

Fire & Rescue Service Headquarters Summergroves Way Kingston upon Hull HU4 7BB
 Telephone 01482 565333

To: Members of the Pension Board	Enquiries to: Samm Campbell Email: committeemanager@humbersidefire.gov.uk Tel. Direct: (01482) 393205 Date: 19 January 2024
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Dear Member

I hereby give you notice that a meeting of **PENSION BOARD** will be held on **MONDAY, 29 JANUARY 2024 at 10.30AM** at **HUMBERSIDE FIRE & RESCUE SERVICE HEADQUARTERS, SUMMERGROVES WAY, KINGSTON UPON HULL, HU4 7BB.**

The business to be transacted is set out below.

Yours sincerely



for Lisa Nicholson
Monitoring Officer & Secretary to Fire Authority

Enc.

A G E N D A
PENSION BOARD
Monday 29 January 2024, 10.30AM

Business	Page Number	Lead	Primary Action Requested
1. Apologies for absence	-	Monitoring Officer/ Secretary	To record
2. Declarations of Interest (members and Officers)	-	Monitoring Officer/ Secretary	To declare and withdraw if pecuniary
3. Minutes of the meeting held on 10 July 2023	(pages 1 - 2)	Chairperson	To approve
4. Update Report: Reporting Breaches	Verbal	Head of Procurement	To receive
5. Workstreams Update	(pages 3 - 161)	Executive Director of Finance/S151 Officer	To receive
6. Sargeant Update	Verbal	Head of Procurement	To receive

Business	Page Number	Lead	Primary Action Requested
7. Matthews Update	Verbal	Head of Procurement	To receive
8. Contingent Decisions	Verbal	Head of Procurement	To receive
9. Board Composition	Verbal	Executive Director of Finance/S151 Officer	To receive
10. Any other business	-	All Members	To raise

HUMBERSIDE FIRE AUTHORITY**PENSION BOARD****10 JULY 2023****PRESENT:**

Employer representatives: Councillor Shepherd (Chairperson) and Jason Kirby (Area Manager of Emergency Response)

Scheme Member representatives: Sam Miller-Hodges (FBU Representative)

Councillor Briggs attended an observer.

Kevin Wilson - Executive Director of Finance/Section 151 Officer and Scheme Manager, Martyn Ransom - Joint Deputy Chief Finance Officer, Sarah Keyes - Finance Officer, David Lofthouse - Head of Procurement, Lisa Nicholson - Monitoring Officer/Secretary and Samm Campbell - Committee Manager.

The meeting was held at the Humberside Fire and Rescue Service Headquarters.

The Monitoring Officer/Secretary took the chair for Minute 1/23.

PROCEDURAL

1/23 ELECTION OF THE CHAIRPERSON OF THE BOARD 2022/23 - Resolved - That Councillor Shepherd be appointed Chairperson of the Pension Board until its Annual General Meeting in 2024.

Councillor Shepherd took the chair.

2/23 APOLOGIES FOR ABSENCE - There were no apologies for absence.

3/23 DECLARATIONS OF INTEREST - There were no declarations of interest.

4/23 CALENDAR OF BOARD MEETINGS 2023/24 - Resolved - That the calendar of Board meetings be received.

5/23 PENSION FUND ACCOUNT - The Joint Deputy Chief Finance Officer submitted the Pension Fund Account which had been included in the draft Annual Accounts presented to the Fire Authority.

Resolved - That the Pension Fund Account be received.

6/23 REPORTING BREACHES - The Finance Officer informed the Board that there had been no breaches since the meeting held on 30 January 2023.

Resolved - That the update be received.

7/23 PENSION BOARD WORKSTREAMS UPDATE - The Head of Finance submitted a report setting out an update on the Board's workstreams for 2023/24.

The Board was reminded that Members could submit requests for training. No complaints had yet been received during 2023/24. The pension fund administration key performance indicators showed good outcomes.

Resolved - That the report be received.

8/23 REMEDY UPDATE - The Finance Officer updated the Board on the remedy process.

Resolved - That the update be received.

9/23 ANY OTHER BUSINESS – There were no items.

WORKSTREAMS UPDATE

SUMMARY

1. This report sets out an update on the workstreams that were originally agreed at the Pension Board in January 2016.
2. The workstreams are designed to ensure that the Board operates in compliance with the Pension Regulator's Code of Practice for Pension Boards.
3. The list of activities is not exhaustive and has evolved over the last 12 months and will continue to do so over the coming months.

RECOMMENDATIONS

4. That the Board considers the workstreams that are set out in this report.

WORKSTREAMS

5. **Appendix 1** of this report sets out the workstreams proposed for the Pension Board over the short-to-medium term.
6. The workload aims to meet the requirements of the Code of Practice for Pension Boards and has therefore been shaped into three broad areas:-

Governance, Administration and Communication

7. The elements that are timetabled to be reported upon at this meeting are set out below:-

- **Governance**

- G3 workstream – Training

- Training has been delivered at regular points since the inception of the Board in July 2015.

- In September 2017 a training session for Pension Board Members and Officers was delivered by colleagues from LGA Pensions and the Pensions Regulator and more recently training in relation to tax was delivered in October 2019.

- In June 2020, the Scheme Advisory Board delivered Pension Board Wrap up Training.

- In March 2021, a training session on the role of the Local Pension Board in the age discrimination remedy was delivered to Pension Board Members by colleagues at the Local Government Association.

G5B workstream – Summary of Complaints Received

A clear process for complaints has been adopted and is a key component of the governance of the Firefighter Pension Schemes (FFPS).

There were no complaints in relation to our administration of the FFPS in 2016/17 or 2017/18. There was one complaint in 2018/19 and one complaint in 2019/20 which have now both been concluded. There were three complaints in 2020/21, two have been resolved and one is being investigated by the Pensions Ombudsman. There was one complaint in 2021/22 which has now been resolved. There were two complaints in 2022/23 which have been resolved. There have been two complaints in 2023/24 to date, which are being investigated under Stage 1 of the IDRP.

G6 workstreams – Risk Register

The Authority's team involved in the operation of the FFPS have developed a comprehensive Risk Register attached at **Appendix 2**.

The Risk Register identifies the three most dominant risks in Risk Areas 1, 2 and 3 as the maintenance of Member data (Risk 2), cyber security breaches (Risk 4), Judicial Review of the Cost cap (Risk 7), over reliance on key pensions administration officers (Risk 8), and also legislative change (Risk 9).

These risks reflect the recent significant changes in the FFPS which have brought a much greater emphasis on the completeness and accuracy of data and a number of fundamental scheme changes and legal rulings.

Risks specifically relating to the effects of the Covid 19 pandemic were assessed and included in the Risk Register in Risk Area 4. Different working practices had to be adopted to ensure the ongoing administration of the scheme during the pandemic. Processes and practices have now stabilised and agile working arrangements have become commonplace. The associated risks have been re-assessed, and are now within reasonable limits.

All of these risks will be monitored carefully, and it is felt that the mitigations and controls in place at present are sufficient.

- **Administration**

A1 workstream – KPIs and Benchmarking, SLAs

The Service has an agreed set of Key Performance Indicators (KPIs) with West Yorkshire Pension Fund (WYPF) who act as administrators of the FFPS on our behalf.

The KPIs are monitored and reported on monthly. **Appendix 3** sets out the position for quarters 1, 2 & 3 of 2023/24.

The data shows good performance in most of the key areas.

The KPIs provide a sound basis on which to manage performance going forward.

A2 workstream – Costs per Member and Number of Scheme Members

Appendix 4 sets out the latest position of scheme members currently contributing to the 2015 Scheme and those in receipt of a pension. This information will be brought to each Board meeting.

- **Communication**

C1 workstream – Communication by Scheme

The most recent Active Member newsletter issued by West Yorkshire Pension Fund is attached at **Appendix 5**.

C5 workstream – Communication by the Scheme Advisory Board

The most recent Scheme Advisory Board Bulletins are attached at **Appendix 6**.

STRATEGIC PLAN COMPATIBILITY

8. No direct issues arising.

FINANCIAL/RESOURCES/VALUE FOR MONEY IMPLICATIONS

9. No direct issues arising.

LEGAL IMPLICATIONS

10. The workstreams outlined in this report will ensure that HFRS can run a legally compliant Pension Board.

EQUALITY IMPACT ASSESSMENT/HR IMPLICATIONS

11. No direct issues arising.

CORPORATE RISK MANAGEMENT IMPLICATIONS

12. No direct issues arising.

HEALTH AND SAFETY IMPLICATIONS

13. No direct issues arising.

COMMUNICATION ACTIONS ARISING

14. No direct issues arising.

DETAILS OF CONSULTATION AND/OR COLLABORATION

15. No direct issues arising.

BACKGROUND PAPERS AVAILABLE FOR ACCESS

16. Papers as attached.

RECOMMENDATIONS RESTATED

17. That the Board considers the workstreams that are set out in this report.

Officer Contact: Martyn Ransom
Executive Director of Finance/S151 Officer

Humberside Fire & Rescue Service
Summergroves Way
Kingston upon Hull

MR/SK

15/01/2024

PENSION BOARD – PROPOSED WORKSTREAMS

	Workstream	Progress	Report to Pension Board		
			Previous	Today	Future
GOVERNANCE					
G1	Establish the Pension Board	Completed	July 2015	-	-
G2	Code of Practice	Circulated and discussed at the January 2016 meeting - Completed	January 2016	-	-
G3	Training	Ongoing with initial training completed July/August 2015 and further training in April 2016 and March 2017 LGA training September 2017 WYPF training July 2018 Tax training October 2019 Pension Board Wrap up Training June 2020	July 2023	Jan 2024	Ongoing
G4	Knowledge	Knowledge matrix as a basis on which to identify Pension Board Members' knowledge gaps circulated at January and June 2016 meetings and at April 2016 Pension Board Training	January and June 2016 and January 2017	-	-
G5A	Complaints	Flowchart for the current complaints procedure for the FFPS circulated and discussed at January 2016 meeting. Procedure updated October 2020.	January 2016	February 2021	-
G5B	Summary of Complaints received	2016/17 – no complaints 2017/18 – no complaints 2018/19 – one complaint (concluded) 2019/20 – one complaint (concluded) 2020/21 – three complaints (two concluded, one being investigated by the Pensions Ombudsman). 2021/22 – one complaint (concluded) 2022/23 – two complaints (concluded) 2023/24 – two complaints (being investigated under Stage 1 of the IDRP)	July 2023	Jan 2024	Each Pension Board
G6	Risk Register	The Risk Register is updated on an ongoing basis.	July 2023	Jan 2024	Each Pension Board
G7	Policies	Abatement Policy published December 2020	February 2021	-	When published

ADMINISTRATION					
A1	KPIs and Benchmarking, SLAs	KPIs are reported monthly.	July 2023	Jan 2024	Each Pension Board
A2	Costs per member and number of scheme members	Reported to January 2016 Board and each Board thereafter	July 2023	Jan 2024	Each Pension Board
A3	Data for CARE and data quality	The recent move to the new ERYC payroll system has facilitated the production of this information by 31 March 2016 - Completed	June 2016	-	-
A4	Pension expenditure	Compiled as part of the Annual Accounts	July 2023	Jan 2024	July 2024
COMMUNICATION					
C1	By Scheme	Latest publications presented to meetings	July 2023	Jan 2024	When published
C2	By the Service	Latest publication presented to January 2016 meeting	January 2016	-	When published
C3	Benefit Statements	Issued week commencing 19 December 2016 and August 2017, 2018 and 2019	January 2017	-	-
C4	Calculators	Circulated at the April 2016 Pension Board Training and now on the Authority's website - Completed	April 2016 Pension Board Training	-	-
C5	By the SAB	Latest publications presented to meetings	July 2023	Jan 2024	When published

Firefighters' Pension Scheme - Administration Risk Register									
Risk Assessment Form									
Organisation: Humberside Fire & Rescue Service									
Scheme Manager: Delegated to Executive Director of Corporate Services and s151 Officer									
	Risk	Assessment of Risk			Risk Control Measures	Owner	Test	Next Review	Comment
		Likelihood	Impact	Risk Rating					
	Risk Area 1 - Operations								
1	Operational disaster (fire, flood etc)	1	4	4	Business continuity plans in place for Pension Administrator	Senior Finance Officer	Annual	Jul-24	
					Business continuity plans in place for Scheme Manager	Senior Finance Officer	Annual	Jul-24	
2	Member data incomplete or inaccurate	3	3	9	Annual report from Pension Administrator used as basis for rectification/data cleansing plan	Senior Finance Officer	Annual	Jul-24	Regular data checks as part of monthly returns process.
					Returns from annual statements, Life Certificate checks, and National Fraud Initiative checks	Pension Admin	Annual	Jul-24	
3	Administration process failure/maladministration	1	2	2	Formal agreement in place with administrator, including SLAs	Senior Finance Officer	Annual	Jul-24	KPIs subject to quarterly review
					Authority levels clearly agreed and kept up to date	Scheme Manager	Annual	Jul-24	
					Review independent reports of administrator's process	Scheme Manager	Annual	Jul-24	
					Ongoing dialogue with administrator	Senior Finance Officer	Ongoing	Ongoing	
					Contract meetings between Pension Administrator and Senior Finance Officer	Senior Finance Officer	Quarterly	Ongoing	
4	Cyber security breaches	3	4	12	Supporting good decision making and minimising the risk of scams in line with The Pension Regulator's Guidance	Scheme Manager	Ongoing	Ongoing	

	Risk Area 2 - Financial	Likelihood	Impact	Risk Rating					
5	Excessive charges by supplier	3	2	6	Annual review of scheme budget, review of costs incurred against budget	Senior Finance Officer	Annual	Jul-24	Charges may increase with additional work required as a result of McCloud/Matthews judgments
					Periodic review of supplier	Senior Finance Officer	Annual	Jul-24	
6	Incorrect employee and employer contributions	1	5	5	Check incoming and outgoing scheme funds against scheme forecast - reconciling all funds	Senior Finance Officer	Monthly	Jul-24	
					Monitoring of contribution payments	Senior Finance Officer	Monthly	Jul-24	
					Annual audit	Head of Finance	Annual	Jul-24	
7	Judicial review of cost cap	4	4	16	Decision to include remedy costs in the cost control mechanism was not unlawful. Unions can apply to the Court of Appeal for permission to appeal. Awaiting final outcome to determine risk control measures needed	Head of Finance	Annual	Jul-24	Accrual rates and contribution rates may increase as a result of appeal
	Risk Area 3 - Regulatory & Compliance	Likelihood	Impact	Risk Rating					
8	Over reliance on key pensions administration officers	3	3	9	Key officers convey specialist knowledge on to colleagues by mentoring	Senior Finance Officer/ Pensions Admin	Ongoing	Ongoing	Additional work caused by McCloud/Matthews may pull key officers away from routine work resulting in potential administrative errors
					Enhance training by bespoke sessions/courses/workshops	Senior Finance Officer/ Pensions Admin	Ongoing	Ongoing	
9	Changes to legislation	5	4	20	Ongoing review of legislative framework	Scheme manager	Ongoing	Ongoing	McCloud/Matthews judgments will result in legislative changes
					Up to date and documented training log, showing completion of scheme specific and	Scheme manager	Ongoing	Ongoing	
					Technical advice and updates	Scheme manager	Ongoing	Ongoing	
10	Delayed Annual Benefit statements (Special Modified Scheme)	2	2	4	Submission of monthly data, and timely submission of year end data	Senior Finance Officer/ Pensions Admin	Ongoing	Ongoing	

11	Conflicts of interest	2	1	2	Pension board awareness of legal responsibilities	Scheme Manager	Ongoing	Ongoing	
					All pension board members to declare any conflicts and potential conflicts	Scheme Manager	Ongoing	Ongoing	
	Risk Area 4 - Covid	Likelihood	Impact	Risk Rating					
11	Late payment of benefits (including processing death and survivor benefits)	1	2	2	Pension payroll operating with staff working on an agile basis and subject to ongoing review and testing	Scheme Manager	Ongoing	Ongoing	
12	Delay in processing retirements	2	1	2	Prioritising retirement processing in accordance with The Pension Regulator's Guidance	Scheme Manager	Ongoing	Ongoing	Payroll processes are running twice weekly and payments are being processed within time limits set out in pension legislation
13	Delayed Annual Benefit Statements	1	2	2	Submission of monthly returns ongoing	Scheme Manager	Ongoing	Ongoing	No delays in Annual Benefit Statement production

Risk Matrix

The following model rates the impact and likelihood of an identified risk using a scale of 1 to 5.

The likelihood score is multiplied by the impact score (as shown in the table) to give an overall risk score.

The final score will influence the level of monitoring and/or control required in relation to each risk.

Likelihood Score	1	2	3	4	5
Descriptor	Rare	Unlikely	Possible	Likely	Almost Certain
Frequency How often might it/does it happen	This will probably never happen/recur	Do not expect it to happen/recur but it is possible it may do so	Might happen/recur occasionally	Will probably happen/recur, but it is not a persisting issue/circumstance	Will undoubtedly happen/recur, possibly frequently

Impact Score	1	2	3	4	5
Descriptor	Negligible	Minor	Moderate	Major	Catastrophic
Risk Area 1 - Operations	Minor problem easily handled by normal day to day processes	Potential for some operational disruption	Significant operational disruption possible	Operations severely damaged	Operational survival at risk
Risk Area 2 - Financial	Little/no financial impact	Potential for short term financial impact	Potential for medium term financial impact	Potential for long term financial impact	Potential for permanent long term financial impact
Risk Area 3 - Regulatory & Compliance	Little/no impact	Misunderstanding of rules/regulations resulting in reduced performance	Breach of rules/regulations resulting in informal complaint(s)	Breach of rules/regulations resulting in formal report or complaint(s) being lodged	Breach of rules/regulations resulting in legal action
Risk Area 4 - Covid 19	Minor problem easily handled by normal day to day processes	Potential for some disruption to normal processes	Significant disruption to normal processes possible	Normal processes severely disrupted	Operational survival at risk

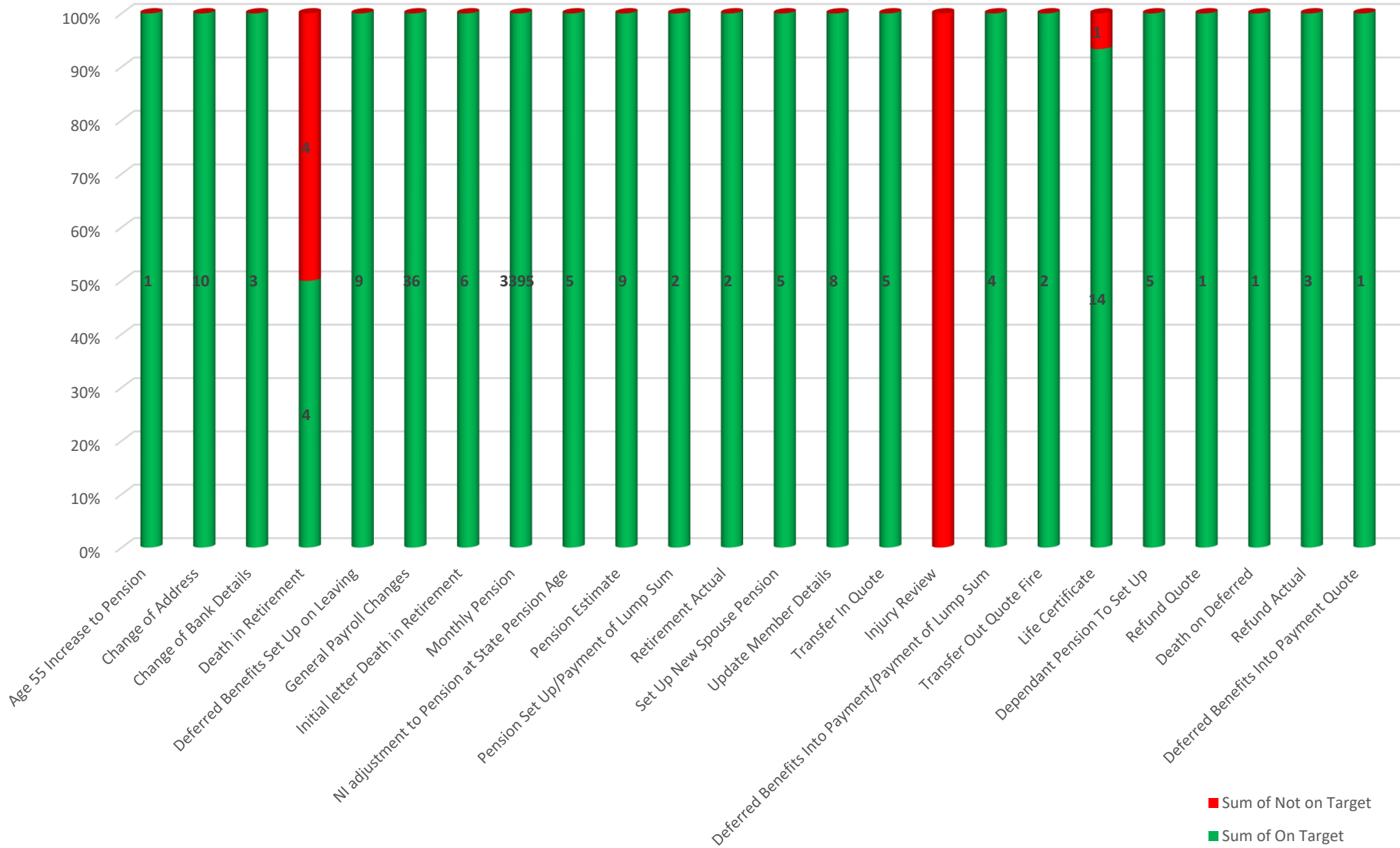
	Likelihood Score				
Impact Score	1	2	3	4	5
5 Catastrophic	5	10	15	20	25
4 Major	4	8	12	16	20
3 Moderate	3	6	9	12	15
2 Minor	2	4	6	8	10
1 Negligible	1	2	3	4	5

	1 to 3	Low risk
	4 to 6	Moderate risk
	8 to 12	High risk
	15 to 25	Extreme risk

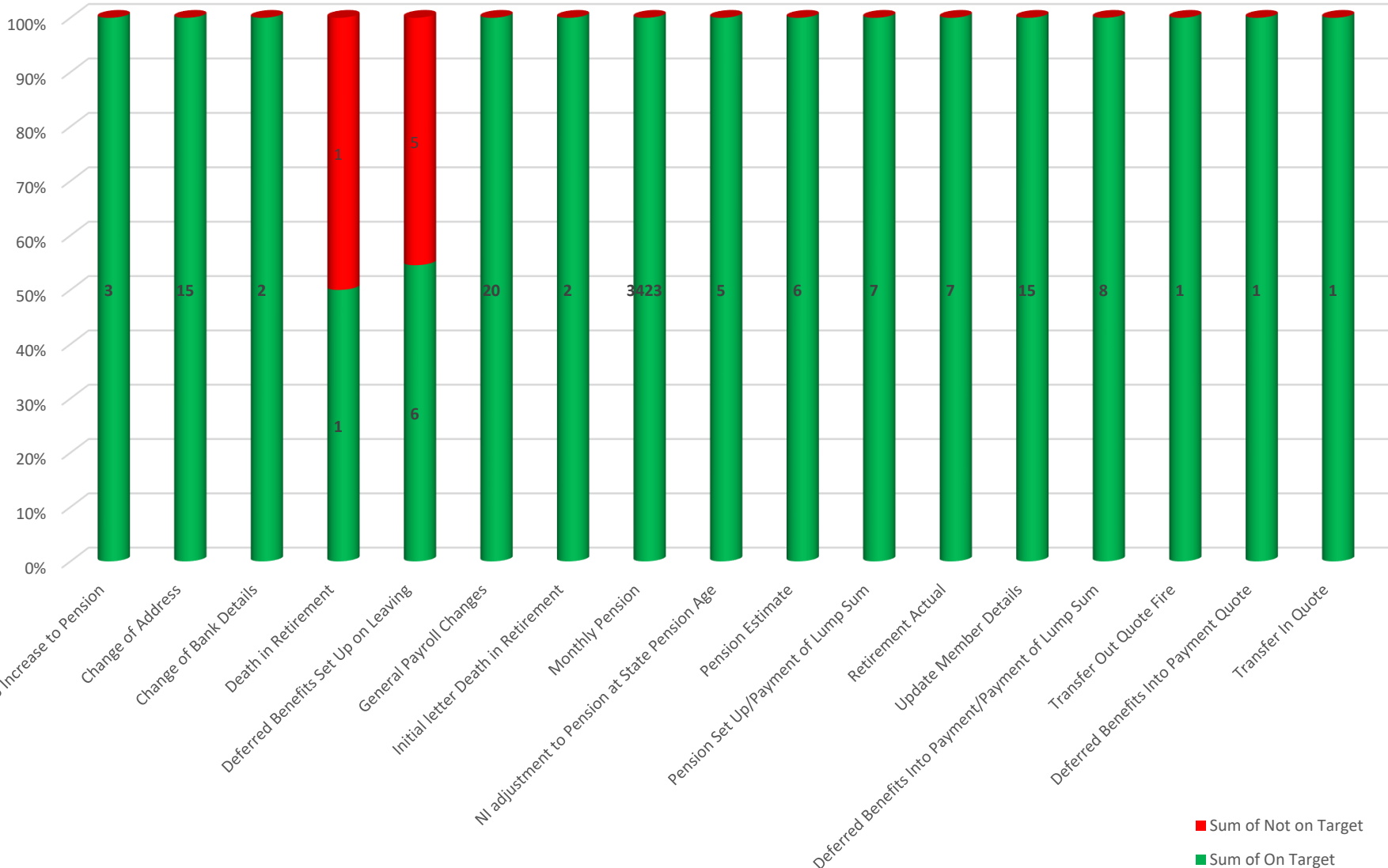
KPI Details

Number	Key Performance Indicator	Target	Minimum
1	Additional Pension Contributions Update	10	85%
2	Age 55 Increase to Pension	20	85%
3	Change of Address	20	85%
4	Change of Bank Details	20	85%
5	Death Grant to Set Up	10	85%
6	Death in Retirement	10	85%
7	Death In Service	10	85%
8	Death on Deferred	10	85%
9	Deferred Benefits Into Payment – Payment of Lump	3	85%
10	Deferred Benefits Into Payment Actual	5	90%
11	Deferred Benefits Into Payment Quote	35	85%
12	Deferred Benefits Set Up on Leaving	20	85%
13	Dependant Pension To Set Up	10	100%
14	Divorce Actual	20	85%
15	Divorce Quote	40	85%
16	Divorce Settlement – Pension Sharing order Implemented	80	100%
17	DWP Request For Information	20	85%
18	General Payroll Changes	20	85%
19	Initial letter Death in Retirement	10	85%
20	Initial Letter Death in Service	10	85%
21	Initial letter Death on Deferred	10	85%
22	Injury Review	20	100%
23	Life Certificate	10	85%
24	NI adjustment to Pension at State Pension Age	20	85%
25	Pension Estimate	10	90%
26	Pension Saving Statement	20	100%
27	Pension Set Up/Payment of Lump Sum	3	85%
28	Purchase of Service Quote	20	85%
29	Refund Actual	10	90%
30	Refund Quote	35	85%
31	Retirement Actual	10	90%
32	Set Up New Spouse Pension	5	85%
33	Transfer In Actual	35	85%
34	Transfer In Quote	35	85%
35	Transfer Out Payment	35	85%
36	Transfer Out Quote Fire	35	85%
37	Update Member Details	20	100%

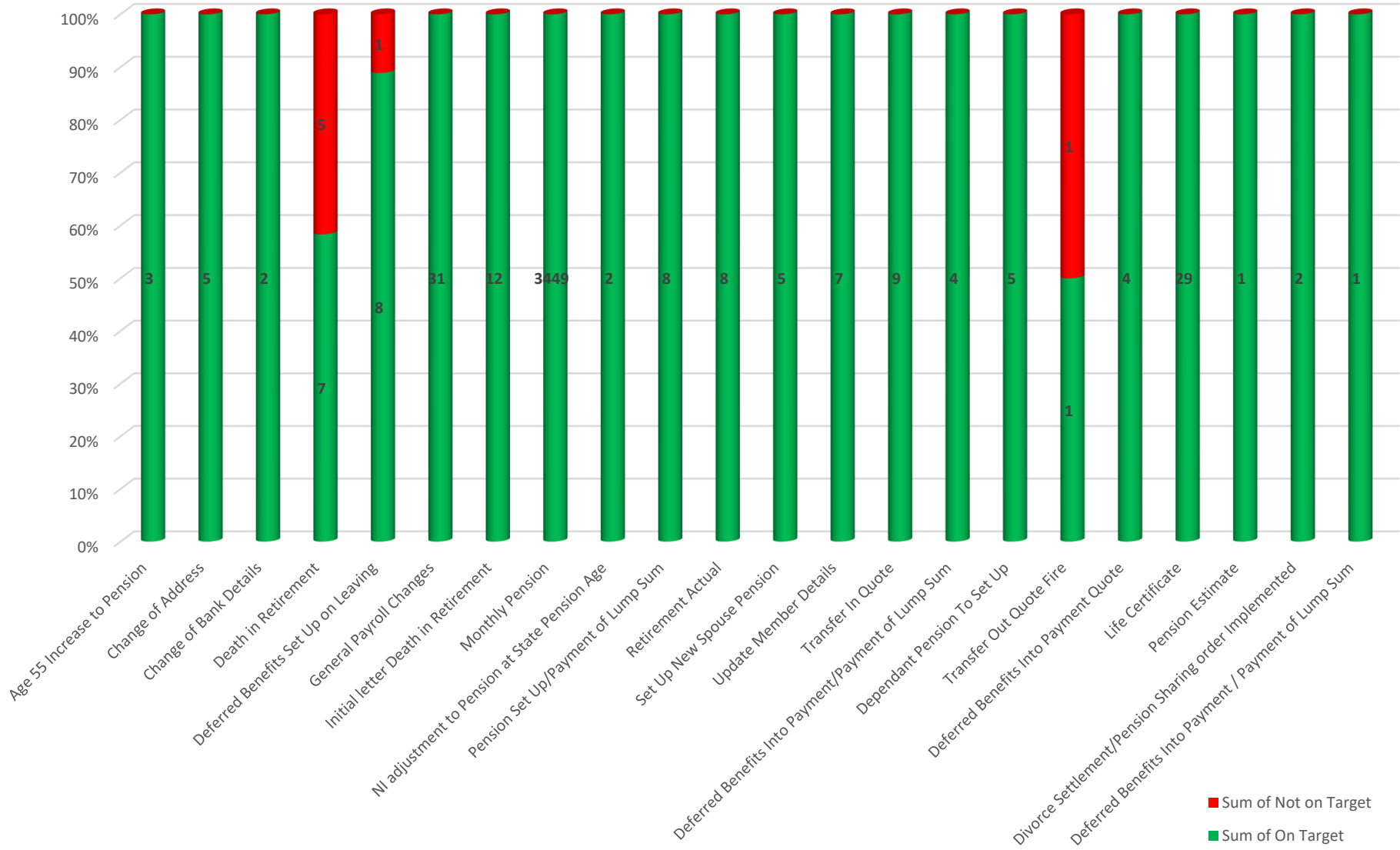
KPIs 2023/24 QUARTER 1



KPIs 2023/24 QUARTER 2



KPIs 2023/24 QUARTER 3



Key Performance Indicators

Narrative

Quarter 1

Injury Review this case was not met due to the member refusing to sign the form regarding his injury payment.

Life Certificate 1 of the 14 cases did not meet the target due to a delay in receiving the form back from the member.

Quarter 2

Deferred Benefits Set Up on Leaving 5 out of 11 cases did not meet the target due to other urgent work taking priority. The scheme members received confirmation within 2 months of WYPF receiving the leaver information that they have a deferred benefit. This meets the statutory requirements, and the values/details were issued shortly after.

Quarter 3

Deferred Benefits Set Up on Leaving 1 out of 9 cases did not meet the target due to other urgent work taking priority. The scheme members received confirmation within 2 months of WYPF receiving the leaver information that they have a deferred benefit. This meets the statutory requirements, and the values/details were issued shortly after.

Transfer out Quote 1 out of 2 cases did not meet the target as factors were removed by GAD so the processes could not be completed. There was also a delay by GAD in providing the new revised factors.

Death in Retirement 10 of the 22 cases across Quarters 1, 2 and 3 did not meet the target. 2 of those cases were overpayment cases which led to additional data and repayment being requested. The reason behind the delay in the remaining 8 cases is being investigated further with WYPF.

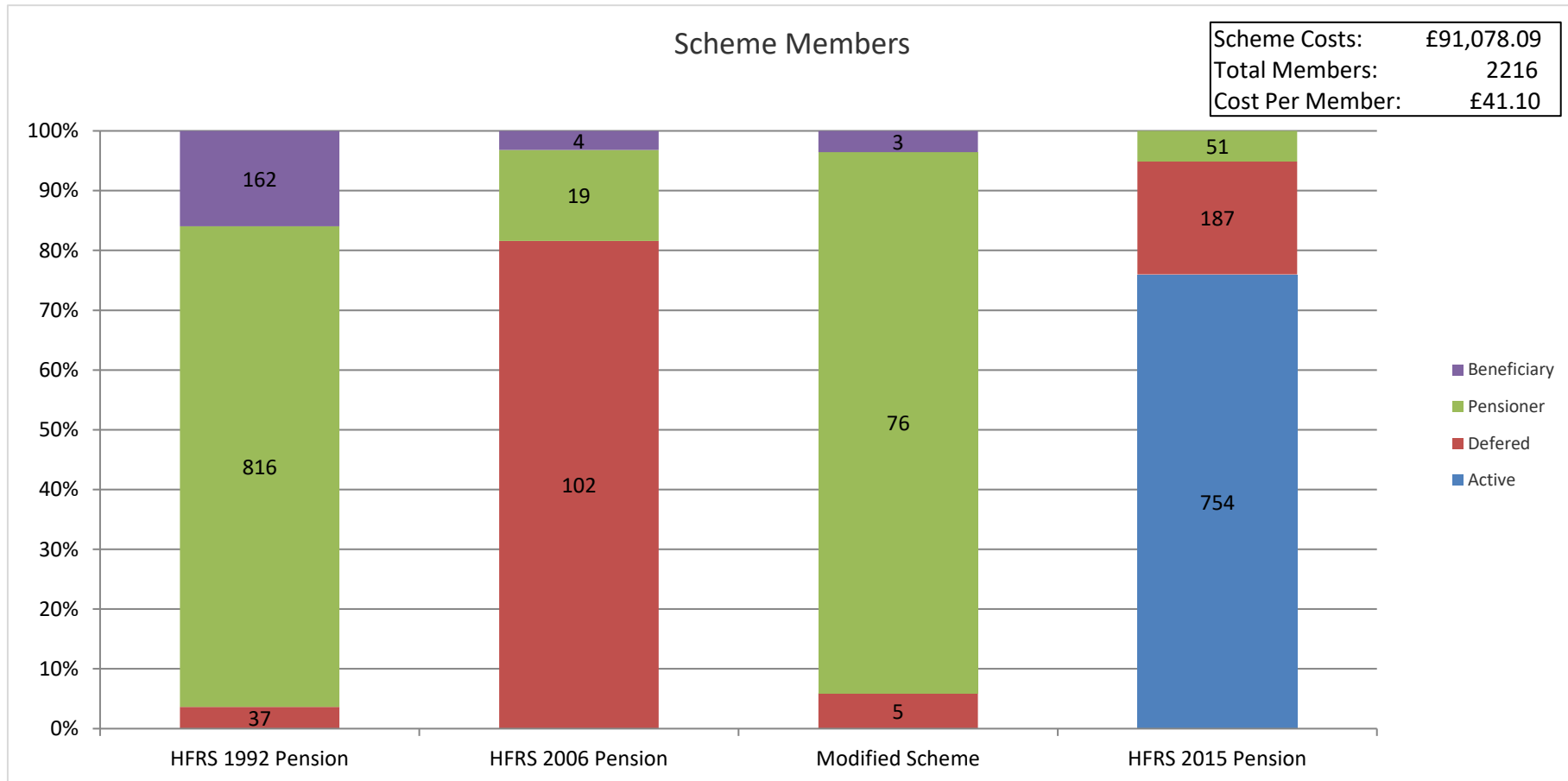
Firefighters' Pension Scheme - Number of Members and Administration Cost Per Member as at 31/12/2023

Total Members

Scheme Name	Active	Deferred	Pensioner	Beneficiary	
HFRS 1992 Pension		0	37	816	162
HFRS 2006 Pension		0	102	19	4
Modified Scheme		0	5	76	3
HFRS 2015 Pension	754	187	51	0	
Total	754	331	962	169	
Grand Total					2216

Total Costs

Service	Cost
HFRS Salary	£54,901.65
Administration	£20,146.06
Payroll	£16,030.38
Total	£91,078.09



Pension

NEWSLETTER

Sargeant remedy

In 2015, the new laws that introduced the new Firefighters' Pension Scheme 2015 (FPS 2015) for firefighters included protections which meant that some members of the Legacy schemes (FPS 1992 and FPS 2006) didn't join FPS 2015 either straight away or at all, depending on their age. After a legal challenge, the courts determined that these protections were age discriminatory.

Following consultation, the Public Service Pensions and Judicial Offices Act 2022 came into force on 1 April 2022 to **remedy** the discrimination.

Following further consultation, the Firefighters' Pensions (Remediable Service) Regulations 2023 were laid and will come into force on 1 October 2023 to allow for retrospective remedy which covers the period 1 April 2015 to 31 March 2022.

You can watch a video about this here.

You will be given a choice when you retire of which scheme you want to be in for the remedy period between 1 April 2015 and 31 March 2022. The choice is to be in either:

- Your legacy scheme (FPS 1992 or FPS 2006), or

- The Reformed Scheme Firefighters Pension Scheme 2015 (FPS 2015).

It is important that you choose whichever option is best for you, having considered all the information.

If you're retiring soon we'll send you two statements that set out your pension benefits:

1. **option one** with accrued service in the Legacy Scheme for the remedy period, **and**
2. **option two** with accrued service in the Reformed Scheme for the remedy period.

A contribution adjustment will need to be made depending upon the option you choose.

Your FRA will provide a schedule which sets out the contribution adjustment information and any overpayment or underpayment for each option and a mandate for completion, this will be provided at the same time as WYPF will issue your final figures along with the relevant forms for you to claim your pension.

See also the pension statement article on the next page and check out <https://fpsmember.org/remedy>



It's time to go online

View your pension record and your statements with our online My Pension service

Register today at www.wypf.org.uk/register

Have you checked your pension statement?

Your pension statement is available now in your **My Pension** account. If remedy doesn't apply to you, your statement is correct and up-to-date.

For members with legacy 1992 or 2006 membership, your pension statement is also available. **But your 2023 statement does not take remedy into account and can't show future projections because of this.**

When will my statement show remedy?

In 2024 you will receive a separate pension statement and an remedial service statement (RSS).

Future pension statements

We expect that every eligible member will receive an annual statement with an overview of their benefits for the remedy period – for both legacy and reformed schemes – in addition to the usual current values and projections you are used to.

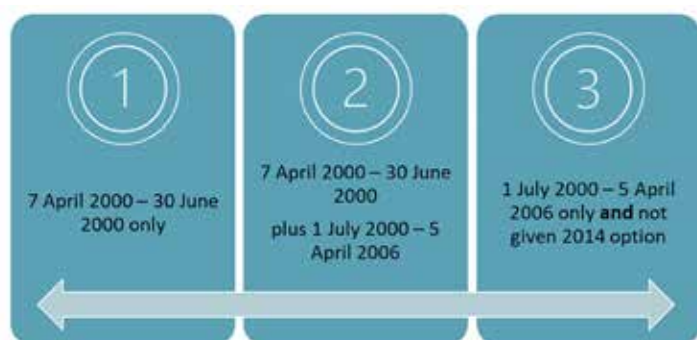
From **1 April 2025** a 'remedial statement', issued each year, will detail what your benefits would be for the remedy period in the legacy and the reformed scheme.

Second options exercise ('Matthews')

In 2014 there was an options exercise for eligible firefighters who were or had been retained firefighters. Read more about this on the [national site](#).

Following a further challenge in the European Courts of Justice and a Memorandum of Understanding agreed between the government, representative bodies and FRAs in 2022, there will now be a second options exercise. This will allow eligible firefighters to buy pension service as special members of FPS 2006, backdated to the start of their employment.

You must have been employed as a retained firefighter in one or more of the periods below to be eligible. Find out more [here](#)



Pensions up 7.0%

The 2023 revaluation adjustment to your FPS 2015 pension is an increase of 7.0%

About the adjustment

Every April we adjust the pension you've built up so far in line with the Treasury Department's Revaluation Order, currently set by the Average Weekly Earnings (AWE) for the September before the increase date.

When is this increase added to my pension?

The annual revaluation is applied to pension accounts for scheme members who were contributing to FPS 2015 for at least part of the year up to and including 31 March. If you joined FPS 2015 on 1 April 2023 then you won't receive this year's adjustment.

Otherwise, a 7.0% increase was applied to your pension on 1 April 2023. Your 2023 pension statement doesn't show it, however, because the 2023 statement can only show your pension up to the day *before* we added this year's increase. It will be your 2024 statement that shows your pension with the 7.0% increase added.

FPS 1992 membership only

Re-employment after retiring

The minimum age you can now take a pension is age 55, except for FPS 1992 members who are partially protected and can still retire from age 50. If you take pension before age 55 and you are re-employed, you could lose protected rights and be taxed on your pension benefits. If you're thinking about getting another job after taking your pension before age 55, see the 'abatement' and 'protected pension age' information www.wypf.org.uk/firefighters/ppa

2023/24 contribution rates

Based on your full-time equivalent rate of pay

Pensionable pay	Rate (% of pensionable pay)
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%

Can I increase my benefits?

Your pension statement is a guide to the income you can expect when you retire. If you would like a bigger income in retirement, you can boost your pension by buying **additional pension**.

You can do this either by making increased monthly contributions or paying a lump-sum payment (a lump sum payment is only possible if you joined the scheme within the previous 12 months). The extra pension benefits you buy are held in an **added pension account**, and keep pace with inflation just like your main pension account.

For more information visit the FPS member website at <https://fpsmember.org/fps-2015/can-i-increase-my-pension>. If you are still interested contact WYPF for a quote.

Time limits for transfers

TRANSFERS IN – When you join the scheme you have one year to transfer personal pension benefits into it, after which your FRA may not allow it. If this applies to you, ask them about their policy. You can transfer from *occupational* schemes at any time.

TRANSFERS OUT – If you want to transfer your fire pension to another provider, you must leave this scheme and choose to transfer your pension at least two days before your **state pension age**. The rules also restrict where you can transfer fire scheme pensions to, so if you're considering it, please see www.wyppf.org.uk/firefighters or give us a call.

Note: if you transfer firefighter pension scheme membership between FRAs there must be no overlapping service dates. Consider this when you agree start and finish dates with your FRAs.

HMRC allowances

For more information about allowances, see www.wyppf.org.uk/allowances

Your annual pension statement shows you how much of your allowances you have used for tax purposes. Even if you don't think of yourself as a 'high earner' you should bear the tax limits in mind because you may need to seek specialist independent advice.

2023/24 tax year

Annual allowance – £60,000

This is the amount the value of your pension benefits can increase in any one year without you having to pay a tax charge. If the value of your pension savings in any one year (including pension savings outside the FPS) are more than the annual allowance, the excess may be taxed as income.

Tapered annual allowance – £10,000 to £4,000

The annual allowance 'taper' gradually reduces the allowance to a minimum of £4,000 for people with threshold income* above £200,000 and adjusted income** above £240,000 a year.

*Threshold income – taxable income not including contributions to a pension scheme.

**Adjusted income – taxable income not including contributions to a pension scheme plus the growth on pension savings each year.

Lifetime allowance

The lifetime allowance was removed from 6 April 2023 and no longer applies. However there is still a maximum tax-free lump sum of £268,275.

> We've gathered together all the facts on this page with much more besides on our simple [fact sheet](#)

Free retirement seminars 2023

If you're considering retirement soon, why not join Affinity Connect, our pre-retirement partner, for an informative **online retirement planning** session. Keeping your retirement plans on track is really important, it's always best to start planning early! This course is for you if you are within ten years of retirement and require more information about how to maximise retirement savings. These courses are very popular.

Workshops cover estate planning, managing change, income in retirement, state pension and other benefits, personal taxation, money management, budgeting in retirement, making your money last, well-being, lifestyle and more. Workshops provide information only and will not include or constitute financial advice.

2023/24 dates – [Click here for more information and to book](#)

30 November

1:00am–3:30pm

26 April 2024

9:30pm–12:00pm

9 October 2024

1:00pm –3:30pm

A short guide to death-in-service benefits

If you die as an active member of the pension scheme there are three types of benefit that your loved ones and dependants could receive.

- 1 **lump sum death grant**
- 2 **survivor pension**
- 3 **pension for your eligible children**

1 **lump sum death grant**

The lump sum death grant payable is

- 3 × pensionable pay

If you fill in an **expression of wish** form at www.wypf.org.uk/firefighters your FRA will know who you would want your death grant to go to. You don't have to do this but it can make paying the money to your loved ones quicker and simpler. Plus, by nominating, the death grant becomes exempt from inheritance tax.

Your annual benefit statement will confirm whether you have made a nomination and if so, who you nominated. You can change your nomination at any time by filling in a new

expression of wish form.

2 **survivor pension***

- A pension for your husband, wife, civil partner or cohabiting partner.

You no longer need to nominate your partner, but filling in a nomination form can make identifying and contacting them easier and quicker if you were to die, so is still worth doing. You can download the form from www.wypf.org.uk/firefighters

*If your partner is more than 12 years younger than you, the pension they get will be reduced.

3 **pension for your eligible children**

Eligible children are those who are

- under age 18, or
- under age 23 if they're in full-time education, or
- permanently disabled.

Beware of pension scams – how to take action

Pension scams continue to be a very real threat. They can take many forms and could be about insurance policies, pensions transfers, or high-return investment opportunities. Scammers are sophisticated and opportunistic and will try many things. They're very likely to target the vulnerable. As always, beware of investments that seem too good to be true.

Report suspected scams to Action Fraud straightaway on **0300 123 2040** or with the online reporting tool at www.actionfraud.police.uk/reporting-fraud-and-cyber-crime



How to contact us

Phone **01274 434999**
Monday to Friday 8.45am to 4.30pm

Email pensions@wypf.org.uk

Postal address **PO Box 67**
Bradford
BD1 1UP

You can visit our office in Bradford too but please contact us first to make an appointment.

We will now mostly communicate with you through electronic methods, like email, our website and the MyPension online service.

If you don't have access to the internet or prefer not to use our online services we can continue to send you paper copies of important pension information on request.

FPS Bulletin 70 – June 2023

Welcome to issue 70 of the Firefighters’ Pensions Schemes bulletin.

If you are looking for information on a certain topic, issue and content indexes are held on the [main bulletin page](#) of the website and are updated following each new issue.

If you have any comments on this bulletin, suggested items for future issues, or a job you would like to advertise, please email bluelightpensions@local.gov.uk.

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Calendar of events

Please see below a calendar of upcoming events relevant to the Firefighters’ Pension Schemes. Only those events which are hyperlinked are currently available to book. If you have any events you would like to be included in a future bulletin, please email bluelightpensions@local.gov.uk.

Table 1: Calendar of events

Event	Date
FPS coffee morning	11 July 2023
FPS Communications Working Group	27 July 2023
SAB	14 September 2023

Event	Date
FPS Technical Working Group	19 September 2023
Fire AGM-save the date	19-20 September 2023
SAB	14 December 2023

Actions arising

[Consultation on the retained Firefighters' Pensions: Proposed changes to the Firefighters' Pension Scheme \(England\) 2006](#): FRAs and administrators to familiarise themselves with the LGA's response, for information ahead of the Home Office's response to the consultation.

[Consultation on The Public Service Pension Schemes \(Rectification of Unlawful Discrimination\) \(Tax\) \(No.2\) Regulations 2023](#): FRAs and administrators to familiarise themselves with the LGA's response, for information ahead of the HMRC's response to the consultation.

[Data Collection for 2015 remedy](#): FRAs to ensure that the data collection template is completed and sent to administrators by their set deadlines, so that they are prepared for the implementation of remedy from 1 October 2023.

[Firefighters Pay Scales](#): FRAs to make themselves familiar with the pay scales available ahead of the Special members FPS 2006 (Matthews) remedy exercise to commence in October 2023.

[Home Office collection of FPS forecasts for 2023-24 to 2028-29](#): FRAs should start preparing to collate the necessary information (which is similar to that provided last year) from your records so that FRAs are well prepared, bearing in mind that some staff will be on summer leave.

[Consultation on the retained Firefighters' Pensions: Proposed changes to the Firefighters' Pension Scheme \(England\) 2006](#): FRAs and administrators to familiarise themselves with the SAB's response, for information ahead of the Home Office's response to the consultation.

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[Consultation on The Public Service Pension Schemes \(Rectification of Unlawful Discrimination\) \(Tax\) \(No.2\) Regulations 2023](#): FRAs and administrators to familiarise themselves with the SAB's response, for information ahead of the HMRC's response to the consultation.

[Added Years Factsheet](#): FRAs and Administrators to ensure they are using the updated version on their websites.

[Government Actuary's Department \(GAD\): Data Projects and Long-Term Strategy](#): FRAs are advised to read GAD's write up of the event and their broader focus on data

[Remedy readiness self-assessment tool](#): Scheme managers to complete the self-assessment tool and report back to their senior teams and local pensions boards.

[Data Conference Q and As](#): Pension Dashboards: FRAs and administrators may wish to review the Q and As for information.

[Remedy member examples by GAD](#): FRAs and administrators should read these with reference to slide 15 from the coffee morning of 26 January 2023.

FPS

[Consultation on the retained Firefighters' Pensions: Proposed changes to the Firefighters' Pension Scheme \(England\) 2006](#)

In [FPS Bulletin 68 – April 2023](#) we informed you that the above consultation had been launched. The LGA has responded to the consultation and our response is available on the [Consultations section](#) of the Firefighters' Pension Schemes Regulations and Guidance website.

ACTION: FRAs and administrators to familiarise themselves with the response, for information ahead of the Home Office's response to the consultation.

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[Consultation on The Public Service Pension Schemes \(Rectification of Unlawful Discrimination\) \(Tax\) \(No.2\) Regulations 2023](#)

In [FPS Bulletin 69 – May 2023](#) we informed you that the above consultation had been launched. The LGA has responded to the consultation and our response is available on the [Consultations section](#) of the Firefighters' Pension Schemes Regulations and Guidance website.

ACTION: FRAs and administrators to familiarise themselves with the response, for information ahead of HMRC's response to the consultation.

[Data Collection for 2015 remedy](#)

In [FPS Bulletin 44 – April 2021](#) and [FPS Bulletin 66 – February 2023](#) we advised that remedy data collection tools had been developed with the assistance of software suppliers and the Fire Communications Working Group to help FRAs to collect the relevant data needed to prepare for the 2015 remedy exercise.

In [FPS Bulletin 69 – May 2023](#) we covered the Fire and Police data conference event and the workshop feedback coffee morning, which both raised concerns by administrators and software suppliers that not all FRAs had been in a position to provide the relevant data.

There are no assumptions made for missing data within the Police and Firefighters' Pension Schemes (Amendment) Regulations 2023 and FRAs should be near completion of the collection of this data. It is imperative that for administrators to be able to commence the remedy options exercise in October 2023, that they receive this data in good time.

The data collection template and notes are as follows:

[FPS remedy data collection template](#)

[FPS remedy data collection notes for completion](#)

[Age discrimination remedy data collection - Guidance for administrators and FRAs – version 2 clean](#)

[Click here to return to Contents](#)

ACTION: FRAs to ensure that the data collection template is completed and sent to administrators by their set deadlines, so that they are prepared for the implementation of remedy from 1 October 2023.

Firefighter Pay Scales

With the help of LGA Workforce colleagues and the Fire Brigade Union, we have been able to locate pay scales going back to 1962. These have been added to [Firefighter Pay Scales](#) page on the member restricted area on the Firefighters' Regulations and Guidance website.

ACTION: FRAs to make themselves familiar with the pay scales available ahead of the Special members FPS 2006 (Matthews) remedy exercise to commence in October 2023.

Home Office collection of FPS forecasts for 2023-24 to 2028-29

On 21 June 2023, the Home Office emailed all FRAs in England to give notice that they will shortly be writing to formally request submission of pension income/expenditure forecasts for the period 2023-24 to 2028-29 via the online DELTA system.

The deadline for submissions is **Friday 25 August 2023**.

The Home Office will set out the centrally prescribed assumptions that FRAs should apply when calculating their forecasts; and what other considerations they will need to factor in.

FRAs are reminded that forecast pension accounting data is being subjected to an ever-increasing scrutiny and, as such, they should ensure that processes are in place to ensure that they have a robust methodology to calculate these. [Best practice forecasting guidance](#) was published by the Pension Forecasting Working Group in July 2019.

ACTION: FRAs should start preparing for collating the necessary information (which is similar to that provided last year) from their records so that they are well prepared, bearing in mind that some staff will be on summer leave.

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Added Years Factsheet

In [FPS Bulletin 67 – March 2023](#) we confirmed that all relevant thresholds and rate changes for 2023 were available in the [FPS annual update 2023](#).

We have updated the Added Years Factsheet to include the rate for 2023. You can find this on the [factsheet page](#) of the Firefighters Pensions Regulations and Guidance website.

ACTION: FRAs and Administrators to ensure they are using the updated version on their websites.

Government Actuary's Department (GAD): Data Projects and Long-Term Strategy

In [FPS Bulletin 69 – May 2023](#) we provided an overview of the Fire and Police Data Conference which took place on 17 May 2023.

We reflected on the importance of data for setting long term strategy about the management of pensions and ultimately supporting FRAs. GAD have now published [a news feature](#) reflecting on the event as well as covering a broader focus on data generally.

In the article GAD refers to a blog they have written about Pensions Dashboards, where they compared the matching process to a game of Guess Who. They then referenced pensions administration projects to another board game that I am sure we are all aware of where they urge the bankers (scheme managers) to invest time in the game to prioritise the experience of the players (the members) and provide an exceptional service.

ACTION: FRAs are advised to read GAD's write up of the event and their broader focus on data.

Remedy readiness self-assessment tool

To help scheme managers and pension boards reflect on their own readiness for remedy we have made available (with the help from our NPCC colleagues) a [remedy self-assessment tool](#) which can be found on the Retrospective Remedy page of the

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FPS Regulations and Guidance website. This tool is designed to assist you in assessing whether you have the necessary preparation in place for remedy and whether there are any potential gaps which need addressing.

This is purely for your own use to inform you and your senior team of your readiness for remedy. There is no requirement to return the results of this self-assessment tool to the LGA.

If, after completing the survey, you wish to seek advice or further reassurance, please contact bluelightpensions@local.gov.uk in the first instance.

ACTION: Scheme managers to complete the self-assessment tool and report back to their senior teams and local pensions boards on the results.

Data Conference Q&As – Pensions Dashboards

As mentioned above we provided an overview of the Police and Fire Data Conference event which took place on 17 May 2023 in last month's bulletin.

We have since sought answers to the outstanding questions that were asked on Pensions Dashboards and have put together a Q&A document and you can view this on the [Data conference page](#) on the Firefighters' Regulations and Guidance website.

ACTION: FRAs and administrators may wish to review the Q and As for information.

Remedy member examples by GAD

In [FPS Bulletin 65 – January 2023](#) we covered our Coffee Morning of [26 January 2023 – HMT Remedy Directions](#). Additional resource on interest and member contributions has been created by GAD and has been added to the [Retrospective Remedy page](#) of the Firefighters Pension Regulations and guidance website.

ACTION: FRAs and administrators should read these with reference to slide 15 from the coffee morning of 26 January 2023:

Technical query log

The [current log of queries and responses](#) can be accessed by practitioners in the member-restricted area of the FPS Regulations and Guidance website. The queries

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have been anonymised and divided into topics. The log is updated monthly in line with the bulletin release dates.

Queries have been answered this month in the following categories:

- Injury Pension – whether Personal Independence Payment (PIP), which has replaced Disability Living Allowance should be deducted from an Injury Allowance. Page 56.
- Ill Health retirement review – when to cease paying a higher tier benefit. Page 106.

FPS England SAB updates

SAB meeting 8 June 2023

The Scheme Advisory Board (SAB) last met on 8 June 2023 and the meeting covered the following areas:

- First Actuarial SCAPE discount rate update
- Home Office retrospective remedy consultation
- Home Office Matthews second options exercise consultation

You can use the links below to find out about the latest updates on the work of the SAB and its committees:

- [SAB membership](#)
- [SAB meeting and agenda papers](#)
- [Committee meetings and agenda papers](#)

SAB response to the Consultation on retained Firefighters' Pensions:

Proposed changes to the Firefighters' Pension Scheme (England) 2006

In [FPS Bulletin 68 – April 2023](#) we informed you that the above consultation had been launched. The Scheme Advisory Board has responded to the consultation and the response is available on the [Consultations section](#) of the Firefighters' Pensions SAB (England) website.

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ACTION: FRAs and administrators to familiarise themselves with the response, for information ahead of the Home Office’s response to the consultation.

[SAB response to HMRC Consultation on The Public Service Pension Schemes \(Rectification of Unlawful Discrimination\) \(Tax\) \(No.2\) Regulations 2023.](#)

In [FPS Bulletin 69 – May 2023](#) we informed you that the above consultation had been launched. The Scheme Advisory Board has responded to the consultation and the response is available on the [Consultations section](#) of the Firefighters’ Pensions SAB (England) website.

ACTION: FRAs and administrators to familiarise themselves with the response, for information ahead of HMRC’s response to the consultation.

Other News and Updates

[McCloud – unions granted right to appeal cost cap mechanism](#)

The Court of Appeal has granted unions permission to appeal against the recent High Court judgement over the government’s proposed method of paying for costs incurred by the McCloud ruling in public sector schemes. See [FPS Bulletin 67 – March 2023](#) for more information.

[Pensions Dashboard Programme](#)

On 8 June 2023, a [Ministerial Statement](#) was made to announce that as part of the reset of the Pensions Dashboard Programme, amending legislation will be laid to amend the Pensions Dashboard Regulations 2022.

On 9 June 2023 the Department for Work and Pensions (DWP) laid draft [Pensions Dashboards \(Amendment\) Regulations 2023](#).

The amending regulations remove the phased staging timeline, replacing it with a single connection deadline of 31 October 2026. The regulations will allow the DWP and the Money and Pensions Service (MaPS) to issue guidance setting out a staged connection timeline for individual schemes, to which FRAs must have regard. MaPS aim to collaborate with industry on the guidance later this year.

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The Pension Regulator's (TPR) dashboard blog

On 14 June 2023, TPR published [a blog 'Make time to get your data dashboard-ready'](#).

The blog encourages pension schemes to continue working on their data to ensure that it is ready for dashboards. It also sets out what schemes should be considering when doing so.

TPR's response to the delay in the dashboard deadline

Further to the [written ministerial statement](#) on 8 June 2023, giving an update on the dashboard deadline, TPR has amended [its dashboard guidance](#).

TPR expects pension schemes to continue to prepare for dashboards. FRAs should continue engaging with the parties who will support them with their dashboard duties, such as their third-party administrator (if appropriate), software provider, and any other party deemed appropriate, to:

- assess the potential impact of these changes on their scheme and to agree a practical delivery plan
- continue activity on getting to grips with members' data, and
- avoid competing demands on capacity and other resources.

These expectations are reinforced in [TPR's new dashboards content toolkit](#) published on 14 June 2023. The toolkit contains key messages for pension schemes.

Dashboards Values Guidance

The Pensions Administration Association (PASA) has published [guidance](#) designed to provide trustees, managers, sponsors, administrators and providers with “good practice” approaches to providing value data to pensions dashboards.

The guidance is intended for use by both DC and DB schemes and covers 20 topics including possible approaches for dealing with issues such as late retirements, underpins, partial retirements and split normal retirement ages.

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TPO expands network of volunteers

The Pensions Ombudsman ([TPO](#)) [is expanding its network of volunteer advisers](#). It currently has a network of around 200 pension professionals, who in 2022 helped to close 1,390 cases.

If you are interested you can [apply to be a volunteer](#), or email TPO's Network Manager Paul Day at paul.day@pensions-ombudsman.org.uk

Voluntary NI contributions deadline extended

In [a written ministerial statement](#) published on 12 June 2023, the Government announced it was extending the deadline to pay voluntary National Insurance (NI) contributions from 31 July 2023 to 5 April 2025. This applies for tax years 2006/07 to 2017/18.

Paying voluntary NI contributions enables individuals to fill gaps in their NI record to boost their State Pension.

HMRC

Pension Schemes Newsletter 150

On 31 May 2023, [HMRC published pension schemes newsletter 150](#). The newsletter contains articles on relief at source and the Managing Pension Schemes service.

Events

FPS coffee mornings

Our MS Teams coffee mornings are continuing regularly. The informal sessions lasting up to an hour allow practitioners to catch up with colleagues and hear a brief update on FPS issues from the LGA Bluelight team.

We are pleased to include the presentations from recent sessions below:

[Matthews FRA Calculator](#)

If you do not already receive the meeting invitations and would like to join us, please

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email bluelightpensions@local.gov.uk. Please note that attendance at the coffee mornings is generally restricted to FPS practitioners and managers.

Useful links

- [The Firefighters' Pensions \(England\) Scheme Advisory Board](#)
- [FPS Regulations and Guidance](#)
- [FPS Member](#)
- [Khub Firefighters Pensions Discussion Forum](#)
- [FPS1992 guidance and commentary](#)
- [The Pensions Regulator Public Service Schemes](#)
- [The Pensions Ombudsman](#)
- [HMRC Pensions Tax Manual](#)
- [LGA pensions website](#)
- [LGPS Regulations and Guidance](#)
- [LGPC Bulletins](#)
- [LGPS member site](#)
- [Scottish Public Pensions Agency - Firefighters](#)
- [Welsh Government Fire circulars](#)

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While every attempt is made to ensure the accuracy of the bulletin, it would be helpful if readers could bring any perceived errors or omissions to the attention of the Bluelight team by emailing bluelightpensions@local.gov.uk.

FPS Bulletin 71 – July 2023

Welcome to issue 71 of the Firefighters' Pensions Schemes bulletin.

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Calendar of events

Please see below a calendar of upcoming events relevant to the Firefighters’ Pension Schemes. Only those events which are hyperlinked are currently available to book. If you have any events you would like to be included in a future bulletin, please email bluelightpensions@local.gov.uk.

Table 1: Calendar of events

Event	Date
FPS coffee morning	3 August 2023
Southwest and Wales Fire Pensions Officer Group	15 August 2023
Northwest Fire Pensions Officer Group	13 September 2023
SAB	14 September 2023
Firefighters' Annual Conference Day one	19 September 2023
FPS Technical Working Group	19 September 2023
Firefighters' Annual Conference Day two	20 September 2023
Northeast Fire Pensions Officer Group	4 October 2023
SAB	14 December 2023

Actions arising

[Home Office collection of FPS forecasts for 2023-24 to 2028-29](#): FRAs should ensure that they are using the correct CPI rates in their forecasts and ensure that they meet the submission deadline.

FRAs should also look out for the Home Office's follow up email, if you are affected and engage with them accordingly, to ensure the data submitted is accurate.

[Age discrimination remedy – retrospective remedy](#): FRAs and administrators to read the response and ensure that they are working to be ready for the regulations' implementation on 1 October 2023.

[Age discrimination remedy – Contributions Calculator inputs](#): FRAs and administrators may wish to familiarise themselves with the draft inputs, so that they can ensure they are holding all the relevant data.

[Age discrimination remedy - Interest and Tax](#): FRAs and administrators should note

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this position, to ensure that they act accordingly when carrying out remedy.

[Age discrimination remedy – Pension scams](#): Administrators and/or FRAs to add the suggested wording to the pension webpages.

[Age discrimination remedy – warm up letters](#): FRAs/administrators should use these to communicate with their members ahead of October 2023.

[Age discrimination remedy – Ill-Health re-assessment member outcome letters](#): Once the IQMP has provided their determination and FRAs have considered this and agree with the outcome, FRAs should send these using the relevant member outcome letter.

[Firefighters' Pension Scheme Adjustment in Respect of 2021 and 2022 Revaluation](#): FRAs and administrators to make themselves aware of this issue and start scoping the work involved.

[Government Actuary Department \(GAD\) – updated factors](#): FRAs and administrators to ensure that they are using the revised factors from the relevant implementation dates.

[Member benefit illustrations – FPS Northern Ireland](#): FRAs and administrators to make their members aware of the benefit illustrators, where applicable.

[Pension entitlements for retained Firefighters 2023 – FPS Wales](#): FRAs and administrators to review the consultation and respond accordingly.

[The Pensions Regulator Survey](#): We would encourage you to respond to the survey should you receive this.

[Abolishing the pensions lifetime allowance](#): FRAs and administrators to make themselves aware of the measures involved and consider whether they wish to respond to the consultation.

[Member remedy tax calculator](#): Scheme managers should register on the Secure Exchange Data Service ahead of the remedy exercise and delegate access

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accordingly.

FPS

Home Office collection of FPS forecasts for 2023-24 to 2028-29

In [FPS Bulletin 70 – June 2023](#) we informed you that Home Office had contacted FRAs giving them advance notice of their request for submission of pension income/expenditure forecasts for the period 2023-24 to 2028-29 via the online DELTA system.

On 6 July 2023, Home Office had emailed FRAs their formal commissioning letter requesting the pension forecasts. The letter sets out the centrally prescribed assumptions that must be applied when calculating an FRA's pension income and expenditure forecasts.

FRAs would be able to access the forms on DELTA from Monday 10 July and the deadline for DELTA returns is **cop Friday 25 August**.

Paragraph 3.1 of the letter sets out that the Home Office will shortly be requesting the local assumptions (for example on scheme member numbers, ill-health retirements etc.) that they are including in their forecasts and that this will be a separate return by email to the Home Office.

On 17 July 2023, Home Office emailed FRAs to inform them that the CPI figures in the original commission were incorrect, and to use the following correct rates in their forecasts:

Year	CPI rate
2023-24	10.1%
2024-25	5.4%
2025-26	0.6%

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2026-27	0.0%
2027-28	0.7%
2028-29	1.7%

The Home Office have informed us that they are currently progressing the AME Fire top up grant payments based on the accounting data submitted by each FRA on the online DELTA system. These payments are due to be made in late July 2023.

The Home Office are aware that some fire and rescue authorities have not yet completed their audit for the 2021/22 FY accounts. The Home Office will be following up with these FRAs later this year when their audits are completed. This will ensure that any changes between their audited and unaudited 21/22 Financial Year accounts are recorded for the purposes of the AME top up grant, and that any necessary audit adjustments (payments/recoveries) are actioned.

ACTION: FRAs should ensure that they are using the correct CPI rates in their forecasts and ensure that they meet the submission deadline.

ACTION: FRAs should look out for the Home Office's follow up email, if you are affected and engage with them accordingly, to ensure the data submitted is accurate.

Age discrimination remedy – retrospective remedy

Further to [FPS Bulletin 67 – March 2023](#), where we informed you of the launch of [Home Office's consultation on retrospective remedy](#), on 19 July 2023 Home Office published the government's [formal response to the consultation on the draft Firefighters Pensions \(Remediable Service\) Regulations 2023](#) and policy intent to implement the retrospective phase of the McCloud/Sargeant remedy.

[The Firefighters' Pensions \(Remediable Service\) Regulations 2023](#) were subsequently laid in Parliament on 20 July 2023 and will come into effect from 1 October 2023.

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ACTION: FRAs and administrators to read the response and ensure that they are working to ensure they are ready for the implementation of the regulations on 1 October 2023.

Age discrimination remedy – Contributions Calculator inputs

The Government Actuary's Department (GAD) has been working on the McCloud remedy contributions calculator and have shared the draft inputs for the calculator.

Inputs are loaded into the calculator by importing from a CSV template. Imported values can be edited within the calculator before running or after running to make a required changed. Inputs can also be loaded manually.

The fields are detailed in the [Contributions Calculator inputs document](#) which form the columns of the input section of the calculator. A full description of each required field will be made available by GAD in due course.

For members where calculations are required for more than one scheme year, each scheme year is added as a new row. However, the output for each member is grouped together on the output.

If a calculation is being carried out monthly, a new row is required for each month. The output in these cases is similarly grouped.

ACTION: FRAs and administrators may wish to familiarise themselves with the draft inputs, so that they can ensure they are holding all the relevant data. A full data specification will be available in due course.

Age discrimination remedy – Interest and Tax

Following on from a number of queries relating to how interest in terms of tax should be applied, with thanks to HMRC and HM Treasury, please see the confirmed position below:

- Interest paid is taxable or tax free depending on whether the original payment was tax free.
- If the interest on a tax free amount plus the original tax free amount exceeds

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statutory limits (for example, total PCLS), the excess becomes taxable as an unauthorised payment.

- Schemes will deduct tax due at the member's marginal rate and pay them the net amount. Arrears of pension are always taxable under PAYE (see the HMRC [Employment Income Manual](#)).
- The application of tax to the amounts of interest paid in excess of commercial rates still applies. Although it is explained in relation to guaranteed minimum pension, [Pension Schemes newsletter 140](#) sets out the tax treatment of interest.
- For compensation, under the [PSPJOA](#) it is adjusted to take account of what the tax/tax relief would have been in cases where it would have been taxable or subject to tax relief.

ACTION: FRAs and administrators should take note of this position, to ensure that they act accordingly when carrying out remedy.

Age discrimination remedy – Pension scams

We have been made aware through our conversations with Cross Whitehall colleagues that 3rd party organisations are contacting members of public service pension schemes, selling their help in claiming the 2015 remedy benefits.

We have therefore put some high-level wording together, which we will also adapt for the Firefighters' members website, that you may wish to put on your website pages:

“We have become aware that third party organisations are contacting members of public service pension schemes, such as the firefighters' pension scheme, selling their help in claiming the 2015 Remedy (McCloud) benefits.

As the administrator for XXXX we *will not request a fee* for providing this information. *You do not need to go through a third party* to claim these benefits and we will contact you in due course to provide you with your remedial service statement to allow you to make your remedy option.

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Please remember to stay vigilant. If you are still unsure or have any concerns over a potential scam, please contact us for clarification.”

ACTION: Administrators and/or FRAs to add the suggested wording to the pension webpages.

Age discrimination remedy – warm up letters

In conjunction with the Firefighters’ Communications Working Group, warm up letters have been created to assist FRAs and administrators to manage member expectations on the timetable of when each cohort will be written to as part of the remedy exercise.

These letters include letters to beneficiaries. It was suggested by the group that not all FRAs/administrators will have contacted beneficiaries at this point; therefore, they may not wish to provide a warmup letter to this group.

A member remedy video is being developed in conjunction with Aon and will be available ahead of October 2023. The member video will reference the warmup letters.

These letters have been uploaded to the [Age discrimination remedy – retrospective remedy page](#) on the Firefighters’ Regulations and Guidance website.

ACTION: FRAs/administrators should use these to communicate with their members ahead of October 2023.

Age discrimination remedy – Ill health reassessment member outcome letters

In [FPS Bulletin 63 – November 2022](#), we published an [ill-health reassessment factsheet](#) to help FRAs determine which individuals require a reassessment of their ill-health determination as a result of remedy implementation.

In [FPS Bulletin 69 – May 2023](#), we published the IQMP template referral letters.

The member outcome letters for scenarios one, two, seven and nine as referred to in the ill-health assessment factsheet have now been added to the [Retrospective remedy webpage](#).

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ACTION: Once the IQMP has provided their determination and FRAs have considered this and agree with the outcome, FRAs should send these using the relevant member outcome letter.

Firefighters' Pension Scheme Adjustment in Respect of 2021 and 2022 Revaluation

We sent out an email on 11 July 2023 with a copy of a notification from the Home Office in respect of the Average Weekly Earnings (AWE) growth figures for 2021 and 2022. This will affect the Firefighters' Pension Scheme 2015:

"I'm emailing to make you aware of an issue that the Home Office have been working on with HMT, MoD and devolved administrations over the past few months, and a related WMS that was published on 6 July 2023: [Written statements - Written questions, answers and statements - UK Parliament](#)

During QA work for the Treasury Revaluation Order 2023, it was noted that the Orders for 2021 and 2022 used provisional Average Weekly Earnings (AWE) growth estimates published by the ONS the preceding November respectively rather than revised AWE figures published the preceding December. This deviates from the approach taken from 2015 to 2020 and in 2023, and our best assessment is that it occurred in error. This primarily affects schemes revalued based on AWE, i.e. the 2015 Firefighters' Pension Scheme including devolved schemes and the 2015 Armed Forces Pension Scheme. The overall effect is that revaluation for affected members is up to ~0.6% lower than it would have been if revised ONS figures had been used.

Revaluation order for April	Figure in Order	Statistic as published in latest ONS release
2022	4.1	4.5
2021	2.4	2.6

While primary legislation gives HMT a fairly broad remit on the choice of earnings measures, it is our and Treasury Ministers' view that, given the lack of a policy rationale for the change in methodology, affected members will need to be put back into the position they would have been in had revised AWE figures been used in 2021 and 2022. This is not straightforward legislatively as past Treasury Orders likely cannot be amended through future Treasury Orders or scheme regulations, but we believe that remedy can be provided through additional pension accrual under Section 3 PSPA 2013. MoD, HO and devolved administrations will consult and legislate for these scheme specific changes.

On the limited number of past Club transfers from the affected schemes, where transferred in pensions may have been smaller than should have been the case and/or revaluation provided on the basis of the sending scheme has been lower than it should have been following this correction. We have discussed this issue with CO and affected departments and DAs, and our preferred approach is to also correct the position for these members through a combination of the proposed s3 PSPA 2013 regulations and amendments to the Club Memorandum, and avoid receiving schemes having to make bespoke regulations in respect of a small number of past transfers in. However, there may be some issues to be worked through with this approach as the Club Memorandum cannot override conflicting rules of receiving schemes.

Please do share with SAB and happy for this to be put on the agenda at the next scheduled SAB.

There is no need for administration to take any further action for now, we will be in touch to discuss what implementing this change will mean.”

As indicated above, the Home Office will confirm further details on implementation in due course however FRAs and administrators should start scoping the work which will be involved following this notification.

ACTION: FRAs and administrators to make themselves aware of this issue and start scoping the work involved.

Government Actuary Department (GAD) – updated factors

In [FPS Bulletin 68 – April 2023](#) we confirmed that the CETV technical note had been suspended, and therefore all CETVs, Pensioner cash equivalents and non-club transfers-in should be suspended.

In [FPS Bulletin 69 – May 2023](#), we published that Home Office had confirmed that the first batch of updated factors had been provided by GAD. This updated the following factor tables:

- CETVs (x-201 to x-215),
- Pensioner cash equivalents (x-301 to x-312),
- Pension credits (x-313 to x-317),
- Pension debits (x-318 to x-328)

On 3 July 2023 Home Office confirmed that the second batch of updated factors had been provided by GAD. This updated the following factor tables:

- x-220 to x-221 (CARE TV ins),
- x-401 to x-403 (Early Retirement Factors),
- x-404 to x-407 (Late Retirement Factors)

and the following factor tables were withdrawn:

- x-216 to x-219 (non-Club tv ins for 2006 scheme)

These factors should be implemented as follows:

- x-220 to x-221 factors from **29 March 2023**.
- x-401 to x-403 and x-404 to x-407 factors from **3 July 2023**.

On 28 July 2023, Home Office confirmed that the third and final batch of updated factors had been provided by GAD. This updated the following factor tables:

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- x-501 to x-504 (Trivial Commutation),
- x-603 and x-621 (Scheme Pays (Annual Allowance)),
- x-622 to x-627 (Scheme Pays (Lifetime Allowance))

These factors should be implemented with effect from 28 July 2023.

The updated factors should be used in conjunction with the relevant existing guidance notes in force for the Firefighters' Pension Schemes.

The factors are published on the relevant [GAD guidance pages](#) of the Firefighters' Pension Scheme Regulations and Guidance website.

ACTION: FRAs and administrators to ensure that they are using the revised factors from the relevant implementation dates.

Member benefit illustrations – FPS Northern Ireland

In [FPS Bulletin 56 – April 2022](#) we made you aware that the Scheme Advisory Board had worked with Barnett Waddingham to produce a suite of illustrative member scenarios.

Barnett Waddingham have now produced this for members in Northern Ireland and this is available on the [FPS member website](#).

ACTION: FRAs and administrators to make their members aware of the benefit illustrators.

Pension entitlements for retained Firefighters 2023 – FPS Wales

On 14 July 2023, Welsh Government launched their [consultation for retained firefighters](#).

The consultation seeks to make changes to the New Firefighters Pension scheme 2007 about pension rights for Retained Firefighters and Firefighters' 2007 Compensation Scheme in respect of secondary contracts.

The closing date is 6 October 2023.

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ACTION: FRAs and administrators to review the consultation and respond accordingly.

Technical query log

The [current log of queries and responses](#) can be accessed by practitioners in the member-restricted area of the FPS Regulations and Guidance website. The queries have been anonymised and divided into topics. The log is updated monthly in line with the bulletin release dates.

There were no technical queries raised in July.

FPS England SAB updates

Government Actuary Department (GAD) – Matthews benefit Calculator

On 4 May 2023, the Scheme Advisory Board (SAB) wrote to Chief Fire Officers to share the scope and cost of the GAD benefit calculator, which is in addition to the scope of the workplan between Home Office and GAD, to ask for comments by 11 May 2023.

As no objections were received to the proposal, the SAB commissioned GAD to take this work forward.

GAD attended the [LGA coffee morning](#) on 6 June 2023 to discuss the scope of the calculator and have been working with stakeholders through the Matthews Working Group to develop the calculator. The calculator will be tested by those FRAs who have volunteered. The final calculator will then be made available for FRAs to use for the Matthews Second Options Exercise.

Cost Effectiveness Committee Meeting

On 25 July 2023, the Cost Effectiveness Committee met to discuss the draft 2020 Scheme valuation assumptions for England.

In this meeting the SAB actuarial advisors, First Actuarial, presented a report setting out advice and assurance to the committee on the data and assumptions advice given by the Government Actuary's Department (GAD) for the valuation of the

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Scheme as at 31 March 2020. The report also set out areas where they believe the SAB may wish to make representations to the Home Secretary on alternative assumptions or other issues such as data quality that are identified during the assumptions setting process. A response has now been collated and sent on behalf of the Chair of SAB to the Home Secretary.

Cost Effectiveness Committee Appointment

Following a vacancy on the Cost Effectiveness Committee for an FRA Local Pension Board representative, we are pleased to confirm that Councillor Ben Clayton has been appointed. The main objectives of the Cost Effectiveness Committee are to determine how much it costs to run the Firefighters' Pension Schemes and to respond to Home Office consultations regarding the actuarial cost of the scheme. As detailed above, the Cost Effectiveness Committee met on 25 July 2023 to discuss the draft assumptions for the 2020 valuation.

Other News and Updates

Firefighters Pensions – Pension Advisor Role(s) vacancy

The LGA pensions team works with and on behalf of authorities and other stakeholders across the Firefighters, Police, and Local Government pension schemes in England. To be part of this team is to be a vital element in the legislative and administrative framework of some of the largest pension schemes in the UK.

We are looking for inspirational individuals to work alongside experienced and talented pensions specialists in respect of the Firefighters' pension schemes.

Reporting directly to the Firefighters Senior Pensions Adviser, the successful candidates will assist with priority developments in scheme governance and provide support to employers, as well as to the Firefighters' Pensions Scheme Advisory Board, its committees, and Fire and Rescue Authorities' Local Pension Boards.

We have two roles being advertised within the Firefighters' pensions team. If you are interested in applying, please see the full advert on the [website](#).

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The Public Service Pensions and Judicial Offices Act 2022 (Commencement No 2) Regulations 2023

On the 3 July 2023 the [Public Service Pensions and Judicial Offices Act 2022 \(Commencement No 2\) Regulations 2023](#) were laid. These Regulations are the second Commencement Regulations made under the Public Service Pensions and Judicial Offices Act 2022 and bring into force Chapter 2 and sections 109 and 110 of the Act.

Chapter 2 makes retrospective provision to rectify unlawful discrimination in the way in which existing Judicial pension schemes were restricted under the Public Service Pensions Act 2013.

Regulation 2(b) brings into force section 109, to the extent that it is not already in force and to the extent that it applies for the purposes of Chapter 2 of the Act.

Regulation 2(c) brings into force sections 110, to the extent that it is not already in force and to the extent that it applies for the purposes of Chapter 2 of the Act.

The Pensions Regulator (TPR) - survey

Over the coming weeks, you may receive a survey from The Pensions Regulator (TPR) – this is an anonymous, factfinding exercise to understand some of the challenges faced by schemes in getting member data from the employer. For example, what data is collected, when this is provided and what is the process if there are delays.

The scheme selection is mainly focused on schemes who have a large number of employers and will be sent to the Scheme Contact they have on record (but may be forwarded to the most appropriate person to provide the information).

ACTION: We would encourage you to respond to the survey should you receive this.

Staging dates – The Pensions Regulator (TPR) expectations

The Pensions Regulator (TPR) has updated its [‘Failing to comply with dashboards duties’ guidance](#). The purpose of the update is to outline what schemes will need to do to demonstrate that they have had regard to the staging timetable. The staging

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timetable will be set out in connection guidance.

TPR expects schemes to do the following to show that they ‘have regard to the connection guidance’:

- Connect to dashboards by the connection deadline of 31 October 2026 that is set out in legislation. Failure to do so could result in regulatory action by TPR.
- A revised staging timetable will be set out in guidance which will indicate when schemes are scheduled to connect. All trustees and scheme managers must have regard to this guidance. Failure to do so will be a breach.
- Although the timelines in guidance will not be mandatory, schemes will be expected to demonstrate how they have had regard to the guidance. Amongst other considerations, this means that scheme managers:
 - should not make decisions about connection until they have engaged with the guidance.
 - must be able to demonstrate that they have adequate governance and processes for making such decisions. The reasoning for the decisions should be clearly considered and documented, as should how relevant risks are identified, evaluated and managed.
 - should make sure that they have access to all the relevant information before making decisions and acting on them. This includes engaging with those who are supporting them to develop a practical delivery plan. Clear and accurate audit trails need to be kept to demonstrate the decisions made, the reasons for them and the actions taken.
- A phased approach to staging enables a controlled and well-planned connection, reduces the risk of provider capacity constraints, and means savers can realise the benefits of pension dashboards as early as

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possible.

- Continuing to prepare for dashboards by engaging with those who will support them with their dashboard duties, such as ISP providers and administrators:
 - to assess the potential impact of these changes on their schemes
 - to agree a practical delivery plan, and
 - to continue activity on getting to grips with member data.

[The Pensions Dashboards Programme \(PDP\) video: An introduction to the dashboards available point](#)

The Pensions Dashboards Programme (PDP) has launched a [video introducing the dashboards available point](#). The dashboards available point is the date when pensions dashboards will be made available to the public.

[Pensions Dashboards \(Amendment\) Regulations 2023](#)

In [FPS Bulletin 70 – July 2023](#) we informed that further to the [written ministerial statement](#) made on 8 June 2023, that draft regulations had been laid to amend the Pensions Dashboard Regulations 2022.

On 19 July 2023 [The Pensions Dashboards \(Amendment\) Regulations 2023](#) were made and will come into force on 9 August 2023.

[The Police Pensions \(Remediable Service\) Regulations 2023](#)

On 19 July 2023 the [Police Pensions \(Remediable Service\) Regulations 2023](#), were laid and will come into force on 1 October 2023.

[Teachers' Pension Scheme \(Remediable Service\) Regulations 2023](#)

On the 26 July 2023 the [Teachers' Pension Scheme \(Remediable Service\) Regulations 2023](#), were laid and will come into force on 1 October 2023.

HMRC

Pension Schemes Newsletter 151 – June 2023

HMRC published Pension Schemes [Newsletter 151 - June 2023](#) on 30 June 2023.

The newsletter contained articles on:

- the annual allowance calculator
- the abolition of the Lifetime Allowance – payment of standalone lump sums, and
- the Managing Pension Schemes service

Pension Schemes Newsletter 152 – July 2023

HMRC published Pension Schemes [Newsletter 152 – July 2023](#) on 20 July 2023.

The newsletter contained articles on:

- Legislation Day (L-Day) 2023,
- Relief at source – annual return of information for the tax year 2022 to 2023,
- Pension flexibility statistics
- Qualifying recognised overseas pension schemes transfer statistics, and
- Purpose of registered pension scheme

Abolishing the pensions lifetime allowance

On 18 July 2023 HMRC launched their [consultation](#) to abolish the pensions lifetime allowance (LTA). The LTA consultation is part of a wider consultation on proposed clauses for the next Finance Bill

This is designed to deliver the changes necessary to abolish the pensions lifetime allowance from the tax year 2024 to 2025 onwards, as announced at Spring Budget 2023.

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The closing date for responses is 12 September 2023.

ACTION: FRAs and administrators to make themselves aware of the measures involved and consider whether they wish to respond to the consultation.

Age discrimination remedy - Member tax calculator

As part of discussions with HMRC regarding the development of the member remedy tax calculator, it has been identified that Scheme Managers will need to register for the Secure Exchange Data Service (SDES), to allow HMRC to provide schemes with member information so that they can make any necessary refund/adjustments in benefits.

Once the Scheme Manager has registered, they will then be able to delegate access to their pension administrators, where applicable.

Guidance slides have been made available to assist Scheme Managers to register for the [Secure Exchange Data Service](#) (SDES).

ACTION: Scheme Managers should register on the Secure Exchange Data Service ahead of the remedy exercise and delegate access accordingly.

Events

FPS coffee mornings

Our MS Teams coffee mornings are continuing on a regular basis. The informal sessions lasting up to an hour allow practitioners to catch up with colleagues and hear a brief update on FPS issues from the LGA Bluelight team.

We are pleased to include the presentations from recent session below, which was held on 11 July 2023:

[LGA update – Retrospective remedy and Mathews Second options exercise](#)

If you do not already receive the meeting invitations and would like to join us, please email bluelightpensions@local.gov.uk. Please note that attendance at the coffee mornings is generally restricted to FPS practitioners and managers.

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Firefighters' Pensions AGM – London – 19 and 20 September 2023

Great news!!! Bookings have opened for the AGM.

The two-day programme allows delegates to network with fellow colleagues and hear the latest news on the Firefighters' Pension Scheme (FPS) from the scheme's key stakeholders.

You will hear important updates, including:

- Chair of the Scheme Advisory Board
- The Home Office
- The Pensions Regulator
- The Government Actuary's Department
- Communications and engagement
- Legal Updates

As well as providing the opportunity to network with other FPS stakeholders, there will be interactive and thought-provoking workshops to take part in during the day on:

- Retrospective remedy - communications, and
- Matthews second exercise

Day 1 – Tuesday 19 September 2023 16:30 – 18:30

Primarily for Scheme Managers and Local Pension Board chairs, day 1 of the conference will provide practical guidance on the role of the scheme manager and will offer the opportunity to network with counterparts in other FRAs.

Following this session there will be a drinks reception on the terrace from 18:45.

Day 2 – Wednesday 20 September 2023 10.00 – 15:30

Day 2 of the conference provides delegates with an annual update on the

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Firefighters' Pension Scheme from key stakeholders.

Bookings are open on the LGA Events page.

[Firefighters' Pensions Annual Conference Day One](#)

[Firefighters' Pensions Annual Conference Day Two](#)

Legislation

Acts

[Finance \(No.2\) Act 2023](#) [2023/30]

Statutory Instruments

[The Firefighters Pensions \(Remediable Service\) Regulations 2023](#) [SI2023/843]

[The Pensions Dashboards \(Amendment\) Regulations 2023](#) [SI2023/858]

Useful links

- [The Firefighters' Pensions \(England\) Scheme Advisory Board](#)
- [FPS Regulations and Guidance](#)
- [FPS Member](#)
- [Khub Firefighters Pensions Discussion Forum](#)
- [FPS1992 guidance and commentary](#)
- [The Pensions Regulator Public Service Schemes](#)
- [The Pensions Ombudsman](#)
- [HMRC Pensions Tax Manual](#)
- [LGA pensions website](#)
- [LGPS Regulations and Guidance](#)
- [LGPC Bulletins](#)
- [LGPS member site](#)
- [Scottish Public Pensions Agency - Firefighters](#)
- [Welsh Government Fire circulars](#)

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While every attempt is made to ensure the accuracy of the bulletin, it would be helpful if readers could bring any perceived errors or omissions to the attention of the Bluelight team by emailing bluelightpensions@local.gov.uk.

FPS Bulletin 72 – August 2023

Welcome to issue 72 of the Firefighters’ Pensions Schemes bulletin.

If you are looking for information on a certain topic, issue and content indexes are held on the [main bulletin page](#) of the website and are updated following each new issue.

If you have any comments on this bulletin, suggested items for future issues, or a job you would like to advertise, please email bluelightpensions@local.gov.uk.

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Calendar of events

Please see below a calendar of upcoming events relevant to the Firefighters’ Pension Schemes. Only those events which are hyperlinked are currently available to book. If you have any events you would like to be included in a future bulletin, please email bluelightpensions@local.gov.uk.

Table 1: Calendar of events

Event	Date
Northwest Fire Pensions Officer Group	13 September 2023
SAB	14 September 2023
Firefighters’ Annual Conference Day one	19 September 2023
FPS Technical Working Group	19 September 2023
Firefighters’ Annual Conference Day two	20 September 2023
Northeast Fire Pensions Officer Group	4 October 2023

Event	Date
SAB	14 December 2023

Actions arising

[Age Discrimination Remedy – Warm up letters](#): FRAs/administrators should use these to communicate with their members ahead of October 2023.

[Age Discrimination Remedy – Remediable Service Statements](#): Administrators are recommended to use the template covering letter, where the RSS is not yet available with existing retirement option letters offering the member a choice of legacy and reformed scheme benefits.

FRAs should have regard to the LGA’s proposed approach and understand that any decision to retire a member into the legacy scheme without a choice, is a scheme manager decision, and should be by exception only. FRAs should ensure that they understand the implications of retiring members into the legacy scheme without a choice.

[Age Discrimination Remedy – Remedy tax and contributions: input and output specification](#): FRAs and administrators should familiarise themselves with the draft inputs, so that they can ensure they are holding all the relevant data.

[The Pension Regulator – Scheme Return](#): FRAs to ensure that their scheme return contact details are up to date.

FPS

Age Discrimination Remedy - Warm up letters

Further to [FPS Bulletin 71 – July 2023](#), confirming that we have published warm up letters for FRAs/administrators to use, we have now published a deferred letter on the [Age Discrimination Remedy – retrospective remedy webpages](#).

ACTION: FRAs/administrators should use these to communicate with their members ahead of October 2023.

Age Discrimination Remedy – Remediable Service Statements

Following our Coffee Morning on the [Age Discrimination Remedy Consultation Response and Regulations](#) a question was raised with regards to Deferred Choice Remediable Service Statements (DC-RSS). The issue was whether, if the DC - RSS is not available by 1 October 2023, whether an administrator/FRA can rely upon [Part 3, Chapter 3, Regulation 8 \(c\)](#), of The Firefighters’ Pensions (Remediable Service) Regulations 2023 which states the following:

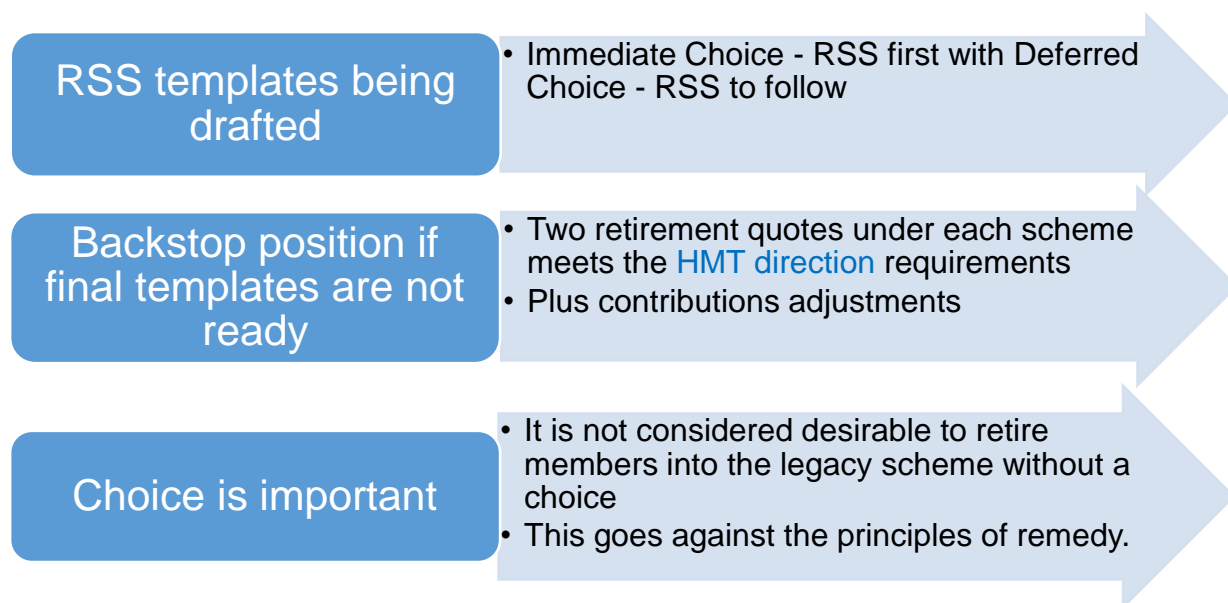
(8) No benefits are payable under the legacy scheme in respect of M’s pensionable service under that scheme unless—

- (a) a deferred choice decision is made in relation to M’s remediable service as a firefighter,
- (b) a section 10 election is deemed to have been made under [regulation 16](#) in relation to that service,
- (c) M has notified the scheme manager that they intend to claim benefits under a firefighters’ pension scheme in respect of their remediable service as a firefighter and it was not reasonably practicable for the scheme manager to provide a remediable service statement in respect of M in accordance with regulation 4(2)(c)(i) before the date on which such benefits become payable, or
- (d) M is deceased.

This implies that if the DC – RSS is not available, the member’s pension benefits can be paid from the legacy scheme, without a DC – RSS having been issued, and the member therefore not having made an informed choice. The Home Office has confirmed that this regulation does allow for that to happen. The LGA’s view is that the member **should** have a choice, and that Regulation 8 should only be relied upon in exceptional circumstances.

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We have set out the current position and our understanding and proposed approach as below:



We have created a template covering letter explaining the purpose of the DC – RSS, to be used with two retirement quotes, one for the legacy scheme and one for the reformed scheme, along with the contribution adjustment information. This template covering letter has been published on the [Age Discrimination Remedy – retrospective remedy webpages](#).

ACTION: Administrators are recommended to use the template covering letter, where the RSS is not yet available with existing retirement option letters offering the member a choice of legacy and reformed scheme benefits.

ACTION: FRAs should have regard to the LGA’s proposed approach and understand that any decision to retire a member into the legacy scheme without a choice, is a scheme manager decision, and should be by exception only. FRAs should ensure that they understand the implications of retiring members into the legacy scheme without a choice.

Age discrimination – Contributions Calculator

In [FPS Bulletin 71 – July 2023](#) we informed you of the Government Actuary's Department (GAD) work on the contribution calculator inputs.

We are now happy to share the [Remedy tax and contributions calculator: input and output specification.](#), which is published on the Firefighters' Pensions regulations and guidance website.

ACTION: FRAs and administrators should familiarise themselves with the draft inputs, so that they can ensure they are holding all the relevant data.

Technical query log

The [current log of queries and responses](#) can be accessed by practitioners in the member-restricted area of the FPS Regulations and Guidance website. The queries have been anonymised and divided into topics. The log is updated monthly in line with the bulletin release dates.

This month we have received one technical query which related to:

- Deferred benefits being brought into payment if someone has opted out, page 69.

Whilst this is a query that we have already previously received a similar question on, clarity was sought from the Home Office, and this has been reflected on the technical log.

FPS England SAB updates

SAB website

You can use the links below to find out about the latest updates on the work of the SAB and its committees on the SAB website:

- [SAB membership](#)
- [SAB meeting and agenda papers](#)

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- [Committee meetings and agenda papers](#)

The next SAB meeting will be on 14 September 2023.

Other News and Updates

Firefighters Pensions Team

In respect of the LGA Firefighters' Pensions Team, we say goodbye this month to Elena Johnson. Elena has been acting up as Senior Pensions Adviser in the team whilst Claire Johnson has been on maternity leave and will leave the LGA on 31 August 2023. We wish Elena every success for the future.

From the beginning of September Claire Johnson will return from maternity leave into her new role as Senior Firefighters' Pensions Adviser.

The Pensions Dashboards (Amendment) Regulations 2023

Further to FPS Bulletin [70 – June 2023](#) and [71 – July 2023](#), [The Pensions Dashboards \(Amendment\) Regulations 2023](#) came into force on 9 August 2023. The Pensions Regulator (TPR) has provided [a summary of the regulations](#) on their Pension Dashboard guidance pages.

TPR strongly advise scheme managers to continue preparing for dashboards, by engaging with those that support them with their dashboard duties, such as administrators and ISP providers:

- to assess the potential impact of these changes on their schemes,
- to agree a practical delivery plan and
- to continue activity on getting to grips with members' data.

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Pensions Dashboards Programme Newsletter

In August 2023, the Pensions Dashboards Programme (PDP) published its [August newsletter](#). There are articles on:

- The reset update
- Financial Conduct Authority updated rules
- Frequently asked questions on pensions dashboards
- Inviting PDP to an event.

The Pension Regulator (TPR) – Scheme Return

As in previous years the scheme return notice will be sent out from October 2023. TPR are encouraging FRAs to ensure that their scheme return [contact details are up to date](#).

More information about the scheme return, and how to prepare can be found on TPR's [public service scheme return](#) webpages.

ACTION: FRAs to ensure that their scheme return contact details are up to date.

The Pensions Ombudsman - Incorrect information member factsheet

On 31 July 2023, the Pensions Ombudsman (TPO) published [a member factsheet called 'Incorrect information'](#).

The factsheet outlines what members should do if they have a complaint about receiving incorrect information.

Pensions Administration Standards Association - Data guidance on DB benefit accuracy

On 14 August 2023, the Pensions Administration Standards Association (PASA) published [new data guidance on benefit accuracy for defined benefit \(DB\) schemes](#).

[PASA has previously issued guidance focused on data quality](#) and they are building on this by now focusing on benefit accuracy.

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Government Actuary appointed

On 2 August 2023, [HM Treasury announced the appointment of Fiona Dunsire](#) as the new Government Actuary. Fiona joins the Government Actuary's Department on a five-year fixed term appointment.

The Money and Pensions Service publish 2023/24 corporate plan

On 17 August 2023, the Money and Pensions Service (MaPS) [published its 2023/24 corporate plan](#).

The report outlines five priority themes designed to help the delivery of MaPS' main services and to help savers get the guidance and advice they need on money, debt and pensions.

The Money and Pensions Service publish review into pension scams

On 10 August 2023, the Money and Pensions Service (MaPS) [published its evidence review into pension scams in the U K](#).

The key findings are:

- There remain significant challenges to estimate the scale of the problem.
- The types of scams and tactics are very similar to investment scams.
- The financial and emotional cost to individuals is high, going beyond financial loss and impacting on health and relationships.
- Once an individual has been targeted there is a high risk of retargeting.
- Government bodies, administrators and other organisations have at their disposal a range of touchpoints to provide strong protection against scams.

HMRC

Secure Data Exchange Service (SDES)

In [FPS Bulletin 71 – July 2023](#), we let you know about the Secure Data Exchange Service, which is the service that HMRC will use to share member data with Schemes, relating to the HMRC member tax calculator.

HMRC have since confirmed that they will be in contact with each scheme manager contact shortly with the required links so that FRAs can register for SDES. They have asked that schemes register as soon as possible on receipt of the invitation.

We understand therefore that you will receive some additional information from HMRC that will enable you to do this.

The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) (No. 2) Regulations 2023

In [FPS Bulletin 69 – May 2023](#), we informed you that HMRC had published their consultation on The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) (no.2) Regulations 2023.

On 17 August 2023, the Government laid [The Public Service Pension Schemes \(Rectification of Unlawful Discrimination\) \(Tax\) \(No.2\) Regulations 2023](#). The Regulations come into force on 14 September 2023.

HMRC Public Service Pensions Remedy Newsletter

On 18 August 2023, HMRC published their August edition of the [Public Service Pensions Remedy Newsletter](#). Within this edition they cover:

- [The Public Service Pension Schemes \(Rectification of Unlawful Discrimination\) \(Tax\) \(No.2\) Regulations 2023](#) has been laid and will come into force on 14 September 2023.
- Reporting of annual allowance (AA) tax charge for 2022 to 2023.
- Scheme pays extended to fully retired members.
- Scheme administrators' applications for repayment of overpaid tax.

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- Lifetime allowance excess lump sum that is no longer a lifetime allowance excess lump sum due to remedy.
- Benefits from member voluntary contributions (MVCs) in payment before the remedy comes into force.
- Changes consequential to Finance (No 2) Act 2023

Events

FPS coffee mornings

Our MS Teams coffee mornings are continuing on a regular basis. The informal sessions lasting up to an hour allow practitioners to catch up with colleagues and hear a brief update on FPS issues from the LGA Bluelight team.

We are pleased to include the presentations from recent sessions below:

[Retrospective remedy consultation response and regulations](#)

If you do not already receive the meeting invitations and would like to join us, please email bluelightpensions@local.gov.uk. Please note that attendance at the coffee mornings is generally restricted to FPS practitioners and managers.

Firefighters' Pensions AGM – London – 19 and 20 September 2023

As cover in [FPS Bulletin 71 – July 2023](#) bookings are now opened for the AGM.

The two-day programme allows delegates to network with fellow colleagues and hear the latest news on the Firefighters' Pension Scheme (FPS) from the scheme's key stakeholders.

You will hear important updates, including from:

- The Chair of the Scheme Advisory Board
- The Home Office
- The Pensions Regulator

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- The Government Actuary's Department
- Communications and engagement
- Legal Updates

As well as providing the opportunity to network with other FPS stakeholders, there will be interactive and thought-provoking workshops to take part in during the day on:

- Retrospective remedy - communications, and
- Matthews second exercise

Day 1 – Tuesday 19 September 2023 16:30 – 18:30

Primarily for Scheme Managers and Local Pension Board chairs, day 1 of the conference will provide practical guidance on the role of the scheme manager and will offer the opportunity to network with counterparts in other FRAs.

Following this session there will be a drinks reception on the terrace from 18:45.

Day 2 – Wednesday 20 September 2023 10.00 – 15:30

Day 2 of the conference provides delegates with an annual update on the Firefighters' Pension Scheme from key stakeholders.

Bookings are open on the LGA Events page.

[Firefighters' Pensions Annual Conference Day One](#)

[Firefighters' Pensions Annual Conference Day Two](#)

Legislation

Statutory Instruments

[The Public Service Pension Schemes \(Rectification of Unlawful Discrimination\) \(Tax\) \(No. 2\) Regulations 2023](#) [SI 912/2023]

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Useful links

- [The Firefighters' Pensions \(England\) Scheme Advisory Board](#)
- [FPS Regulations and Guidance](#)
- [FPS Member](#)
- [Khub Firefighters Pensions Discussion Forum](#)
- [FPS1992 guidance and commentary](#)
- [The Pensions Regulator Public Service Schemes](#)
- [The Pensions Ombudsman](#)
- [HMRC Pensions Tax Manual](#)
- [LGA pensions website](#)
- [LGPS Regulations and Guidance](#)
- [LGPC Bulletins](#)
- [LGPS member site](#)
- [Scottish Public Pensions Agency - Firefighters](#)
- [Welsh Government Fire circulars](#)

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While every attempt is made to ensure the accuracy of the bulletin, it would be helpful if readers could bring any perceived errors or omissions to the attention of the Bluelight team by emailing bluelightpensions@local.gov.uk.

FPS Bulletin 73 – September 2023

Welcome to issue 73 of the Firefighters' Pensions Schemes bulletin.

If you are looking for information on a certain topic, issue and content indexes are held on the [main bulletin page](#) of the website and are updated following each new issue.

If you have any comments on this bulletin, suggested items for future issues, or a job you would like to advertise, please email bluelightpensions@local.gov.uk.

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Calendar of events

Please see below a calendar of upcoming events relevant to the Firefighters’ Pension Schemes. Only those events which are hyperlinked are currently available to book. If you have any events you would like to be included in a future bulletin, please email bluelightpensions@local.gov.uk.

Table 1: Calendar of events

Event	Date
FPS coffee afternoon	4 October 2023
FPS Technical Working Group	12 December 2023
SAB	14 December 2023
FPS Communications Working Group	19 December 2023

Event	Date
FPS coffee morning	31 October 2023

Actions arising

[Firefighters' Pensions Schemes \(England\) \(Amendment\) Order 2023](#): FRAs and administrators to familiarise themselves of the consultation response ahead of the Matthews second options exercise.

[Disclosure requirements](#): FRAs to ensure they comply with disclosure requirements by ensuring they send the appropriate letter to Sargeant and Matthews eligible members no later than 31 December 2023.

[Age Discrimination Remedy – terminology](#): FRAs and administrators to note that whilst there is different terminology it all relates to the same exercise.

The Matthews second exercise can also be referred to as 'remedy' but relates to a different exercise.

[Age Discrimination Remedy – GAD Tax and Contribution Calculator](#): FRAs and administrators to familiarise themselves with the calculator and carry out testing against their data and feedback any issues to GAD and LGA.

[Age Discrimination Remedy – Funding update](#): FRAs to note this and ensure that they provide the relevant data when required.

[Age Discrimination Remedy – Member video](#):

FRAs and administrators to publicise the QR code and signpost individuals to the fps member website for information relating to remedy, in particular the member videos as part of your communications.

[Concurrent Service – Interbrigade transfers](#): FRAs to make employees aware of the pension implications, should an overlap of service occur when leaving and joining another FRA, even if only by a day.

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[Public Service Pensions \(Valuations and Employer Cost Cap\) Directions 2023](#): FRAs and administrators should familiarise themselves with the Directions order to ensure that they are aware of the changes.

[Public Service Pensions Remedy – Member calculator](#): FRAs to provide a Single Point of Contact (SPOC) to the Public Service Pensions Remedy mailbox.

FRAs and administrators to familiarise themselves with the inputs that the member will need information for.

FPS

Firefighters' Pension Schemes (England) (Amendment) Order 2023

In [FPS Bulletin 68 – April 2023](#), we informed you that the consultation on the retained Firefighters' Pensions: proposed changes to the Firefighters' Pension Scheme (England) 2006 had been launched. On 8 September 2023, Government [published their response](#) to the draft Firefighters' Pension Schemes (England) (Amendment) Order 2023 to provide further access to the modified pension scheme for retained firefighters and the policy intent to implement this.

[The Firefighters' Pension Schemes \(England\) \(Amendment\) Order 2023](#) were also laid. The regulations come into force from 1 October 2023.

ACTION: FRAs and administrators to familiarise themselves with the consultation response ahead of the Matthews Second Options exercise.

Matthews - Supporting documentation

To assist FRAs with the Matthews second options exercise the Firefighters Communications Working Group have undertaken a thorough review of the communication material which was available for the first options exercise. Where appropriate, the material has been updated to reflect the position of the second options exercise. The template letters and guidance FRAs require have now been published and can be found on the [Special Members of FPS 2006](#) page of the regulations and guidance website.

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To ensure consistency across the sector, FRAs are encouraged to use the material provided.

A data sharing agreement and template wording to be added to an FRAs privacy notice, has been commissioned through Eversheds, for those cases where an FRA needs to obtain pay and service details from another FRA to allow them to give the individual their options.

Disclosure Requirements

In advance of the regulations for the Sargeant and Matthews remedies coming into force on 1 October 2023 we would like to remind scheme managers of their requirements under the [Regulation 8](#) of the Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2015. Which is to notify individuals of material alterations to basic scheme information within 3 months of the changes take place.

In terms of the Sargeant remedy, this requirement will be achieved when all eligible members have been sent a warm up letter, details of which can be found in [FPS Bulletin 71 – July 2023](#) and [FPS Bulletin 72 – August 2023](#).

In terms of the Matthews remedy, this requirement is achieved when FRAs send out the initial 'expression of interest' letter to those individuals who have been identified as being eligible under the second options exercise.

For further information regarding disclosure requirements please see our [factsheet](#) which is available on the regulations and guidance website.

ACTION: FRAs to ensure they comply with disclosure requirements by ensuring they send the appropriate letter to Sargeant and Matthews eligible members no later than 31 December 2023.

Age Discrimination Remedy – terminology

We thought it might be useful to clarify the different terminology people use when referring to the Age Discrimination Remedy.

'McCloud' is the judgement that relates to the Judges discrimination case and is

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widely used by other public sector schemes, HM Treasury and HMRC.

'Sargeant' is the judgement that relates to the firefighters' age discrimination case.

'Remedy' is the terminology used for the remedy exercise to 'put right' the age discrimination found in the judgements. This is also referred to as 'age discrimination remedy'.

Not to be confused with the Matthews second options exercise which can also be referred to as 'remedy' but relates to a different exercise.

ACTION: FRAs and administrators to note that whilst there is different terminology it all relates to the same exercise.

Age Discrimination Remedy – GAD Tax and Contribution Calculator

On 12 September 2023, the Government Actuary's Department (GAD) released the Age Discrimination Remedy - Tax and Contribution Adjustment Calculator, user guide, data template and supporting administration process note.

The material will be stored centrally on the member area of the FPS Regs and Guidance website. A new page titled '[Age Discrimination Remedy – GAD Tax and Contribution Calculator](#)' has been created specifically for this material. Our intention is to keep the material on this page up to date, we therefore recommend that you refer to this section to access the most current version as emails will not be sent each time, we update the page is updated. We therefore recommend that you do not save the calculator locally, instead please use the website to access the current version.

Since launch we can confirm that the calculator has been updated to allow for those who use Excel 2019.

GAD have confirmed that should stakeholder IT departments wish to audit the VBA (Visual Basic for Applications) macros, a password can be provided. Please contact GAD directly using the firepolicemcccloudtaxinterest@gad.gov.uk email for access.

It is recommended that stakeholders carry out testing of the calculator and report any

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issues directly back to GAD firepolicemccloudtaxinterest@gad.gov.uk. It would also be helpful if you could copy the LGA into such emails using our central email address (bluelightpensions@local.gov.uk), this will allow us to monitor where any issues arise.

Over the course of the model's development, GAD have tested a diverse range of example members. However, they have not received any live member data for testing. As such there remains two risks

- 1) That the calculator struggles to process very large datasets
 - a. They do not expect this to be a likely issue, but if users encounter it, they can resolve the issue by splitting data into separate groups.
- 2) That there are some complex cases which do not work as expected within the model
 - a. As above, GAD strongly recommend users to check the results of the calculator for accuracy and appropriateness.

Please note that the NS&I interest rates go past those set out in the HMT PSP Directions 2022. GADs understanding is that HMT will amend their Directions to line up to these rates. However, GAD are seeking confirmation, through the Home Office, of this. **Therefore, please do not issue any payments until this confirmation has been received.**

Webinar

On Monday 25 September GAD held a webinar, to run through how the calculator is to be used, and to answer any questions or issues raised. The slides are available to view for anyone who was unable to attend. You can find these under the Webinar and Slides tab on the [Age Discrimination Remedy – GAD Tax and Contribution Calculator](#) page.

GAD have made the recording of the webinar available online, and an access email should have been sent to all webinar invitees. The access email will be from an

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egress email address and may have been picked up by junk/spam filters. If you wish to watch the recording but have not received the access email, please contact GAD at firepolicemccloudtaxinterest@gad.gov.uk.

ACTION: FRAs and administrators to familiarise themselves with the calculator and carry out testing against their data and feedback any issues to GAD and LGA.

Age Discrimination Remedy – Funding update

As covered in our email on 7 August 2023, Home Office have confirmed that the Sargeant expenditure, including compensation payments, will be paid out of the AME top up grant. Further instructions will be provided accordingly.

Age Discrimination Remedy – Member videos

We are delighted to announce the publication of the member remedy videos, that we have been working in partnership with Aon. There is one video for retired members and one for active and deferred members.

For those of you who attended the remedy communications workshop at the AGM last week, you will have had a ‘premiere’ viewing of the videos. We are pleased to confirm that the final version has now been added to the [fps member website](#).

We would like to thank Aon for their hard work in the design and development of the videos and we hope that stakeholders like them as much as we do, and that they are a useful alternative communication method to compliment the letters that are being sent out.

A QR Code has been created to help direct individuals to the webpage and videos for FRAs and administrators to use.

Remedy Page:



Active and Deferred member remedy video:



Pensioner member remedy video:



ACTION: FRAs and administrators to publicise the QR code and signpost individuals to the fps member website for information relating to remedy, in particular the member videos as part of your communications.

Fire England updated Government Actuary's Department (GAD) factors

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In [FPS Bulletin 68 – April 2023](#), [FPS Bulletin 69 – May 2023](#) and [FPS Bulletin 71 – July 2023](#) we published that Home Office had confirmed that the first, second and third batch of updated factors had provided by GAD.

On 28 September 2023, Home Office confirmed that the fourth and final batch of updated factors have been provided by GAD. This updated the following factors tables:

- x-701 to x-702 (Added Pension)

and the following factor tables have been withdrawn:

- x-703 to x-704 (2006 scheme purchase of increased benefits), x-801 (CPD)

All other factors remain unchanged from the previous version of this workbook.

The factors are effective from 28 September 2023.

The revised factor table has been uploaded to the [Additional Pension Benefits \(APBs\)](#) page under GAD guidance on the firefighters' regulations and guidance website.

Concurrent Service – Interbrigade transfers

We would like to remind FRAs that scheme regulations do not support aggregation of concurrent service. We therefore strongly recommend that, when a firefighter is subject to an interbrigade transfer, the FRA that they are transferring to and the FRA they are transferring from agree a mutually acceptable transfer date which results in no break or overlap in service. Failure to do so could prevent members from combining their pension entitlement.

ACTION: FRAs to make employees aware of the pension implications, should an overlap of service occur when leaving and joining another FRA, even if only by a day.

Annual Allowance factsheet

The [annual allowance factsheet](#) has been updated to reflect the spring budget announcements, as covered in [FPS Bulletin 67 - March 2023](#). The factsheet can be

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found in the [guides and sample documents page](#) of the regulations and guidance website.

Annual Allowance 2022/2023 note

In conjunction with the firefighters' communication working group, a suggested [annual allowance 2022/2023 note](#) has been created should FRAs and/or administrators wish to use it to inform individuals of the impact of the age discrimination remedy provisions on pension saving statements in the next 12 months.

Firefighters' Pensions (Remediable Service) (Wales) Regulations 2023

On 6 September 2023, the Welsh Government published their [response to the consultation on the Firefighters' Pensions \(Remediable Service\) \(Wales\) Regulations 2023](#).

[The Firefighters' Pensions \(Remediable Service\) \(Wales\) Regulations](#) have also been laid and will come into force on 1 October 2023.

These Regulations implement the remedy to the reforms to the Welsh Firefighters' Pension Schemes under the Public Service Pensions and Judicial Offices Act 2022 in respect of pensions for firefighters in Wales.

Firefighters' Pensions (Remediable Service) (Scotland) Regulations 2023

[The Firefighters' Pensions \(Remediable Service\) \(Scotland\) Regulations 2023](#) have been laid and will come into force on 1 October 2023.

These Regulations implement the remedy to the reforms to the Scottish Firefighters' Pension Schemes under the Public Service Pensions and Judicial Offices Act 2022 in respect of pensions for firefighters in Scotland.

Firefighters' Medical Appeals Board – Tender Outcome

On 18 September 2023, the Home Office announced that the tender for the Firefighters' Medical Appeals Board has now concluded. The contract has been retained by Duradiamond Healthcare Limited, trading as Health Partners.

The framework documentation is currently being finalised and will be shared once all

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parties have signed up. It is expected that fire services will be able to call off the framework from the 1 of October 2023. The duration of the framework will be for an initial period of 3 years (up to 30 September 2026), with an option to extend for an additional 12 months.

Where relevant the [ill health and injury](#) member restricted pages on the Regulations and Guidance website will be updated.

Technical query log

The [current log of queries and responses](#) can be accessed by practitioners in the member-restricted area of the FPS Regulations and Guidance website. The queries have been anonymised and divided into topics. The log is updated monthly in line with the bulletin release dates.

Queries have been answered this month in the following categories:

- Concurrent Service – Interbrigade Transfers.

FPS England SAB updates

SAB Meeting 14 September 2023

The Scheme Advisory Board (SAB) last met on 14 September 2023 and the meeting covered the following areas:

- GAD Matthews Calculator update
- Retained Firefighters' Pensions: Proposed changes of the Firefighters' Pension Scheme (England) order 2006 – Government response and Data Sharing Agreement.
- Home Office response to McCloud consultation.
- Local Pension Board Effectiveness – consistency and knowledge sharing.

You can use the links below to find out about the latest updates on the work of the SAB and its committees:

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- [SAB membership](#)
- [SAB meeting and agenda papers](#)
- [Committee meetings and agenda papers](#)

Other News and Updates

Public Service Pensions (Valuations and Employer Cost Cap) Directions 2023

The Public Service Pensions Act 2013 provides the legal framework for regular actuarial valuations of the public service pension schemes to measure the costs of the benefits being provided. These valuations will inform the future contribution rates to be paid into the schemes by employers. The 2013 Act, when taken together with regulations made under it and the Public Service Pensions and Judicial Offices Act 2022, also provides for the introduction of a reformed cost control mechanism to ensure that the benefits of the pension schemes remain fair to members and taxpayers. The Directions, made under the 2013 Act, implement this policy.

HM Treasury is publishing Directions which revoke and replace the previous Directions due to the extensive changes necessitated by the reforms to the cost control mechanism, and to ensure that the 2020 valuations of the public service pension schemes can be completed using updated assumptions. The Treasury has a statutory duty to consult the Government Actuary before making the Directions. The Treasury completed this statutory consultation during August 2023.

The links to the relevant documents, including the 2023 Directions have been published on the FPS Regs website on the [restricted Scheme Valuations](#) page.

ACTION: FRAs and administrators should familiarise themselves with the Directions order to ensure that they are aware of the changes.

Publishing Annual Benefit Statements 2023 to 2025

The Pensions Regulator has published [guidance on publishing annual benefit statements during 2023 to 2025](#).

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TPR are mindful of the challenges that FRAs and administrators may face whilst producing annual benefit statements and remediable service statements during 2023 to 2025 and have confirmed that they will take a risk-based, practical approach when reviewing, assessing, and responding to annual benefit statement breaches during this period.

[PASA's dashboard data accuracy guidance](#)

The Pensions Administration Standards Association (PASA) has recently updated their [Dashboards Data Accuracy Guidance](#). This is a tool to help schemes with their data preparation duties.

The guidance highlights key data points that should not only be present but also accurate. It explains how data should be checked and provides a list of shared, public, and private data sources that can be used to validate member information.

[TPR's Pension Scams Reporting campaign](#)

The Pensions Regulator (TPR) has launched a new industry-facing [pension scams awareness campaign](#) focusing on Trustees and Administrators, who are best placed to help protect savers from pension scams. By reporting their suspicions, they can defend their members' retirement from scammers – and stop their actions having such a devastating effect on victims' lives.

[Pensions Dashboard Programme – Introduction to dashboards webinar](#)

On 4 October 2023 the Pensions Dashboard Programme (PDP) will be hosting a [webinar to re-introduce dashboards](#).

Chris Curry, PDPs Principal, who recently attended our Fire AGM, will present alongside others from the programme to explain dashboard goals, the role of the regulators and provide information on what the pensions industry can do to prepare.

HMRC

Public Service Pensions Remedy – Member calculator

Tax Adjustment inputs

HMRC have produced a [document](#) that sets out the inputs a member will need to put into the member calculator.

This is the information a user could be asked in order to calculate compensation and/or tax adjustments (biographical info entered by the user is not included). The calculator is designed to only ask users for the information specific to their circumstances, so questions around the tax (AA or LTA) and the years will be displayed as appropriate, based on the options they select at the beginning of the journey. The wording of the questions in this document does not reflect the wording in the calculator itself- that wording has been user tested and approved by content designers.

As previously communicated, the information which users will need to have from their pension scheme to complete the calculator is;

- original pension input amount (for each tax year from 2012/13 to 2022/23) – 2012/13 to 2014/15 is only required if the member did not have an AA tax charge in 2014/15, so the correct carry forward amount is used from 2015/16
- revised pension input amount (for each tax year from 2015/16 to 2022/23)

ACTION: FRAs and administrators to familiarise themselves with the inputs that the member will need information for.

Abolition of the LTA – Our Consultation Response

Further to [FPS Bulletin 71 – July 2023](#), where we made you aware of the HMRC consultation to abolish the pensions lifetime allowance (LTA), which was part of a wider consultation on proposed clauses for the next Finance Bill.

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Whilst we were not able to provide our response to stakeholders ahead of the deadline, we wanted to share with you our response as follows:

“Thank you for the opportunity to respond to the consultation on abolishing the pension lifetime allowance. We welcome this development to remove the LTA as it currently affects recruitment and retention of our senior leaders in fire.

Our comments focus on the position of the tax-free lump sum. As it is not clear whether the drafters have given thought to how this will affect paying lump sums above the PCLS. Paying unauthorised tax on lump sum payments has been a common occurrence for Fire schemes since 2010 when the commutation factors rose, which we believe is unique to police and fire.

To confirm in 2010 when the commutation factor rose above 20, there was no change to the scheme rules of the 1992 Firefighters Pension Scheme to limit the lump sum to the PCLS, therefore officers could choose to take the higher lump sum and pay an unauthorised tax charge of 40%, while the scheme manager must pay the scheme sanction charge.

For high earners, whose lump sum would be more than £268,275, it is not clear how this should be treated, and whether the unauthorised amount charge of 40% applies or the marginal rate instead. For administrative purposes identifying and applying the marginal rate is onerous and a fixed rate would be a simpler solution.

It would also be useful to allay fears of the LTA being introduced, for the consultation response to be clear about any process in the future where the LTA was introduced which would need to happen through legislation and could not happen overnight.”

[HMRC – Managing Pension Schemes Service Newsletter - September 2023](#)

HMRC has published their [September 2023 Managing Pension Schemes Service newsletter](#). The newsletter covers the following topics:

- Event reporting
- Accounting for Tax (AFT) returns

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- Pension scheme return
- Migrating your scheme

Events

FPS coffee mornings

Our MS Teams coffee mornings have been a little bit 'parched' just recently.

Following Claire Johnson's return from maternity we have held a couple of 'drop in' sessions with stakeholders to discuss the needs of the group, and how best to take forward the coffee mornings in the future.

We will be kicking these off again in the afternoon of 4 October 2023. The topic on the agenda this time will be Matthews, so make sure your cup is full, and that you are sitting comfortably to join us.



We will then be launching the first version of the Matthews GAD calculator on a coffee morning on 31 October 2023, where they will run through some examples in the calculator, this will be at the usual morning time, so get this in your diary.

If you do not already receive the meeting invitations and would like to join us, please email bluelightpensions@local.gov.uk. Please note that attendance at the coffee mornings is generally restricted to FPS practitioners and managers.

Firefighters' Pensions Annual Conference

Our two-day event opened with a meeting of the regional chairs of each regional fire pensions officers' group, followed by our quarterly technical working group meeting. As I sure you can imagine there was a lot to discuss.

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Updates from these meetings will be provided at your next regional group.

We would like to encourage that each Fire and Rescue Service and local pension boards are represented at these meetings, as well as the pension administrators. The discussions that are had are invaluable and it is a great opportunity to network, and informally discuss items that are 'hot topics' (no pun intended) in Firefighters' Pensions and share regional experiences and training in a 'safe space'.

Day one

We were pleased to welcome 44 delegates to the first day, which was aimed at Scheme Managers and Local Pension Board members, along with other parties interested in all things Governance.



Following a warm welcome from Joanne Livingstone, the Chair of the Firefighters' Pensions (England) Scheme Advisory Board, who was accompanied by Claire Johnson, Senior Pensions Advisor, the audience heard from Chris Curry, Principal of the Pensions Dashboard Programme. Chris gave the audience an update with regards to the change in the dashboard connection deadline, what PDP is working on, and advised what FRAs should be doing in preparation.



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Nick Gannon, TPR Policy Lead gave the audience a ‘sneaky peek’ of the Governance & Administration Survey results and how Fire and Rescue Services compared against other Public Sector Schemes. Nick highlighted the importance of providing accurate responses, so that they can be used to inform assistance that tPR can provide to the industry. Particularly when Schemes may need assistance in getting accurate data from employers.

Nick then gave an update on the General Code of Practice, and how this is in the process of being laid before parliament. Nick was able to demonstrate its functionality and how each section interacts with one another, where relevant.



Joanne Livingstone ended the session with an engaging discussion on the importance of Local Pension Board Effectiveness and how this integrated with the work of the Scheme Advisory Board. Joanne covered some interesting points and gave ‘food for thought’ for pension board members to take away.



The day finished with a drinks reception, which is always a great networking opportunity to catch up with new and old colleagues of the Fire Pensions Community.

You can review [day one's slide](#) on the events page of the Firefighters' Regulations and Guidance website.

Day two of the event was fully booked and saw 96 delegates across all areas of Firefighters' Pensions attend Bevin Hall at 18 Smith Square.



Joanne Livingstone, Chair of the Firefighters' Pensions (England) Scheme Advisory Board opened the event with a very warm welcome to all delegates and introduced and thanked our speakers for the day.



We then welcomed Alexander Waters, Senior Lawyer from the Pensions

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Ombudsman to the stage, where he gave a background to who the Pensions Ombudsman are and what they aim to achieve. He then provided an update on what they are currently seeing in relation to the Firefighters' Pension Schemes and any relevant case studies.

Alexander also referred to some very useful resources that are available on their website, which are linked within their slides.



After a short refreshment break, the audience broke off into two workshops:

Matthews Second Options Exercise, which was led by Brian Allan, Actuary and Martin Agass, from the Government Actuary Department (GAD), and Claire Johnson from LGA. Brian gave an update on where they are on the development of the Matthews calculator. He also confirmed that there would be 2 implementation dates for the calculator, and that some cases won't be able to be processed until the 2nd version is published.

More details of those cases are within GAD workshop slides.

Remedy: Communications which was led by colleagues from Aon, Virginia Burke and Ben Smithson, and Tara Atkins from LGA. The room was full, we even had to get more chairs!!!! It was a great workshop, and there was so much conversation about engaging and worthwhile communications.

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Tara started off by giving an overview of what the workshop was all about and provided an update on what communication work the LGA had been working on and had in the pipeline for remedy.

Delegates then split into 3 groups and took 2 questions each about communications, before feeding back to the group. The feedback is available for all FRAs and administrators to view on the events page of the FPS Regulations and Guidance website.

We then broke for a well-earned lunch, where the audience networked, and had opportunity to talk and take with exhibitors and take some promotional 'goodies' from First Actuarial, ITM, XPS Pension Group and Isio.

First Actuarial - provide [financial wellbeing services](#), which they offer to a range of organisations across the private and public sector. First Actuarial are also the actuarial advisors to the Firefighters' Pensions (England) Scheme Advisory Board.



ITM - are [pension data experts](#), providing specialist data management, systems and pension technology solutions within UK financial services.



XPS Pension Group: A [leading consulting and administration business](#) fully focused on UK pension schemes. XPS currently administer pensions for three fire clients.



Isio - is a [leading independent UK provider](#) of actuarial consulting, pensions administration, investment advisory, employee benefits and wealth management services.

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Isio were promoting their new [independent training sessions](#) in relation to the Firefighters' Pension Schemes. The sessions cover the McCloud/Sargeant age discrimination remedy, the Matthews exercise from 1 October 2023 and pensions tax for higher earners.



Isio and the Firefighters' Pension Scheme

We know that Fire and Rescue Authorities (FRAs) have some challenges in terms of pensions at the moment:

- helping employees understand their pensions benefits
- impact of the Pensions Remedy including pensions tax implications
- collecting data and dealing with the Matthews second options exercise

At Isio we are passionate about improving members understanding of their pension benefits, increasing their financial confidence thereby benefiting staff motivation and engagement.

From November we will be providing the following training sessions aimed at Fire and Rescue Authorities, to improve their understanding of the pension schemes:

- Session 1** – aims to build an understanding of the Firefighters' Pension Schemes, Matthews and the impact of the Pensions Remedy.
- Session 2** – focuses on the scheme manager and the local pensions board and their role in implementing the Pensions Remedy, Matthews and next steps.
- Session 3** – introduces the UK pensions tax regime, focusing on the annual allowance (AA), and the options available to pay for any charges.
- Session 4** – if you are interested in booking on any of the above sessions, please see the reverse for contact details.

If you are interested in booking on any of the above sessions, please see below for contact details.

Our experienced Public Services Pensions Team has already helped many schemes, employers, and members across the public service pension schemes on the Pensions Remedy and the AA and LTA implications.

Colin Dobbie
colin.dobbie@isio.com

Colin is an actuary with 15 years' experience of working on the Firefighters' Pension Scheme. Colin has also delivered seminars to Police Forces on pensions benefits and the Pensions Remedy (including pensions tax implications) as part of CIPFA's award winning Achieving Finance Excellence in Policing training programme.

Paul Moffatt
paul.moffatt@isio.com

Paul is a Director at Isio with 22 years industry experience. He leads our member engagement work across the public service schemes. Please contact either Colin or Paul if you would like to know more.

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Firefighters' Pension Scheme.indd 1 25/09/2023 14:46

Before the Chair welcomed us back from lunch, Joanne had a very important job to do and chose a winner for First Actuarial's champagne prize draw.



Once the Chair had welcomed us back, we heard from Brian Allan from GAD who gave an update on the 2020 valuation, including how the Scape Rate Discount will impact and expected timeline. Brian then covered the Cost Control Mechanism and observations from the HM Treasury 2020 valuation Directions.



Our very own Claire Johnson then took to the stage, with a very warm welcome having just returned from maternity leave, nothing like throwing her into the deep end!



Claire was tasked with giving a technical/legislative update on both Matthews and Remedy. Claire gave a summary of each remedy exercise, and then concentrated on the impact on a member if they are affected by both remedies.

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This was followed by an update from Helen Fisher, Head of Police and Fire Pensions at the Home Office. Helen refrained from giving a further update on Matthews and Remedy, as she quite rightly said Claire had done an excellent job in her session.



Helen did however cover the Average Weekly Earnings (AWE) issue where it was identified that the Orders for 2021 and 2022 used provisional AWE growth estimates rather than revised AWE figures. The impact of this is that administrators will need to reassess the CARE benefits for these two years as the revaluation applied is incorrect. This in turn will impact the figures to be provided in the Remediable Service Statements.

Helen then covered the Carer's Leave Act 2023, which will require an amendment to the Firefighters Pension Scheme regulations, in a similar way as was needed when parental bereavement leave came in.

For our final session of the day, we welcomed Aon to the stage, where Virginia Burke, Senior Public Sector Pensions Consultant and Ben Smithson, Senior Communications Consultant, held a great session and covered how you can make your communications work harder. Sadly Lauren Harper, who was also due to join them was unwell but had done a lot of work in the background towards their presentation.



It was an insightful session, which included rockets, pink elephants and neurotech. Take from that what you will, but the pictures taken below, show just how enthusiastic Ben is when talking about what is possible when looking to create a 'great' communication strategy.



Joanne Livingstone, then closed the meeting with her appreciation to all delegates who had engaged and made the two days a worthwhile and meaningful conference and wished everyone a safe trip home.

The slides for [day two](#) are available on the events page of the Firefighters' Regulations and Guidance website.

We would like to thank all for their participation and support, particularly our events

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team, speakers and exhibitors for contributing to the success of the event, and to all delegates who took time out of their busy schedules to attend.

Legislation

Statutory Instruments

[Firefighters' Pension Schemes \(England\) \(Amendment\) Order 2023](#) [SI2023/986]

[The Firefighters' Pensions \(Remediable Service\) \(Wales\) Regulations 2023](#) [SI 2023/961]

[The Firefighters' Pensions \(Remediable Service\) \(Scotland\) Regulations 2023](#) [SI 2023/242]

[The Local Government Pension Scheme \(Amendment\) \(No3\) Regulations 2023](#) [SI 2023/972]

Directions Orders

[Public Service Pensions \(Valuations and Employer Cost Cap\) Directions 2023](#)

Useful links

- [The Firefighters' Pensions \(England\) Scheme Advisory Board](#)
- [FPS Regulations and Guidance](#)
- [FPS Member](#)
- [Khub Firefighters Pensions Discussion Forum](#)
- [FPS1992 guidance and commentary](#)
- [The Pensions Regulator Public Service Schemes](#)
- [The Pensions Ombudsman](#)
- [HMRC Pensions Tax Manual](#)
- [LGA pensions website](#)
- [LGPS Regulations and Guidance](#)
- [LGPC Bulletins](#)
- [LGPS member site](#)

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- [Scottish Public Pensions Agency - Firefighters](#)
- [Welsh Government Fire circulars](#)

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While every attempt is made to ensure the accuracy of the bulletin, it would be helpful if readers could bring any perceived errors or omissions to the attention of the Bluelight team by emailing bluelightpensions@local.gov.uk.

FPS Bulletin 74 – October 2023

Welcome to issue 74 of the Firefighters' Pensions Schemes bulletin.

If you are looking for information on a certain topic, issue and content indexes are held on the [main bulletin page](#) of the website and are updated following each new issue.

If you have any comments on this bulletin, suggested items for future issues, or a job you would like to advertise, please email bluelightpensions@local.gov.uk

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Calendar of events

Please see below a calendar of upcoming events relevant to the Firefighters' Pension Schemes. Only those events which are hyperlinked are currently available to book. If you have any events you would like to be included in a future bulletin, please email bluelightpensions@local.gov.uk.

Table 1: Calendar of events

Event	Date
FPS coffee morning	7 November 2023
FPS LGA drop-in sessions for FRAs	23 November 2023
FPS Technical Working Group	12 December 2023
SAB	14 December 2023
FPS Communications Working Group	19 December 2023

Actions arising

[Age discrimination remedy – Contingent Decisions guidance](#): Scheme managers to read the guidance and mutually agree any setting of target dates with their administrator before sharing the claim process with members.

[Firefighters' Pension Scheme Adjustment in Respect of 2021 and 2022 Revaluation](#): Scheme Managers will be required to correct this error retrospectively.

FPS

Matthews – Supporting documents

In [FPS Bulletin 73 – September 2023](#) we informed readers that supporting documentation for the RDS second options exercise, including template letters and guidance was available on the [Special Members of FPS 2006](#) page on the FPS regulations and guidance website. Following feedback, we can confirm that we have updated the RDS Employee Informal Guidance document to include further information on tax.

To ensure that FRAs are using the most up to date version, it is recommended that you refer to the guidance published on the website, rather than saving documents locally.

Matthews – Data Sharing Agreement

At the most recent Scheme Advisory Board meeting approval was given to commission the services of Eversheds Sutherland (International) LLP in respect of producing a data sharing agreement and additional privacy notice wording. These are required for cases where the current FRA needs to obtain pay and service information from a previous FRA so they can provide an individual with their options.

The [Data Sharing Agreement](#) (DSA) has been uploaded to the [Special Members of the FPS 2006](#) page on the FPS regulations and guidance website. The leading FRA will need to complete the DSA as per the ‘note to FRAs’ that are within the document and this should then be sent to the FRA holding the relevant pay and service information before any data is shared. The DSA should only be used for cases, affected by the Matthews exercise.

It is also recommended that an FRA should update their existing privacy notice to include additional wording as follows:

As set out on the [Firefighters' members website](#) , from October 2023, a second options exercise will take place to allow eligible retained firefighters to buy pension service as a special member of the Firefighters' Pension Scheme 2006 (FPS 2006).

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A retained firefighter transferring from one Fire and Rescue Authority (FRA) to another without a break in service will be treated as having continuous service with the second FRA.

If you are a retained firefighter that has expressed an interest in the second option exercise, and you have provided service for more than one FRA, we (i.e. the first FRA) will need to share information about you with that other FRA so they can identify you, including your name, national insurance number and date of birth. This is your personal data under data protection laws. The second FRA would then return that same data back to us along with your relevant service term(s) and pay information. We both need to exchange this information in order to determine your entitlement to the FPS 2006 and this means that sharing this data is justified under data protection laws because [it's necessary for compliance with legal obligations].

If you have any queries about the information that is shared about you as part of your expression of interest in the second option exercise, please contact us.¹

For information about your data protection law rights and how to exercise them in relation to this data sharing by us, as well as other legal text needed – please see the main section of our privacy notice. This section above is strictly only about the data shared and what lawful reasons justify that.

Matthews – GAD Calculator: Input and Output Specification

Further to the [Matthews implementation and GAD calculator update](#) coffee afternoon which was held on Wednesday 4 October, we have created a new [Special members of FPS 2006 Scheme - GAD Calculator](#) page which can be accessed via the restricted area of the FPS regulations and guidance website.

¹ Drafting notes for FRAs using this: Assumption is that your own privacy notices do already comply with Articles 13 and 14 UK GDPR/DPA 2018 i.e. cover all relevant requirements. This wording is strictly only intended to explain what data is shared by you with the second FRA and what lawful reason(s) justify that under UK GDPR/DPA 2018. Assumption is that your sharing of data with the second FRA will not involve any restricted transfer i.e. data sharing outside the UK.

Within the page tabs have been created as follows:

- First Options Exercise – GAD calculator
- Second Options Exercise – GAD calculator
- Second Options Exercise – Case types

To allow for FRAs to familiarise themselves with the relevant inputs for the calculator, GAD has provided an [Input and output specification document](#) and a copy of the .CSV [Data input template](#) for bulk input to the calculator, which is the data input process recommended by GAD for FRAs with bulk cases. These documents are saved under the ‘Second Options Exercise – Resources’ tab. It is our intention to upload the first version of the calculator here once it has been released for general use (expected w/c 06/11).

In addition to storing the calculator, we intend to use this page to host any additional guidance provided by GAD. To ensure that FRAs are using the most up to date version, it is recommended that you use the guidance published here, rather than saving the documents locally.

A tab has also been added called ‘Second Options Exercise – Case types’, this is to assist FRAs in understanding which cases will be covered by which version of the calculator. FRAs should use this information to acknowledge and manage expectations on receipt of expression of interest forms.

For individuals that fall into the case-by-case scenarios, further guidance will be provided in the new year. It is recommended that all FRAs stockpile these cases for now until instructions are provided which confirm how these cases are to be shared with GAD. In line with guidance provided in [FPS Bulletin 73 – September 2023](#) these cases should still be acknowledged.

Matthews – Corrective action

Regulations stipulate a requirement for equity between the first and second options exercise. This means that pay/service information used for periods covered in the first options exercise (1 July 2000 onwards) should carry through for individuals who remain eligible under the second options exercise. The only time that this should not apply is if the FRA identify an error in the data used for the first exercise, in which case incorrect data must be substituted with correct data.

It was highlighted in a recent coffee morning that, whilst undertaking data collection work for the second options exercise, some FRAs have noticed that incorrect pay figures were used during the first options exercise.

The Home Office have confirmed that it is not the purpose of the second options exercise to correct purchases made under the first options exercise. However, it is acknowledged that corrective action is needed and that existing members should be made aware of any errors which have been identified.

The remedial steps FRAs should take depends on whether the individual made an election under the first options exercise. This article set outs what process should be followed in all circumstances.

Scenario one - Individual did not elect under the first options exercise and is now eligible under the second options exercise

These individuals are not currently FPS 2006 special members and therefore no corrective action is needed for existing contracts.

As they are eligible under the second options exercise FRAs will be contacting these individuals again and the individual may question why the data used from 1 July 2000 onwards (commencement date for first options exercise) does not agree with the data used for the first options exercise.

It is therefore recommended that FRAs proactively bring this error to the individuals attention and provide a clear explanation as to why alternative data has been used for the second options exercise.

Scenario two - Individual elected under the first options exercise and is now eligible under the second options exercise

These individuals are currently FPS 2006 special members and corrective action is needed for existing contracts.

Step one – FRA to identify what pay figure is incorrect – Is it the actual pay, or reference pay?

- a. If the actual pay is incorrect, it would mean that the member is paying/paid too much or too little.
- b. If the reference pay is incorrect, it would mean that the benefit entitlement (service awarded) is too much or too little.

Step two – FRA to use the calculator for the [first options exercise](#) using the correctly identified data.

Step three – FRA to compare the output from the original calculation with comparison calculation.

Step four – Action for this step is dependent on what anomaly was identified in step one and the outcome of step three:

- a. **Actual pay identified as incorrect and the comparison between the two calculations shows that the members has underpaid for their contract meaning that they should be awarded more service.**

Rectification action is needed by way of alerting the member to the error and providing them with full details of the contribution discrepancy.

The member should be given an option to pay the contribution difference using their original payment method i.e. *periodic contributions or lump sum.

Alternatively, the member could elect to keep their current entitlement under the terms of their existing contract.

Administrators should be informed of the members decision and update the members record where appropriate.

b. Actual pay identified as incorrect and the comparison between the two calculations shows that the members has overpaid for their contract meaning that they should be awarded less service.

Rectification action is needed by way of alerting the member to the error and providing them with full details of the contribution discrepancy.

The member should be informed that they are eligible for a refund of any overpayment made – further guidance would be need should the member elect for this option.

Alternatively, the member could elect to keep their current entitlement under the terms of their existing contract.

Administrators should be informed of the members decision and update the members record where appropriate.

c. Reference pay identified as incorrect and the comparison between the two calculations shows that the member has been allocated too much service.

This scenario should not affect the member contributions (as these are based on actual pay), however, it will affect the service they have been awarded by the administrator.

The FRA should alert the member to this error setting out the correct position.

Additionally, the FRA should inform the administrator and the members record should be updated appropriately.

d. Reference pay identified as incorrect and the comparison between the two calculations shows that the member has been allocated too little service.

This scenario should not affect the member contributions (as these are based on actual pay), however, it will affect the service they have been awarded by the administrator.

The FRA should alert the member to this error setting out the correct position.

Additionally, the FRA should inform the administrator and the members record should be updated appropriately.

* Periodic contributions would need to be reviewed and possibly altered to take account of any gaps in the repayment schedule. We believe that the correct regulatory option available is to recalculate the instalments so that the remaining balance is repaid at the original 10 year point – in line with [Rule 6A\(8\)](#). The calculator has been specifically designed to ensure that the correct proportion of interest is applied for the 10-year period.

It is recommended that the remedial work set out in steps one to four is carried out before the member is offered further options under the second options exercise. This is to ensure that there is no crossover or unnecessary confusion for the member.

The LGA strongly encourage that, to ensure full transparency and robust governance practices, any cases which are highlighted in scenarios one or two are flagged to the Local Pension Board.

Matthews – Pay assumption

In [FPS Bulletin 73 – September 2023](#), we informed you of government's response to the draft Firefighters' Pension Schemes (England) (Amendment) Order 2023 to provide further access to the modified pension scheme for retained firefighters and the policy intent to implement this.

Readers will be aware that the second options exercise provides eligible individuals the opportunity to purchase historic service prior to 1 July 2000. This raises further complications with regards to the availability of employee records. To resolve this, government has provided regulations which allow for a central set of assumptions to be used for service, pay and rank prior to 1 July 2000 where there is no robust data to rely upon.

By way of reminder, in the absence of evidence or data, FRAs are to assume that the individual was a firefighter. Additionally, in the absence of pay data for pre-July 2000 membership FRAs can determine the average pay rates from their own local experience or records, where this provides an assumption that the average retained pay is greater than 25% of a whole-time regular firefighter. Where this is not possible, the FRA should apply the default assumption that retained firefighters earn on average 25% of a whole-time regular firefighters' pay. Just to confirm that if your local assumptions produce lower than 25% of a whole-time regular firefighter you should apply the default assumption.

Although inclusion of assumptions is helpful, Stakeholders have raised a valid question with regards to what should be assumed as there are multiple scale points for the firefighter rank. Most recently the firefighter rank and subsequent pay is based on three components these are trainee, development and competent. Historically the pay scales were based on age, length of service and whether the firefighter was deemed qualified.

With regards to the historic pay scales, FRAs should be able to determine the appropriate scale using the individuals start date and date of birth as this will confirm both length of service and age. The only complication would be for individuals who are over age 19 and have more than 5 years' service, as pay scales for this cohort are based on whether they are qualified. After careful deliberation, the LGA have concluded that, in the absence of data, it seems appropriate to apply an average between the pay for a qualified and unqualified firefighter in this circumstance.

Matthews – Reference pay

With special thanks to Helen Scargill, Jill Swift, and Irina Volkova-Heath for their valuable contribution, the LGA have put together a table which sets out the reference pay for relevant periods going back to 1960.

The reference pay spreadsheet can be accessed on the [Firefighters Pay Scales page](#) on the FPS guidance and regulations website.

In advance of using the reference pay spreadsheet, it is worth noting that:

- The 1962 circular indicates that there might not have been a pay award between 01/04/1960 and 01/01/1962.
- The lowest banding based on age changed from under 21 to under 19 in 1964/65. The circular outlines some assimilation arrangements so FRAs might want to refer to this circular if there are any cases going back this far.
- In 1970 the circular listed a rate for 46-hour pensionable element so that rate has been used.
- In some years there are rates listed for a 48 and 56-hour working week, 48-hour rates have been used in the spreadsheet.
- In 1972 there were no annual under 18 rates listed so these have been calculated these manually based on the hourly rate/weekly rate outlined in the circular and the formulas used to determine the rates.
- In 1973, again no annual rates were listed in the circular, so the annual rate has been calculated based on the weekly rates x 52.1666 which was the formula used for calculating pay in 1973. Additionally, there were a couple of rates missing in this year for under 18s and for unqualified FF after 15 years' service an assumed pay figure based on the previous year has been used.
- There are no rates available for 1975 or 1976. The 1976 rates have been calculated using the 1977 circular minus the 10% increase, these 1976 rates have been used to calculate 1975 rates minus a 5% increase.

- In some early years there is mention of different rates for female Firefighters, but as the data is missing in most cases.
- 2003/04 comprised of rank to role changes.

Matthews – Individuals who defaulted on payments in the first options exercise

We have been made aware that during the first options exercise there were some individuals who opted to join the FPS 2006 as a Special Member but defaulted on their periodic contributions. As they had not paid their contract in full, they were awarded a proportion of benefits.

Stakeholders have asked whether, for individuals who are eligible for the second options exercise, would any service which has been defaulted on becomes in scope. After discussion with the Home Office, we can confirm that under the terms of the second options exercise individuals who fall into Cohort 2 (being eligible to purchase pre-July 2000 service and having service from July 2000 to April 2006) will be able to purchase any service that they didn't in the first options exercise, this extends to any period which was previously defaulted on.

Age Discrimination Remedy – GAD tax and interest calculator

In [FPS Bulletin 73 – September 2023](#) we informed you that the GAD tax and interest calculator, including supporting guidance documents, had been published on the [FPS regulations and guidance website](#).

In addition to the documents already there, GAD has provided a new [output and interest guidance document](#) which has been uploaded to the website. The guide covers the simplified output sheets from the calculator and a beginners guide to calculating interest.

Age Discrimination Remedy - Contingent Decisions guidance

In order to support a consistent national approach, we are pleased to let you know that we have now published our [Contingent Decision guidance](#) in the '[Age discrimination remedy – Retrospective remedy](#)' section on the FPS regulations and guidance website.

[Click here to return to Contents](#)

The guidance sets out the approach a scheme manager should take when considering a Contingent Decision claim and confirms that scheme managers should mutually agree any setting of target dates with their administrator before sharing the claim process with members.

By way of reminder, a Contingent Decision is a decision taken by a member, relating to their membership of the firefighters' pension scheme, that would have been different had it not been for the discrimination identified by the courts.

There are three categories of Contingent Decisions in the fire pension scheme for which specific provisions has been made:

- I. Opt-out: A member would not have opted-out if they had been allowed to remain in the legacy scheme beyond their transition date or if protected members had been allowed to join the reformed scheme from 1 April 2015.
- II. Transfers: Members chose to transfer (in or out) and now wish to revisit the decision, or they chose not to transfer and now wish to do so.
- III. Additional Service: Members argue they would have purchased (more) additional service if they were in the alternative (legacy) scheme.

Currently, the guide only covers two of the three areas, these are opt-outs and added pensions, details on transfers will follow in due course. To accompany the guidance, we have also provided a [claim form](#) that members should use when submitting their claim. Additionally, we are working on a member guide which will be shared with the sector in a future bulletin.

ACTION: Scheme managers to read the guidance and mutually agree any setting of target dates with their administrator before sharing the claim process with members.

Age Discrimination Remedy – Accounting information

On 20 October 2023, HMT [wrote](#) to scheme managers outlining the respective responsibilities of the scheme and HMT moving forward and the future funding arrangements for remedy.

[Click here to return to Contents](#)

The letter confirms that corrections to pension benefits, compensation for overpaid tax and compensation for financial losses will all be accounted for under AME.

With regards to the compensation for financial losses, these are paid by scheme managers under the powers of the [PSPJO Act 2022](#) and the letter reminds scheme managers of their duties to comply with the [Directions](#) which sets out requirements under which scheme managers must comply.

Firefighters' Pension Scheme Adjustment in Respect of 2021 and 2022 Revaluation

In [FPS Bulletin 71 – July 2023](#), we made you aware of an issue in respect of Average Weekly Earnings (AWE) growth figures for 2021 and 2022. In summary, the 2021 and 2022 Treasury Revaluation Order had used a provisional increase figure in November of that year rather than a revised figure in December which was used in the previous Orders from 2015 to 2020.

Whilst the legislation setting out how the revaluation is applied does not specifically state how a figure of AWE growth is obtained for the purposes of revaluation, the Government intends to correct the position to align the Treasury Revaluation Orders for 2021 and 2022 with those of the previous years. This will result in an increase of 0.2% for 2021 and 0.4% for 2022.

It is not anticipated that there will be any changes to the increase to member benefits of 0.2% for 2021 and 0.4% for 2022, as set out in HM Treasury Written Ministerial Statement. That said, the Home Office intends to consult on amendments to the Firefighters' Pension Scheme (England) Regulations 2014, to ensure regulation changes achieve the desired outcome. In the meantime, the Home Office asks all fire and rescue authorities in England to apply the necessary administration changes needed to correct the error that occurred in the 2021 and 2022 revaluation orders for affected members' benefits in advance of the regulatory changes being made with immediate effect.

The Home Office have provided a [note confirming this position](#).

ACTION: Scheme Managers are to ensure that this error is corrected retrospectively.

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Technical query log

The [current log of queries and responses](#) can be accessed by practitioners in the member-restricted area of the FPS Regulations and Guidance website. The queries have been anonymised and divided into topics. The log is updated monthly in line with the bulletin release dates.

Queries have been answered this month in the following categories:

- Special 2006 Members
- Non-Club Transfer

FPS England SAB updates

SAB LPB effectiveness committee vacancy

We have a vacancy on the Local Pension Board (LPB) effectiveness committee for a practitioner representative.

The LPB effectiveness committee considers how local pension boards and scheme managers can be supported centrally and has been particularly active in designing board surveys and developing draft guidance for joint LPB applications.

The required commitment is usually three to four meetings per year, and these are currently being held virtually. If you are interested in sitting on the committee or would like more information, please email bluelight.pensions@local.gov.uk

SAB website

You can use the links below to find out about the latest updates on the work of the SAB and its committees on the SAB website:

- [SAB membership](#)
- [SAB meeting and agenda papers](#)
- [Committee meetings and agenda papers](#)

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Other News and Updates

LGA vacancy - Firefighters' Pensions Adviser

We are looking for someone to join us at the LGA to provide high-quality support to FRAs, FPS practitioners and the Scheme Advisory Board (SAB) as a [Firefighters' Pensions Adviser](#) on a home or office-based contract.

The ideal candidate will have knowledge and experience of the FPS and excellent communication skills to support scheme stakeholders through several upcoming legislative developments that will require clear and comprehensive information and will bring with them significant administrative and communication challenges.

The closing date for applications is 17 November 2023 and interviews are scheduled to take place in the week commencing 27 November 2023.

Please contact claire.johnson@local.gov.uk with any questions about the role.

LGA vacancy – Programme Support Officer

Our colleagues in the LGPS Pensions Team are looking for someone to join them at the LGA in an administrative support role as a [Programme Support Officer](#) on a home or office-based contract.

The ideal candidate will be able to work independently across multiple projects at any one time, update and analyse spreadsheets, produce reports, chase external stakeholders for information, plan and prepare meetings and events, take minutes, raise orders and invoices, monitor budgets, routinely keep project information, and records up to date, understand and follow corporate policies and procedures. They will also need to identify appropriate venues for conferences and training events and negotiate contracts that offer the best value for money.

The closing date for applications is 8 November 2023 and interviews are scheduled to take place in the week commencing 13 November 2023.

Please contact lorraine.bennett@local.gov.uk with any questions about the role.

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Isio pension training programme for FRAs

You may recall that at the [Firefighters Pension AGM](#), pensions specialists, Isio, attended to promote their training sessions in relation to the Firefighters' Pension Schemes. The sessions start at the beginning of January with at least one session a week for 6 weeks thereafter. They cover the McCloud/Sargeant age discrimination remedy, the Matthews exercise from 1 October 2023 and pensions tax for higher earners.

The sessions are aimed at upskilling those involved in running the Firefighters' Pension Scheme including finance, HR, payroll and scheme management, including those who support and govern them. They can be accessed together or separately and count as valuable CPD.

Having delivered similar sessions for Police forces, these were very well received with more sessions planned later this year. Some Fire colleagues had enquired about joining the Police sessions, but Isio are now putting on similar Firefighters' Pension Scheme specific sessions.

For more information on the Firefighters' Pension Scheme sessions and how to book please visit [Firefighters' Pension Scheme training programme \(isio.com\)](#).

The Pensions and Lifetime Savings Association (PLSA) – updated guidance

PLSA has published [revised guidance on helping members with pension sharing orders \(PSOs\) on divorce](#). This sets out the suggested ranges are indicative only, and schemes may find it appropriate to charge higher or lower amounts, contingent on the circumstances of each member's request. It also includes a flowchart for establishing when schemes can apply these charges.

The updated guidance will apply from 2 January 2024.

The Pensions Regulator blog

The Pensions Regulator (tPR) has published a blog titled '[Why we are building relationships with pension administrators](#)' highlighting how they are using their supervision approach to build new relationships with pension administrators.

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tPR write that “policy initiatives such as pensions dashboards and value for money, and unforeseen challenges like Covid and cyber leaks, have put the importance of good administration back in the spotlight.”

They also write “that administrators have a crucial role to play, which is why in our role to protect savers and enhance the system, we are changing our regulatory approach to work more closely with administrators.”

TPR have also published a blog titled '[Tick of tasks one by one with our pensions dashboards checklist](#).' Which highlights the tPR's dashboard preparation checklist, which explains which actions schemes should already be working on and maps out the 'nuts and bolts' of dashboard preparation.

[Automatic enrolment bill gets Royal Assent](#)

A [Private Members Bill](#) has been granted Royal Assent to introduce powers to remove the lower earnings limit and to reduce the age for Auto Enrolment.

The Department for Work and Pensions (DWP) will launch a consultation on implementing the new measures in due course.

[The Pensions Dashboards Programme – FAQs newsletter](#)

The Pensions Dashboards Programme (PDP) has published a series of [FAQ newsletters](#), which covers some of the frequently asked questions that the PDP have received about returning value data from multiple sources and illustration dates and different types of testing required.

HMRC

[Age Discrimination Remedy – HMRC member tax adjustment calculator](#)

In [FPS Bulletins 71- July 2023](#), [72 – August 2023](#) and [73 – September 2023](#) we covered various elements of the HMRC member tax calculator.

The calculator is designed for members to correct their tax position if they have been affected by the age discrimination remedy.

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The service will:

- work out any repayments that are due for a lifetime allowance or annual allowance charge an individual has previously paid.
- work out new, reduced or extra lifetime allowance or annual allowance charges that an individual may have to pay.
- submit information for HMRC to review.

Once an individual has submitted this information, HRMC will then contact an FRA through their single point of contact (SPOC) who has registered for the Secure Exchange Data Service (SDES) through the SDES.

An FRA will then need to:

- repay any overpaid tax charges the individual paid from 6 April 2015 to 5 April 2019.
- increase the individuals pension benefits to cover the amount of repayment due for overpaid tax charges they paid on your behalf.

If an individual has extra tax charges to pay, a notice will be sent to the individual by post. If they are due a refund for tax charges, HMRC will pay this to the individual using the bank details they provide. If the FRA paid the tax charges through scheme pays, the refund will be made to the FRA.

HMRC's McCloud guidance and digital service are now live. Please see links to the different products below:

- [Calculator / Digital Service \('Calculate your Public Service Pension Adjustment'\)](#)
- [The Interactive Guidance tool \('Check if you are affected by the Public Service Pensions Remedy'\)](#)
- [The McCloud GOV.UK guidance collections page](#)

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- [The McCloud pensions newsletter](#)

We have set up a page titled '[Age Discrimination Remedy – HMRC Member Tax Calculator](#)' on the FPS regulations and guidance website to house this information, so that we can update any links should they change. We have also added this to the [FPS member website](#).

We have updated the [remediable service statement – covering letter](#) to include the link to calculator. If you are using your own version, please ensure that you add the associated link.

Please note that we have not had sight of the associated communications before now, so this is also the first time for us to view these. We will look at these, and where needed report any feedback to HMRC, if you have any immediate feedback from members, please send this to the bluelightpensions@local.gov.uk

[Age Discrimination Remedy – Pension Saving Statements and Pension Input Amounts](#)

HMRC have provided clarity regarding the specific years for which Pension Saving Statements (PSS's) and revised PSS's will be needed for an individual to accurately calculate compensation due, and tax charges due/owed to them. An individual would require both original and revised PSS's for tax years 2012-13 to 2021-22, alongside a PSS for 2022-23 to ensure an accurate revision of their tax position and compensation due in all cases.

Further information regarding specific cases has been provided below:

- In some cases, not having both original and revised PIA's from all remedy years, plus 2012-15 (where the member has not paid an AA charge in 2015-16), will result in an inaccurate revision of the member's tax and/or compensation position.

- It is not possible to ascertain, without seeing all an individual's tax and pensions information in one place, whether providing incomplete information will lead to an inaccuracy in their calculation. The only place where all that information will be brought together is the calculator, and so it is only at the point the individual enters all of the relevant information into the calculator that anyone can know for certain whether original and revised Pension Input Amount's (PIAs) from all remedy years are needed or not.
- Therefore, the service requires original and revised PIAs for all remedy years (apart from 2012-15 where member has paid an AA charge 2015/16) to guarantee an accurate calculation for the member.
- HMRC cannot tell individuals to omit information when we know that this could lead to an inaccuracy in their tax or compensation position. Consequently, HMRC guidance will tell an individual that they need original and revised PIA's for all tax years from 2012-2023 (or 2015-2023 where appropriate) and the individual will need this information to use the digital service.
- Where an inaccurate revision is calculated, due to incomplete information being provided, this will often be to the detriment of an individual.
- Therefore, while schemes are not mandated to automatically issue statements except in circumstances where they are required to by statute, an individual who has breached their AA threshold in any remedy year is likely to request PSS's for all remedy years, and (in many cases) 2012-15 too, where they haven't automatically been provided – and an individual has a legal right to do this.

It is not for HMRC to decide on pension schemes' approach to issuing PSS's for remedy years, but we trust that the above clarification will help schemes to decide.

HMRC has provided [examples](#) showing some scenarios in which incomplete information can lead to inaccurate outcomes in both years prior to and after the year of a charge.

Events

FPS coffee mornings

Our MS Teams coffee mornings are continuing in November. The informal sessions lasting up to an hour allow practitioners to catch up with colleagues and hear a brief update on FPS issues from the LGA Bluelight team.

In November, due to leave and other meeting commitments, we plan to hold one coffee morning which will be on Tuesday 7 November. The topic we are planning to explore is interest in respect of the Sargeant remedy.

We are pleased to include the presentations from recent sessions below:

[4 October 2023 - Matthews implementation and GAD calculator update](#)

[17 October 2023 - Remedy Contingent Decisions](#)

[31 October 2023 - Matthews GAD Calculator launch and demo](#)

If you do not already receive the meeting invitations and would like to join us, please email bluelightpensions@local.gov.uk. Please note that attendance at the coffee mornings is generally restricted to FPS practitioners and managers.

Legislation

Statutory Instruments

[The Firefighters' Pension Schemes \(Amendment\) Regulations \(Northern Ireland\) 2023 \[SR2023/178\]](#)

[The Firefighters' Pensions \(Remediable Service\) \(Northern Ireland\) Regulations \[SR2023/133\]](#)

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Useful links

- [The Firefighters' Pensions \(England\) Scheme Advisory Board](#)
- [FPS Regulations and Guidance](#)
- [FPS Member](#)
- [Khub Firefighters Pensions Discussion Forum](#)
- [FPS1992 guidance and commentary](#)
- [The Pensions Regulator Public Service Schemes](#)
- [The Pensions Ombudsman](#)
- [HMRC Pensions Tax Manual](#)
- [LGA pensions website](#)
- [LGPS Regulations and Guidance](#)
- [LGPC Bulletins](#)
- [LGPS member site](#)
- [Scottish Public Pensions Agency - Firefighters](#)
- [Welsh Government Fire circulars](#)

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While every attempt is made to ensure the accuracy of the bulletin, it would be helpful if readers could bring any perceived errors or omissions to the attention of the Bluelight team by emailing bluelightpensions@local.gov.uk.

FPS Bulletin 75 – November 2023

Welcome to issue 75 of the Firefighters’ Pensions Schemes bulletin.

If you are looking for information on a certain topic, issue and content indexes are held on the [main bulletin page](#) of the website and are updated following each new issue.

If you have any comments on this bulletin, suggested items for future issues, or a job you would like to advertise, please email bluelightpensions@local.gov.uk.

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Calendar of events

Please see below a calendar of upcoming events relevant to the Firefighters' Pension Schemes. Only those events which are hyperlinked are currently available to book. If you have any events you would like to be included in a future bulletin, please email bluelightpensions@local.gov.uk.

Table 1: Calendar of events

Event	Date
FPS Coffee Morning	12 December 2023
FPS Technical Working Group	12 December 2023
SAB	14 December 2023
FPS Coffee Morning	19 December 2023
FPS Communications Working Group	19 December 2023

Actions arising

[Matthews - GAD calculator](#) – FRAs:

1. should read the user guide.
2. should ensure that they have the most up to date version of the calculator when they update the spreadsheet at the beginning of the month to allow for the latest interest rates.
3. should share this information with anyone who is carrying out the Matthews second options exercise.

[Matthews - Consequential loss claims](#): FRAs should provide the information requested accordingly.

[Matthews – Monitoring and Reporting](#): FRAs to maintain robust record keeping ensuring that the data required by the Home Office and GAD is easily accessible.

[Matthews - Deceased members](#): FRAs to stockpile any cases which are currently not covered by the regulations until an amendment is in place.

[HMRC 2022/2023 event reporting procedure for Annual Allowance and lifetime allowance \(LTA\)](#): Scheme Managers should provide data by **31 January 2024**.

FPS

Matthews – GAD calculator

On 13 November 2023 we emailed you to announce that following the [Matthews GAD calculator launch and demo](#) coffee morning on 31 October 2023, the Matthews second options exercise – GAD calculator and user guide has been released.

These documents have been added to our existing [Special members of FPS 2006 - GAD Calculator](#) webpage within the member area of the FPS regulations and guidance website.

The calculator (first live version) can be used to assist contribution calculations relating to the second options exercise. Please note:

- This calculator can be used for calculations with effective dates in November 2023
- The calculator will need to be updated each month to allow for the latest applicable interest rates. GAD will make a monthly interest file available through their Egress portal which you will need to register for on an individual basis by emailing Firematthewscalculator@gad.gov.uk

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- The types of cases covered by this calculator are set out in the user guide. A second version of the calculator, covering a wider group of categories, is being tested and is expected to be released by the end of the year.

The user guide provides detailed instructions on how to use the calculator. The guide details the cases which are covered by the calculator, data inputs required (both bulk and individual), and the output produced by the calculator. The guide also includes some worked examples and troubleshooting comments.

If you have any initial questions using the calculator, it is recommended that you contact the super users in the first instance. Their details are in the [‘Super Users’](#) tab on the webpage.

We are aware that FRAs will have to save a version of the calculator locally when they upload the interest file each month. We do however recommend that you check the website first to ensure that you are uploading interest to the most recent version of the calculator in case there have been any amendments.

Please ensure that you share this information with anyone who is carrying out the Matthews second options exercise on behalf of your Fire and Rescue Service.

Should you require access to the member area of the FPS regulations and guidance website, please email bluelightpensions@local.gov.uk.

ACTIONS: FRAs;

1. Should read the user guide.
2. Should ensure that they have the most up to date version of the calculator when they update the spreadsheet at the beginning of the month to allow for the latest interest rates.
3. Should share this information with anyone who is carrying out the Matthews second options exercise.

Matthews – Deceased members

Readers may be aware that there are specific provisions in the [Firefighters’ Pension Schemes \(England\) \(Amendment\) Order 2023](#) which provide remedy for deceased cases:

[Special death grant](#) – Individuals who have died in the period 7 April 2000 to 5 April 2006.

[Additional death grant](#) - Individuals **must** have joined the modified scheme as part of the first options exercise, purchased their past service to 1 July 2000 and would also have been entitled to purchase pre-July 2000 service as part of the 2023 Options exercise but for the fact that they have died prior to having the opportunity to make a positive election.

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The LGA have alerted the Home Office to the following scenario:

An individual who was **not** identified under the first options exercise, so therefore were never given the opportunity to join the modified scheme but have since died and are therefore unable to make an election under the second options exercise - Presently the regulations do not provide any remedy for such cases.

The Home Office is currently considering this issue and will provide an update in due course.

It is recommended that until further clarity has been provided FRAs stockpile any cases which they identify meeting this specific set of criteria.

ACTION – FRAs to stockpile any cases which are currently not covered by the regulations until an amendment is in place.

Matthews – Monitoring and reporting

As we are now in the implementation phase of the Matthews remedy both the Home Office and GAD have confirmed that there are some key areas that they will require FRAs to report on.

The first area is in respect of overall project implementation. It has been agreed that FRAs will be asked by the LGA to provide the following data on a quarterly basis:

1. Total number of cases
 - a. Identified and individual located i.e. have an address on file
 - b. Identified but not located i.e. no address on record
2. Total number of cases which have been sent the initial expression of interest letter.
3. Total number of individuals who have replied and expressed an interest.
4. Total number of cases which cannot be run through version one or two of the calculator and will need to be sent to GAD.
5. Total number of statements issued.

6. Total number of individuals who have elected to join, to be broken down as follows:
 - a. Special members
 - i. Periodical
 - ii. Lump sum
 - b. Special deferred
 - i. Periodical
 - ii. Lump sum
 - c. Special pensioner

7. Total number of cases passed to the administrator for implementation.

The second area is in respect of positive elections **only**. The Home Office and GAD would like FRAs to collate and share the GAD calculator inputs and outputs for **all** individuals who elect to join the second options exercise.

- FRAs using the bulk processing interface can simply retain and concatenate input and output files for relevant cases.
- FRAs using the individual interface can use the “**Append to bulk interface**” button when processing elections to build up a file of results (see user guide page 11).

It is expected that this data will be requested on a quarterly basis, details on how this information will be shared will be provided in due course.

ACTION: FRAs to maintain robust record keeping ensuring that the data required by the Home Office and GAD is easily accessible.

Matthews – Supporting documents

In both [FPS Bulletin 73 – September 2023](#) and [FPS Bulletin 74 – October 2023](#) we made FRAs aware of the supporting documentation that has been published to support FRAs with the second options exercise.

In conjunction with the Matthews technical working group, we are pleased to publish [member FAQs](#) on the FPS member website.

FRAs are encouraged to signpost their members to these resources as part of the second options exercise.

With thanks to David Lofthouse at Humberside Fire and Rescue, we have published [a spreadsheet](#) on the [Firefighter pay scales section](#) of the FPS regulations and guidance website that sets out historical pay rate information for retained firefighters from 1977 to 2023.

FRAs are encouraged to use this alongside the pay scale documents, for any assumptions needed in the second options exercise.

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Matthews – Consequential loss claims

On the 13 November we emailed FRAs alerting them to the possibility of receiving data requests from members in respect of the first options exercise.

Members are asking FRAs to provide details of the payments which they have made (and will continue to make, where applicable) in respect of both backdated contributions and interest. This information should be easily accessible for the FRA as it will have been captured in the [original calculator output document](#).

This information is required to support members with an ongoing consequential loss claim which the FBU have submitted on their behalf.

The request is time sensitive as all claims must be submitted to the Court by 31 January 2024, we therefore ask that you deal with these cases in a timely manner.

ACTION: FRAs are encouraged to respond to requests accordingly.

Age Discrimination Remedy – Member Contingent Decisions guidance

In [FPS Bulletin 74 - October 2023](#) we published our Scheme manager [Contingent Decisions guidance](#) and the member [claim form](#). To accompany this we have now published our [member guidance](#) which can be found under the '[Age Discrimination remedy – Contingent Decisions](#)' section on the [FPS member](#) website.

Firefighters Pension Scheme Valuation

The next valuation date is 31 March 2024 with data due to be submitted to GAD later in 2024. In the past the valuation data has been requested in the autumn, but the actual date is yet to be confirmed. The specification for the valuation is still under discussion and is expected to be finalised and communicated in early 2024.

Short Guide to the Firefighters Pension Scheme 2015

In [FPS Bulletin 73 – September 2023](#) we reminded FRAs that the scheme regulations do not support aggregation of concurrent service.

With thanks to Helen Scargill, and the communications working group, a section covering this has been included within the members [short guide to the FPS 2015](#) and an updated version has been added to the [Guides and sample documents](#) section on the FPS regulations and guidance website.

Retirement FPS 2015 factsheet

The retirement FPS 2015 factsheet has been updated to reflect the revised early retirement factors following the GAD revised factors, which were notified to stakeholders in [FPS Bulletin 71 – July 2023](#).

The [Retirement from FPS 2015 factsheet](#) has been uploaded to the [factsheets section](#) of the FPS regulations and guidance website.

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Eligibility to join FPS 2015

At their meeting on 14 September 2023 the Scheme Advisory Board discussed the eligibility of Firefighter apprentices, and which Scheme they are eligible to join. It was agreed that the LGA would recirculate information on eligibility.

In [FPS Bulletin 10 – July 2018](#) we published a factsheet – [eligibility to join the Firefighters’ Pension Scheme](#), which was updated in October 2019 and is available on the [factsheets section](#) of the FPS regulations and guidance website.

As contracts and roles are determined locally it is the responsibility of each Fire & Rescue Authority (FRA) as the employer to determine whether a role meets the definition of ‘firefighter’ under the interpretation of the regulations.

We would encourage you to consider the information set out within the factsheet when determining a firefighters’ eligibility to join the FPS to ensure a consistent approach.

Firefighters Pensions - Payroll working group

At this month’s FRA drop-in session, it was suggested that there may be a benefit in facilitating a payroll working group for those involved in the administration of Firefighter pensions.

If you would like to be involved in this, please send us an email bluelightpensions@local.gov.uk so that we can gauge interest and set up an invite list.

Technical query log

The [current log of queries and responses](#) can be accessed by practitioners in the member-restricted area of the FPS Regulations and Guidance website. The queries have been anonymised and divided into topics. The log is updated monthly in line with the bulletin release dates.

Queries have been answered this month in the following categories:

- Partial Retirement
- Post retirement marriage spouses benefits
- Aggregation

FPS England SAB updates

SAB LPB effectiveness committee vacancy

We have a vacancy on the Local Pension Board (LPB) effectiveness committee for a practitioner representative.

The LPB effectiveness committee considers how local pension boards and scheme managers can be supported centrally and has been particularly active in designing board surveys and developing draft guidance for joint LPB applications.

The required commitment is usually three to four meetings per year, and these are currently being held virtually. If you are interested in sitting on the committee or would like more information, please email bluelight.pensions@local.gov.uk

SAB website

You can use the links below to find out about the latest updates on the work of the SAB and its committees on the SAB website:

- [SAB membership](#)
- [SAB meeting and agenda papers](#)
- [Committee meetings and agenda papers](#)

Other News and Updates

Cumbria FRS Job Vacancy

Cumbria Fire and Rescue are looking for individuals with extensive generalist pay, reward and pensions knowledge. If this is something that you possess, then they would love for you [to apply](#) for this new role.

New pensions minister

On 16 November 2023, Paul Maynard MP for Blackpool North and Cleveleys was confirmed as the new pensions minister. Paul replaces Laura Trott who is promoted to Chief Secretary of the Treasury.

The Pension Regulator – 2022/23 Governance and Administration survey results

On 27 November 2023 the Pension Regulator (tPR) published the results of its [2023 Governance and Administration survey](#).

The survey was conducted online between January and March 2023 and aims to track governance and administration practices among public service pension schemes.

TPR measures annual progress against the following six key processes:

- have a documented policy to manage board members' conflicts of interest
- have access to the knowledge, understanding and skills needed to properly run the scheme
- have documented procedures for assessing and managing risk
- have processes to monitor records for accuracy and completeness
- have a process for resolving contribution payment issues
- have procedures to identify, assess and report breaches of the law.

67 per cent of Firefighters' schemes who responded to the survey had all six processes in place. This is a decrease from 74 per cent in 2021. The report is being considered by the Local Pension Board (LPB) effectiveness committee ("the Committee") to make recommendations to the Scheme Advisory Board (SAB) on any actions needed.

The [TPR six key processes](#) factsheet will be updated in due course to reflect the latest performance and give further guidance to FRAs in order to achieve a higher rate of understanding and compliance ahead of future surveys.

In the short-term, the Committee recommends that LPBs can use the survey results to carry out an annual evaluation.

Pension Dashboard Programme (PDP) latest news

On 1 November 2023, PDP published its [November newsletter](#).

The newsletter contains the 8th progress update report from PDP – looking at PDPs preparations toward industry connection to the dashboards ecosystem. There are also articles on:

- common questions on dashboards
- understanding the architecture and find and view webinar
- the Pensions Regulator's blog on preparing for dashboards.

Pension Dashboard Programme (PDP) publishes research into the public value of dashboards

On 1 November 2023, PDP published its [research into the public value of pensions dashboards](#). Highlights of the research includes:

- the number of individuals saving into a pension has increased from 22.1 million to 28 million
- the greatest increase in saving for pensions is among individuals aged between 16 and 34 with incomes between £10,000 and £30,000 per annum
- pensions not in payment for adults aged 16 and over has increased from 33.7 million to 44.7 million
- 18 million individuals have defined contribution pensions, while 14.4 million have defined benefit pensions
- 79 per cent of individuals with a pension are actively contributing to at least one pension.

HMRC

2022/23 Event Reporting - Annual Allowance Statements & Lifetime allowance

On 8 November 2023, we emailed all Scheme Managers and administrators alerting them to the HMRC 2022/2023 event reporting procedure for pension saving statements (PSS) and lifetime allowance (LTA) protections.

We confirmed that HMRC will accept scheme data for the 2022/23 PSS on an excel spreadsheet encrypted via Winzip rather than through the scheme's event report. All other 2022/23 scheme events, apart from the lifetime allowance protection regimes, must be submitted via Pensions Schemes Online.

The data must be submitted by **31 January 2024**.

The event report has not been updated to include the lifetime allowance protection regimes – see [pension schemes newsletter 85](#) for more information.

Any administrator who needs to submit these details to HMRC, can submit them on a password protected spreadsheet and send the password in a separate email. Put 'Lifetime allowance – Event Reporting' in the subject line of the email and send to pensions.businessdelivery@hmrc.gov.uk.

ACTION: Scheme Managers need to submit data by 31 January 2024

Events

FPS coffee mornings

Our MS Teams coffee mornings are continuing in December. The informal sessions lasting up to an hour allow practitioners to catch up with colleagues and hear a brief update on FPS issues from the LGA Bluelight team.

In December, due to timing of the completion of projects, and other meeting commitments, we plan to hold two coffee mornings. The first will be on 12 December, when we aim to launch the Immediate Choice (IC) Remediable Service Statement (RSS). The second will be on 19 December 2023.

We are pleased to include the presentations from recent sessions below:

[7 November 2023 - Remedy Interest](#)

If you do not already receive the meeting invitations and would like to join us, please email bluelightpensions@local.gov.uk. Please note that attendance at the coffee mornings is generally restricted to FPS practitioners and managers.

Useful links

- [The Firefighters' Pensions \(England\) Scheme Advisory Board](#)
- [FPS Regulations and Guidance](#)
- [FPS Member](#)
- [Khub Firefighters Pensions Discussion Forum](#)
- [FPS1992 guidance and commentary](#)
- [The Pensions Regulator Public Service Schemes](#)
- [The Pensions Ombudsman](#)
- [HMRC Pensions Tax Manual](#)
- [LGA pensions website](#)
- [LGPS Regulations and Guidance](#)
- [LGPC Bulletins](#)
- [LGPS member site](#)
- [Scottish Public Pensions Agency - Firefighters](#)
- [Welsh Government Fire circulars](#)

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While every attempt is made to ensure the accuracy of the bulletin, it would be helpful if readers could bring any perceived errors or omissions to the attention of the Bluelight team by emailing bluelightpensions@local.gov.uk.

FPS Bulletin 76 – December 2023

Welcome to issue 76 of the Firefighters' Pensions Schemes bulletin.

I think it would be fair to say that this has been a very busy year in the Firefighters' pensions world.

The vital input you have put into the working groups, the volunteers for the testing of calculators, the discussion input and suggestions from regional groups and drop-in sessions. We just could not have done it without the help and support from all our colleagues during the year.

We wish all our readers a very merry Christmas and happy New Year.

Merry Christmas and happy New Year
From the Firefighters Pension Team



If you are looking for information on a certain topic, issue and content indexes are held on the [main bulletin page](#) of the website and are updated following each new issue.

If you have any comments on this bulletin, suggested items for future issues, or a job you would like to advertise, please email bluelightpensions@local.gov.uk.

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Calendar of events

Please see below a calendar of upcoming events relevant to the Firefighters' Pension Schemes. Only those events which are hyperlinked are currently available to book. If you have any events you would like to be included in a future bulletin, please email bluelightpensions@local.gov.uk.

Table 1: Calendar of events

Event	Date
FPS Coffee Morning	10 January 2024 and 30 th January 2024
FPS Technical Working Group	12 March 2024
SAB	21 March 2024
FPS Communications Working Group	2 April 2024

Actions arising

[Matthews – Deceased members](#) - FRAs to use the documents provided and can amend them where required.

[Matthews – Supporting documents](#) - FRAs are encouraged to use the Individual Statement of Details documents to send an individual with information on their options.

[Age Discrimination remedy – Immediate Choice Remediable Service Statements \(IC RSS\)](#) –

- 1) FRAs are encouraged to discuss the timetabling of the IC RSS with their administrators.
- 2) Administrators are asked to commence testing the use of the IC RSS and provide feedback to the bluelightpensions@local.gov.uk inbox.

[Click here to return to Contents](#)

[Firefighters' pension scheme contacts](#) - All readers to complete the contact form response by **20 January 2024**

FPS

2020 Valuation – Firefighters' Pension Scheme (England)

On 21 December 2023 the [Government announced](#) that GAD had completed its valuation of Firefighters' Pension Scheme (England) and published the results of the 2020 Valuation.

The [actuarial report](#) shows that the employer contribution rate will rise 8.5% to 38.7% of pensionable pay from 1 April 2024 to 31 March 2027.

Further information regarding funding will be communicated in the New Year.

Matthews – Deceased members

In [FPS Bulletin 75 – November 2023](#), we made readers aware of the specific provisions which provide remedy for deceased beneficiaries.

We have provided template letters to cover these types of cases, which have been published on the [Special members of the FPS 2006](#) section of the FPS regulations and guidance website.

The letters cover the following scenarios:

Scenario one – Additional death grant

A beneficiary who was involved in the first options exercise, and due to the amended regulations is now entitled to the additional death grant, as their spouse/civil partner was in retained employment in the period before and including 7 April 2000 to 30 June 2000.

Scenario two – Death grant

A beneficiary whose spouse/civil partner died before 6 April 2006 and was not in scope for the first options exercise for a death grant payment as the retained service fell into the period of 7 April 2000 to 30 June 2000 (inclusive).

To accompany each scenario an application form has been created, which should be included with the initial letter.

ACTION: FRAs to use the documents provided and can amend them where required.

Matthews – Supporting documents

In [FPS Bulletin 73 – September 2023](#), [FPS Bulletin 74 – October 2023](#) and [FPS Bulletin 75 – November 2023](#) we made readers aware of the supporting documentation that has been published to assist FRAs with the implementation second options exercise.

With thanks to Jill Swift at Cheshire Fire and Rescue Service, James Durrant at Essex Fire and Rescue Service and the Communications Working group we have published an Individual Statement of Details document, for each category of special membership.

The statements can be used to illustrate the output from the Matthews GAD calculator to provide the individual with information on their options.

The document can be found on the [Special Members of the FPS 2006](#) section of the [FPS regulations and guidance](#) website.

ACTION: FRAs are encouraged to use the Individual Statement of Details documents to send an individual with information on their options.

Matthews – Breaches of law

As the disclosure deadline for Matthews approaches, we have been informed that, in a small number of cases, FRAs are receiving their initial communications returned from the last known address of the eligible individual.

Although the FRA will endeavor to trace the individual this may not be possible by the disclosure deadline resulting in a breach of law.

We would like to take this opportunity to remind readers that **ALL** breaches of law must be recorded and assessed for materiality. If the breach is considered to be material, then it should be reported to TPR.

In all cases it is recommended to report a breach to your Local Pension Board.

Further guidance on breaches of law can be found in [FPS Bulletin 23 – August 2019](#).

Age discrimination remedy – Immediate Choice Remediable Service Statement (IC RSS)

On 12 December 2023 we held the [Immediate Choice Remediable Service \(IC RSS\) Statement and timetabling](#) coffee morning where we provided a preview of the IC RSS and supporting documentation.

We have uploaded these to a new section in the member area of the FPS regulations and guidance website titled '[Remediable Service Statements](#)'.

For ill health cases it has been agreed by the Technical Working group that a covering letter should accompany the IC RSS. Template covering letters have been provided for all ill health scenarios.

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The documents include:

- IC RSS conditional text document
- IC RSS graphic templates
- Supporting forms
- Ill Health RSS covering letter

We are currently finalising the beneficiary IC RSS and will communicate further in the new year.

ACTIONS:

- 1) FRAs are encouraged to discuss the timetabling of the RSS with their administrators.
- 2) Administrators are asked to commence testing the use of the IC RSS and provide any feedback to bluelighpensions@local.gov.uk

Firefighters' Pension Scheme Contacts



Are you or one of your colleagues involved in the administration of Firefighters' pensions? This could be anyone from, but not limited to the Chief Fire Officer (CFO), Scheme Manager (if different to the CFO), Human Resources, Finance, internal pensions team and payroll.

Do you receive the information from the LGA about the correct things?

We want to update our contacts to ensure that our bulletins, guidance, training, coffee morning invites and FRA drop-in sessions are getting to the correct people.

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Please can we ask you to complete the online form linked below and either complete on behalf of your fire authority and/or local authority or pass to anyone else who we may need their contact details.

This will be our new contact information for anything being sent out in 2024, therefore even if we have your current details, we will need you to complete this by **20 January 2024**.

If we do not have your details, we cannot contact you and you may miss something important particularly now with all the relevant information.

[Contact Form response](#)

ACTION: All readers to complete the contact form response by **20 January 2024**

Technical query log

The [current log of queries and responses](#) can be accessed by practitioners in the member-restricted area of the FPS Regulations and Guidance website. The queries have been anonymised and divided into topics. The log is updated monthly in line with the bulletin release dates.

Queries have been answered this month in the following categories:

- Death benefits – post retirement marriage in the FPS 2025



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FPS England SAB updates

Festive Greetings from the SAB Chair



Dear Friends & colleagues,

I am opening this message with the customary salutation which feels more relevant than ever. 2023 has been a year in which the need for friendship in the world has seldom seemed more elusive but more important.

I'd like to welcome some new friends into the fire pensions area. Councillor Byron replaced Councillor Redman for the SAB. We were also pleased to welcome Claire Johnson back from maternity leave and to the position of Senior Pensions Adviser and to confirm the permanent appointment of Tara Atkins. We thank Claire Hey and Elena Johnson for all the work that they did for the LGA Fire pensions team before their separate departures from the team this year.

This was a landmark year given the finalisation of so many areas of the Fire Pension regulations although the work to implement the many changes continues. More generally we are seeing changes in the wider pensions area with a significant element of the recent Autumn Statement devoted to proposals around using funds to benefit the wider economy, addressing governance models for pension schemes and improving member outcomes. For those with individual pension pots, artificial intelligence is being suggested as a way to assist member decisions making.

So, I thought I would see what Artificial Intelligence would make of the message I want to send to the Fire Pensions Industry at this time. In particular, I asked it to use a Christmas carol theme and noted that I really wanted to thank those who had worked so hard and to acknowledge the significant challenges still remaining. Here's what a number of iterations with the software produced:

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(To the tune of "Silent Night")

Verse 1: Silent night, though uncertainties may be vast, In the fire pensions realm, teams working steadfast. Through legislation's changes, tools both old and new, Countless complexities, faced by each of you.

Chorus: Thank you, dear teams, in your various roles, For weathering the storms, achieving your goals. In the fire's glow, you labor with might, Not everything settled, but you work through the night.

Verse 2: Silent night, your dedication shines bright, In the face of challenges, you've embraced the fight. New processes and tools, like stars in the sky, Guiding you forward, as the years roll by.

Chorus: Thank you, thank you, to teams far and wide, In the fire pensions industry, where you reside. Not every detail is clear or set, But your hard work and efforts, we'll never forget.

Bridge: Silent night, where teams collaborate, Facing uncertainties, your resolve is great. Through twists and turns, and complexities untold, Your commitment to excellence, a story to be told.

Verse 3: Silent night, as we approach year's end, A heartfelt thank you to each colleague and friend. For the fire pensions industry, you are the light, Working tirelessly, even in the night.

Chorus: Thank you, dear teams, for your unwavering grace, In this ever-changing and complex space. Not everything settled, but together we stand, In the fire's glow, a united band.

Outro: Silent night, may the season bring peace, To the fire pensions teams, your efforts won't cease. As uncertainties linger, and new challenges arise, Your dedication and hard work are our cherished prize.

Not necessarily a Christmas Carol to rival Charles Dickens or John Rutter but it does suggest that the role of AI in our world in years to come may be interesting.

Festive Best Wishes, **Joanne Livingstone**. Chair, English Firefighters' Pension Scheme Advisory Board

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SAB meeting 14 December 2023

The Scheme Advisory Board (SAB) last met on 14 December 20223 and the meeting covered the following areas:

- First Actuarial – Review of GAD Tax and Contribution calculator
- Government closed consultation – Amendment to the Firefighters Pension Scheme (England) Regulations 2014

You can use the links below to find out about the latest updates on the work of the SAB and its committees on the SAB website:

- [SAB membership](#)
- [SAB meeting and agenda papers](#)
- [Committee meetings and agenda papers](#)

SAB response to Consultation on the amendments to the Firefighters' Pension Scheme (England) Regulations 2014

On the 27 November 2023, the Home Office published a closed consultation to address amendments that were needed to correct the error to the Average Weekly Earnings for 2021 and 2022, as well as the amendments providing clarification on the introduction of the Carer's Leave Act 2023.

The Scheme Advisory Board were invited to provide a response to the consultation and this is available on the [Consultations](#) section of the [Firefighters' Pensions SAB \(England\)](#) website.

Other News and Updates

The Pensions Dashboard Programme – proposed staging date and timeline

The Pensions Dashboard Programme (PDP) are currently consulting with the industry regarding the final staging guidance that will be published by the Money and Pensions Service (MaPS) in the Spring of 2024. The staging guidance will confirm the staging date.

We expect that the staging date for Public Service Pension Schemes is likely to be summer of 2025.

[Regulation 15\(2\) of the Pensions Dashboards Regulations 2022](#) confirms Scheme Managers have a legal duty to have regard to this guidance.

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The Pensions Dashboard Programme – Frequently Asked Questions Newsletters

PDP publish regular [FAQ newsletters](#) about the Pensions Dashboards and the Programme which you can find on their [website](#).

In their [latest newsletter](#) they cover the legislative timescales to return pensions information to members via dashboards.

The Pensions Dashboard Programme - Blog on recent queries

On 30 November 2023, the Pensions Dashboards Programme (PDP) published a [blog covering the following recent queries they have received](#):

- When do PDP expect to publish dashboard standards?
- What are the different types of testing?
- When will the dashboards available point be?

PASA dashboard guidance

The Pensions Administrations Standards Association (PASA) has published [Pensions Dashboards Connection Ready Guidance](#) and a [‘Call to Action’](#).

The Connection Ready Guidance explains what being ‘connection ready’ means and what a typical scheme plan could look like. It covers five main areas: governance, matching, value data, technology and administration. For each area, it describes the key activities, how to do them, why they matter and how to show that they have been done.

The Call to Action lists the top five actions that schemes need to take now to prepare for dashboards.

PASA will release further supporting materials in the next few months, such as practical tips for certain connection ready activities, checklist of key actions and outlines of connection ready decisions.

The Pensions Ombudsman - Annual report 2022/23

The Pensions Ombudsman (TPO) has published [its annual report and accounts for 2022/23](#).

The report includes statistics on TPO’s caseload and performance for the year.

The Pensions Ombudsman – Response to Court of Appeal ruling

TPO has [expressed its disappointment about the recent Court of Appeal ruling](#) that it is not a competent court for enforcing a dispute about a monetary obligation under section 91(6) of the Pensions Act 1995.

The ruling means that a TPO decision to allow recoupment / recovery from a pension is not enough to enforce it. The scheme also needs an order from a County Court.

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The Department for Work and Pensions is supporting legislative changes to formally empower TPO to bring these disputes to an end without needing a County Court Order.

In the meantime, TPO has been working with stakeholders across the sector to review the management of such disputes to minimise the additional time and cost that has been added to the process. It has also published [a recovery in overpayment cases factsheet](#) to provide guidance to help schemes manage these disputes.

The Pensions Regulator - Cyber security guidance

The Pensions Regulator (TPR) has revised its [cyber security guidance](#).

The guidance helps trustees and pension scheme managers meet their duties to assess the risk, ensure controls are in place, and respond to incidents.

For the first time, the guidance asks pension schemes to report any significant cyber-related incidents to TPR on a voluntary basis as soon as is reasonably practicable. This will help TPR build a better picture of the cyber risk facing the industry and its members.

HMRC

Lifetime allowance guidance newsletter – December 2023

HMRC has published the [Lifetime allowance guidance newsletter – December 2023](#).

The Government is currently legislating through the [Finance Bill 2023/24](#) to fully abolish the lifetime allowance from 6 April 2024 and put in place new rules to determine the tax treatment of pension lump sums.

The newsletter gives information to support pension schemes to understand the changes. It covers:

- the changes to certain lump sums
- the impact on lifetime allowance protections
- changes to reporting and disclosure
- the transitional arrangements.

HMRC wants to help pension schemes get ready for the changes and is keen to hear from them. The newsletter invites schemes to share their views on what topics they would like to see covered in future communications and whether they would find it useful to have more working groups to discuss the detail.

Pensions Schemes Newsletter 154 – November 2023

On 30 November 2023, HMRC published their November 2023 edition of the [Pension Schemes Newsletter 154](#). Within this edition they cover:

- The Government's Plan to fully abolish the lifetime allowance (LTA) from 6 April 2024. HMRC will provide further details through a future LTA newsletter.
- A request for schemes to remind members who have exceeded the annual allowance for tax year 2022/23 and do not have sufficient unused annual allowance to declare this on their Self-Assessment tax return, even if the scheme is going to pay the tax charge.
- How to pay pension scheme charges when the scheme does not have a specific charge reference to make payment against.

Events

FPS coffee mornings

Our MS Teams coffee mornings will be continuing through 2024. The informal sessions lasting up to an hour allow practitioners to catch up with colleagues and hear a brief update on FPS issues from the LGA Bluelight team.

The first session of the new year will be taking place on 10 January 2024 at 10am, where the Government Actuary's Department (GAD) will be joining us to discuss the 2020 Valuation results.

The second session will be held on 30 January 2024 at 10am. The content of this session is still being finalised, but will be confirmed in the new year.

We are pleased to include the presentations from recent sessions below:

12 December 2023 – [Immediate Choice Remediable Service Statement \(RSS\) and timetabling](#)

19 December 2023 – [End of year review and a forward look to 2024](#)

If you do not already receive the meeting invitations and would like to join us, please email bluelightpensions@local.gov.uk. Please note that attendance at the coffee mornings is generally restricted to FPS practitioners and managers.

Local Pension Board Training

We are looking to change the way that we deliver Local Pension Board (LPB) training in 2024 to allow us to provide more dynamic and engaging sessions.

The training will take place every quarter and will be open to new and existing LPB members, and any other individuals who are involved in the governance of their LPB.

We are in the process of finalising the agenda and are speaking with stakeholders to agree dates.

So, keep an eye out for the dates to get booking on.



Useful links

- [The Firefighters' Pensions \(England\) Scheme Advisory Board](#)
- [FPS Regulations and Guidance](#)
- [FPS Member](#)
- [Khub Firefighters Pensions Discussion Forum](#)
- [FPS1992 guidance and commentary](#)
- [The Pensions Regulator Public Service Schemes](#)
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- [LGPS Regulations and Guidance](#)
- [LGPC Bulletins](#)
- [LGPS member site](#)
- [Scottish Public Pensions Agency - Firefighters](#)
- [Welsh Government Fire circulars](#)

Legislation

Statutory Instruments

[The Firefighters' Pension Scheme \(Scotland\) Amendment Regulations 2023 \[SSI 369/2023\]](#)

Contact details

Raising a query

If you have a technical query, please complete the 'query form', that is available on the [member area](#) of the FPS regulations and guidance website and email bluelightpensions@local.gov.uk and one of the team's Firefighters' pension advisers will get back to you. To avoid delays in receiving a response, please do not email advisers directly.

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