



# Pension fact card

## FRA edition

### 2025/26

## Contribution rates 2025/26

1 April 2025 to 31 March 2026

Pensionable pay range	Contribution rate
Up to £27,818	11.0%
£27,819 to £51,515	12.9%
£51,516 to £142,500	13.5%
£142,501 or more	14.5%

The pensionable pay shown, in the case of part-time regular firefighters and retained and volunteer firefighters, is that for a whole-time regular firefighter of equivalent role and length of service. It doesn't take into account certain reductions in pay, for example during sick leave, or leave of absence.

## 2025/26 HMRC allowances

**Annual allowance** – £60,000 but with a tapered reduction to a minimum of £10,000 depending on earnings.

**Tax-free lump sum allowance** – up to £268,275

[www.wyppf.org.uk](http://www.wyppf.org.uk)

## Monthly data

Your monthly data file is due on the 19th in the following month. The file should be uploaded here.

Email [wyppf.finance@wyppf.org.uk](mailto:wyppf.finance@wyppf.org.uk)

Please be aware that failure to supply in a timely manner may produce overriding disclosure breaches.

## Discretionary policies

Employer published policy statements:

- The Scheme Manager should implement and regularly review its discretions policy. This will detail what the FRA's stance will be for scheme regulations that aren't prescriptive.
- Visit LGA's [fpsregs](https://www.lga.gov.uk) site for a template of the discretions policy document but be mindful of the Pensions Ombudsman ruling (case P025374) on relying on 'blanket' decisions. See LGA bulletin 54 (February 2022) for more detail.

## Secure administration/ employer portal

You need an admin account to use our online system. Apply online at

[wyppf.org.uk](http://wyppf.org.uk) > **FRA Zone**

For help with this and queries about accessing our online system please see our website, phone 01274 434900 or email [wyppf.pfr@wyppf.org.uk](mailto:wyppf.pfr@wyppf.org.uk)

Visit the **Employer Portal Manual** for more detail on registering and using the WYPPF portal

## Common pension events and which forms to use

See note on the first page about how to get an admin account to process these events.

### New members

New member starts monthly return

### Active members

Change of name or hours record maintenance

Absence (maternity, unauthorised leave)

Protected FPS2015 pay record maintenance

Split pension notification record maintenance

Member changes their address change of address

### Leavers

Member leaves leaver notification

### Member leaves over age 55

Member retires retirement notification

### After retirement/leaving

Member gets additional pay additional pay

Re-employment of pensioner LGA Abatement Guidance and **example policy** from bulletin 60

### Others

Death in service Death in service

## National Fraud Initiative

WYPF is part of the National Fraud Initiative (NFI), which means that from time-to-time we share and compare the information we hold about our members with information that other public agencies hold. NFI is the Audit Commission's data exercise designed to help detect fraud from the public purse and ensures that the pension scheme's money only goes to those entitled to get it.

## Links

National regs website

[www.fpsregs.org/index.php](http://www.fpsregs.org/index.php)

Scheme advisory Board

[www.fpsboard.org/index.php](http://www.fpsboard.org/index.php)

National FPS member site

<https://fpsmember.org/>

## Contacts

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General enquiries 01274 434999

## IMPORTANT – PLEASE KEEP YOUR CONTACTS UP TO DATE!

(You can use **the form** on our website for this)



[facebook.com/westyorkshirepensionfund](https://facebook.com/westyorkshirepensionfund)



West Yorkshire Pension Fund

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