

Supplementary Agenda

Surrey Local Firefighters' Pension Board



Date and Time

Thursday, 21
November 2024
10.30 am

Place

Committee Room,
Woodhatch Place, 11
Cockshot Hill,
Reigate, Surrey, RH2
8EF

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SUPPLEMENTARY AGENDA

8 FIRE BULLETINS

(Pages
5 - 110)

The Pensions Board has adopted a procedure to ensure that any FPS Bulletins released by LGA are reviewed and any necessary actions are noted and tracked through to completion.

Terence Herbert
Chief Executive

Published: 20 November 2024

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QUESTIONS AND PETITIONS

Cabinet and most committees will consider questions by elected Surrey County Council Members and questions and petitions from members of the public who are electors in the Surrey County Council area.

Please note the following regarding questions from the public:

1. Members of the public can submit one written question to a meeting by the deadline stated in the agenda. Questions should relate to general policy and not to detail. Questions are asked and answered in public and cannot relate to “confidential” or “exempt” matters (for example, personal or financial details of an individual); for further advice please contact the committee manager listed on the front page of an agenda.
2. The number of public questions which can be asked at a meeting may not exceed six. Questions which are received after the first six will be held over to the following meeting or dealt with in writing at the Chairman’s discretion.
3. Questions will be taken in the order in which they are received.
4. Questions will be asked and answered without discussion. The Chairman or Cabinet members may decline to answer a question, provide a written reply or nominate another Member to answer the question.
5. Following the initial reply, one supplementary question may be asked by the questioner. The Chairman or Cabinet members may decline to answer a supplementary question.



Surrey Local Firefighters' Pension Board 25 November 2024

FIRE BULLETINS

The Pensions Board has adopted a procedure to ensure that any FPS Bulletins released by LGA are reviewed and any necessary actions are noted and tracked through to completion.

Bulletins 83, 84, 85 and 86 (Annex 1, 2, 3 and 4) have been published since the last Board meeting.

BULLETIN 83 – July 2024

Annual Benefit Statements (ABS)

Bulletin 83 informed readers the ABS template statements and supporting documents for 2024 have been published. These are available under both the [Guides and sample documents](#) and [Annual Benefit Statement](#) section of the member area of the [FPS Regulations and Guidance](#) website.

Readers were informed that they can be found under the 'Current Year' tab where there are three headings:

- • ABS inclusive of remedy wording
- • ABS CARE and Final Salary (not remedy)
- • ABS CARE only

Within each heading there is a template ABS and the supporting annexes.

Bulletin 83 reminds readers that in [FPS Bulletin 81 - May 2024](#) a [Factsheet](#) was provided to support scheme managers, that sets out the different statutory deadlines within the age discrimination remedy process. The factsheet covers the scenario where administrators are unable to provide a combined ABS-RSS by 31 August 2024, in which case a 'rolled back' ABS should be provided instead.

The bulletin advised that a template delay letter has been created should administrators not be able to meet this deadline, that can be sent to members.

Bulletin 83 advised that scheme managers should liaise with their administrators to understand the timetable to produce ABS statements if an ABS RSS is not being produced for 2024 and report any breaches should they occur.

The Bulletin also informed that Administrators:

- are encouraged to use the template statements, however they can be adapted accordingly to make personal to each FRA.
- are encouraged to use the template delay letter should they not be able to provide a rolled back ABS by 31 August 2024.
- should report any breaches should they occur.

Bulletin 83 advised that Local Pension Boards are encouraged to ask for information with regards to the ABS production and report any breaches should they occur.

Bulletin 83 stated that Scheme managers should liaise with their administrator to ensure that they are using various means of communications to make sure that all members receive an ABS-RSS.

Administrators are encouraged to follow the guidance within TPR code of practice and ensure that they are using various means of communications to cover all members when providing the ABS-RSS.

Age Discrimination Remedy – Annual Benefit Statement Remediable Service Statement (ABS-RSS) expectations

Bulletin 83 explains that within the regulations¹ it defines that the scheme manager **must** provide a Remediable Service Statement (RSS) in respect of a remedy member.

It is known that administrators utilise Member Self Service (MSS) when providing an ABS and they would take the same approach for an ABS-RSS, which is not discouraged. However, as TPR cover within their code of practice in relation to member communications, there is an expectation that various means of communications should be used. Whilst electronic communications are naturally the preferred route, provision should be made for those members who cannot, or do not want to access information in this way.

The bulletin confirms it is therefore the LGAs view that if an individual has signed up for MSS, then an ABS-RSS can be provided via this route. If a member has opted out of electronic communications or have not made an election either way, then the ABS-RSS should be provided via an alternative method i.e. via email or post. This is to ensure that members are aware of the options available to them in respect of their contributions.

Bulletin 83 explains the following actions should be taken.

Scheme managers should liaise with their administrator to ensure that they are using various means of communications to make sure that all members receive an ABS-RSS. **Administrators** are encouraged to follow the guidance within TPR code of practice and ensure that they are using various means of communications to cover all members when providing the ABS-RSS.

Age Discrimination Remedy – Contingent Decisions

Bulletin 83 confirmed the Contingent Decision (CD) guidance had been reviewed for both scheme managers and members.

The revised scheme manager guidance can be found in the retrospective remedy section on the FPS Regulations and Guidance website, the member guidance is available on the FPS member website.

Age Discrimination Remedy - Immediate Choice Remediable Service Statements (IC RSS)

Bulletin 83 informs readers that the conditional text document has been updated to:

- Include an additional conditional paragraph for those taper members who left before 1 April 2022, where they will extinguish any deferred benefits within FPS 2015, if they elect for legacy benefits within the remedy period.
- Amended the reference to the 12-year age difference for members within the FPS 2006 and FPS 2015, so make it clear that it only affects these schemes, and not FPS 1992.

Readers are also informed that the ill health RSS template letters have been updated to include some conditional paragraphs to cover injury cases.

The updated documents have been uploaded to the Age Discrimination Remedy – Remediable Service Statements section of the member area of the FPS regulations and guidance website.

Administrators should ensure that they are using the conditional text document published on the website.

Age Discrimination Remedy – Updated member documents

Bulletin 83 informs readers that some of the remedy documents have been updated as follows:

- FAQs - to include an additional section on contribution adjustments.
- Contributions adjustment factsheet – to include illustrations of contribution adjustments based on the average maximum salary across roles firefighter to area manager throughout the remedy period.

The documents are published in the relevant Age Discrimination Remedy sections of the FPS member website.

Age Discrimination Remedy – Unauthorised Payments and Annual Allowance

Bulletin 83 confirms two new member factsheets have been published on the topic of Unauthorised Payments and Annual Allowance.

The Unauthorised Payment factsheet is aimed at members of FPS 1992, who upon retirement their choice of lump sum could mean that there is additional tax due in the form of an Unauthorised Payment Charge (UPC). The factsheet explains what an unauthorised payment is, how one may occur and how remedy may have an impact on them.

Matthews - GAD calculator – Manual case update

Bulletin 83 informs readers that the LGA have been working closely with GAD to develop the process for “manual cases” which are not covered by the Matthews 2 calculator. GAD have now provided a [manual cases](#) update to help FRAs prepare these cases depending on their type, this information and details of these cases can be found on the Special members of FPS 2006 – GAD calculator in the Second Options Exercise – Resources.

Matthews - GAD calculator

Bulletin 83 confirms that on 12 July 2024, GAD published a revised calculator and updated their guidance.

The calculator fixes some issues that had been identified within the calculator. A summary of the fixes can be found on the Special members of FPS 2006 – GAD calculator section of the FPS regulations and guidance website.

Bulletin 83 confirms calculations that have been run through the previous version of the calculator, will not need to be rerun, this is unless they are affected by fixes referenced above.

FRA's are encouraged not to make local copies of the calculator, but to refer to the Special members of FPS 2006 – GAD calculator section of the FPS regulations and guidance website.

Matthews – Processing priority order

Bulletin 83 informs readers that the LGA are aware that some FRAs have received/are receiving large volumes of Expression of Interest forms from eligible members. To support the sector in progressing the Matthews implementation, the SAB have agreed that it would be sensible to have a suggestive priority order for the processing of Matthews cases. The priority has been agreed as follows:

• Priority 1 – Immediate entitlement i.e. Special Pensioners or potential to be a Special Pensioner

- Individuals who currently have no benefits in payment but would be immediately entitled to a backdated award should they elect for Matthews
- Individuals who currently have a pension in payment and would be due a top-up if they elected for Matthews
- Deferred Benefits (DB) into payment i.e. an individual who is over age 60 and has a DB entitlement under Matthews
- Potential ill health cases • These could either be active Firefighters who are known to be suffering from ill health or individuals who have left the FRS and are either currently a deferred member or are entitled to be a deferred member under Matthews.
- Deceased cases

• Priority 2 – Imminent entitlement

- Special Firefighters or Special Deferred but entitled to become a Special Pensioner before **31 March 2025**

• Priority 3 – Not immediate/imminent

- Special Firefighters or Special Deferred but **not** entitled to become a Special Pensioner before **31 March 2025**

Bulletin 83 advises readers that to support FRA's a Matthews - Priority order letter template is available to use to which should help you explain to eligible individual the reason for the delay in providing calculations and where their case falls in the priority list.

FRA's are reminded that, not dealing with the Matthews exercise in the legislative timeframe will result in a breach which, if deemed material, will require reporting to The Pension Regulator (TPR).

Matthews Statutory Deadlines

Bulletin 83 explains that within the regulations² that govern the Matthews remedy, there are several dates which set out when certain elements of the remedy **must** be implemented by. This is unless there is a discretion for a scheme manager to deviate from this. There are also

other regulations³ that need to be considered when certain information must be provided to an individual. These are known as statutory deadlines.

It is made clear that if a scheme manager does not adhere to a statutory deadline this would constitute a breach of law which **must** be reported to the Local Pension Board (LPB). The breach should then be assessed as to whether it is determined to be of material significance. All material breaches are required to be reported to the Pensions Regulator (TPR).

A factsheet for scheme managers has been published to cover statutory deadlines. The factsheet is available on the second options exercise section of the FPS regulations and guidance website.

Matthews and Age discrimination remedy Query logs

Bulletin 83 explains that the LGA have three query logs:

- Age Discrimination remedy technical query log
- Matthews technical query log
- Matthews GAD calculator query log

It is explained that these logs record the technical queries we have been receiving under the age discrimination remedy, the Matthews exercise and the calculator queries that GAD have been receiving for in respect of the Matthews exercise.

The technical query logs can be accessed by practitioners in the restricted area of the FPS regulations and guidance website under the sections 'Age Discrimination remedy technical queries and 'Special members of the FPS 2006 technical queries'.

The Matthews GAD calculator query log can be accessed through the tab 'Calculator query log' in the Special members of FPS 2006 - GAD calculator section of the FPS Regulations and Guidance website.

BULLETIN 84 – August 2024

Firefighters Pension Scheme Valuation 2024 - GAD data request

Bulletin 84 informs readers that GAD have requested that Fire and Rescue Authorities (FRAs) provide membership data extracts for the 2024 valuation **no later than 1 December 2024**. Tables covering changes in member status since the 2020 valuation extract ("movement data") can be provided in the new year i.e. February 2025. Shortly after 31 March 2025 GAD will ask FRAs to provide their compiled data in respect of positive elections under the Matthews second options exercise. (The request to compile data on positive Matthews elections was first raised in FPS Bulletin 75, page 6.)

Bulletin 84 confirms Scheme Managers should ensure that high quality, timely data is shared with the administrator who will be doing the extract on their behalf.

Age Discrimination Remedy – Treasury Directions (Tax relief on contributions for active members)

Bulletin 84 makes readers aware that on the ABS-RSS, the contribution adjustment for an FPS 1992/FPS 2006 (Special) legacy scheme member is quoted as the gross amount with interest having been calculated on this figure.

This is because, under the current Treasury Directions active members can only obtain tax relief in the usual way, i.e. through PAYE or self-assessment. This is why the Treasury Directions had to specify that for all non-active members i.e. deferred, pensioners and beneficiaries, any adjustments for contributions would be adjusted for tax relief at source (known as the non-active tax relief method) and paid as compensation.

Bulletin 84 continues to explain that HM Treasury (HMT) will be making amendments to these Directions to allow active members to be treated in the same way as non-active members; in other words, the non-active tax relief method can be used.

The amended Directions are not due to be laid before parliament until the Autumn. So, to ensure that this does not delay the production of ABS-RSS, HMT have confirmed that they are content for scheme managers to implement the amended Directions in advance of them being laid. A paper which sets this out in more detail was shared with scheme managers on 20 August 2024.

The Bulletin advises Scheme managers to inform the LGA should they have any objections to the recommendations set out in the paper.

GAD Guidance: CETVs (FPS 2006 and FPS 1992 addendum)

Bulletin 84 informs readers that on 13 August 2024, administrators were sent an email to inform them that the Government Actuary's Department (GAD) guidance for CETV's had been updated. The updated documents have been added to GAD guidance section of the FPS regulations and guidance website.

Matthews - Deceased firefighters death grant for extended limited period and additional death grants

Bulletin 84 confirmed that the LGA have updated their Employer Guide in respect of the Matthews remedy and have expanded the information previously provided in relation to the treatment of deceased cases.

The additions to the guide should now adequately support FRAs in performing the necessary calculations set out in the Firefighter's' Pension Scheme (England) (Amendment) Order 2023 of both the death grant for extended limited period (Part 5, 1B) and the additional death grant (Part 5, 1C).

Matthews – Tax on death grant lump sums

Bulletin 84 informed readers that at the coffee morning of 8 August 2024 there was a question asked in respect of whether death grant lump sums were liable for tax. After consulting the pensions tax manual, it has been confirmed the tax treatment of the lump sum paid on or after 6 April 2016 depends on how old the member was when they died, how long it takes to pay the lump sum and who receives the payment.

If the eligible individual was **under** 75 when they died, **and** the lump sum is paid within two years of:

- the date the scheme administrator/FRA first knew of the member's death, or
- if earlier, the date they could first reasonably have been expected to know of it.

The lump sum will be **tax free** unless the payment exceeds the deceased member's lump sum and death benefit allowance.

The lump sum death benefit **is** taxable if:

- the eligible individual was 75 or older when they died, **or**
- the lump sum was not paid within the two-year payment period shown above.

Bulletin 84 continues to explain that in the circumstance whereby the eligible individual was 75 or older when they died, or the lump sum was not paid within the relevant two-year period FRAs should be deducting Income Tax using an emergency tax code.

To support FRAs with consistent communications the LGA have updated their template letters Death grant confirmation of approval and bank details request and Death grant confirmation of payment, with some conditional paragraphs that explain their set of circumstances. [11 Click here to return to Contents](#)

Bulletin 84 assures readers that it has been confirmed that the LGA have entered discussions with the Home Office in respect of whether any of the tax the beneficiary is liable for should be subject to compensation. The LGA will ensure that the sector is kept up to date with such developments as these discussions progress.

Bulletin 85 – September 2024

Firefighters' Pensions - McCloud compensation arrangement claims for Q2 FY24/25

Bulletin 85 informs readers that on 30 September 2024, Home Office emailed FRA finance contacts to confirm that FRAs will be able to claim any legitimate expenditure relating to Sargeant (McCloud) compensation payments, and that the DELTA process is expected to go live shortly, and the deadline is 31 October 2024 for Q2 FY24/25.

Scheme managers should prepare themselves to submit their compensation data by **31 October 2024**.

Age Discrimination Remedy – Immediate Choice - Protected members

Bulletin 85 brings to readers attention that following a technical query received by the LGA, they have sought legal advice and can confirm that powers do not exist under the PSPJOA 2022 for a member to revisit their commutation decision if there is no retrospective change to their benefits. This therefore means that the PSPJOA 2022 **does not** provide for a member

of a 'Chapter 1 legacy scheme', who was a fully protected member, and who does not elect for new scheme benefits in relation to their 'remediable service', to revisit their commutation decision.

Matthews – Project implementation data request

Bulletin 85 advised that the LGA would now like to collect the data for period 1 July 2024 to 30 September 2024.

FRA's were requested to complete the Project Implementation data request and return to the bluelightpensions@local.gov.uk by **19 October 2024**

Bulletin 86 – October 2024

Age Discrimination Remedy – Tax treatment for top up death benefits.

Bulletin 86 confirms that where a 'top-up' death in service lump sum is payable as part of the remedy process, interest would be payable at a rate of 8% simple. It is of the understanding that this interest is not treated as compensation, similarly to how interest on pension arrears and lump sum arrears is not.

Bulletin 86 continues to add that based on prior conversations with HMRC on the topic of pension arrears and lump sums, the LGA believe that the interest in these circumstances is not subject to tax.

Readers are advised the LGA'S rationale is as follows:

[Newsletter 156](#) confirms that, as pension arrears are treated as a taxable benefit, interest on such arrears is taxable and treated as savings income. Whereas, in the case of lump sums, the tax treatment depends on whether the lump sum was authorised or not. If it was authorised and the interest does not take them over their Pension Commencement Lump Sum (PCLS) then it is treated in the same way as the lump sum i.e. tax free. The LGA believe that, as death in service lump sums are ordinarily treated as tax free, the same logic should apply to any interest i.e. it is not subject to tax.

The term 'ordinarily' has been used as there are some limited circumstances whereby a death in service lump sum is taxable:

- • Eligible individual over age 75 at date of death, and
- • Death in service lump sum paid over 2 years ago.

This is as per [PTM073100](#).

Bulletin 86 continues to advise that for cases where the death in service lump sum is paid over 2 years ago, it is of the understanding that Regulation 31 of The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2023 mitigates this and therefore should mean that any interest is paid tax free.

Readers are advised that the LGA have tested their rationale with HMRC, and they have confirmed that this is correct.

Bulletin 86 explains that Scheme managers and administrators should ensure that they are aware of this and confirm the tax position with beneficiaries

Age Discrimination Remedy – Immediate Choice Remediable Service Statement (IC-RSS) rollout

Bulletin 86 explains that in [FPS Bulletin 85 - September 2024](#) readers were informed of [HMRC's Public Service Pension Remedy Newsletter](#), including Appendix B which set out the offsetting guidance for the unauthorised payment charge that is to be used for IC members who previously received an unauthorised payment.

Readers were also provided details of a joint roundtable discussion with scheme managers and administrators, the slides of which are available on the Coffee Morning section of the FPS regulations and guidance website. Scheme managers were also emailed to provide a briefing paper requesting approval for administrators to commence processing red IC-RSS cases ahead of HMRC legislation coming into force.

Bulletin 86 explains that Scheme managers should ensure that they update their administrators should their position change, and Administrators should ensure that they have read the offsetting guidance and unless otherwise instructed by their client, should commence processing red cases.

Age Discrimination Remedy – Immediate Choice Protected members

Bulletin 86 informs readers that following a recent query, it would be best to reiterate the legal requirement for sending a Remediable Service Statement to all eligible members under remedy. Whilst a member may be better off financially by being in the legacy scheme for the remedy period, there are other reasons why they may choose the reformed scheme instead, and it is their right to make that decision.

Bulletin 86 explains that Scheme managers should ensure that their administrators are producing a remediable service statement for all eligible members for remedy, and that Administrators should ensure that they are adhering to the legislative requirements for producing a remediable service statement for all eligible members. Local Pension Boards are also encouraged to monitor the production of remediable service statements as part of their regular updates.

Age Discrimination Remedy – Contingent Decisions (Authorised absence)

Bulletin 86 reminds readers that the fire sector's view for a need for a contingent decision had been raised with Home Office, with regards to authorised absences, where a member has chosen not to repay their pension contributions for a period of authorised absence, due to them being transitioned into FPS 2015.

It has been requested that FRAs provide the number of authorised absences for the period from March 2012 to March 2022, and where possible to provide a split between pre and post March 2015.

Matthews – Manual Cases update

Bulletin 86 informs readers that GAD have now been in contact with just over a quarter of FRAs in England as part of the current Matthews manual cases live trial. It is explained that the trial covers cases which cannot be processed by the calculator and need to be referred to GAD. Since the trial launch in early August, 2 cases have been provided to GAD which are actively being worked through. GAD are also now expecting data for a further 7 cases, covering a variety of expected manual case types. GAD expect to be able to complete the live trial and launch the manual cases re GAD process for all FRAs once these further cases have been received and processed by GAD.

Bulletin 86 continues to inform readers that GAD has noticed that preparing the necessary support information for refer to GAD cases is onerous for FRAs. There has been a request in helping to complete the Matthews manual cases live trial as soon as possible, and the request is for any FRAs who have assembled the **Information needed for cases which are submitted to GAD** set out in the July manual cases update but are not currently actively participating in the trial to let the LGA know.

Readers are informed that GAD are also updating the list of cases to be referred to GAD from including:

- Pensioner members in payment who converted standard service to special service in the first exercise and want to undo that decision

To more widely cover:

- All members who converted standard service to special service in the first exercise and want to undo that decision

Eversheds Pensions Dashboards Speedbrief

Bulletin 86 reminds readers that the connection date for Public Service Pension Schemes, including Firefighters' pensions for Pensions Dashboards is 31 October 2025.

Bulletin 86 explains that whilst practically most FRAs will be relying upon their administrator to appoint their Integrated Service Provider (ISP), it is important that scheme managers do not act blindly on this and are engaged in this process and know that this is the case. It is advised that this must be a priority for scheme managers because until the ISP is known, work on what matching rules will be in place and utilised and data cleansing is much more difficult to put in place.

Readers are informed that data is constantly mentioned as it is a key feature of Pensions Dashboards and that if the Sargeant and Matthews exercises have taught us anything, it is that the right data MUST be in place as it underpins everything. It is not enough to just have the presence of data; it needs to be accurate as well.

No one wants to find themselves having to report breaches of law to TPR for having missed the connection deadline, or for not having accurate data available when the dashboard goes live.

Scheme managers need to understand what needs to happen and where their administrator is with their preparation. It is therefore encouraged that scheme managers must be requesting a regular update from their administrators, regarding their progress on the implementation on dashboards.

Evershed's have published a useful [To Do](#) Speedbrief document which sets out some key steps which scheme managers can take now.

Pensions Dashboards readiness survey

Bulletin 86 informs readers that as part of TPR's dashboards communications approach, they will be sending all scheme managers two surveys at key points in their journey to their 'connect by' date, as set in DWP's guidance.

Readers are made aware that the surveys will be sent to Public Service Pension Schemes in the month following their second and third 'nudge' communications – and therefore all PSPS schemes can expect to receive the first survey in November. It is important that schemes complete and submit the surveys, which are anonymous, as they provide TPR with useful insights into industry readiness, and where any gaps in awareness and understanding may lie, in order to inform their approach.

Age Discrimination Remedy - Public Service Pensions Remedy (PSPR) Scheme Pays Election

Bulletin 86 explains that On 1 October 2024, an [email](#) was sent to scheme managers and administrators, with a message from HMRC sharing the relevant documents that will be used for the new Scheme Pays process for those members who will use the Member Tax Calculator.

Readers are made aware that it is important that the Single Point of Contact (SPoC) for each FRA is aware of this new process.

Bulletin Update contacts: Danni Lamaignere and Janine May

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E: janine.may@surreycc.gov.uk

Annexes

Annex 1: FPS Bulletin 83
Annex 2: FPS Bulletin 84
Annex 3: FPS Bulletin 85
Annex 4: FPS Bulletin 86

FPS Bulletin 83 – July 2024

Welcome to issue 83 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	8 August 2024 20 August 2024
FPS Technical Working Group	27 August 2024 25 November 2024
SAB	12 September 2024 12 December 2024
FPS Communications Working Group	25 September 2024 3 January 2025
Firefighters' AGM	18 and 19 September 2024
Local Pension Board training	2024 dates: 18 September 2024 (In person) 23 January 2025 (MS Teams) 2025 dates: 25 March 2025 (MS Teams) 16 June 2025 (MS Teams) 17 September 2025 (in person) 22 January 2026 (MS Teams)

Actions arising

For Scheme Managers

[Annual Benefit Statements](#): to liaise with their administrators to understand the timetable to produce ABS statements if an ABS RSS is not being produced for 2024 and report any breaches should they occur.

[Age Discrimination Remedy – Annual Benefit Statement Remediable Service Statement \(ABS-RSS\) expectations](#): to liaise with their administrators to ensure that they are using various means of communications to make sure that all members receive an ABS-RSS.

[Age Discrimination Remedy – Contingent Decisions](#): to:

- ensure that they have read the updated guidance and are signposting members to the revised member guidance.
- communicate with any individuals who are affected by this change in position.

[Matthews – GAD calculator - Manual case update](#): to review the GAD update and begin to collect, prepare and format this information.

[Matthews – GAD calculator](#): should ensure that they are using the most up to date version of the calculator.

[Matthews – Coding of payments for accounting/valuation purposes](#): to be aware of the coding requirements needed for valuation purposes for the Home Office and GAD and to:

- have discussions with their own auditors to determine internal accounting requirements.
- have conversations with their Administrators to discuss and agree any potential requirements.

[Matthews - Processing priority order](#): progress with the implementation of Matthews cases using the suggested priority order.

[Matthews – Statutory deadlines](#): to familiarise themselves with the statutory deadlines, to ensure that where possible they are adhered to. This may require discussions with your administrator to agree deadlines if this has not already taken place.

If a statutory deadline cannot be met, it is important that this is reported accordingly as per the guidance within the factsheet.

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For Administrators

Annual Benefit Statements:

- to use the template statements, however they can be adapted accordingly to make personal to each FRA.
- to use the template delay letter should they not be able to provide a rolled back ABS by 31 August 2024.
- should report any breaches should they occur.

Age Discrimination Remedy – Annual Benefit Statement Remediable Service Statement (ABS-RSS): are encouraged to follow the guidance within TPR code of practice and ensure that they are using various means of communications to cover all members when providing the ABS-RSS.

Age Discrimination Remedy – Contingent Decisions: to ensure that they are aware of the changed position.

Immediate Choice Remediable Service Statements (IC RSS): to ensure that they are using the conditional text document published on the website.

Matthews – Statutory deadlines: to familiarise themselves with the statutory deadlines, to ensure that where possible they are adhered to.

If a statutory deadline cannot be met, it is important that this is reported accordingly as per the guidance within the factsheet.

For Local Pension Boards

Annual Benefit Statements: to ask for information with regards to the ABS production and report any breaches should they occur.

Matthews – Statutory deadlines: to familiarise themselves with the statutory deadlines and should obtain assurance that statutory deadlines are adhered to and where a breach occurs this is reported to them.

FPS

DELTA returns – Collection of firefighters’ pension forecasts for period 2024/25 to 2029/30

On 22 July 2024, Home Office [emailed](#) Claim Certifiers and Administrators to provide advance warning of their forthcoming request to ask FRAs to prepare and submit pension income/expenditure forecasts for the period 2024/25 to 2029/30 via the online DELTA system.

The email also included their [informal guidance](#) produced by the fire sector to assist FRAs through the forecasting process.

On 25 July 2024, Home Office followed this up with a further [email](#) to Claim Certifiers and Administrators to confirm that the deadline for submission is **31 July 2024**.

Annual Benefit Statements (ABS)

We are pleased to publish the ABS template statements and supporting documents for 2024. These are available under both the [Guides and Sample documents](#) and [Annual Benefit Statement](#) section of the member area of the [FPS regulations and guidance](#) website.

Under the ‘Current Year’ tab you will find three headings:

- ABS inclusive of remedy wording
- ABS CARE and Final Salary (not remedy)
- ABS CARE only

Within each heading you will find a template ABS and the supporting annexes.

By way of reminder, in [FPS Bulletin 81 – May 2024](#) we provided a [factsheet](#) to support scheme managers, that sets out the different statutory deadlines within the age discrimination remedy process. The factsheet covers the scenario where administrators are unable to provide a combined ABS-RSS by 31 August 2024, in which case a ‘rolled back’ ABS should be provided instead.

Should administrators not be able to meet this deadline, we have created a template [delay letter](#) that can be sent to members.

The Pensions Regulator (TPR) are also keen that you engage with them at an early stage to report breaches.

The TPR single code of practice has a section on ‘[Reporting to TPR](#)’ which covers [reporting breaches of law](#) and [who must report, deciding whether to report](#) and [how](#).

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Additionally, the Scheme Advisory Board (SAB) have published a [breach assessment template](#) which can be found in the [resources](#) section of the [FPS Board](#) website. The document is designed to assist stakeholders on assessing whether a breach is materially significant or not.

It is the responsibility of scheme managers, administrators, and Local Pension Boards to ensure that any breaches of law are reported as soon as they have been identified.

ACTION:

Scheme managers: should liaise with their administrators to understand the timetable to produce ABS statements if an ABS RSS is not being produced for 2024 and report any breaches should they occur.

Administrators:

- are encouraged to use the template statements, however they can be adapted accordingly to make personal to each FRA.
- are encouraged to use the template delay letter should they not be able to provide a rolled back ABS by 31 August 2024.
- should report any breaches should they occur.

Local Pension Boards: are encouraged to ask for information with regards to the ABS production and report any breaches should they occur.

[Age Discrimination Remedy – Annual Benefit Statement Remediable Service \(ABS-RSS\) member communications](#)

We have published a [poster](#) and [example communications](#) that FRAs may wish to use to communicate with members that the ABS-RSS is coming.

These documents have been published in the [Age Discrimination Remedy – Remediable Service Statements](#) section of the member area of the [FPS regulations and guidance](#) website.

[Age Discrimination Remedy – Annual Benefit Statement Remediable Service Statement \(ABS-RSS\) expectations](#)

Within the regulations¹ it defines that the scheme manager **must** provide a Remediable Service Statement (RSS) in respect of a remedy member.

We know administrators utilise Member Self Service (MSS) when providing an ABS and they would to take the same approach for an ABS-RSS, which we do not discourage. However, as TPR cover within their [code of practice](#) in relation to member communications, there is an expectation that various means of communications should be used. Whilst electronic communications are naturally the

¹ [The Firefighters' Pensions \(Remediable Service\) Regulations 2023](#)

preferred route, provision should be made for those members who cannot, or do not want to access information in this way.

It is therefore the LGAs view that if an individual has signed up for MSS, then an ABS-RSS can be provided via this route. If a member has opted out of electronic communications or have not made an election either way, then the ABS-RSS should be provided via an alternative method i.e. via email or post. This is to ensure that members are aware of the options available to them in respect of their contributions.

ACTION:

Scheme managers: should liaise with their administrator to ensure that they are using various means of communications to make sure that all members receive an ABS-RSS.

Administrators: are encouraged to follow the guidance within TPR code of practice and ensure that they are using various means of communications to cover all members when providing the ABS-RSS.

Age Discrimination Remedy – Contingent Decisions

In light of recent legal advice, we have reviewed our Contingent Decision (CD) guidance for both scheme managers and members.

The revised scheme manager guidance can be found in the [retrospective remedy section](#) on the [FPS Regulations and Guidance](#) website, the member guidance is available on the [FPS member](#) website.

If you have a case which has been processed using the previous guidance, then please contact the LGA for support with communicating the revised position with the member.

ACTION:

Scheme managers: should:

- Ensure that they have read the updated guidance and are signposting members to the revised member guidance.
- Liaise with the LGA over bespoke communicates with any individuals who are affected by this change in position.

Administrators: Should ensure that they are aware of the current guidance.

Age Discrimination Remedy - Immediate Choice Remediable Service Statements (IC RSS)

We have updated the conditional text document to:

- Include an additional conditional paragraph for those taper members who left before 1 April 2022, where they will extinguish any deferred benefits within FPS 2015, if they elect for legacy benefits within the remedy period.
- Amended the reference to the 12-year age difference for members within the FPS 2006 and FPS 2015, so make it clear that it only affects these schemes, and not FPS 1992.

We have also updated the ill health RSS template letters to include some conditional paragraphs to cover injury cases.

The updated documents have been uploaded to the [Age Discrimination Remedy – Remediable Service Statements](#) section of the member area of the [FPS regulations and guidance](#) website.

ACTION:

Administrators: should ensure that they are using the conditional text document published on the website.

Age Discrimination Remedy – Updated member documents

We have updated some of the remedy documents as follows:

- [FAQs](#) - to include an additional section on contribution adjustments.
- [Contributions adjustment factsheet](#) – to include illustrations of contribution adjustments based on the average maximum salary across roles firefighter to area manager throughout the remedy period.

The documents are published in the relevant Age Discrimination Remedy sections of the [FPS member](#) website.

Age Discrimination Remedy – Unauthorised Payments and Annual Allowance

We have published two new member factsheets on the topic of Unauthorised Payments and Annual Allowance.

The [Unauthorised Payment](#) factsheet is aimed at members of FPS 1992, who upon retirement their choice of lump sum could mean that there is additional tax due in the form of an Unauthorised Payment Charge (UPC). The factsheet explains what an unauthorised payment is, how one may occur and how remedy may have an impact on them.

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The [Annual Allowance \(AA\)](#) factsheet has been designed to complement the existing [AA factsheet](#) and expands on how an AA may be affected by remedy.

Both factsheets are available under the [HMRC Member Tax Adjustment Calculator](#) section of the FPS member website.

Matthews guide to processing cases - Support material

To support the sector, the LGA agreed to review the existing material that was already available in respect of the second options exercise to see if we could help you better understand firstly how to use the calculator, secondly how to interpret the output and thirdly explain it to members.

We are now able to share:

- [Matthews guide to processing cases](#)
- Working case examples
 - [Cohort 1 Scenario 1 Special Deferred Member](#)
 - [Cohort 1 Scenario 2 Special Pensioner Member](#)
- [Individual Statement of Details templates](#)

These documents are now live and available to use. They can be found on the dedicated [Special members of FPS 2006 - GAD Calculator](#) page of the [FPS Regs and Guidance website](#), under Second Options Exercise - Guide to processing cases.

Please note - this is **not** a complete version; these documents will evolve and other scenarios will be added, however, we **cannot** deliver this without your continued support. Our ask is that should you have any cases which fit outstanding scenarios or if you have any other complex cases, please share them with us. Without receiving some anonymised examples from FRAs we will **not** be able to expand on the guidance.

Matthews - GAD calculator – Manual case update

We have been working closely with GAD to develop the process for “manual cases” which are not covered by the Matthews 2 calculator. GAD have now provide a [Manual cases update](#) to help FRAs prepare these cases depending on their type, this information and details of these cases can be found on the [Special members of FPS 2006 – GAD calculator](#) in the Second Options Exercise – Resources.

ACTION:

Scheme Managers: should ensure that they review the GAD update and begin to collect, prepare and format this information.

Matthews - GAD calculator

On 12 July 2024, GAD published a revised calculator and updated their guidance.

The calculator fixes some issues that had been identified within the calculator. A summary of the fixes can be found on the [Special members of FPS 2006 – GAD calculator](#) section of the FPS regulations and guidance website.

Calculations that have been run through the previous version of the calculator, will not need to be rerun, this is unless they are affected by fixes referenced above.

FRA's are encouraged not to make local copies of the calculator, but to refer to the [Special members of FPS 2006 – GAD calculator](#) section of the FPS regulations and guidance website.

ACTION:

Scheme Managers: should ensure that they are using the most up to date version of the calculator.

Matthews - Expression of Interest forms: Reminders

Where eligible individuals fail to return their expression of interest forms, we suggest FRAs consider sending out reminders. Royal Mail offer a track and trace service which does provide proof of delivery.

As with all Matthews expenditure, we recommend that you keep robust records of any costs incurred as the LGA will need this at some point in the future.

Matthews - Coding of payments for accounting/valuation purposes

Several FRAs and Administrators have recently asked for clarification on whether there is a specific need for coding of Matthews payments for accounting/valuation purposes. Home Office and GAD have confirmed that there are three areas which need to be considered:

1. Home Office
 - Pension arrears (inc. interest)
 - Lump sums (inc. interest)
2. GAD
 - Normal member periodic contributions
 - Matthews 1 + 2 member contributions by lump sum* or periodic payment for past service (inc. interest) *excluding lump sums netted off back-payment of pension/retrospect pension
 - Additional member contributions (lump sums and periodic)

3. FRA auditors

- FRAs are encouraged to have discussions with their own auditors to determine their internal accounting requirements.

ACTIONS:

Scheme managers: should ensure that those involved in the Matthews exercise:

- are aware of the coding requirements needed for accounting/valuation purposes
- have discussions with their own auditors to determine internal accounting requirements
- have conversations with their Administrators to discuss and agree any potential requirements

Matthews – Processing priority order

We are aware that some FRAs have received/are receiving large volumes of Expression of Interest forms from eligible members. To support the sector in progressing the Matthews implementation, the SAB have agreed that it would be sensible to have a suggestive priority order for the processing of Matthews cases.

The priority has been agreed as follows:

- **Priority 1 – Immediate entitlement i.e. Special Pensioners or potential to be a Special Pensioner**
 - Individuals who currently have no benefits in payment but would be immediately entitled to a backdated award should they elect for Matthews
 - Individuals who currently have a pension in payment and would be due a top-up if they elected for Matthews
 - Deferred Benefits (DB) into payment i.e. an individual who is over age 60 and has a DB entitlement under Matthews
 - Potential ill health cases
 - These could either be active Firefighters who are known to be suffering from ill health or individuals who have left the FRS and are either currently a deferred member or are entitled to be a deferred member under Matthews.
 - Deceased cases
- **Priority 2 – Imminent entitlement**
 - Special Firefighters or Special Deferred but entitled to become a Special Pensioner before **31 March 2025**

- **Priority 3 – Not immediate/imminent**
 - Special Firefighters or Special Deferred but **not** entitled to become a Special Pensioner before **31 March 2025**

To support FRA's a [Matthews - Priority order letter](#) template is available to use to which should help you explain to eligible individual the reason for the delay in providing calculations and where their case falls in the priority list.

As a reminder, not dealing with the Matthews exercise in the legislative timeframe will result in a breach which, if deemed material, will require reporting to The Pension Regulator (TPR).

This information has also been published on the [FPS regulations and guidance](#) in the [Second Options Exercise](#) section and the [FPS members](#) website.

ACTION:

Scheme managers: Should strongly request that those involved in the Matthews exercise to:

- Progress with the implementation of Matthews cases using the suggested priority order.

Matthews Statutory Deadlines

Within the regulations² that govern the Matthews remedy, there are several dates which set out when certain elements of the remedy **must** be implemented by. This is unless there is a discretion for a scheme manager to deviate from this.

There are also other regulations³ that need to be considered when certain information must be provided to an individual.

These are known as statutory deadlines.

If a scheme manager does not adhere to a statutory deadline this would constitute a breach of law which **must** be reported to the Local Pension Board (LPB). The breach should then be assessed as to whether it is determined to be of material significance. All material breaches are required to be reported to the Pensions Regulator (TPR).

² [Firefighters' Pension Schemes \(England\) \(Amendment\) Order 2023](#)

³ [The Occupational and Personal Pension Schemes \(Disclosure of Information\) Regulations 2013](#)

Following the [coffee morning](#) on statutory deadlines on 9 July 2024, we have published a factsheet for scheme managers to cover statutory deadlines.

The factsheet is available on the [second options exercise](#) section of the [FPS regulations and guidance](#) website.

ACTION: Scheme managers, administrators and local pension boards should familiarise themselves with the statutory deadlines, to ensure that they are adhered to.

If a statutory deadline cannot be met, it is important that this is reported accordingly as per the guidance within the factsheet.

Scheme managers - are encouraged to have discussions with administrators to agree deadlines if this has not already taken place.

Local Pension Boards - are encouraged to gain assurance that statutory deadlines are adhered to and that any breaches that have occurred are reported to them.

Matthews and Age discrimination remedy Query logs

We have three query logs:

- Age Discrimination remedy technical query log
- Matthews technical query log
- Matthews GAD calculator query log

These logs record the technical queries we have been receiving under the age discrimination remedy, the Matthews exercise and the calculator queries that GAD have been receiving for in respect of the Matthews exercise.

The technical query logs can be accessed by practitioners in the restricted area of the FPS regulations and guidance website under the sections '[Age Discrimination remedy technical queries](#)' and '[Special members of the FPS 2006 technical queries](#)'.

The Matthews GAD calculator query log can be accessed through the tab 'Calculator query log' in the Special members of [FPS 2006 - GAD calculator](#) section of the FPS Regulations and Guidance website.

The queries have been anonymised. The log is updated monthly in line with the bulletin release dates.

If you do not have access to the member restricted area of the FPS regulations and guidance website, you can request access by contacting the bluelightpensions@local.gov.uk inbox.

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As a reminder if you have a query relating to either the [Age Discrimination remedy](#) or [Matthews](#) GAD calculators you can email GAD using their dedicated inboxes:

FirePoliceMcCloudTaxInterest@gad.gov.uk

Firematthewscalculator@gad.gov.uk

Update your contact details

Readers will be aware that we carried out an exercise to update your contact details in [FPS Bulletin 76 – December 2023](#).

Going forward if you need to update your contact details, please complete the [contact details form](#) and return to bluelightpensions@local.gov.uk.

General 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:

- Ill Health Appeals

FPS England SAB updates

Letter to Fire Minister

On 18 July 2024, the SAB Chair wrote to the Fire Minister, setting out concerns over additional legislation that is required to allow for offsetting for those immediate choice members who upon retirement elected for a lump sum over the HMRC maximum, and were required to pay an unauthorised payment.

The [letter](#) is published on the [correspondence](#) section of the [FPS Board](#) website.

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

Pensions Minister

On 9 July 2024, it was announced that MP for Wycombe, Emma Reynolds, has been confirmed as the new Pensions Minister, as part of Prime Minister Keir Starmer's Labour Government.

Crime, Policing and Fire Minister

On 8 July 2024 Dame Diana Johnson MP was appointed as the Minister of State for Crime, Policing and Fire, as part of Prime Minister Keir Starmer's Labour Government.

Pensions Dashboards Programme



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](#).

The Pensions Regulator (TPR)



July Regulatory Roundup

On 31 July 2024, TPR published their [regulatory roundup](#) for July.

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HMRC

Pension Commencement Excess Lump Sum (PCELS)

The Home Office have previously been asked whether the Firefighters' Pension Schemes (England) and Police Pensions Schemes (England and Wales) permit the payment of Pension Commencement Excess Lump Sums (PCELS). We have considered this point and take the view that both schemes permit the payment of PCELSs without the need for any regulatory change.

GAD's commutation guidance

GAD's [commutation guidance](#), dated 3 April 2023, mentions (paragraph 2.3) that tax charges may be due for members taking a lump sum above £268,275 for retirements on or after 6 April 2023. This is based on the Lump Sum Allowance introduced in The Pensions (Abolition of Lifetime Allowance Charge etc) Regulations 2024 (SI 2024/356). Please take care to consider whether the Available Lump Sum Allowance for each individual calculation is at this "standard" level or whether it has been lowered by any prior Benefit Crystallisation events or indeed increased by any protections. Similarly, the examples within the guidance note use the figure of £268,275 (i.e. the limit in its most common form – as explained in paragraph 3.6) but care should be taken to compare to the individual's Available Lump Sum Allowance. GAD will make this clearer in their guidance note review, which is underway and will be completed within this scheme year.

Pension Commencement Excess Lump Sum (PCELS)

Additionally following discussions with HMRC we wanted to clarify the position with regards to Pension Commencement Excess Lump Sums (PCELS).

The tax rules refer to the pension commencement lump sum (PCLS) limit as being the 'permitted maximum' which is now set to the lower of:

- The applicable amount – which is 25% of the members capital value (20 x scheme pension + lump sum)
- The member's available Lump Sum Allowance (LSA) (set to £268,275 unless the member has previously used up some of the allowance)
- The available lump sum and death benefit allowance (LSDBA) of the individual entitled to the lump sum (set to £1,073,100 unless the member has previously used up some of the allowance)

Further information is available in the [pensions tax manual PTM063230](#)

You would first work out 25% of the capital value.

Where tax is due on a lump sum because the LSA or LSDBA have been exceeded it is taxed at the member's marginal rate.

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If neither the LSA or LSDBA have been exceeded, but the lump sum is higher than 25% of the capital value, the amount exceeded is classed as an Unauthorised Payment, and is subject to the 40% Unauthorised Payment Charge which is payable by the member, and a 15% Scheme Sanction Charge which is payable by the FRA.

Please see example below:

Example:

Pension following maximum scheme commutation	£ 34,000
--	----------

Gross lump sum:	£297,000
-----------------	----------

25% of capital value	£244,250
----------------------	----------

(20 x £34,000 + £297,000)

As 25% of the capital value is less than £268,275, the amount exceeded is classed as an unauthorised payment and is subject to the 40% unauthorised payment charge and 15% scheme sanction charge.

Unauthorised Payment Charge	£ 9,610
-----------------------------	---------

Scheme Sanction Charge	£ 3,603
------------------------	---------

Pension Savings Statements

As with previous years, Pension Savings Statements (PSS) are due to be sent to members by 6 October 2024. In addition to the 2023-24 PSS, schemes are also required to provide members with a Remediable Pension Savings Statement (R-PSS) which covers their revised position for the remedy period following rollback and tax year 2022-23. To support the sector with consistent communications we have provided a template R-PSS statement to use which is available on the [Age Discrimination Remedy – Useful information](#) section of the member area of the [FPS regulations and guidance](#) website.

We understand that not all administrators are on track to comply with the 6 October deadline due to various factors i.e. incorrect/incomplete data and/or software issues. We have therefore been liaising with HMRC on behalf of the fire sector to understand what mitigations, if any, are available.

With regards to the 2023-24 PSS HMRC have confirmed that there are **no** mitigations available to schemes or members. The expectation from HMRC is that schemes will supply members with their PSS by 6 October 2024, members are then expected to report any Annual Allowance breach to HMRC via the Self-Assessment method no later than 31 January 2025. HMRC have confirmed that late payment fees will be incurred by members should they not comply with the 31 January deadline.

We have alerted HMRC to the prospect that members will not be able to accurately assess or report on their 2023-24 Annual Allowance position until their remedial period has been dealt with. HMRC do acknowledge this to be the case and have suggested that the member submits an estimate by 31 January, the member then has 12 months to revisit this figure and provide HMRC accurate information. HMRC have provided detailed [guidance](#) for members on what to do if they don't know their pension input details until after the Self-Assessment filing date. It is recommended that this is referenced when communicating with affected members.

With regards to the R-PSS, HMRC have confirmed that there are mitigations available to members should they not receive all necessary information by 6 October 2024. [Regulation 32 \(3\) of The Public Service Pension Schemes \(Rectification of Unlawful Discrimination\) \(Tax\) \(No.2\) Regulations 2023](#) confirm that where a scheme administrator provides a pension savings statement to the specified individual on or after 1 November 2024, the due date for information is the date **three months** after that statement is provided. It is recommended that a delay letter should be sent to all members whereby schemes are unable to comply with the 6 October deadline, a template R-PSS delay letter can be found on the [Age Discrimination Remedy – Useful information](#) section of the member area of the [FPS regulations and guidance](#) website.

HMRC have confirmed that the mitigations for delays in providing a R-PSS only stretch to the member. Schemes still are expected to still comply with the 6 October 2024 deadline. Failure to do so may result in schemes being liable to a penalty for failing to provide information on time. Failure to provide information on time covers both non provision and late provision. The penalties that may be due are:

- a penalty of up to £300 for failure to provide the required information on time, and
- where the initial failure to provide penalty has been levied and the information still hasn't been provided further penalties may be due. These penalties can be up to daily penalties of up to £60 for every day that the failure to provide the required information continues.

Further details on penalties can be found in [PTM160800](#).

July Newsletter

On 23 July 2024, HMRC issued a newsletter to provide an update on the development of the changes to the Member Tax Adjustment Calculator and when it can be expected to come back online. They have confirmed that whilst they have been carrying detailed testing, they have identified other opportunities to improve the member journey and have therefore decided to keep the calculator offline until September 2024 to allow them to make all improvements available at the same time.

Members should therefore continue to contact HMRC through the public service remedy team as detailed within [FPS Bulletin 81 – May 2024](#).

Scheme Pays

As a result of remedy, some members may end up with an increase in their pension built up in the remedy period. This in turn may exceed the annual allowance, and a tax charge may be due.

If the member elects to pay the tax charge by scheme pays but was in employment with a different FRA in the relevant Pension Input Period (PIP), HMRC have confirmed that who has overall responsibility for payment is not specifically covered within the regulations.

It has been agreed by stakeholders that it is the responsibility of the current FRA to report and pay the additional charge.

Events

Local Pension Board (LPB) Training Sessions

Further to [FPS Bulletin 77 – January 2024](#) where we let readers know that we launched our new LPB training.

We were excited to release the dates of the training as follows:

- Wednesday 18 September 2024 11:00 – 15:30 (In person - 18 Smith Square)
(bookings live on [LGA events page](#))

This session is ahead of 'day one' of the [Firefighters' AGM](#) which is also aimed at Local Pension Board members and scheme managers. We encourage you to attend both the training and the governance session, but please note you will need to book the two sessions separately through the *LGA events page*:

[Day One – Firefighters AGM](#)

[Day Two – Firefighters AGM.](#)

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We are also pleased to release our 2025 dates as follows:

- Thursday 23 January 2025 10:00 – 14:00 (MS Teams) (*Fully booked*)
- Tuesday 25 March 2025 10:00 – 14:00 (MS Teams) (*Fully booked*)
- Monday 16 June 2025 13:00 – 17:00 (MS Teams)
- Wednesday 17 September 2025 11:00 – 15:30 (in person – 18 Smith Square)
- Thursday 22 January 2026 10:00 – 14:00 (MS Teams)

To book:

Please email bluelightpensions@local.gov.uk for the MS Teams sessions and we will announce when the booking link goes live for the 2025 in-person session at the LGA offices, 18 Smith Square, Westminster, SW1P 3HZ.

Attendees will hear from a range of speakers including:

LGA – to provide an overview of the FPS scheme(s) and current pension related hot topics e.g. Matthews and McCloud

SAB (England) Chair – to give an introduction and overview of the work that SAB are involved in.

Fire LPB Effectiveness Committee Chair – to provide input on LPB effectiveness and what the committee have been working on.

The Pensions Regulator – to provide an update on the Administration and Governance survey and how the results relate to Fire, as well as covering the importance of the Public Sector Pensions toolkit and any current developments e.g. the General Code.

The Pensions Dashboard Programme (PDP)/ The Pensions Regulator (TPR) – to provide an update on the programme and requirements on scheme managers/to provide detail of the tools that scheme managers can use to help them prepare for dashboards e.g. checklists.

To book:

Please email bluelightpensions@local.gov.uk for the MS Teams sessions and we will announce when the booking link goes live for the in-person session at the LGA offices, 18 Smith Square, Westminster, SW1P 3HZ.

ACTION: Readers are asked to make their LPB members aware of the training sessions and encourage them to book onto a session.

Firefighters Pensions AGM – 18 and 19 September 2024

We are pleased to announce that bookings have opened for our 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, from:

- The Home Office
- The Pensions Regulator
- First Actuarial
- The SAB legal advisor
- The Pension Dashboards Programme

Day one – Wednesday 18 September 2024 16:30 – 18:30

This will follow the [Local Pension Board training session](#) and is primarily for Scheme Managers and Local Pension Board members, day one 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 two – Thursday 19 September 10:00 – 15:30

Day two 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:

[Day One](#)

[Day Two](#)

FPS coffee mornings

Our MS Teams coffee mornings are continuing in August 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.

We will be holding a session on the Matthews exercise on Thursday 8 August at 11:00, and then a summary session on ill health retirements on Tuesday 20 August at the normal time of 10:00.

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

9 July 2024 – [Statutory Deadlines](#)

23 July 2024 – [Contingent Decision update](#)

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.

Heywood Drop in Sessions

Heywood is hosting informal Sargeant drop-in sessions on the third Thursday of every month.

The sessions are an opportunity for Heywood customers to discuss overall progress on the Sargeant implementation project, share experiences, provide feedback, and enable Heywood to provide support in real time.

If you are a Heywood administrator and would like to receive the joining details and meeting link, please contact your Heywood Customer Relationship Manager.

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](#)
- Pensions Dashboards
 - [TPR guidance and checklist](#)
 - [DWP guidance on connection](#)
 - [PASA connection readiness guidance](#)

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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 avoid emailing advisers directly.

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Disclaimer

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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 84 – August 2024

Welcome to issue 84 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 September 2024
FPS Technical Working Group	25 November 2024
SAB	12 September 2024 12 December 2024
FPS Communications Working Group	25 September 2024 3 January 2025
Firefighters' AGM	18 and 19 September 2024
Local Pension Board training	2024 dates: 18 September 2024 (In person) 2025 dates: 23 January 2025 (MS Teams) 25 March 2025 (MS Teams) 16 June 2025 (MS Teams) 17 September 2025 (in person) 2026 dates: 22 January 2026 (MS Teams)

Actions arising

Scheme Managers

[Firefighters Pension Scheme Valuation 2024 - GAD data request](#) : should ensure that high quality, timely data is shared with the administrator who will be doing the extract on their behalf.

[Age Discrimination Remedy – ABS-RSS statutory deadlines](#): should familiarise themselves with the statutory deadlines, to ensure that they are adhered to.

If a statutory deadline cannot be met, it is important that, as per instructions from TPR, **all** breaches are reported, regardless of their materiality.

[Age Discrimination Remedy – Treasury Directions \(tax relief on contributions for active members\)](#): to inform the LGA should they have any objections to the recommendations set out in the scheme manager [paper](#).

[General Code](#): should ensure that review their compliance against the code.

[Firefighters' Pensions AGM 18 and 19 September 2024](#): are encouraged to book onto [Day one](#) and [Day two](#) of the AGM.

Finance

[Firefighters' Pensions: DELTA returns – collection of data](#): should ensure that they have prepared the information. The deadline for submission of both requests is 17:00 on **Wednesday 18 September 2024**

Administrators

[Age Discrimination Remedy – Immediate Choice Remediable Service Statements \(IC-RSS\) roll out](#): Should ensure that they are providing this information to affected members.

[Age Discrimination Remedy – ABS-RSS statutory deadlines](#): should familiarise themselves with the statutory deadlines, to ensure that they are adhered to.

If a statutory deadline cannot be met, it is important that, as per instructions from TPR, **all** breaches are reported, regardless of their materiality.

[GAD Guidance: CETVs \(FPS 2006 and FPS 1992 addendum\)](#): should ensure that they are using the most up to date guidance with immediate effect.

[Matthews – Clarification on outstanding HMRC queries](#): Should take note of the content of the email before progressing with Matthews cases.

[Firefighters' Pensions AGM 18 and 19 September 2024](#): are encouraged to book onto [Day two](#) of the AGM.

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Local Pension Boards

[Age Discrimination Remedy – Immediate Choice Remediable Service Statements \(IC-RSS\) roll out](#): Should make themselves aware of the communications to affected members.

[Age Discrimination Remedy – ABS-RSS statutory deadlines](#):

- should familiarise themselves with the statutory deadlines, to ensure that they are adhered to.

If a statutory deadline cannot be met, it is important that, as per instructions from TPR, **all** breaches are reported, regardless of their materiality.

- are encouraged to gain assurance that statutory deadlines are adhered to and that any breaches that have occurred are reported to them.

[General Code](#): are recommended to include Code compliance as an agenda item to their meetings.

[Local Pension Board \(LPB\) Training Sessions](#): LPB members are encouraged to book onto one of the training sessions if they have not done so already.

[Firefighters' Pensions AGM 18 and 19 September 2024](#): are encouraged to book onto [Day one](#) of the AGM.

FPS

Firefighters' Pensions: DELTA returns – collection of data

On 1 August 2024, Home Office sent two emails to Claim certifiers at FRAs titled:

- [Firefighters' Pensions: DELTA forecast Returns - Collection of local assumptions](#)
- [Firefighters' Pensions: DELTA Returns - Collection of firefighters' pension forecasts for period 2024/25 to 2029/30](#)

The emails provided the formal commissioning of the request for pension forecasts from FRAs, including the [notification letter](#), [pension forecasting guidance](#) and [spreadsheet](#) to declare the local assumptions applied to calculate pension estimates.

ACTION:

Finance: should ensure that they have prepared the information. The deadline for submission of both requests is 17:00 hours **Wednesday 18 September 2024**

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Firefighters Pension Scheme Valuation 2024 - GAD data request

GAD have requested that Fire and Rescue Authorities (FRAs) provide membership data extracts for the 2024 valuation **no later than 1 December 2024**. Tables covering changes in member status since the 2020 valuation extract (“movement data”) can be provided in the new year i.e. February 2025. Shortly after 31 March 2025 GAD will ask FRAs to provide their compiled data in respect of positive elections under the Matthews second options exercise. (The request to compile data on positive Matthews elections was first raised in [FPS Bulletin 75](#), page 6.)

The GAD Fire data specification has been updated for the 2024 valuation, primarily to collect data on the impact of the Sargeant and Matthews legal remedies. GAD are grateful for the comments and feedback from software suppliers and sector experts early this year on how best to incorporate these new items and keep existing areas of the specification up to date. The final data specification was shared with software suppliers in March. As updated extract software becomes available from software suppliers in coming weeks, GAD will be:

- launching a spreadsheet tool to allow Fire and Rescue Authorities to validate their extracts.
- sharing the 2024 data submission process. (This will be similar to that used at the 2020 valuation and will use Egress secure online folders.)

GAD understand that this request comes during an extremely busy year for FRAs. However, receiving quality data on time by **1 December 2024** is needed for GAD to advise on the scheme employer contribution rate from 1 April 2027 in good time. Timely data is also key for ensuring 2024/25 FRA pension scheme financial disclosures supplied by GAD are consistent with best practice on updated data. This will help minimise the risk of auditor challenges around data.

GAD reported it was able to use a very high proportion of the data provided for the 2020 valuation (98.8%). It is appreciated that addressing issues identified when reviewing extracts before submission can be time consuming. However, resolving data issues is essential for the valuation results to be robust and reliable, and to avoid the need for remedial action at subsequent valuations. GAD are keen for FRAs to maintain the level of data quality achieved at the 2020 valuation. GAD are happy to receive extract updates, for any data cleansing after the December deadline, as part of the February movement data update.

ACTION:

Scheme Managers: should ensure that high quality, timely data is shared with the administrator who will be doing the extract on their behalf.

Age Discrimination Remedy – Immediate Choice Remediable Service Statements (IC-RSS) rollout

On 2 August 2024, we [emailed](#) administrators to confirm that HMRC have responded on their official wording that they would like administrators to use in respect of tax on interest for remedy cases.

HMRC have provided information to be shared with affected members, which should be used immediately.

Any cases which have been processed based on our previous [email](#) of 19 June 2024, will need to be informed of this information from HMRC as there may be a follow up action for the member to take.

The information is available under the [Age Discrimination Remedy – Useful information](#) section of the member area of the [FPS regulations and guidance](#) website.

ACTION:

Administrators: Should ensure that they are providing this information to affected members.

Age Discrimination Remedy – Treasury Directions (Tax relief on contributions for active members)

You will be aware that on the ABS-RSS, the contribution adjustment for an FPS 1992/FPS 2006 (Special) legacy scheme member is quoted as the gross amount with interest having been calculated on this figure.

This is because, under the current Treasury Directions active members can only obtain tax relief in the usual way, i.e. through PAYE or self-assessment. This is why the Treasury Directions had to specify that for all non-active members i.e. deferred, pensioners and beneficiaries, any adjustments for contributions would be adjusted for tax relief at source (known as the **non-active tax relief method**) and paid as compensation.

We now know that HM Treasury (HMT) will be making amendments to these Directions to allow active members to be treated in the same way as non-active members; in other words, the **non-active tax relief method** can be used.

The amended Directions are not due to be laid before parliament until the Autumn. So, to ensure that this does not delay the production of ABS-RSS', HMT have confirmed that they are content for scheme managers to implement the amended Directions in advance of them being laid.

A [paper](#) which sets this out in more detail was shared with scheme managers on 20 August 2024.. The paper provided a recommended approach and asked for scheme managers to only respond should they **not** be content with the suggested approach. To date, the LGA have received no objections, it is therefore assumed that scheme managers are content with the recommendation set out in the paper.

It should be noted that this change only affects FPS 1992/FPS 2006 (Special) members, Standard FPS 2006 members who are due a contribution compensation payment are unaffected.

The [contribution adjustments factsheet](#) for members has also been updated to reflect this change and has been published on the [FPS member](#) website.

Additionally, we have provided the sector with some further [guidance on the contribution adjustment process](#) as well as some template member communications.

Finally, we can also confirm that we are in discussion with software suppliers in relation to updating the ABS-RSS template to reflect the net contribution position, however at this stage, we cannot provide any indication as to if/when the amendments will be made. With this in mind, we therefore strongly advise that, if you can produce an ABS-RSS ahead of any template changes, then please continue as planned. Should the member wish to settle their contribution adjustment the [guide](#) will talk you through the steps you need to take and provides you with all the communication material you need.

ACTION:

Scheme managers: to inform the LGA should they have any objections to the recommendations set out in the paper.

Age Discrimination Remedy – ABS-RSS statutory deadlines

In [FPS Bulletin 81 – May 2024](#) we published a [factsheet](#) that sets out the different statutory deadlines within the age discrimination remedy process, and the requirements that are needed to meet such deadlines.

We wanted to remind scheme managers and administrators of the **31 August 2024** deadline where it has been strongly encouraged that, where possible, a combined ABS-RSS is produced. If a combined ABS-RSS is not possible by 31 August 2024 then, to meet disclosure requirements, an ABS should be produced which illustrates the members correct roll back position. This should then be followed by an RSS no later than **31 March 2025** to meet the requirements of [Section 29 of the PSPOA](#) and [Direction 20 of HMT Directions](#).

Failure to comply with providing a rolled back ABS by 31 August 2024 will result in a breach of the law and The Pensions Regulator (TPR) have confirmed that they expect **all** breaches to be recorded and reported to them, regardless of whether the breach has been deemed material or not.

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TPR are very keen to get a clear picture of the impact of the Sargeant remedy on the public sector landscape and can only achieve this if schemes are transparent in their reporting.

ACTION: Scheme managers, administrators and local pension boards should familiarise themselves with the statutory deadlines, to ensure that they are adhered to.

If a statutory deadline cannot be met, it is important that, as per instructions from TPR, **all** breaches are reported, regardless of their materiality.

Local Pension Boards - are encouraged to gain assurance that statutory deadlines are adhered to and that any breaches that have occurred are recorded and appropriately reported to TPR.

GAD Guidance: CETVs (FPS 2006 and FPS 1992 addendum)

On 13 August 2024, we [emailed](#) administrators to inform them that the Government Actuary's Department (GAD) guidance for CETV's had been updated.

The updated documents have been added to [GAD guidance](#) section of the [FPS regulations and guidance](#) website.

ACTION:

Administrators: Should ensure that they are using the most up to date guidance with immediate effect.

Matthews – Clarification on outstanding HMRC queries

On 9 August 2024, we emailed administrators to confirm that HMRC had responded in respect of three outstanding queries we had with them:

1. Treatment of tax on interest,
2. Pension arrears arriving in a single year, and
3. Additional lump sum paid outside 12 months.

ACTION:

Administrators: Should take note of the content of the email before progressing with Matthews cases.

Matthews - Deceased firefighters death grant for extended limited period and additional death grants

We have recently update our [Employer Guide](#) in respect of the Matthews remedy and have expanded the information we had previously provided in relation to the treatment of deceased cases.

The additions to the guide should now adequately support FRAs in performing the necessary calculations set out in the [Firefighter's' Pension Scheme \(England\) \(Amendment\) Order 2023](#) of both the death grant for extended limited period ([Part 5, 1B](#)) and the additional death grant ([Part 5, 1C](#)).

Matthews – Tax on death grant lump sums

At the coffee morning of 8 August 2024 there was a question asked in respect of whether death grant lump sums were liable for tax. After consulting the [pensions tax manual](#), we can confirm the tax treatment of the lump sum paid on or after 6 April 2016 depends on how old the member was when they died, how long it takes to pay the lump sum and who receives the payment.

If the eligible individual was **under** 75 when they died, **and** the lump sum is paid within two years of:

- the date the scheme administrator/FRA first knew of the member's death, or
- if earlier, the date they could first reasonably have been expected to know of it.

the lump sum will be **tax free** unless the payment exceeds the deceased member's [lump sum and death benefit allowance](#).

The lump sum death benefit **is** taxable if:

- the eligible individual was 75 or older when they died, **or**
- the lump sum was not paid within the two-year payment period shown above.

In the circumstance whereby the eligible individual was 75 or older when they died, or the lump sum was not paid within the relevant two-year period FRAs should be deducting Income Tax using an [emergency tax code](#).

To support FRAs with consistent communications we have updated our template letters [Death grant confirmation of approval and bank details request](#) and [Death grant confirmation of payment](#), with some conditional paragraphs that explain their set of circumstances.

By way of assurance, we can confirm that the LGA have entered discussions with the Home Office in respect of whether any of the tax the beneficiary is liable for should be subject to compensation. We will ensure that the sector is kept up to date with such developments as these discussions progress.

Matthews – GAD calculator manual cases

We have been working closely with GAD to develop the process for “manual cases” which are not covered by the Matthews 2 calculator i.e. higher tier ill health retirements. To allow us to progress we are reaching out to any FRA who would be willing to share their higher tier ill health cases and assist GAD in testing the process. If you would like to be involved, please email the BluelightPensions@local.gov.uk.

Update your contact details

Readers will be aware that we carried out an exercise to update your contact details in [FPS Bulletin 76 – December 2023](#).

Going forward if you need to update your contact details, please complete the [contact details form](#) and return to bluelightpensions@local.gov.uk.

General 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 have been no technical queries in August 2024.

Matthews and Age discrimination remedy Query logs

We have three query logs:

- Age Discrimination remedy technical query log
- Matthews technical query log
- Matthews GAD calculator query log

These logs record the technical queries we have been receiving under the age discrimination remedy, the Matthews exercise and the calculator queries that GAD have been receiving for in respect of the Matthews exercise.

The technical query logs can be accessed by practitioners in the restricted area of the FPS regulations and guidance website under the sections '[Age Discrimination remedy technical queries](#)' and '[Special members of the FPS 2006 technical queries](#)'.

The Matthews GAD calculator query log can be accessed through the tab 'Calculator query log' in the [Special members of FPS 2006 - GAD calculator](#) section of the FPS Regulations and Guidance website.

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The queries have been anonymised. The log is updated monthly in line with the bulletin release dates.

If you do not have access to the member restricted area of the FPS regulations and guidance website, you can request access by contacting the bluelightpensions@local.gov.uk inbox.

As a reminder if you have a query relating to either the [Age Discrimination remedy](#) or [Matthews](#) GAD calculators you can email GAD using their dedicated inboxes

FirePoliceMcCloudTaxInterest@gad.gov.uk

Firematthewscalculator@gad.gov.uk

FPS England SAB updates

Response from Fire Minister

Further to our article in [FPS Bulletin 83 – July 2024](#), informing readers of the SAB Chair's letter to the Fire Minister. We are pleased to confirm that the SAB Chair has received a response dated 13 August 2024.

The [letter](#) is published on the [correspondence](#) section of the [FPS Board](#) website.

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

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](#).

The Pensions Regulator - August newsletter

On 2 August 2024, TPR sent their monthly [Newslink](#), if readers would like to sign up to receive these directly, they can by emailing TPR at engagement@tpr.gov.uk.

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The Pensions Regulator - General Code

We reported in [FPS Bulletin 77 - January 2024](#) that the General Code ('the Code') had been published.

As a reminder scheme managers should not delay reviewing their own compliance against the code.

We are aware that some FRAs will have started to plan and report to their governance bodies on how they intend to review their own compliance against the Code, and some will have already completed their compliance review. All FRAs will have different starting positions and will need differing action plans and timescales to be able to demonstrate full compliance. There is no regulatory timescale to comply within the Code, but having a clear action plan setting out how and when the FRA is planning to address Code compliance has been strongly encouraged by TPR.

We suggest that Code compliance should be an agenda item for upcoming local pension board meetings if it has not already been considered.

ACTION:

Scheme managers: Should ensure that they review their compliance against the code.

Local Pension Boards: are recommended to include Code compliance as an agenda item to their meetings.

The Pensions Regulator - Nudge Campaign

During July, TPR commenced their nudge for Pensions Dashboard campaign and emailed their scheme manager contacts. This campaign is specifically for all public sector schemes and comes 15 months before the staging onto the Pensions Dashboards is due in October 2025.

The email titled 'get pensions dashboard ready', enables scheme managers to provide additional contact details within their FRA so that future Pensions Dashboard communications can be directed to the most appropriate person.

The Pensions Ombudsman - Recent determination

The Pensions Ombudsman recently determined a complaint about a £44,000 overpayment of a spouse's pension, which the scheme was seeking to recover by repayment.

The complainant sought to rely on a limitation defence, claiming that he and the administrator would have known about the overpayment sooner if the administrator had carried out reasonable diligence in respect of changes to his marital status.

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In this case, the Ombudsman concluded that the administrator had acted with reasonable diligence by relying on explanations given at the point the pension came into payment and later reminders in annual newsletters to communicate the need for spouses to notify the administrator of changes to their personal circumstances.

A later change in process did not, in and of itself, mean that the earlier process was flawed. Therefore, recovery of the overpayment was not restricted by the Limitation Act and this part of the complaint was not upheld.

This case highlights the need for administrators to keep processes under review to make sure they remain fit for purpose – as the administrator had done in this case. The [full determination](#) is available on the TPO website.

HMRC

Newsletter 161 – August 2024

On 7 August 2024, HMRC published their [August newsletter 161](#).

Within this newsletter it covers:

- lifetime allowance (LTA) abolition
- relief at source
- pension flexibility data
- qualifying recognised overseas pension schemes transfer data
- Managing pension schemes service

Pension Commencement Excess Lump Sum (PCELS)

In [FPS Bulletin 83 – July 2024](#), we provided an update about the PCELS.

NPCC had been asked to confirm an outstanding query that the Home Office had received about whether the Police Pension Scheme allowed the payment of a PCELS and whether regulations needed to be amended.

The Home Office have taken the view that the Police Pension Scheme **does** permit the payment of the PCELS without the need for regulatory change.

We wanted to confirm that this also applies for the Firefighters' Pension Scheme.

[GAD's commutation guidance](#), dated 3 April 2023, mentions (paragraph 2.3) that tax charges may be due for members taking a lump sum above £268,275 for retirements on or after 6 April 2023, as this is when the lifetime allowance was removed and then abolished.

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Administrators are reminded that each member's available Lump Sum Allowance (LSA) will depend on whether they have had any prior benefit crystallisation events as the guidance examples use a figure of £268,275. GAD will make this clearer in their guidance note review, which is underway and will be completed within this scheme year.

Events

Local Pension Board (LPB) Training Sessions

Further to [FPS Bulletin 77 – January 2024](#) where we let readers know that we launched our new LPB training.

We were excited to release the dates of the training as follows:

- Wednesday 18 September 2024 11:00 – 15:30 (In person - 18 Smith Square) (*bookings live on [LGA events](#) page*)

This session is ahead of 'day one' of the [Firefighters' AGM](#) which is also aimed at Local Pension Board members and scheme managers. We encourage you to attend both the training and the governance session, but please note you will need to book the two sessions separately through the [LGA events](#) page.

We are also pleased to release our 2025 dates as follows:

- Thursday 23 January 2025 10:00 – 14:00 (MS Teams) (*Fully booked*)
- Tuesday 25 March 2025 10:00 – 14:00 (MS Teams) (*Fully booked*)
- Monday 16 June 2025 13:00 – 17:00 (MS Teams) (*2 spaces left*)
- Wednesday 17 September 2025 11:00 – 15:30 (in person – 18 Smith Square)
- Thursday 22 January 2026 10:00 – 14:00 (MS Teams)

To book:

Please email bluelightpensions@local.gov.uk for the MS Teams sessions and we will announce when the booking link goes live for the 2025 in-person session at the LGA offices, 18 Smith Square, Westminster, SW1P 3HZ.

Attendees will hear from a range of speakers including:

LGA – to provide an overview of the FPS scheme(s) and current pension related hot topics e.g. Matthews and McCloud

SAB (England) Chair – to give an introduction and overview of the work that SAB are involved in.

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Fire LPB Effectiveness Committee Chair – to provide input on LPB effectiveness and what the committee have been working on.

The Pensions Regulator – to provide an update on the Administration and Governance survey and how the results relate to Fire, as well as covering the importance of the Public Sector Pensions toolkit and any current developments e.g. the General Code.

The Pensions Dashboard Programme (PDP)/ The Pensions Regulator (TPR) – to provide an update on the programme and requirements on scheme managers/to provide detail of the tools that scheme managers can use to help them prepare for dashboards e.g. checklists.

ACTION: Readers are asked to make their LPB members aware of the training sessions and encourage them to book onto a session.

Firefighters Pensions AGM – 18 and 19 September 2024

We are pleased to announce that the final agenda has been published for our 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, from:

- The Home Office
- The Pensions Regulator
- First Actuarial
- The SAB legal advisor
- The Pension Dashboards Programme

Day one – Wednesday 18 September 2024 16:30 – 18:30

This will follow the [Local Pension Board training session](#) and is primarily for Scheme Managers and Local Pension Board members, day one 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.

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Day two – Thursday 19 September 10:00 – 15:30

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

Bookings are open and the agenda has now been published on the LGA Events page:

[Day One](#)

[Day Two](#)

FPS coffee mornings

Our MS Teams coffee mornings are continuing in September 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.

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

8 August 2024 – [GAD note and other topical items](#)

20 August 2024 – [Ill Health process](#)

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](#)
- Pensions Dashboards
 - [TPR guidance and checklist](#)
 - [DWP guidance on connection](#)
 - [PASA connection readiness guidance](#)

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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 avoid emailing advisers directly.

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FPS Bulletin 85 – September 2024

Welcome to issue 85 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	3 October 2024 22 October 2024
FPS Technical Working Group	25 November 2024
SAB	12 December 2024
FPS Communications Working Group	3 October 2024 3 January 2025
Local Pension Board training	23 January 2025 (MS Teams) <i>(fully booked)</i> 25 March 2025 (MS Teams) <i>(fully booked)</i> 16 June 2025 (MS Teams) <i>(fully booked)</i> 17 September 2025 (in person) 22 January 2026 (MS Teams)

Actions arising

Scheme Managers:

[Firefighters' Pensions - McCloud compensation arrangement claims for Q2 FY24/25:](#) should prepare themselves to submit their compensation data by 31 October 2024

[Age Discrimination Remedy – Immediate Choice Remediable Service Statements \(IC-RSS\) Rollout:](#) are encouraged to read the guidance ahead of the meeting.

[Matthews – Project implementation data request:](#) are asked to complete and return the template which can be accessed via this link [Project Implementation data request](#).

[Matthews – GAD calculator – Manual case update:](#) should ensure that they review the GAD update and begin to collect, prepare and format this information.

[Local Pension Board – Knowledge and Understanding:](#) are asked to make their LPB members aware of the new content of the [training](#) section of the [FPS Board](#) website.

[Firefighters' Pensions Team:](#) before [raising a query](#), please ensure you:

- review the query logs
- complete a [query form](#)
- use the [Bluelight inbox](#)

[Pensions Dashboards:](#) should familiarise themselves with the guidance and to their duties.

[Local Pension Dashboard Training:](#) are asked to make their LPB members aware of the training sessions and encourage them to book onto a session.

Administrators:

[Age Discrimination Remedy – Immediate Choice Remediable Service Statements \(IC-RSS\) Rollout:](#) are encouraged to read the guidance ahead of the meeting.

[Firefighters' Pensions Team:](#) before [raising a query](#), please ensure you:

- review the query logs
- complete a [query form](#)
- use the [Bluelight inbox](#)

Local Pension Boards:

[Local Pension Board – Knowledge and Understanding:](#) are encouraged to make themselves aware of the new content of the [training](#) section of the [FPS Board](#) website.

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[Pensions Dashboards](#): should familiarise themselves with the guidance and to their duties.

[Local Pension Dashboard Training](#): should make themselves aware of the training sessions and are encouraged to book onto a session.

FPS

Firefighters' Pensions - McCloud compensation arrangement claims for Q2 FY24/25

On 30 September 2024, Home Office [emailed](#) FRA finance contacts to confirm that FRAs will be able to claim any legitimate expenditure relating to Sargeant (McCloud) compensation payments, and that the DELTA process is expected to go live shortly, and the deadline is **31 October 2024** for Q2 FY24/25.

ACTION: Scheme managers should prepare themselves to submit their compensation data by **31 October 2024**.

Age Discrimination Remedy – Immediate Choice - Protected members

Following a technical query received we have sought legal advice and can confirm that powers do not exist under the PSPJOA 2022 for a member to revisit their commutation decision if there is no retrospective change to their benefits. This therefore means that the PSPJOA 2022 **does not** provide for a member of a 'Chapter 1 legacy scheme', who was a fully protected member, and who does not elect for new scheme benefits in relation to their 'remediable service', to revisit their commutation decision.

Age Discrimination Remedy – Immediate Choice Remediable Service Statement Rollout

On 23 September 2024, we [emailed](#) scheme managers and administrators to inform them that we have received HMRC final version of their offsetting guidance, and that we wanted to share this as soon as possible to allow for stakeholders to be able to have as much time as possible to read and digest the guidance.

We followed this email with an invite to scheme managers and administrators to a joint roundtable discussion with NPCC which is to be held on 3 October 2024 between 2pm and 4pm. This meeting will go through the guidance and explain the practicalities of what you need to do and how you need to do it.

On 19 September 2024, HMRC published their [Public Service Pensions Newsletter](#) which included the [guidance](#).

ACTION: Scheme managers and administrators are encouraged to read the guidance ahead of the meeting.

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Matthews – Project implementation data request

Further to our request in [FPS Bulletin 82 - June 2024](#) we would now like to collect the data for period 1 July 2024 to 30 September 2024.

Please complete the return which you can access via this link [Project Implementation data request](#). Earlier templates will not capture the detail we are now asking you to provide.

ACTION: FRA's to complete the Project Implementation data request and return to the bluelightpensions@local.gov.uk by **19 October 2024**

Matthews – GAD calculator – Manual case update

In [FPS Bulletin 83 - July 2024](#) we informed you that GAD have now provided a [manual cases update](#). This is to help FRAs prepare these cases depending on their type, this information and details of these cases can be found on the [Special members of FPS 2006 – GAD calculator](#) in the Second Options Exercise – Resources.

Please continue to gather the information as instructed which will ultimately need to be forwarded to GAD, however we will provide further instruction regarding this shortly.

ACTION: Scheme managers should ensure that they review the GAD update and begin to collect, prepare and format this information.

Update your contact details

Readers will be aware that we carried out an exercise to update your contact details in [FPS Bulletin 76 – December 2023](#).

Going forward if you need to update your contact details, please complete the [contact details form](#) and return to bluelightpensions@local.gov.uk.

General 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:

- Ill Health retirement

Matthews and Age discrimination remedy Query logs

We have three query logs:

- Age Discrimination remedy technical query log
- Matthews technical query log
- Matthews GAD calculator query log

These logs record the technical queries we have been receiving under the age discrimination remedy, the Matthews exercise and the calculator queries that GAD have been receiving for in respect of the Matthews exercise.

The technical query logs can be accessed by practitioners in the restricted area of the FPS regulations and guidance website under the sections '[Age Discrimination remedy technical queries](#)' and '[Special members of the FPS 2006 technical queries](#)'.

The Matthews GAD calculator query log can be accessed through the tab 'Calculator query log' in the Special members of [FPS 2006 - GAD calculator](#) section of the FPS Regulations and Guidance website.

The queries have been anonymised. The log is updated monthly in line with the bulletin release dates.

If you do not have access to the member restricted area of the FPS regulations and guidance website, you can request access by contacting the bluelightpensions@local.gov.uk inbox.

As a reminder if you have a query relating to either the [Age Discrimination remedy](#) or [Matthews](#) GAD calculators you can email GAD using their dedicated inboxes

FirePoliceMcCloudTaxInterest@gad.gov.uk

Firematthewscalculator@gad.gov.uk

FPS England SAB updates

Meeting on 12 September 2024

The Scheme Advisory Board (SAB) last met on 12 September 2024 and their meeting covered:

- Home Office update
 - Employee Contribution Review
 - 2025/26 workplan
 - Matthews Policy
- Board expenditure for 2023/24 and recommendations for 2024/25
- Induction material

Local Pension Board (LPB) – Knowledge and Understanding

As part of [day one of the Firefighters' Pensions AGM](#), delegates at the governance session ask for a dedicated section for training tools to assist the LPB to improve their knowledge and understanding.

Well, you asked, and we have delivered.

As part of the existing [training](#) section of the [FPS Board](#) website we have added some additional guidance based on the TPR general code, and have broken this down into sections as follows:

- Areas of knowledge and understanding required
- Degree of knowledge and understanding required
- Acquiring, reviewing and updating knowledge and understanding
- Demonstrating knowledge and understanding

We have also added a tab which brings all the training resources together, including links to the TPR public service toolkit, CIPFA guidance, LGA tools and more.

We have then added a dedicated tab that includes the dates for upcoming [LPB training sessions](#), how to book and the slides from previous training sessions.

ACTION: Readers are asked to make their LPB members aware of the new content of the training section of the website.

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

Firefighters' Pensions Team

On 30 August 2024, Claire Johnson [emailed](#) scheme managers, updating the sector on the Firefighters' Pensions team arrangements whilst she is on maternity leave.

We are very pleased to announce that Claire has had her baby, a gorgeous little girl, and both mum and baby are doing well.

We would like to emphasise how important it is during this time that when [raising a query](#) that you first review the relevant query logs, the links of which are covered earlier in the Bulletin. If your query is not already covered then please complete a [query form](#) and send to the bluelightpensions@local.gov.uk inbox, this will then mitigate any risk of your query getting lost in our individual inboxes.

Action: All stakeholders, before raising a query, please ensure you:

- review the query logs
- complete a [query form](#)
- use the [Bluelight inbox](#)

Errors in Teachers Pensions Transfer Quotations

On 13 September 2024, we [emailed](#) administrators to make them aware of errors in Club transfer out quotations that they have supplied for members protected by the McCloud (Sargeant) remedy.

We appreciate that transfers from Teachers Pension Scheme (TPS) to Fire may be limited, but we wanted to make administrators aware of this.

MAPS launches digital Pension Wise appointments

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On 9 September 2024, the Money and Pension Service (MAPS) launched digital Pension Wise appointments. Digital appointments will offer equivalent guidance to that offered by telephone and face-to-face appointments.

Digital appointments can be accessed at any time, opening the service to those who cannot commit to a working-hour appointment. Individual progress through the platform can be saved and returned to when convenient.

Pension Wise appointments, including digital appointments, can be accessed by anyone over 50 with a defined contribution pension.

See the [press release from MAPS](#) for more information.

Job Opportunity – Pensions Policy and Support Officer

The LGPS Board Secretariat Team is recruiting a new member of staff whose role will be to scope out a new peer support offer for LGPS administering authorities.

The successful candidate will carry out some project scoping work, which is likely to include speaking to LGPS administering authorities, developing pilots to show proof of concept, and helping to design a new peer support model. They will then contribute to the co-ordination and delivery of this new offer. The work will require a range of skills including project planning, policy development and ultimately supporting delivery of a valuable service to the LGPS community.

The role is expected to also include helping improve the Board's digital communication and social media presence. The closing date is 5pm on **11 October 2024**.

Pensions Dashboards Programme



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](#).

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In their [September newsletter](#) they cover:

- Code of connection
- Technical standards
- Chris Curry speaking engagements
- Pension Attention Awareness
- Dashboards in the news
- The Pensions Regulator (TPR) update

The Pensions Regulator (TPR)



Newslink

On 9 September 2024, TPR shared their [monthly newsletter](#).

In this month's newsletter they shared information on

- The FCA's value for money consultation
- A blog for trustees on preparing for pensions dashboards
- Automatic enrolment duties for seasonal or temporary staff

Regulatory Roundup

On 27 September 2024, TPR shared their [regulatory roundup](#).

In this month's edition they cover:

- DB trustees: start preparing for your next valuation
- Schemes fined in TPR drive on value
- Trustees warned to ensure they meet climate reporting regulations
- Increased investment focus can improve saver outcomes and boost growth

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- Comment now: value for money framework consultation
- We've published the pensions dashboards compliance and enforcement policy
- Elevating pension scheme administration: our new initiative
- Read our annual Scheme Funding Analysis report
- Everything you need to know about the 2024 defined contribution scheme return
- Public service pension schemes: look out for your scheme return
- HMRC: pensions scheme administrators must take action now

Pensions Dashboards

TPR have now started their nudge campaign, with the first email being sent to scheme managers in July. Within the email it provides scheme managers with confirmation of their connection date, there is also a link with the ability to nominate two additional contacts to receive the information from TPR. Scheme managers are encouraged to ensure that they read the nudge communications, understood the actions required and have updated their contact details.

We would like to remind scheme managers that they are responsible for Pensions Dashboards and local pension boards should assist the scheme manager in this, therefore we would encourage all parties to familiarise themselves with their duties. TPR have issued some [initial guidance](#).

Action: Scheme managers and Local Pension Boards should familiarise themselves with the guidance and to their duties.

HMRC

Public Service Pensions Remedy newsletter – September 2024

On 19 September 2024, HMRC published their [Public Service Pensions Remedy newsletter](#) for September 2024.

Within this newsletter they cover:

- An update on the HMRC Member Tax Adjustment Calculator
- Reporting interest on savings income
- Reclaiming unauthorised payments charges (including offsetting) under the mandating procedure

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Pensions Schemes newsletter 162 – September 2024

On 17 September 2024, HMRC published their [Pensions schemes newsletter 162](#) for September 2024.

Within this newsletter they cover:

- Lifetime Allowance abolition
- Relief at source – annual return of information for 2023 to 2024
- Managing Pension Schemes service

Events

Local Pension Board (LPB) Training Sessions

We were delighted to welcome over 30 delegates to our first in person, new format, Local Pension Board training at our offices in Smith Square on 18 September 2024.

We saw some amazing engagement amongst the tables of delegates, as they introduced themselves, discussed their roles on their LPB's and what challenges they faced before feeding back to the group.

We then provided a summary of why we were there, the role of an LPB and how the schemes have evolved over the years, before handing over to Joanne Livingstone, Chair of the Scheme Advisory Board (SAB), who gave an overview of the work of the SAB. Joanne left the group with a question “How can we have a mutually beneficial relationship?”

We then heard from Tony Curry, the Chair of the LPB Effectiveness Committee, who has been in his role for about nine months, and has helped implement the new style LPB training, and develop template materials for LPB's to use.

Tony then passed to Chris Curry from the Pensions Dashboard Programme, who provided an update as to where they are and their recent publications of their standards and guidance.

We then had a well-earned lunch, before welcoming Angela Bell from the Pensions Regulator (TPR) who set out the expectations on LPBs in their role assisting scheme managers in the implementation of Pension Dashboards.

Angela passed over to her colleague Nick Gannon, who introduced the work of TPR, whilst this session would usually be earlier in the day, we had to do some clever rescheduling to accommodate some other commitments that Chris and Angela had, getting their message out to the pensions sector.

It then came back to us where we covered the hot topics of Sargeant and Matthews and shared our resources to help LPB members in their role on the Board.

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We are pleased to confirm our 2025 dates as follows:

- Thursday 23 January 2025 10:00 – 14:00 (MS Teams) *(Fully booked)*
- Tuesday 25 March 2025 10:00 – 14:00 (MS Teams) *(Fully booked)*
- Monday 16 June 2025 13:00 – 17:00 (MS Teams) *(Fully booked)*
- Wednesday 17 September 2025 11:00 – 15:30 (in person – 18 Smith Square)
- Thursday 22 January 2026 10:00 – 14:00 (MS Teams)

We could never have imagined how popular the new training sessions were going to be, and this is shown by the fact that our planned virtual sessions are already fully booked for 2025. We have therefore decided to add some refresher sessions, the dates of which will be added in the October bulletin, once they have been agreed.

The refresher sessions will be aimed at those LPB members who have already received one of our LPB training sessions.

To book:

Please email bluelightpensions@local.gov.uk for the MS Teams sessions and we will announce when the booking link goes live for the 2025 in-person session at the LGA offices, 18 Smith Square, Westminster, SW1P 3HZ.

ACTION: Readers are asked to make their LPB members aware of the training sessions and encourage them to book onto a session.

Firefighters Pensions AGM – 18 and 19 September 2024

Our two-day event started differently this year, as instead of the usual regional chairs meeting and technical working group meeting, we held our first, new style, in person [Local Pension Board training session](#).

You can read more on this earlier in the Bulletin.

Day one

We were very pleased to welcome 43 delegates to the first day, some of whom had been with us for the LPB Training. The governance session is aimed at scheme managers and Local Pension Board members.

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The group were warmly welcomed by Joanne Livingstone, the Chair of the Firefighters' Pensions (England) Scheme Advisory Board, who was accompanied by Tara Atkins, Firefighters' Pensions Advisor, whilst Sandra Sedgwick, Firefighters' Pensions Advisor was taking photos throughout the conference.

The audience heard from Angela Bell, Industry Outreach Lead, Pensions Dashboards from the Pensions Regulator (TPR) who set out the expectations on scheme managers in their role to implement Pensions Dashboards.



Clodhna Judge, Head of Supervision/Market Oversight and Hale Altunic, AR Principal/Market Oversight from the TPR gave the audience an overview as to why they are interested in administrators and that their objectives are not to scrutinise but to gain a deeper understanding, identify the challenges that administrators are facing and drive the importance of collaborating to achieve higher standards in administration.



We were then joined by Clair Alcock, who many the audience will be aware of following her role as the Senior Firefighters' Pensions Advisor at the LGA, until she moved to a new role with NPCC. Clair is also the Independent Chair for the London Fire Brigade's Local Pension Board (LPB).



Clair shared with the audience her knowledge of being an independent LPB chair, and the importance of what the LPB can add, when supporting the scheme manager in their role. Clair shared several best practices, which we have asked if she would be happy to share with the LPB Effectiveness Committee, so that we can share with other LPB's in the sector.

The day was ended with a drink's reception, where we had the opportunity to network with new and existing colleagues of the Fire Pensions Community.

You can review the slides from day one of the conference on the [events](#) section of the [FPS regulations and guidance](#) website.

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Day Two

On Day two of the conference, we saw 83 delegates from across all areas of the Fire Pensions Community join us at the LGA offices in Smith Square.

Joanne Livingstone, Chair of the Firefighters' Pensions (England) Scheme Advisory Board opened the event with a warm welcome, and by introducing our speakers for the day.

Our first session welcomed Helen Fisher and Simon Primmer who are both Head of Police and Fire Pensions. They provided an overview of their workplan for the coming year, which includes two consultations to cover the Matthews policy updates, and a review of the employee contributions bandings. The audience asked them some good questions, which Helen and Simon were open and transparent in their responses.



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

Heywood - Engaging with members in a digital world – redefining self-service.

Ash Threadgold, Head of Product and Sailesh Ladd, Customer Relationship Manager, lead a very interesting session on the use of AI, and how using it in the right way can increase User Experience, Reduce Admin Effort and Increase member Engagement.

Ash demonstrated their Artificial Intelligence (AI) Local Government Pension Scheme (LGPS) video Annual Benefit Statement (ABS), which really was quite clever! This illustrated how you can make a complex subject simple.

The audience then discussed whether this could be extended to the Firefighters ABS Remediable Service Statement (RSS) and that colleagues within Heywood have already started to discuss the development of this.

We also discussed where AI probably is not needed, i.e. an AI cat flap!

The group were demonstrated the Heywood engage, which is the next step of member self service, which they are hoping to roll out to all clients by 2026.

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It really was an engaging thought-provoking session, and the group were left being asked what else should Heywood be looking at to develop in the future.

Civica – A future Vision for Pensions



Richard James and Lissa Evans lead the audience in a session on how they can improve the digital service to support members over the next twenty years. Setting out what Civica's future vision is with their software development.

Richard shared an interesting presentation on how technology has developed over the years, from our nervousness of the Furby to welcoming “Alexa” into our homes, demonstrating how quickly we have become comfortable with these modern devices. Touching on the use of AI, Richard spoke about how this may be of benefit to all of us in our work in pensions.

Working in groups the audience were asked to look into the future and then, feedback on how and where technology could support both the member and the service. This was thought provoking, and some interesting suggestions were shared from the use of AI to, interrogate and compare data from many different systems to verbally answering pension queries.

We then broke for lunch, where the audience had the opportunity to network, and look at the exhibitors, Isio, First Actuarial and ITM, where they could help themselves to some promotional goodies, including some very cute teddy bears.

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. ITM have been helping some of the FRAs with their data for the Sargeant and Matthews remedy and are one of several companies that can assist in data cleansing.

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

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Before we were welcomed back from lunch, the Joanne had the important job of choosing the winners in First Actuarial's prize draw, for champagne and chocolates.

The Chair then welcomed Jane Marshall, Partner, and Head of Pensions from DAC Beachcroft, who provided a legal update covering some recent Pension Ombudsman cases, not that had necessarily been upheld, but ones where lessons can be learnt from the processes followed, particularly in the current Matthews exercise.

Craig Moran, and James Allen from First Actuarial were then welcomed to the stage, where they gave a session on the run up to the Firefighters Pensions Valuation. They took a complicated subject and made it straight forward and finished their session with some 'Higher or Lower' engagement from the audience. (We were just missing Bruce Forsyth).



The Chair then reflected on what we learnt from their session, "it depends" and "we expect you to die".

The audience then heard from a panel on Pensions Dashboards, we had an update from Joe Stacey, Senior Engagement Manager at Pensions Dashboards Programme (PDP), on where they are in the project. Followed by Jo Eldridge, who set out the expectations from TPR in the implementation.



The audience were then engaged with John Dale, Pensions Dashboard Lead at Heywood, who provided a demonstration on the setting and testing of matching rules. This gave the audience some visual tools to bring the project to life.

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Adam Gifford from the Money and Pensions Service, then really brought the project to life, by providing a demonstration on what the Money and Pensions Service, Pensions Dashboard may look like.

The panel were then opened for questions.

The afternoon continued, hearing from Colin Dobbie, Senior Consultant and Actuary from Isio, where he led a session on 'the Problem with People and Pensions'. This session demonstrated to the audience, how we think, why we find it difficult to engage with financial decisions and what we can do about it.



Colin explored a series of areas including the cognitive biases and, the bandwagon effect, which we often see amongst firefighters', particularly when looking at Sargeant remedy. It was a great session, and really got some cogs going.

This was followed by a session from Ben Harris, Partner at Aon, where he covered two cases studies that included tracing and paying ex members, very similar to the Matthews exercise, and giving some food for thought, as to how FRAs could utilise third party services to help them. The second case study reflected on the workshops held earlier, with regards to how member self-service can help towards solving the capacity crunch.

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Joanne Livingstone closed the meeting by thanking all the delegates for attending, and more importantly engaging in the thought-provoking sessions over the conference and wished everyone a safe trip home.

The slides for day two are available on the [events](#) section of the [FPS regulations and guidance](#) website.

FPS coffee mornings

Our MS Teams coffee mornings are continuing in October 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.

We will be holding two sessions on:

3 October 2024 2pm – 4 pm - This is a joint session with NPCC, as mentioned [earlier](#) in the bulletin.

22 October 2024 10am – 11am

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

[11 September 2024 - Contributions Adjustments](#)

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.

Heywood Drop in Sessions

Heywood is hosting informal Sargeant drop-in sessions on the third Thursday of every month.

The sessions are an opportunity for Heywood customers to discuss overall progress on the Sargeant implementation project, share experiences, provide feedback, and enable Heywood to provide support in real time.

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If you are a Heywood administrator and would like to receive the joining details and meeting link, please contact your Heywood Customer Relationship Manager.

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](#)
- Pensions Dashboards
 - [TPR guidance and checklist](#)
 - [DWP guidance on connection](#)
 - [PASA connection readiness guidance](#)

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 avoid emailing advisers directly.

Tara Atkins (Firefighters' Pensions Adviser)

Telephone: 020 7664 3031 (Teams Direct Dial)

07825 731 924

Email: Tara.atkins@local.gov.uk

Sandra Sedgwick (Firefighters' Pension Adviser)

Telephone: 020 3838 4805 (Teams direct dial)

07548 955 218

Email: Sandra.sedgwick@local.gov.uk

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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.

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FPS Bulletin 86 – October 2024

Welcome to issue 86 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.

Calendar of events

Event	Date
FPS Coffee Morning	7 November 2024 26 November 2024
FPS Technical Working Group	25 November 2024
SAB	12 December 2024
FPS Communications Working Group	21 January 2025
Local Pension Board training	23 January 2025 (MS Teams) <i>(fully booked)</i> 25 March 2025 (MS Teams) <i>(fully booked)</i> 16 June 2025 (MS Teams) <i>(fully booked)</i> 17 September 2025 (in person) 22 January 2026 (MS Teams) Refresher Training: 11 February 2025 (MS Teams)

Actions arising

Scheme Managers

[Age Discrimination Remedy – Tax treatment for top up death benefits](#): should ensure that they are aware of this and confirm the tax position with beneficiaries.

[Age Discrimination Remedy – Immediate choice remediable service statements – Rollout](#): should ensure that they update their administrators should their position change.

[Age Discrimination Remedy – Immediate choice protected members](#): should ensure that their administrators are producing a remediable service statement for all eligible members for remedy.

[Age Discrimination Remedy – Interest payments](#): should ensure that members are directed to the [member FAQs](#) on the [FPS member](#) website.

[Age Discrimination Remedy – Contingent Decisions \(Authorised absences\)](#): Scheme managers to provide details of authorised absences for eligible members of remedy for the period from March 2012 to March 2022 to bluelightpensions@local.gov.uk by **13 December 2024**

[Matthews – Fire and Rescue Services Association podcast](#): are encouraged to direct members to the [podcast](#) on the [FPS member](#) website.

[Matthews – Clarification on outstanding HMRC issues](#): should ensure that they have read the relevant emails and have taken the appropriate actions.

[Matthews Manual Cases update](#): FRAs who have processed any such cases to date please contact GAD at firematthewscalculator@gad.gov.uk.

[Age Discrimination Remedy request for data](#): are asked to populate the [RSS spreadsheet](#) and return to bluelightpensions@local.gov.uk by **30 November 2024**.

[Pensions Dashboards Readiness Survey](#): are encouraged to complete and submit the surveys.

[Age Discrimination Remedy – Public Service Pensions Remedy \(PSPR\) Scheme Pays Election](#): should ensure that their SPoCs are aware of this new process, and should agree their internal process, to ensure that once a notification is received the relevant action is taken.

Administrators

[Age Discrimination Remedy – Tax treatment for top up death benefits](#): should ensure that they are aware of this and confirm the tax position with beneficiaries.

[Age Discrimination Remedy – Immediate choice remediable service statements – Rollout](#): should ensure that they have read the offsetting guidance and unless instructed differently by their clients should begin to process the red cases.

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[Age Discrimination Remedy – Immediate choice protected members](#): should ensure that they are adhering to the legislative requirements for producing a remediable service statement for all eligible members.

[Age Discrimination Remedy – Interest payments](#): should ensure that members are directed to the [member FAQs](#) on the [FPS member](#) website.

[Matthews – Clarification on outstanding HMRC issues](#): should ensure that they have read the relevant emails and have taken the appropriate actions.

[Firefighters’ Pension Scheme Valuation 2024 – GAD data request](#): should follow GAD’s process to follow to meet the **1 December 2024** deadline.

Local Pension Boards

[Age Discrimination Remedy – Immediate choice protected members](#): are encouraged to monitor the production of remediable service statements as part of their regular updates.

[Local Pension Board \(LPB\) Chair’s Forum](#): Chairs are encouraged to attend.

[Local Pension Board template agenda](#): Chair’s are encouraged to use the template as a guide to structure their meetings.

[Local Pension Board \(LPB\) training sessions](#): are encouraged to book onto a session.

FPS

Age Discrimination Remedy – Tax treatment for top up death benefits

Where a ‘top-up’ death in service lump sum is payable as part of the remedy process interest would be payable at a rate of 8% simple. Our understanding is that this interest is not treated as compensation, similarly to how interest on pension arrears and lump sum arrears is not.

Based on prior conversations with HMRC on the topic of pension arrears and lump sums, we did not think that the interest in these circumstances is subject to tax.

Our rationale is as follows:

[Newsletter 156](#) confirms that, as pension arrears are treated as a taxable benefit, interest on such arrears is taxable and treated as savings income. Whereas, in the case of lump sums, the tax treatment depends on whether the lump sum was authorised or not. If it was authorised and the interest does not take them over their Pension Commencement Lump Sum (PCLS) then it is treated in the same way as the lump sum i.e. tax free. We believe that, as death in service lump sums are ordinarily treated as tax free, the same logic should apply to any interest i.e. it is not

subject to tax.

We use the term ‘ordinarily’ as there are some limited circumstances whereby a death in service lump sum is taxable:

- Eligible individual over age 75 at date of death, and
- Death in service lump sum paid over 2 years ago.

This is as per [PTM073100](#).

For cases where the death in service lump sum is paid over 2 years ago, it is our understanding that Regulation 31 of [The Public Service Pension Schemes \(Rectification of Unlawful Discrimination\) \(Tax\) Regulations 2023](#) mitigates this and therefore should mean that any interest is paid tax free.

We have tested our rationale with HMRC, and they have confirmed that this is correct.

ACTION: Scheme managers and administrators should ensure that they are aware of this and confirm the tax position with beneficiaries.

Age Discrimination Remedy – Immediate Choice Remediable Service Statement (IC-RSS) rollout

In [FPS Bulletin 85 – September 2024](#) we informed readers of [HMRC’s Public Service Pensions Remedy Newsletter](#), including [Appendix B](#) which set out the offsetting guidance for the unauthorised payment charge that is to be used for IC members who previously received an unauthorised payment.

We also provided details of a joint roundtable discussion with scheme managers and administrators, the slides of which are available on our [Coffee Morning](#) section of the [FPS regulations and guidance](#) website.

Further to this on 4 October 2024, we [emailed](#) scheme managers to provide a briefing paper requesting approval for administrators to commence processing red IC-RSS cases ahead of HMRC legislation coming into force.

At our administrators forum on 14 October 2024, we made administrators aware of the majority position of scheme managers, and we discussed the offsetting guidance and whether there were any gaps that had been identified.

We took away the comments and where appropriate we will come back with additional information/guidance. This should **not** however stop administrators from

commencing processing red cases unless their clients have instructed otherwise.

ACTIONS:

Scheme managers should ensure that they update their administrators should their position change.

Administrators should ensure that they have read the offsetting guidance and unless otherwise instructed by their client, should commence processing red cases.

Age Discrimination Remedy – Immediate Choice Protected members

Following a recent query, we wanted to reiterate the legal requirement for sending a Remediable Service Statement to all eligible members under remedy. Whilst a member may be better off financially by being in the legacy scheme for the remedy period, there are other reasons why they may choose the reformed scheme instead, and it is their right to make that decision.

As a reminder in [FPS Bulletin 77 – January 2024](#) we published a [remediable service statement factsheet](#) and in [FPS bulletin 81 – May 2024](#) we published a [statutory deadline factsheet](#) to provide you with the relevant requirements that a scheme manager needs to adhere to when producing a remediable service statement.

ACTIONS:

Scheme managers should ensure that their administrators are producing a remediable service statement for all eligible members for remedy.

Administrators should ensure that they are adhering to the legislative requirements for producing a remediable service statement for all eligible members.

Local Pension Boards are encouraged to monitor the production of remediable service statements as part of their regular updates.

Age Discrimination Remedy – FPS 1992 contributions and the HMRC Digital Service

Readers may be aware of an issue that was raised with regards to a request for the HMRC digital service to ask for contribution adjustments to be able to calculate the correct marginal rate to calculate the tax charge.

HMRC have replied to confirm that the marginal rate does not historically change when a member pays pension contributions, and any issue due to paying additional pension contributions under FPS 1992 is a compensation issue (i.e. done outside HMRC).

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Therefore, we are having further discussions with GAD and HMT about how we compensate a member if their tax charge is calculated using their marginal rate during the remedy period, but this would have been different if they made the correct contributions at the time.

It is important to note that no compensation occurs until the member has paid the contributions which may not be until the member retires and pays the contributions from their lump sum, in which case the marginal rate to be used for the tax charge remains correct until that point. Paragraphs 43 to 46 of our [R-PSS factsheet](#) refer.

In the meantime, there is no need to make caveats in R-PSSs about this being an estimate, because the marginal rate that will be used has not changed.

Age Discrimination Remedy – Interest Payments

In [FPS Bulletin 85 – September 2024](#) we informed readers of [HMRC's Public Service Pensions Remedy Newsletter](#), including [Appendix A](#) which set out guidance for IC members that receive interest on the arrears of their pension and lump sum.

It is important that you engage with members so that they are aware of what they need to do when they receive such payments and that they are made aware of HMRC guidance that sets out that they may need to declare the amount to HMRC, depending on their own circumstances, and their tax position, as it is treated as savings income.

ACTION: Scheme managers and administrators should ensure that members are directed to the [member FAQs](#) on the [FPS member](#) website.

Age Discrimination Remedy – Contingent Decisions (Authorised absence)

Readers may recall that we had raised with Home Office the fire sector's view for a need for a contingent decision, with regards to authorised absences, where a member has chosen not to repay their pension contributions for a period of authorised absence, due to them being transitioned into FPS 2015.

Home Office has asked us to provide some information to allow them to consider this in more detail.

Please could we therefore ask FRAs to provide us with the number of authorised absences for the period from March 2012 to March 2022, where possible please provide a split between pre and post March 2015.

Please provide this to the bluelightpensions@local.gov.uk by **13 December 2024**

ACTION: Scheme managers to provide details of authorised absences for eligible members of remedy for the period from March 2012 to March 2022 to bluelightpensions@local.gov.uk by **13 December 2024**

Age Discrimination Remedy – Supporting documents

We pleased to have published two new documents:

- [R-PSS member factsheet](#) on the [FPS member](#) website
- [Interest Process](#) under the ‘contribution adjustment’ tab of the retrospective remedy section of the [FPS regulations and guidance](#) website

We have also updated the [Member FAQs](#) to confirm the tax position on ‘top up’ death benefits, as covered in our [article](#) above.

Employee Contribution Review Engagement Session/Consultation

Background

Public Service Pension Schemes (PSPS) undergo four-yearly scheme valuations, which are undertaken by the Government Actuary’s Department (GAD). The 2020 Firefighters’ Pension Scheme (England) valuation measured the cost of benefits accruing over the implementation period from 1 April 2024 to 31 March 2027, and set employer contribution rates accordingly. The 2020 valuations (based on data at 31 March 2020) for Firefighters’ were finalised and published on 21 December 2023.

Employer Contribution Rate

The outcome of the valuation for the Firefighters’ Pension Schemes (England) was an increase of 8.5% in the employer contribution rates to 37.6%.

Member Contribution Yield

Employer rates are calculated based on an assumed yield of contributions from scheme members set out in the reformed scheme design framework of 2014/15. The member contribution yield was set at 13.2% of pensionable pay, and originally took into account contributions from active membership and benefit accrual across the legacy final salary 1992 and 2006 schemes, and the reformed 2015 scheme. The legacy schemes closed to active membership on 31 March 2022. GAD has reviewed the contribution rate structures and anticipate that the yield from members is set to under-deliver by 0.2%.

In layman’s terms, this means that the amount received in employee contributions will not meet the required amount by 0.2%.

HM Treasury is responsible for overall public service pension policy and has instructed Home Office that the 2020 valuation results should reflect the target yield of 13.2% pa and thus action should be taken by Home Office to ensure that the employee contribution structure is updated to attain the target yield.

Home Office have invited the Firefighters’ Pensions (England) Scheme Advisory Board (SAB) to review the existing contribution rate structure so that steps can be taken to ensure the member yield can be achieved by the end of the implementation

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period. The SAB have considered suggested principles including, delivering the yield, encouraging member scheme participation and future proofing the employee contribution structure.

Home Office will be carrying out a public consultation in the coming months to allow for all interested parties to review the suggested proposals and invite feedback, with a view to the new structure coming into force from 1 October 2025. To support the consultation, Home Office, alongside GAD, will be hosting live engagement sessions for all interested parties. Further details will be circulated when the consultation is launched.

In addition to this the [FPS member](#) website has been updated to make members aware of the contribution review.

Matthews – Fire and Rescue Services Association podcast

Tristan Ashby from The Fire and Rescue Services Association (FRSA) held a podcast with Claire Johnson from LGA in September 2024.

The podcast provides listeners with an overview of the second options exercise and is available on the [FPS member](#) website for members to view.

ACTION: Scheme managers are encouraged to direct members to the [podcast](#) on the [FPS member](#) website.

Matthews – Clarification on outstanding HMRC issues

In [FPS Bulletin 84 – August 2024](#) we confirmed that we had received a response from HMRC on several issues and that administrators had been [notified](#) of this and the relevant actions to be taken.

Scheme managers were also [emailed](#) to confirm the position, and the relevant actions that were needed.

We have received several queries relating to these cases, and we want to confirm that there are currently none that should be paused and administrators should be processing these in a timely manner, once they have received the relevant information from the FRA and member.

ACTION: Scheme managers and administrators should ensure that they have read the relevant emails and have taken the appropriate actions.

Matthews – Communications with members

At our Firefighters' Communications Working Group (FCWG) on 3 October 2024 the group discussed how FRAs were communicating effectively with those individuals who are eligible for the Matthews second options exercise once they had sent out the individual statement of details, as we are aware that FRAs have been experiencing a high volume of queries.

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Some FRAs are holding one to one sessions and allowing individuals to book a 25 minute slot using a booking system, i.e. Booking with me, Eventbrite or similar. These sessions allow them to talk through the statement, and the individuals to ask any questions that they have.

Others are holding presentations at stations and via zoom and publicising the events ahead of the statements being sent. Their presentations cover who is eligible, what members are and when and what they can expect to receive.

Whilst both options are time consuming, FRAs have reported that it does save time overall on the phone calls and paperwork being sent back incorrectly.

Matthews – Manual Cases update

GAD have now been in contact with just over a quarter of FRAs in England as part of the current Matthews manual cases live trial. This trial covers cases which cannot be processed by the calculator and need to be referred to GAD (see the [July manual cases update](#)). Since the trial launch in early August, 2 cases have been provided to GAD which are actively being worked through. GAD are also now expecting data for a further 7 cases, covering a variety of expected manual case types. GAD expect to be able to complete the live trial and launch the manual cases re GAD process for all FRAs once these further cases have been received and processed by GAD.

GAD are seeing that preparing the necessary support information for refer to GAD cases is onerous for FRAs. To help complete the Matthews manual cases live trial as soon as possible, we would like to hear from any FRAs who have assembled the **Information needed for cases which are submitted to GAD** set out in the [July manual cases update](#) but are not currently actively participating in the trial. This request applies equally to FRAs in devolved regions as well as FRAs in England.

GAD are also updating the list of cases to be referred to GAD from including:

- Pensioner members in payment who converted standard service to special service in the first exercise and want to undo that decision

To more widely cover:

- All members who converted standard service to special service in the first exercise and want to undo that decision

ACTION: FRAs who have processed any such cases to date please contact GAD at firematthewscalculator@gad.gov.uk.

Firefighters Pension Scheme Valuation 2024 - GAD data request

As set out on page 6 of the [FPS Bulletin 84 – August 2024](#), GAD is now:

- launching their spreadsheet tool to allow Fire and Rescue Authorities to validate their valuation data extracts prior to submission
- sharing details of how to submit your valuation data via a secure data transfer portal for each FRA or administrator.

GAD is collecting this data primarily for the purposes of the 31 March 2024 valuation. However, at the request of responsible government and devolved government departments GAD may also use the data provided for other purposes connected to the operation of the Scheme and the development of policy within government. GAD's privacy notice can be found [here](#). If you have any concerns about our use of the 2024 data, please get in touch with GAD: Fire.2020Valuation@gad.gov.uk.

Process to follow

1. **Action required:** Please identify the most appropriate contact(s) to receive the tool and upload your data once ready, and send the following information to Fire.2020Valuation@gad.gov.uk:
 - The email address of the preferred contact
 - The FRA(s) on behalf of which they will be submitting data
2. GAD will then send this email address an invite to a secure folder through a system called Egress. Please make the preferred contact aware that this invitation can sometimes find its way into spam / junk folders.
3. Within the secure folder, users will find the **Fire valuation data specification**, the **Fire valuation data checker tool** and the accompanying **data checker tool user guide**. The valuation data tool can then be downloaded and populated.
4. Once the tool is populated and any flagged issues have been worked through, please upload the populated tool into the same Egress folder **no later than 1 December 2024**. The Egress system ensures secure data transfer – the folder will only be accessible to GAD and the email address(es) provided. GAD's data team will also ensure any personal data received is encrypted before use.
5. To help us form a more complete picture of each FRA fund's membership please also complete the short data questionnaire sections.

As a reminder, the 1 December deadline applies to “Data ...” tables covering the status of scheme members as at 31 March 2024. Tables covering changes in member status since the 2020 valuation extract (“movement data”) are required to be provided by February 2025. Shortly after 31 March 2025 GAD will ask FRAs to provide their compiled data in respect of positive elections under the Matthews second options exercise. (The request to compile data on positive Matthews elections was first raised in FPS Bulletin 75, page 6.)

GAD will also be providing this information directly to FRAs and administrators via email.

ACTION: Administrators should follow GAD’s process to follow to meet the **1 December 2024** deadline.

Forfeiture

Further to several queries regarding forfeiture, we felt it would be helpful to produce a factsheet to cover what grounds forfeiture can be applied and the recommended process to follow should you have a case.

The [factsheet](#) and supporting [report document](#) have been added to the [Factsheet](#) section of the FPS regulations and guidance website.

Update your contact details

Readers will be aware that we carried out an exercise to update your contact details in [FPS Bulletin 76 – December 2023](#).

Going forward if you need to update your contact details, please complete the [contact details form](#) and return to bluelightpensions@local.gov.uk.

General 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.

In October 2024 we received one query which related to:

Added Pension.

Matthews and Age discrimination remedy Query logs

We have three query logs:

- Age Discrimination remedy technical query log
- Matthews technical query log
- Matthews GAD calculator query log

These logs record the technical queries we have been receiving under the age discrimination remedy, the Matthews exercise and the calculator queries that GAD have been receiving for in respect of the Matthews exercise.

The technical query logs can be accessed by practitioners in the restricted area of the FPS regulations and guidance website under the sections '[Age Discrimination remedy technical queries](#)' and '[Special members of the FPS 2006 technical queries](#)'.

The Matthews GAD calculator query log can be accessed through the tab 'Calculator query log' in the Special members of [FPS 2006 - GAD calculator](#) section of the FPS Regulations and Guidance website.

The queries have been anonymised. The log is updated monthly in line with the bulletin release dates.

If you do not have access to the member restricted area of the FPS regulations and guidance website, you can request access by contacting the bluelightpensions@local.gov.uk inbox.

As a reminder if you have a query relating to either the [Age Discrimination remedy](#) or [Matthews](#) GAD calculators you can email GAD using their dedicated inboxes

FirePoliceMcCloudTaxInterest@gad.gov.uk

Firematthewscalculator@gad.gov.uk

FPS England SAB updates

Local Pension Board (LPB) Chair's forum

Following the feedback from Day one of the Firefighters' AGM, governance session, which we covered in [FPS Bulletin 85 – September](#) 2024 we have set an initial date to facilitate a LPB Chair's forum.

This is intended to be an informal session, where LPB chairs can share knowledge, good practice and discuss any area of fire pensions where they would value other experience.

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The first session will be held on 22 November 2024 and if this is found to be a useful forum, we are happy to facilitate this bimonthly and further dates will then be arranged.

ACTION: Local Pension Board Chairs are encouraged to attend the forum.

Local Pension Board Template Agenda

At the Local Pension Board Effectiveness Committee on 18 October 2024, the committee agreed a template agenda that has been published on the [resources](#) section of the [FPS Board](#) website.

The committee is keen to provide useful resources that help LPB's make their meetings as meaningful and effective as possible.

The template agenda whilst it covers several topics to discuss, depending on the set up of an FRA, will depend on where this information comes from. The expectation is not necessarily to have a separate report for each topic, but more to provide pointers as to what information LPB's should be sighted on, and to help them ask meaningful questions.

ACTION: Local Pension Board Chair's are encouraged to use the template agenda to structure their meetings.

Age Discrimination Remedy – request for data

The Scheme Advisory Board is keen to have oversight of the production of Remediable Service Statements (RSS), particularly in the run up to 31 March 2025.

We will now therefore be requesting monthly information relating to how many RSS' have been issued to members.

The scheme manager for each FRA will need to work with their administrator to collate this information.

Please therefore populate the [RSS spreadsheet](#) and return to bluelightpensions@local.gov.uk by **30 November 2024**.

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 ongoing legislative developments that will require clear and comprehensive information.



Hurry as the **closing date** for applications is **8 November 2024** and interviews are scheduled to take place in the week commencing 11 November 2024.

Please contact tara.atkins@local.gov.uk with any questions about the role.

Itrent Bluelight user group

Bedfordshire Fire & Rescue Service use itrent as our HR/Payroll system and are putting together a blue light user group to discuss best practice/issues/implementation of legislation etc. for example the recent changes to the Grey Book maternity scheme, and the RDS pay banding.

The first meeting will be held on Tuesday 10th December (10:00 to 16:00) in person at BFRS HQ in Kempston.

If your FRA uses itrent and you would be interested in attending, please email sally.green@bedsfire.co.uk for more information.

Home Office Fire workforce and pensions statistics

The Home Office has published statistics on workforce and pensions for the Fire and Rescue Service in England covering the year from 1 April 2023 to 31 March 2024. According to the statistics, the Firefighters' Pension Scheme deficit for the financial year 2023 to 2024 was around £603m, an increase of 7.5% compared with the previous year (£561m in financial year 2022 to 2023) and virtually unchanged on five years previously (£600m in financial year 2018 to 2019).

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Eversheds Pensions Dashboards Speedbrief

Readers should already be aware that the connection date for Public Service Pension Schemes, including Firefighters' pensions for Pensions Dashboards is 31 October 2025. At the time of this publication that is just 12 months away.

We know that this feels like just another thing to add to the pile of things to do regarding pensions, what with the Sargeant and Matthews remedies happening now, but it is important that scheme managers are engaged in this process, as they are the ones that are responsible.

Whilst practically most FRAs will be relying upon their administrator to appoint their Integrated Service Provider (ISP), it is important that scheme managers do not act blindly on this and are engaged in this process and know that this is the case. This must be a priority for scheme managers because until the ISP is known, work on what matching rules will be in place and utilised and data cleansing is much more difficult to put in place.

Why do we keep hearing so much about Data?

This is because it is a key feature of Pensions Dashboards and if the Sargeant and Matthews exercises have taught us anything, it is that the right data **MUST** be in place as it underpins everything. It is not enough to just have the presence of data; it needs to be accurate as well.

No one wants to find themselves having to report breaches of law to TPR for having missed the connection deadline, or for not having accurate data available when the dashboard goes live.

Scheme managers need to understand what needs to happen and where their administrator is with their preparation. We would therefore encourage scheme managers to be requesting a regular update from their administrators, regarding their progress on the implementation on dashboards.

Evershed's have published a useful ["To do"](#) Speedbrief document which sets out some key steps which scheme managers can take now.

House of Commons

On 25 October 2024, the House of Commons Library updated [briefing paper CBP-7505](#), which outlines the current system of pension tax relief and covers the main areas of debate about future reform.

The Pensions (Abolition of LTA Charge etc) (No 2) & (No 3) Regulations 2024

On 7 and 9 October 2024, the [Pensions \(Abolition of Lifetime Allowance Charge etc\) \(No 2\) Regulations 2024](#) and the [Pensions \(Abolition of Lifetime Allowance Charge\) \(No 3\) Regulations 2024](#) were laid. At the time of publishing this bulletin the No 3 regulations are still in draft.

Both sets of regulations will come into force on 18 November 2024 and have effect from the tax year 2024/25.

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The regulations amend the Taxes Management Act 1970, the Income Tax Earnings and Pensions Act 2003, the Finance Act 2004 and secondary legislation. The changes include:

- minor corrections relating to LTA protections
- new provisions covering Transitional Tax-Free Amount Certificates (TTFAC) and the calculation to determine the value of member's benefits when paying a Trivial Commutation Lump Sum (TCLS).

You can view a full list of the changes in [pension schemes newsletter 163](#).

TPO

Deputy Pensions Ombudsman appointment extended

The Department for Work and Pensions (DWP) has extended Anthony Arter's appointment as the Deputy Pensions Ombudsman for a further three months from 16 October 2024. This is to ensure continuity of service while a recruitment exercise for a new Deputy is concluded.

Ombuds Day

The 10 October 2024 was Ombuds Day. The Pensions Ombudsman (TPO) celebrated this day with a [blog raising awareness and understanding of TPO services](#).

Money Helper



Request for help

At the Firefighters' Pensions AGM we were delighted to receive a demonstration of the pensions dashboard from Adam Gifford from the Money Helper.

There were several questions from the audience around how Money Helper might represent the Sargeant remedy information on the dashboard. In Adam's response he said that at the point they started to look at public service schemes they would love to be able to engage with the sector to learn from their current experience and hear any suggestions or concerns.

Adam has reached out to ask for volunteers who would be happy to engage with them on this. We are therefore going to hold a coffee morning session on 7 November 2024 to facilitate this discussion and an invite will be sent out shortly.

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Pensions Dashboards Programme



The Pensions Dashboard Programme – Publications

PDP publish regular [publications](#) about the Pensions Dashboards and the Programme which you can find on their [website](#).

In their October 2024 newsletter they cover connection guidance as follows:

- How to connect
- Who is the guidance for?
- Step by step connection journey
- Roles and responsibilities

Ministerial Statement – Pensions Dashboards

On 22 October 2024, [Ministerial Statement HCWS148](#) was made to confirm that whilst Government supports the principle of enabling multiple commercial pensions dashboard services, which will provide savers with greater choice to access their pensions information from organisations they are familiar with, promoting greater engagement with pensions. However, in the interests of ensuring consumers have the best experience on dashboards, it is prudent to allow a period while only the MoneyHelper dashboard is operational.

Prioritising the launch of the government-backed dashboard in this way will provide an opportunity to obtain better insights into customer behaviour and ensure greater confidence in operational delivery, security, and consumer protection before facilitating the connection of commercial dashboards.

Government have therefore directed the PDP to focus its efforts on the connection and launch of the MoneyHelper dashboard service (provided by MaPS), before turning to the work of connecting commercial dashboard services.

The Pensions Regulator (TPR)



Scams awareness week

In October 2024, in association with the Pension Scams Action Group (PSAG) the Pensions Regulator (TPR) launched a [new video](#) featuring a critical care nurse who was scammed out of her retirement pension. This follows the publication of the [case report](#) detailing how 245 victims were defrauded in a £13.5 million scam.

TPR encourages administrators to:

- consider if they are doing enough to protect members
- educate their members by sharing the [new video](#)
- take the [pledge to combat pension scams](#)
- [avoid and report pension scams](#) to action fraud.

Unlocking power of digital, data and technology

On 22 October 2024, TPR published its [digital, data and technology strategy](#). The strategy is a blueprint for how TPR and the industry should adapt to, and embrace, changing technology and a changing pensions market to drive better outcomes for savers.

It aims to:

- reduce unnecessary burden on pension schemes
- enable effective market competition
- help TPR innovate and create an environment which encourages pension schemes to do the same in savers' interests.

Data quality engagement

Pensions dashboards duties mean that it is more important than ever that schemes have robust controls around their data. Data quality is critical to the success of pensions dashboards – without good data, savers may not be able to find all their pensions or get an accurate picture of the value of their savings to help them plan for retirement.

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The record-keeping expectations TPR set in 2010 have now been embedded in their new [General Code](#), in force since March 2024. Failure to maintain complete and accurate records puts a scheme at risk of not meeting their legal obligations. Poor record-keeping can have a huge impact on members and can be very expensive for a scheme if things go wrong due to bad or missing data.

Commencing from 15 October 2024, TPR are reaching out to schemes in scope for dashboards to ensure that they have the right processes and controls in place around their data. TPR will challenge those that are not able to demonstrate how they meet their expectations, and regulatory action may be taken if necessary.

Pensions Dashboard Webinar

TPR are holding a pensions dashboard webinar on 26 November 2024 between 14:30 and 15:30.

The webinar is aimed at scheme managers and will cover the following topics:

- Pensions dashboards overview and what to expect from TPR
- Getting data dashboards ready
- Governance and record keeping
- TPR's compliance and enforcement approach
- Hot topics from industry

You can register for the webinar [here](#).



Pensions Dashboards readiness survey

As part of TPR's dashboards communications approach, they will be sending all scheme managers two surveys at key points in their journey to their 'connect by' date, as set in DWP's guidance.

The surveys will be sent to Public Service Pension Schemes in the month following their second and third 'nudge' communications – and therefore all PSPS schemes can expect to receive the first survey in November. It is important that schemes complete and submit the surveys, which are anonymous, as they provide TPR with useful insights into industry readiness, and where any gaps in awareness and

understanding may lie, in order to inform their approach.

ACTION: Scheme managers are encouraged to complete and submit the surveys.

HMRC

Age Discrimination Remedy - Public Service Pensions Remedy (PSPR) Scheme Pays Election

On 1 October 2024, we [emailed](#) scheme managers and administrators, with a message from HMRC sharing the relevant documents that will be used for the new Scheme Pays process for those members who will use the Member Tax Calculator.

It is important that the Single Point of Contact (SPoC) for each FRA is aware of this new process.

ACTION: Scheme managers should ensure that their SPoC is aware of this new process and should agree their internal processes to ensure that once a notification is received that the relevant action is taken.

Pensions Scheme Newsletter 163 – October 2024

On 24 October 2024, HMRC published their October [newsletter 163](#).

The newsletter has articles on:

- the lifetime allowance (LTA) abolition
- pension flexibility statistics
- registration statistics
- the Managing pension schemes service
- authorised surplus payment charges

Events

Local Pension Board (LPB) Training Sessions

Further to [FPS Bulletin 77 – January 2024](#) where we let readers know that we launched our new LPB training.

As mentioned in [FPS Bulletin 85 – September 2024](#), we have been blown away by the take up for our LPB training sessions. At the LPB Effectiveness Committee on 18 October 2024, we discussed how we can continue to make the training assessable to all and have agreed to add in a refresher training session on Tuesday 11 February

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2025 from 10:00 to 13:00, via Ms Teams.

The refresher training session is aimed at LPB members who have already received the full LPB training, as they have been an LPB member for a period already, and just require a bit of a refresher in their knowledge and to get up to date with the hot topics.

We are also looking to hold another in person training session, following the success of the one in September, and are looking for a location to carry this out further up the country. If your FRA or local authority have a training space that we would be able to use, please do contact us at bluelightpensions@local.gov.uk. The training space would need to hold between 30-40 people sat around tables.

We will continue to provide our full LPB training throughout 2025 as follows:

- Thursday 23 January 2025 10:00 – 14:00 (MS Teams) *(Fully booked)*
- Tuesday 25 March 2025 10:00 – 14:00 (MS Teams) *(Fully booked)*
- Monday 16 June 2025 13:00 – 17:00 (MS Teams) *(Fully booked)*
- Wednesday 17 September 2025 11:00 – 15:30 (in person – 18 Smith Square)
- Thursday 22 January 2026 10:00 – 14:00 (MS Teams)

Attendees will hear from a range of speakers including:

LGA – to provide an overview of the FPS scheme(s) and current pension related hot topics e.g. Matthews and McCloud

SAB (England) Chair – to give an introduction and overview of the work that SAB are involved in.

Fire LPB Effectiveness Committee Chair – to provide input on LPB effectiveness and what the committee have been working on.

The Pensions Regulator – to provide an update on the Administration and Governance survey and how the results relate to Fire, as well as covering the importance of the Public Sector Pensions toolkit and any current developments e.g. the General Code.

The Pensions Dashboard Programme (PDP)/ The Pensions Regulator (TPR) – to provide an update on the programme and requirements on scheme managers/to provide detail of the tools that scheme managers can use to help them prepare for dashboards e.g. checklists.

To book:

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Please email bluelightpensions@local.gov.uk for the MS Teams sessions and we will announce when the booking link goes live for the in-person session at the LGA offices, 18 Smith Square, Westminster, SW1P 3HZ.

ACTION: Readers are asked to make their LPB members aware of the training sessions and encourage them to book onto a session.

FPS coffee mornings

Our MS Teams coffee mornings are continuing in November 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.

On 7 November 2024 we will be joined by Adam Gifford from the Money Helper to discuss the sectors current experience and hear any suggestions or concerns, as covered in our [article](#) above.

On 26 November 2024 we will be joined by Home Office to discuss their workplan for the coming 12 months.

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

3 October 2024 – [Unauthorised payments process for offsetting](#)

22 October 2024 – [Matthews update](#)

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.

Heywood Drop in Sessions

Heywood is hosting informal Sargeant drop-in sessions on the third Thursday of every month.

The sessions are an opportunity for Heywood customers to discuss overall progress on the Sargeant implementation project, share experiences, provide feedback, and enable Heywood to provide support in real time.

If you are a Heywood administrator and would like to receive the joining details and meeting link, please contact your Heywood Customer Relationship Manager.

Useful links

- [The Firefighters' Pensions \(England\) Scheme Advisory Board](#)
- [FPS Regulations and Guidance](#)

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- [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](#)
- Pensions Dashboards
 - [TPR guidance and checklist](#)
 - [DWP guidance on connection](#)
 - [PASA connection readiness guidance](#)

Legislation

Statutory Instruments

SI 2024/1012 [The Pensions \(Abolition of Lifetime Allowance Charge etc.\) \(No 2\) Regulations 2024](#)

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 avoid emailing advisers directly.

Tara Atkins (Firefighters' Pensions Adviser)

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