of fire and rescue service employees are those defined within the Integrated Personal Development System and set out in accredited occupational standards determined by the Emergency Fire Rescue and Safety Vocational Standards Group. The roles used shall be as the fire and rescue authority considers necessary and specific activities within those roles will be determined by the authority to meet the local needs of the service based on risk.
- 2. The defined roles of employees are:

Firefighter
Crew Manager
Watch Manager
Station Manager
Group Manager
Area Manager

- 3. Fire and rescue authorities can use whichever roles they consider necessary. Specific activities within roles will be determined by the authority to meet the local needs of the service based on its Integrated Risk Management Plan.
- 4. In the case of Group and Area Manager rolemaps there are a number of optional units. Fire and Rescue authorities will determine which of the optional units are required. If any of the optional units are deemed necessary then they should be incorporated into individual job descriptions, as appropriate, and only then would be used in assessment of an employee's competence.
- 5. Fire and rescue authorities can require any reasonable activity to be carried out by an individual employee within his or her role map. These role maps reflect fire and rescue service responsibilities incorporated into local Integrated Risk Management Plans in order to:

Apply a risk-based approach to fire cover and to all its activities in deciding how best to use its resources.

Focus on reducing the level of fire and other emergencies.

Develop and maintain effective partnerships with a range of agencies in the public, private and voluntary sectors where these can deliver cost-effective improvements in community safety.

Adopt safe systems of working to secure the health and safety of both its staff and the general public.

Minimise the impact of the incidents it attends and of its response at those incidents on the environment.

6. As with all other units in a role map, a fire and rescue authority can require an employee to carry out driving duties. Where the Fire and Rescue authority does not require an employee to drive or, for genuine reasons, the employee is unable to drive he or she shall be regarded as competent in the role subject to having demonstrated competence in all other applicable functions in the role map.

Firefighter Rolemap

Ref	Title
FF1	Inform and educate your community to improve awareness of safety matters
FF2	Take responsibility for effective performance
FF3	Save and preserve endangered life
FF4	Resolve operational incidents
FF5	Protect the environment from the effects of hazardous materials
FF6	Support the effectiveness of operational response
FF7	Support the development of colleagues in the workplace
FF8	Contribute to safety solutions to minimise risks to your community
FF9	Drive, manoeuvre and redeploy fire service vehicles

Crew Manager Rolemap

Ref	Title
FF1	Inform and educate your community to improve awareness of safety matters
FF8	Contribute to fire safety solutions to minimise risks to your community
WM1	Lead the work of teams and individuals to achieve their objectives
WM2	Maintain activities to meet requirements
WM4	Take responsibility for effective performance
WM5	Support the development of teams and individuals
WM6	Investigate and report on events to inform future practice
WM7	Lead and support people to resolve operational incidents

Watch Manager Rolemap

Ref	Title
WM1	Lead the work of teams and individuals to achieve their objectives
WM2	Maintain activities to meet requirements
WM3	Manage information for action
WM4	Take responsibility for effective performance
WM5	Support the development of teams and individuals
WM6	Investigate and report on events to inform future practice
WM7	Lead and support people to resolve operational incidents
WM9	Support the efficient use of resources
WM10	Acquire, store and issue resources to provide service
WM11	Respond to poor performance in your team
A1	Assess candidate performance

Station Manager Rolemap

Ref	Title
EFSM2	Lead, monitor and support people to resolve operational incidents
EFSM3	Determine solutions to hazards and risks identified through inspection and investigation
EFSM10	Plan and implement activities to meet service delivery needs
EFSM12	Manage the effective use of resources
EFSM13	Select required personnel
EFSM14	Manage the performance of teams and individuals to achieve objectives
EFSM15	Develop teams and individuals to enhance workplace performance
EFSM16	Manage yourself to achieve work objectives
EFSM21	Provide information to support decision making

Group Manager Rolemap

Ref	Title
EFSM2	Lead, monitor and support people to resolve operational incidents
EFSM6	Implement organisational strategy
EFSM9	Implement and manage change in organisational activities
EFSM10	Plan and implement activities to meet service delivery needs
EFSM11	Determine effective use of physical and financial resources
EFSM13	Select required personnel
EFSM14	Manage the performance of teams and individuals to achieve objectives
EFSM15	Develop teams and individuals to enhance workbased performance
EFSM16	Manage yourself to achieve work objectives
Optional	
EFSM17	Advise on development and implementation of quality policies
EFSM18	Implement quality assurance systems
EFSM19	Monitor compliance with quality systems
EFSM22	Develop information systems to support service delivery objectives
EFSM23	Agree project plan to meet specified objectives
EFSM24	Co-ordinate projects to achieve objectives

Area Manager Rolemap

Ref	Title
EFSM2	Lead, monitor and support people to resolve operational incidents
EFSM5	Plan implementation of organisational strategy to meet objectives
EFSM6	Implement organisational strategy
EFSM8	Lead organisational strategy through effective decision making
EFSM9	Implement and manage change in organisational activities
EFSM11	Determine effective use of physical and financial resources
EFSM13	Select required personnel
EFSM14	Manage the performance of teams and individuals to achieve objectives
EFSM15	Develop teams and individuals to enhance work based performance
EFSM16	Manage yourself to achieve work objectives
EFSM20	Exchange information to ensure effective service delivery
Optional	
EFSM17	Advise on development and implementation of quality policies
EFSM18	Implement quality assurance systems
EFSM19	Monitor compliance with quality systems
EFSM22	Develop information systems to support service delivery objectives
EFSM23	Agree project plan to meet specified objectives
EFSM25	Manage project to meet objectives