



Re-engagement of firefighters following retirement

We are looking for firefighters due to retire in the next six to nine months who are interested in returning for up to 18 months either full-time or on a job share basis.

Our workforce planning has identified that we may need additional firefighters during this time period, to allow us to recruit and train apprentice firefighters.

This process will enable you to receive your lump sum on retirement, then have your monthly pension payments suspended or reduced while you continue to be employed as a firefighter for up to 18 months.

If you are interested, please let your line manager know, and register your interest by applying on our [Recruitment Portal](#). At the moment, you are simply registering your interest.

Please see our frequently asked questions below. If you have any further questions, email mailbox.pensions@essex-fire.gov.uk or recruitment@essex-fire.gov.uk depending on the nature of the query, in the first instance.

FREQUENTLY ASKED QUESTIONS – PENSIONS

Why do I need a month's break?

Our Service's policy is that if you are retiring, you must have a break in employment of at least one month, across all roles, before re-joining or continuing in a role with our Service.

This is especially important if you are retiring under age 55, as there may be severe tax consequences for you if you do not.

Is there an age limit for abatement?

No, abatement will still apply no matter what your age as long as you are re-employed with any Fire and Rescue Authority in any capacity.

What pay is used in the calculations?

For the pay in the old job, the permanent substantive annual pensionable pay at the last day of service will be used.

This figure will be increased by inflation to account for any period of time between retirement and re-employment. The inflation figure will be the same as used for the pension in payment, the relevant Pensions Increase (PI) figure.

The pay in the new job will be based on actual pay received.

Is my pension taxed?

Pension income paid to you is normally treated as earned income for income tax purposes.

You do not pay any income tax if your gross income does not exceed any personal allowance you may have (the standard personal allowance for tax year 2024-25 is £12,570). HM Revenue & Customs (HMRC) should tell you how much your personal allowance is each time it changes.

When you retire, it may take a little bit of time until your tax office confirms the rate that Essex Pension Fund should use. If you want to know more about the tax you will pay, get in touch with your tax office. Please note that you do not pay any National Insurance contributions on your pension income.

Does my pension go up with inflation (index-linked)?

Pensions are increased each April in line with the increase in the Consumer Prices Index (CPI) in the previous September.

Previous Pension increases have been as follows:

9 April 2018	8 April 2019	6 April 2020	12 April 2021	11 April 2022	10 April 2023	8 April 2024
3.0%	2.4%	1.7%	0.5%	3.1%	10.1%	6.7%

If you have not been retired for a whole year, you receive a proportion of the increase.

I am under 55 so I don't get paid the inflation increases to my pension, what happens then?

If a person is under age 55, they will not receive payments of pensions increase with their pension.

Then when the person turns 55, the accumulated pension increases (PI) are applied and the person receives a higher pension from their 55th birthday.

ECFRS re-assesses abatement when a member reaches age 55 and begins receiving PI with their pension.

If my pension is index-linked and my salary rises, over time this will be more than my old salary, what happens then?

In some cases, there can be a long time between you being retired and re-hired, and the figure for your old pay when you retired, can be worth a lot less with the effect of inflation. So, your old pay figure will be increased by inflation to account for the period of time between retirement and re-employment. The inflation figure will be the same as used for the pension in payment, the relevant Pensions Increase (PI) figure.

If I do retire and am re-hired, will I have to pay into the pension scheme again?

When you re-join, you will be enrolled into a pension scheme from your first day and can build up pension benefits in the Local Government Pension Scheme. However, you do not have to stay in it, and can opt out by completing an opt out form. Please note that you cannot complete this before you rejoin with us.

If I do retire and am re-hired, what happens if I am injured on duty?

If you do suffer an injury on duty, you will be subject to the Attendance Management policy as normal.

If you are unable to return to work, our Service will review and potentially operate its discretion under the Firefighter's Compensation Scheme 'special case' provision. Whereby if you suffer an injury, without your own default—

- (a) while in attendance at a fire, and
- (b) in the execution of your duties as an employee of the authority and
- (c) you retire because of the injury,

the authority may, subject to an assessment from an Independent Qualified Medical Practitioner (IQMP), grant an injury pension or gratuity.

If you were to die from the effects of that injury, either before or after retiring from that employment, our Service will grant such pension and gratuity to any surviving spouse or civil partner, and such allowance as they think fit to any of your dependent children.

FREQUENTLY ASKED QUESTIONS – APPLICATION PROCESS

How do I apply, or register my interest in being considered for this?

We would expect you to discuss this with your line managers first, but once you've done so, all you have to do is click here [**Insert link to Recruitment Portal**].

Alternatively, you can log in to the Recruitment Portal, search for Wholetime Firefighter - Retire and Return and click Apply.

If I am interested, what process will I need to go through?

It is important to note that not all requests for retirement and re-engagement will be automatically approved; approval will be at the discretion of ECFRS.

Applications for re-engagement will be managed through the Service's standard recruitment process, and a competitive process may be run.

In all cases, a review with your line management team will be undertaken.

Is it guaranteed that I'll be re-engaged?

It is important to note that not all requests for retirement and re-engagement will be automatically approved; approval will be at the discretion of ECFRS. If people choose to resign or retire, there is no obligation for the Authority to re-engage them and this cannot be guaranteed.

It is the employee's responsibility to gain advice on pension implications before requesting re-engagement.

What is the eligibility criteria?

Employees are allowed to retire from their current job, receive a lump sum pension benefit (if they wish), and be re-employed, providing:

- They resign from the Service;
- There is a break in service of a least one month;
- The eligibility criteria for re-engagement is met

To be eligible to apply for the role, you must be able to demonstrate that you:

- Hold a substantive role as a Competent Wholetime Firefighter within Essex County Fire & Rescue Service at the point of retirement;
- Have successfully completed all relevant operation assessments and compulsory courses, and are competent, at the point of retirement;
- Have no current live disciplinary or performance warnings, nor are you subject to any informal management for reasons of conduct or performance;
- Have a valid and current FiTech of 42.3 VO2 max

Employees retiring on the grounds of ill-health or injury are not covered by this opportunity;

- The employee must be assessed by their manager as being fully competent, able to meet the fitness requirements, and committed to further service;
- The employee must be fit to carry out the duties of their role (or the role they wish to be re-engaged in), after allowing for any disability-related reasonable adjustments.

Where necessary this may involve assessment by the Specialist Occupational Physician or Occupational Health Advisor.

Will I be posted back to the same station, and the same watch?

It is important to note employees who are re-engaged are not guaranteed to return to the same station, watch, hours of work, or duty system. However, we will discuss the options with you, and agree any posting prior to agreeing to your return.

Do I keep my continuous service?

No. A new contract of employment will be issued with continuous service date commencing from the date you rejoin the Service

Why are the contracts only fixed-term for up to eighteen months?

This eighteen-month option will allow us to recruit and train sufficient apprentices to fully establish our stations.

What if I want to stay beyond eighteen months?

At present, we are only able to offer opportunities of up to eighteen months in line with our maximum Firefighter establishment. We will review this throughout the duration of your contract and should requirements change, it is possible that this could be extended. However, this is not currently anticipated to be the case.

Are Crew, Watch, Station or Group Managers eligible?

At the moment, this opportunity is only available to Firefighters who are eligible to retire prior to 31 March 2025. We will continue to review whether this opportunity can be extended and applied to people in other positions.

I am a Senior Officer with the Service, can I apply for this?

Paragraph 7.12 of the Essex Police, Fire and Crime Commissioner Fire and Rescue Authority's Constitution states the following regarding the engagement and re-engagement of senior officers.

"7.12.2 All posts at Brigade or Area Manager level and above, and those with comparable responsibilities to those roles, must be open to competition nationally, and the Authority must take account of this in its workforce planning.

7.12.2 The Authority must not re-appoint officers at Brigade or Area Manager level and above, or those with comparable responsibilities to those roles, after retirement to their previous, or a similar, post save for in exceptional circumstances when such a decision

is necessary in the interests of public safety. Any such appointment must be transparent, justifiable and time limited.

7.12.3 In the exceptional circumstance that a re-appointment is necessary in the interests of public safety, this should be a published decision by the Commissioner as the Authority. The reason why the re-appointment was necessary in the interests of public safety, and alternative approaches were deemed not appropriate, must be published and the relevant officer's pension must be abated until they cease to be employed by a fire and rescue authority."

PENSION EXAMPLES

Option 1 - Retiring and returning into a Firefighter role after a month's break abatement applies in full.

This option is where an operational employee would retire and after a one-month break in accordance with our Service's policy, and then return into a Firefighter role.

The Firefighter's pension would be abated (reduced) to zero if their new salary when added to their pension will be higher than their previous salary. So, if those two incomes when added together are more than their earnings in the role that they retired from, their pension is reduced to bring it back in line.

This abatement would apply to their pension for the duration of their re-employment. It does not affect the payment or amount of any commutation lump sum that they elect to take at retirement, however. When they leave all employments with all FRAs, they would receive their pension at its normal rate again.

There would be no additional cost to our Service under the abatement rules as the employee has the required reduction to their pension.

Example 1

A person retires on 31 July 2024 as a Firefighter with a salary of £36,226.00 per annum. Their pension after commuting the maximum for a lump sum is £16,301.70 per annum.

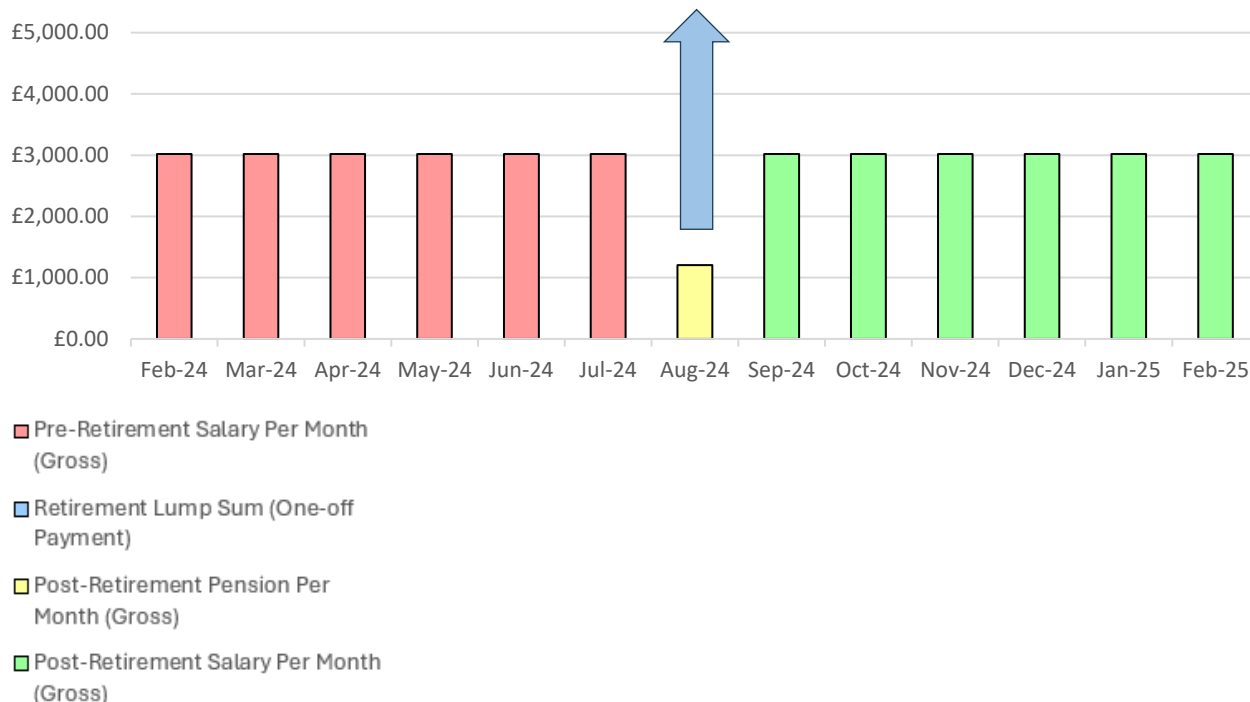
They will receive a lump sum of £108,678.00.

They are then re-hired as a Firefighter after a month's break, on 1 September 2024 on a salary of £36,226.00.

When their pension is added to their income in their new job (£16,301.70 + £36,226.00 = £52,527.70), it is greater than the salary in their old job (£36,226.00). The pension needs to be reduced by the excess (£16,301.70), so reduced to £0.00.

But, they will still be earning £36,226.00, the same as they were earning before retirement, and will have received payment of their lump sum.

Monthly pay



Option 4 - Retiring and returning into a Firefighter job-share role after a month's break.

This option is where two firefighters retire at the same or similar time, and are re-employed into a job share role as a firefighter. The job could be shared by one person covering the two-day shifts and the other person covering only the night shifts for example. Or by two people covering one day shift and one night shift each.

Due to the individual earning half in salary as what they were before they retired, it is unlikely that they would reach the abatement limit and so they could continue to receive full pension, in addition to half salary.

If one person in the job share wishes to leave but the other wishes to remain, a new half of the job share would need to be sought from those retiring or already retired, otherwise the person may also have to leave.

Example 2

Person A retires on 31 August 2024 as a Firefighter with a salary of £36,226.00 per annum. Their pension after commuting the maximum for a lump sum is £16,905.47 per annum. They will receive a lump sum of £111,012.56.

Person B is also retiring on 31 August 2024 as a Firefighter with a salary of £36,226.00 per annum. Their pension, as they have served slightly longer than Person A, after commuting

the maximum for a lump sum is £17,509.23 per annum. They will receive a lump sum of £116,728.22.

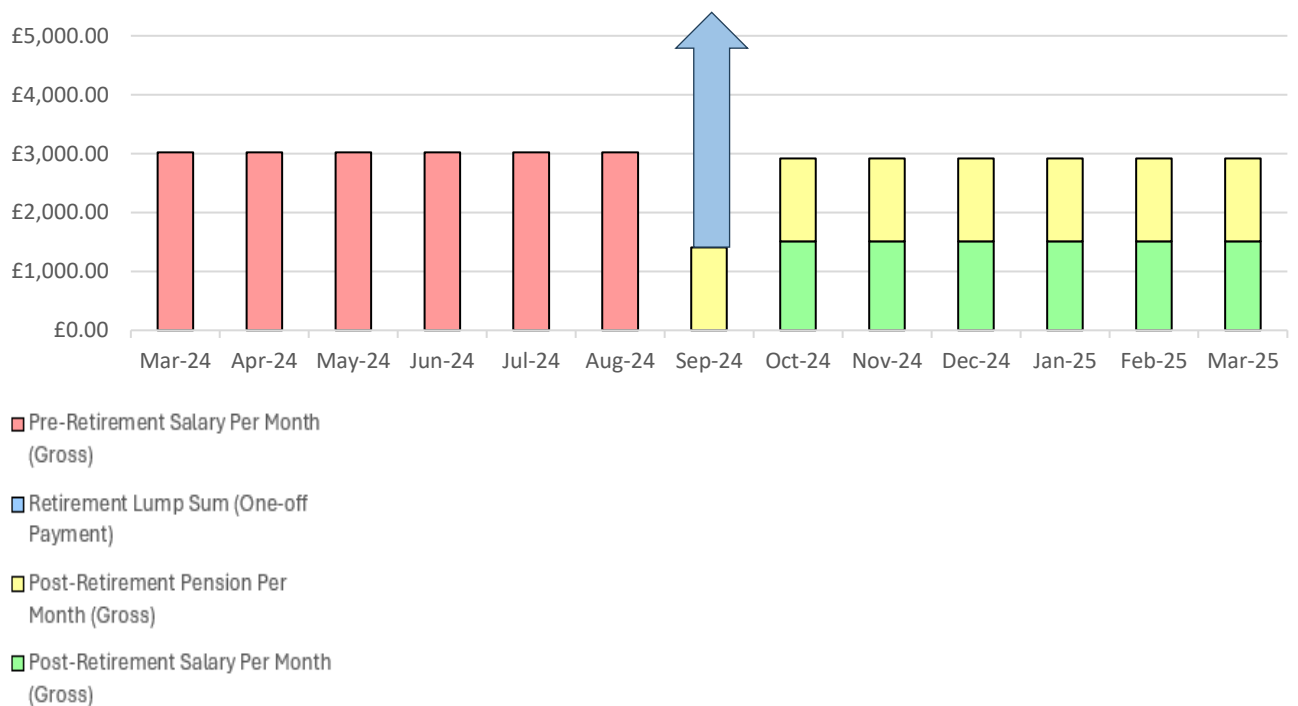
They both wish to be re-hired into a job-share doing half the normal hours each. They are then re-hired as a Firefighter after a month's break, on 1 October 2024 and will receive £18,113.00 per annum each.

When Person A's income is added to their pension ($£16,905.47 + £18,113.00 = £35,018.47$), it is less than the salary in their old job ($£36,226.00$). Their pension does not need to be abated so they can keep this in full.

When Person B's income is added to their pension ($£17,509.23 + £18,113.00 = £35,622.23$), it is less than the salary in their old job ($£36,226.00$). Their pension also does not need to be abated so they can also keep this in full.

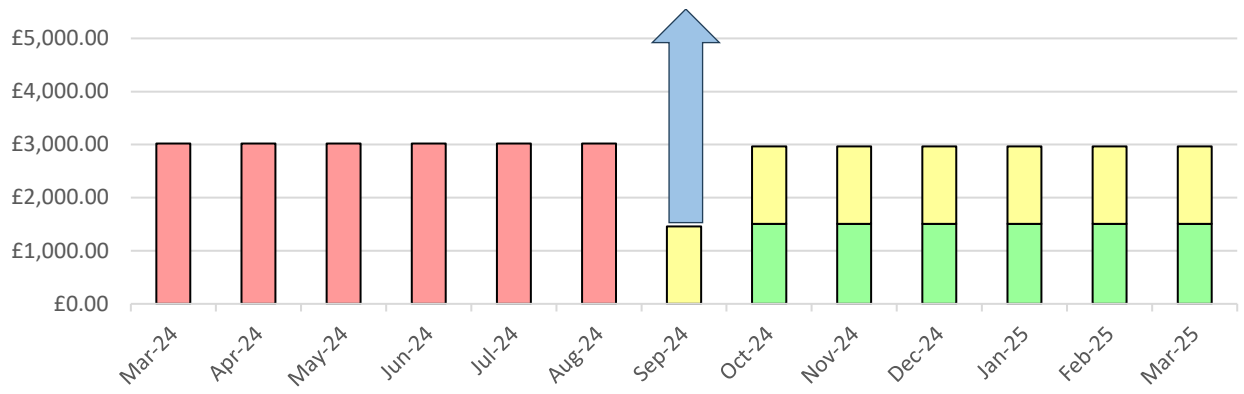
Monthly pay

Person A



Person B

Monthly pay



- Pre-Retirement Salary Per Month (Gross)
- Retirement Lump Sum (One-off Payment)
- Post-Retirement Pension Per Month (Gross)
- Post-Retirement Salary Per Month (Gross)