

Notice of Meeting

Surrey Local Firefighters' Pension Board

**Date & time**

Thursday, 28 July
2022 at 10.00 am

Place

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

Contact

Joss Butler
joss.butler@surreycc.gov.uk

Chief Executive

Joanna Killian

Board Members

Councillor Nick Harrison (Employer Representative, Firefighters' Pension Scheme) (Chairman)
Paul Bowyer (Employee Representative, Firefighters' Pension Scheme),
Glyn Parry-Jones (Employee Representative, Firefighters' Pension Scheme) and
Dan Quin (Employer Representative, Firefighters' Pension Scheme) (Vice-Chairman)

AGENDA

1 APOLOGIES FOR ABSENCE AND SUBSTITUTIONS

2 MINUTES FROM THE PREVIOUS MEETING: 28 APRIL 2022

(Pages 5
- 8)

To agree the minutes as a true record of the meeting.

3 DECLARATIONS OF INTEREST

To receive any declarations of disclosable pecuniary interests from Members in respect of any item to be considered at the meeting.

Notes:

- In line with the Relevant Authorities (Disclosable Pecuniary Interests) Regulations 2012, declarations may relate to the interest of the member, or the member's spouse or civil partner, or a person with whom the member is living as husband or wife, or a person with whom the member is living as if they were civil partners and the member is aware they have the interest.
- Members need only disclose interests not currently listed on the Register of Disclosable Pecuniary Interests.
- Members must notify the Monitoring Officer of any interests disclosed at the meeting so they may be added to the Register.
- Members are reminded that they must not participate in any item where they have a disclosable pecuniary interest.

4 QUESTIONS AND PETITIONS

To receive any questions or petitions.

Notes:

1. The deadline for Member's questions is 12.00pm four working days before the meeting (22 July 2022).
2. The deadline for public questions is seven days before the meeting (21 July 2022)
3. The deadline for petitions was 14 days before the meeting, and no petitions have been received.

5 SURREY LOCAL FIREFIGHTERS' PENSION BOARD ACTIONS AND RECOMMENDATIONS TRACKER

(Pages 9
- 18)

To agree the actions and recommendations tracker.

6 SCHEME MANAGEMENT UPDATE REPORT

(Pages
19 - 24)

The Board is asked to note the report and actions taken.

7 XPS - SURREY FIRE & RESCUE AUTHORITY PENSION BOARD REPORT

(Pages
25 - 38)

To consider a report from XPS for 2022/2023 – Q1.

8 FIRE BULLETINS

(Pages
39 - 94)

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.

9 RISK REGISTER

(Pages
95 - 100)

To note the risk register.

10 DATE OF THE NEXT MEETING

To note the date of the next meeting as 10 November 2022.

Joanna Killian
Chief Executive
Published: 20 July 2022

This page is intentionally left blank

MINUTES of the meeting of the **SURREY LOCAL FIREFIGHTERS' PENSION BOARD** held at 10.00 am on 28 April 2022 at Woodhatch Place, 11 Cockshot Hill Reigate Surrey RH2 8EF.

These minutes are subject to confirmation by the Committee at its meeting on Thursday, 28 July 2022.

(* present)

Elected Members:

- * Nick Harrison (Chairman)
- * Glyn Parry-Jones
Dan Quin (Vice-Chairman)
Vacancy

11/22 APOLOGIES FOR ABSENCE AND SUBSTITUTIONS [Item 1]

Apologies were received from Dan Quin.

12/22 MINUTES FROM THE PREVIOUS MEETING: 25 NOVEMBER 2021 & 13 JANUARY 2022 [Item 2]

The minutes were agreed as an accurate record of the meeting.

13/22 DECLARATIONS OF INTEREST [Item 3]

None.

14/22 QUESTIONS AND PETITIONS [Item 4]

There were none.

15/22 SURREY LOCAL FIREFIGHTERS' PENSION BOARD ACTIONS AND RECOMMENDATIONS TRACKER [Item 5]

Officers:

None.

Key points raised during the discussion:

1. The Chairman introduced the item and read through the actions and recommendations tracker.
2. Members agreed to close Action 19/20.
3. Members agreed to close Action 8/20.
4. The Chairman highlighted that the action tracker would be amended where necessary to give further explanation to agreed actions.

Resolved:

The Board noted the recommendations tracker.

16/22 SCHEME MANAGEMENT UPDATE REPORT [Item 6]

Witnesses:

Carrie Pearce, Pensions Project Officer
Phillip Johnson, Senior Pensions Advisor
Paul Mudd, XPS

Key points raised during the discussion:

1. Officers introduced the report.
2. The Chairman noted that all Board members and the Pensions Project Team undertook training on 29 March 2022. Further detail was provided within the report.
3. Members highlighted that the Pension Project Team had been working through an overarching policy for the SFRS pension. The policy was shared with Board members for review. Officers stated that officers were working on a policy on returning to work following retirement, the Voluntary Scheme Pays policy and a review of the conflict of interest and substitution process for the Board.
4. A Member of the Board noted issues related to the Modified Options Scheme and requested an update. Officers provided a brief overview of works taking place which included a review of resource and the software legacy system. Members noted that it was currently unconfirmed whether works would be carried out internally or externally.
5. The Board agreed to receive regular updates on the progress of the Modified Options Scheme.
6. The representative from XPS stated that XPS had previous experience working on a similar exercise with other Fire clients.

Resolved:

The Board noted the report.

17/22 XPS - SURREY FIRE & RESCUE AUTHORITY PENSION BOARD REPORT [Item 7]

Witnesses:

Carrie Pearce, Pensions Project Officer
Phillip Johnson, Senior Pensions Advisor
Paul Mudd, XPS

Key points raised during the discussion:

1. The representative from XPS introduced the item and provided an overview of each section of the report. The Board noted details related to regulations and guidance, member self-service, common data, membership, completed case overview and by month, and complaints.
2. The Board noted that a video had been sent to the service which aimed to provide support when signing up and using the member self-service portal. Officers confirmed that the video was received but had not yet been distributed to members of the scheme.
3. In regard to membership, the Board noted that the number within the deferred section had increased. The representative from XPS explained that the data within the table was likely inaccurate and that

further work was needed to display the correct figures. The representative from XPS agreed to provide a response outside of the meeting.

4. In regard to completed cases, the representative from XPS informed the Board that the performance of XPS had decreased due to a backlog of work and staff leave / absence. XPS were aware of these issues and stated that they were progressing towards increasing performance to an acceptable level. The Chairman requested that, going forward, XPS provide a managerial statement to the board to comment on and explain the reasoning for any significant performance issues.
5. A member of the Board noted that the level of service had decreased over recent months however there were no complaints reported. Further to this, the member stated that they had received feedback from scheme members that XPS were not responding to issues raised by members of the scheme. The representative from XPS explained that XPS had a set process for recording complaints and would be interested to have a conversation with the board member on the issue outside the meeting.
6. In regard to the tracking of performance, members of the board said that it would be helpful to have data available on cases where key performance indicators (KPIs) were not met. The Chairman added that he would challenge XPS to present other information on performance which could help identify potential future issues and backlog.

Actions / further information to be provided:

The representative from XPS agreed to circulate the correct data on 'membership movements within the schemes' to the Board.

Resolved:

The Board noted the report.

18/22 ADMINISTRATION BULLETIN UPDATE [Item 8]

Witnesses:

Carrie Pearce, Pensions Project Officer
Phillip Johnson, Senior Pensions Advisor

Key points raised during the discussion:

1. The Chairman introduced the item. No comments were raised.

Actions/ further information to be provided:

None.

Resolved:

The Board noted the report.

19/22 RISK REGISTER [Item 9]

Witnesses:

Carrie Pearce, Pensions Project Officer
Phillip Johnson, Senior Pensions Advisor

Key points raised during the discussion:

1. The Chairman introduced the item.
2. The Board agreed to close Risk F2 and Risk F23.

Actions/ further information to be provided:

To close Risk F2 and Risk F23.

Resolved:

The Board noted the report.

20/22 DATE OF THE NEXT MEETING [Item 10]

The date of the next meeting was noted to be 28 July 2022.

Meeting ended at: 11.00 am

Chairman

**SURREY LOCAL FIREFIGHTERS' PENSION BOARD
ACTIONS AND RECOMMENDATIONS TRACKER**

The actions and recommendations tracker allows Board Members to monitor responses, actions and outcomes against their recommendations or requests for further actions. The tracker is updated following each Board. Once an action has been completed, it will be shaded out to indicate that it will be removed from the tracker at the next meeting. The next progress check will highlight to members where actions have not been dealt with.

KEY			
	No Progress Reported	Action In Progress	Action Completed

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
17 January 2020 A1/20	Administration Update (1 September 2019 - 31 December 2019)	Implement of modified pension scheme arrangements	Scheme Manager	As per FPS Bulletin 24 - September 2019 HMRC have now written to all FRAs with regards to backdating their FPS 2006 scheme contracting out certificate to 6 April 2000. This is to allow HMRC to process the refund of National Insurance Contributions and to correct the contracted-out status. In a few cases HMRC have informed FRAs that they do not currently have a valid contracting out certificate for the FPS 2006 and this will first need to be applied for and then backdated. The relevant form to complete has been sent to each FRA by HMRC and is form APSS155b. The backdating should be from 6 April 2000. HMRC goes on to confirm that 'a notice of intention or explanation must be given to all employees and recognised trade unions and the notice period of up to 3 months must have expired'. On the assumption that some form of consultation took place with employees following the ruling about backdating membership HMRC will accept that as having given the necessary notice of intention or explanation.	Ongoing

Item 5

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
				<p>It has been confirmed that DCLG (now Home Office) consulted on changes to the scheme under the retained firefighters pension settlement consultation, so there is no need to issue anything further.</p> <p>In order to reduce the burden on FRAs with regards to providing information for these refunds to be made, it has been agreed with HMRC that only name, date of birth, NI number and period bought back needed to be provided. FPS Bulletin 2 and FPS Bulletin 3 provide more information. This topic was also covered at the special members refresher workshop [slides 52 and 53] to clarify that there was no discretion to not provide this information because it was needed for the HMRC GMP reconciliation project.</p> <p>July 2020: Weightmans are providing advice as part of other work given to them on Modified and 10% Scheme Allowances now we are ready to write back out to members.</p> <p>April 2021: Awaiting details of 2nd options exercise.</p> <p>July 2021: Follow up letters have been sent to members regarding the Modified extending the deadline for Expression of Interest Forms (EOI) to December 2021. This follows a number of enquires and requests for a second opportunity to express interest.</p> <p>October 2021: The period for members to submit their Expression of Interest Forms, remains open. Currently</p>	

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
				<p>one form has been received. From January 2022, the calculations will be made and communicated accordingly to those who submit their EOI.</p> <p>January 2022: The date for the Expression of Interest forms to be submitted by has now passed. At present there has not been an update from the Government as to when the Modified Scheme will reopen for pension members to join. Throughout 2021, a further 5 forms were received. All members who returned an Expression Of Interest form (101 people), will be contacted in January 2022 with an update.</p> <p>April 2022: Members who returned their Eoi form by 31 December, were contacted in January 2022 to confirm their wishes had been noted and the Service is waiting for guidance from the government as to when the scheme will reopen. Members were informed no timeline has been suggested and calculations will be worked through once the legislation is in place. The second options exercise has not yet opened and the Service were informed on 15 March that the regulations need to be drafted by the Home Office, and consulted on before they become legislation. This process could take up to 18 months. Therefore it is likely the options exercise will only open around October 2023. Communications were sent to members at the end of May 2022 with an update of the status of the project.</p>	

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
30 April 2020 A16/20 (Informal meeting due to Covid-19)	Action Tracker and Risk Register	<p>A) Pensionable Pay particularly concerning Duty Systems will be added to the action tracker and key headlines and milestones from Weightmans regarding the project, will be shared with the Board once received.</p> <p>B) A risk to be added to the Risk Register concerning Pensionable Pay - particularly in relation to Duty Systems.</p>	Scheme Manager	<p>30/04/20 (informal meeting) - In response, the Vice-Chairman explained that she had approached Jane Marshall from Weightmans legal service who helped scope that work project, for a report. She noted that the Workforce Information Officer had recently chased a reply from legal colleagues who were not in receipt of Weightmans' report. The Vice-Chairman agreed that once the report was received, the Board would receive key headlines and milestones in relation to that project.</p> <p>July 2020: The Project Manager initiated work to look at the allowances to find out what the Surrey County Council situation looked like. He was mandated with a task to prioritise current members and gone back to Weightmans for further advice. An update on pensionable allowances was given to the November Board and a risk has been added to the risk register. The Scheme Manager update will provide the Board with regular updates.</p> <p>April 2021: The Scheme Manager updated the Board on Pensionable Pay and reported that a new project manager was now in place so this and other projects could be taken forward through a Fire Pensions Programme Steering Group. A timeline for the Pensionable Pay project would be established. The Scheme Manager explained that the Steering Group would meet monthly and this Local Firefighters' Pensions Board would receive an update following each meeting.</p>	Ongoing

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
				<p>July 2021: Meetings in place and papers are being shared. The previous Project Manager has left. Recruitment is underway for a Senior Pension Advisor.</p> <p>October 2021: Following a recruitment process, two new members joined the Surrey Fire and Rescue Service. Both members have commenced working on 10% allowance project. Further resource is being sourced to complete the calculations for the 10% allowance project.</p> <p>January 2022: Calculations were completed in December 2022 for Priority Group 1 (SFRS members due to retire by end of 2023), and letters were sent to notify them of the 10% allowance and the impact this has had on their contributions. A total of 11 people were in this cohort. Calculations have also commenced for Priority Group 2 members (SFRS members who have retired between 2014 and 2020). Letters to this cohort are due to be sent by the end of January 2022.</p> <p>April 2022: After the Priority Group 1 letters were sent, the Service was contacted by the FBU who confirmed they were seeking legal advice. The Pensions Project Team made the decision to pause communicating to other cohorts in case the FBU feedback required an alternative method or message to be adopted. Calculations continue to be worked through and are now completed for Priority Group 2 and are underway for Priority Group 3 and 4. A meeting with the FBU is planned to take place in April 2022.</p>	

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
				<p>July 2022: Most calculations for priority group three and four are nearly completed. A meeting has taken place with the FBU and a follow up email was received which contained their points to ensure this benefitted those affected. Follow up advice from Weightmans is required to confirm how the Service will respond to the FBU.</p> <p>A communication was sent to all members to notify them of the current status of the project.</p>	
<p>30 April 2020 A20/20 (Informal meeting due to Covid-19)</p>	<p>Administration Update (1 January 2020 - 31 March 2020)</p>	<p>The Pensions Support & Development Manager will liaise with the Head of Data, Digital & Special Projects on the next steps concerning the Guaranteed Minimum Pension (GMP) reconciliation - the new Project Manager to assist.</p>	<p>Head of Data, Digital & Special Projects</p>	<p>No major changes. At this stage Mercer, our outsource company dealing with GMP, is still awaiting final data cut for SFRS. We are expecting to receive the project plan for rectification in January 2021 so we can begin planning our side.</p> <p>April 2021: Reports sent to scheme manager for review and decisions regarding tolerance setting levels</p> <p>August 2021: Officers confirmed that a meeting on Guaranteed Minimum Pension (GMP) reconciliation was held with XPS to agree a timeline and arrange processes following the transfer over to XPS.</p> <p>October 2021: Mercer have provided a breakdown of the information they have completed to date which has been passed to XPS to obtain a quote to complete the GMP rectification project.</p> <p>January 2022: Communications are underway with Mercer and the payment for this service is in process.</p>	<p>Ongoing</p>

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
				<p>April 2022: Mercer have confirmed further data is required from XPS following the Pensions Increase and a session to go through the project plan. Mercer will send through a template of the data they need which will allow them to continue with the GMP rectification.</p> <p>July 2022: XPS have been reviewing Mercer's data template request for Mercer to be able to complete the GMP rectification. A meeting took place on 7 July between XPS and Mercer to discuss the data requirements. This proved to be a productive meeting and XPS are going start working through the relevant spreadsheet.</p>	
22 April 2021 A5/21	Action Tracker	<p><i>The Board agreed to combine Actions A14/20 and A15/20 as they both related to Board Member training.</i></p> <p>The Board to regularly consider future training needs.</p>	Committee Manager	<p>November 2021 Update: For Head of Data, Digital & Special Projects to consider options for pensions training for Spring 2022.</p> <p>January 2022: The LGA have been contacted, and have confirmed they can provide training in March 2022. A date for the training to go ahead needs to be confirmed by the Board and the SFRS Pensions Project Team. The LGA also confirmed training on the age discrimination remedy will be facilitated as part of the LGA's remedy project implementation. Details of this and any other future events will be advertised via the monthly FPS bulletins. The Pensions Project Team will monitor the website accordingly.</p>	Ongoing

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
				April 2022: Training took place with the LGA which was attended by the Pensions Team, Scheme Manager and Local Pension Board members on 29 March 2022.	
25 November 2021 A7/21	XPS Administration - Surrey Fire and Rescue Service Pension Board Report	For the Head of Data, Digital & Special Projects to work with XPS to use a tracing service to confirm addresses for those past retirement or within two years of retirement.	Head of Data, Digital & Special Projects	<p>January 2022: XPS confirmed that they were in the process of obtaining costs to undertake address tracing.</p> <p>April 2022: XPS have provided the cost for this Service. This has been sent to the Scheme Manager to review and approve.</p> <p>July 2022: The cost to proceed with the exercise has been approved and a PO has been sent to XPS to commence with the task.</p>	Ongoing
25 November 2021 A9/21	XPS Administration - Surrey Fire and Rescue Service Pension Board Report	For XPS to provide an update on the suggestions for improvements in the self-service portal, and on the help line backlog.	Head of Data, Digital & Special Projects	<p>January 2022: XPS stated that they were investigating systems that can provide a "live" view of calls waiting and available team members which should help reduce missed calls further. This development will be rolled out during 2022.</p> <p>April 2022: Monthly service meetings take place between XPS and SFRS to monitor the progress of tasks and provide areas of improvement where required.</p> <p>July 2022: An update was provided in June to confirm there are only 15 tasks outstanding of those which were sent to XPS. A tracker is in place for the tasks which are currently open. Confirmation is required as to how long the tasks have been open for.</p>	Ongoing

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
13 January 2022 A1/22	Surrey Local Firefighters' Pension Board Actions and Recommendations Tracker	In regard to 10% pensionable pay, the Scheme Manager agreed to circulate details on the communication timeline for each priority group to members of the Board.	Head of Data, Digital & Special Projects	<p>April 2022: A timeline of when members are due to be contacted was sent to the Fire Officer Association employee representative on 21 January 2022. After this date the Service heard from the FBU and the communications to members was placed on hold. A follow up email was sent to the employee representative on 22 February to notify him the timeline will change due to the pause in communications. A revised copy will be sent after the meeting with the FBU has taken place.</p> <p>July 2022: The communications with the FBU are still underway. Therefore, the timeline has not been updated since January 2022.</p>	Ongoing
13 January 2022 A2/22	Surrey Local Firefighters' Pension Board Actions and Recommendations Tracker	In regard to 10% pensionable pay, the Scheme Manager agreed to contact scheme members within relevant priority groups to highlight that the pension team should be contacted directly to deal with any specific issues.	Head of Data, Digital & Special Projects	<p>April 2022: The communications sent to all members in Priority Group 1 confirmed the pensions team should be contacted via the email address provided if they have any queries.</p> <p>July 2022: A communication was sent to all affected members early June 2022, to confirm the current status of the project. Included in this email were again the contact details for the pension team.</p>	Ongoing

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
28 April 2022 A3/22	XPS Administration - Surrey Fire and Rescue Service Pension Board Report	The representative from XPS agreed to circulate the correct data on 'membership movements within the schemes' to the Board.	Head of Data, Digital & Special Projects	July 2022: XPS provided the Pension Board Report on 30 June 2022 and section 4 contained up-to-date membership information which illustrates the movements of members in the three pension schemes. Further investigation is required in this area as there are still queries on the figures provided.	Ongoing



Surrey Local Firefighters' Pension Board 28 July 2022

Scheme Management Update Report

Recommendations:

The Board is asked to note the report and actions taken.

1.0 Introduction:

1.1 The Board has requested an update on Scheme management activities.

2.0 Scheme Management Activities

2.1 McCloud - Age Discrimination – Immediate Detriment Remedy

2.2 The Service has received the data collection template from XPS Administration and the pensions team have met with the payroll team at Surrey County Council to go through the information required. The template for the exercise is extensive and more complex than originally thought. Additionally some of the information required was unclear so a meeting with XPS took place on Tuesday 21 June 2022. This proved to be very useful and clarified the details the payroll team needed to provide and where additional support was required from the pensions team within the Service. XPS confirmed 31 December 2022 is the deadline the exercise ideally needs to be completed by.

2.3 The LGA shared with FRA's, member benefit illustrations which had been created to provide active members with guidance as to how their pension benefits may change once remedy has been taken into account. This document was shared via SFRS News on 29 April 2022.

2.3 The Service was made aware on 6 June 2022, of the FBU's plans to register through the courts, immediate detriment claims for each FBU member who has not received the final part of their pension benefit due to the retraction of the immediate detriment framework. Whilst this is an industry wide issue, the Service is reading any new advice and guidance which is released to respond accordingly. The Service is also taking legal advice on the application of the immediate detriment framework.

2.4 Age Discrimination – Move to FPS 2015

2.5 Following the transfer for all active members to be part of the FPS 2015 pension scheme as of 1 April 2022, a communication was sent to members who were previously protected. This communication notified members of features of the FPS 2015 which they may not previously have been aware of. The features include:

- The new contribution rates
- Opportunity to transfer (nonclub basis)
- 12 month deadline to transfer in pension schemes from another occupational schemes or personal pension schemes
- Opportunity for members to provide a death grant nomination
- Cohabiting partner nomination is available.

A template was provided by the LGA and the letter was sent out to protected members on 22 April 2022.

2.6 XPS notified the Pensions Project Team at the end of April 2022, in the eighth edition of XPS' *'Fire in the Loop'* publication, of the requirement to collate pension contributions paid by members during the remedy period of 1 April 2015 to 31 March 2022. This will then be used to compare to the contributions that should have been paid if members had remained in the remedy scheme. This is a task the team will commence shortly as part of the data collection exercise.

2.7 10% Pensionable Allowance

2.8 A second meeting took place with the regional FBU representative to receive more detailed information about the concerns FBU have with the 10% pensionable allowances project. The concerns raised were expected and further legal advice has been requested to ensure the Service's approach to the project remain appropriate. Further discussions will be required with the FBU to finalise the process the Service will adopt with regards to the project. A joint communication has been drafted to make members aware that the FBU and Service are discussing this matter, which has led to a pause in the project.

2.9 Calculations have been completed for the Priority Group Three and calculations have nearly been completed for the majority of Priority Group Four. Calculations will continue to be worked through by the project team.

2.10 Modified Scheme – On-Call Access

2.11 The Pensions Team responded to the LGA's short survey on 14 June 2022. This was ahead of the deadline provided. The purpose of the survey was to provide information on the number of individuals who will be in scope for the second options exercise.

2.12 Training

2.13 From the training which took place in March 2022 for all Local Pension Board members, a number of actions were highlighted. An update on the progress of these actions has been provided:

Topic	Tasks	Status
McCloud / Age discrimination	<ol style="list-style-type: none"> 1. Ensure all remaining members are transferred into FPS 2015 from 1 April 2022 on payroll 2. Send cohort-specific 1 April 2022 letter to all members* 3. Distribute 'Your questions answered' factsheet 4. Monitor optant outs – new factsheet available! 5. Communicate opt in message. 6. Update websites and other resources 7. Consider possible upcoming IQMP referrals 8. Send follow up letter to former protected members 9. Collection and cleansing of remedy data 	<ol style="list-style-type: none"> 1. Completed 2. Completed 3. Completed 4. Underway 5. Completed 6. To action 7. Underway 8. Completed 9. Underway
Immediate detriment	<ol style="list-style-type: none"> 1. Continue to consider adoption of the framework 2. Maintain open comms with members and local rep bodies 3. Continue data collection work for cases 4. Calculate potential liabilities to assess financial risk 5. Consider alternative to not adopting Framework 	<ol style="list-style-type: none"> 1. Underway 2. Underway 3. Underway 4. Completed 5. Completed
Matthews / modified	<ol style="list-style-type: none"> 1. Identify those in scope 2. Find out what steps were taken for 2014 exercise 3. Provide aggregation numbers to LGA by 31 May 2022 4. Respond to consultation (in due course) 	<ol style="list-style-type: none"> 1. Completed 2. Underway 3. Completed 4. To action
Pensions dashboard	<ol style="list-style-type: none"> 1. Consider how to connect 2. Consider what resources will be needed 3. Begin / continue to cleanse data 	<ol style="list-style-type: none"> 1. To action 2. To action 3. Underway
Abatement	<ol style="list-style-type: none"> 1. Review existing policies 2. Revisit previous cases if required 3. Monitor cases for consistency in decision making and process followed 	<ol style="list-style-type: none"> 1. Underway 2. To action 3. To action

2.14 The Pension Regulator – “six processes” factsheet

2.15 The Pensions Project Team worked through the six processes and shared their analysis of where the Service stands against these performance indicators. This document was shared with the Board on 24 April 2022.

2.16. The LGA informed FRA's in Bulletin 57, that updates to the six processes factsheet has been completed following the release of the 2020/2021 survey by TPR. The revised factsheet provides updated guidance for FRA's and will assist to complete future survey's from TRP. The Pension Team will also review their analysis against the revised framework provided by the LGA and report to the Board if there are any further changes to make.

2.17 Pension Policy

2.18 The Pension Project Team have been creating an overarching policy for the SFRS pensions. This has been shared with Board members and the Workforce Working Subgroup

within the Service to review. There have been some amendments to make which are being worked through accordingly.

2.19 Audit

2.20 The internal auditing team at Surrey County Council have commenced an audit on the contract between XPS Administration and Surrey Fire and Rescue. The objective of the audit is to ensure the controls are operating as expected, key risks are identified and managed and the service objectives are achieved. This forms part of the auditing teams statutory framework.

2.20 Pension Team Resourcing

2.21 A business case is currently underway to request for a new member to be recruited to join the pensions team. The new role would take ownership of Pensions Team inbox and manage responses accordingly, and draft basic letters, communications and liaise with other departments both internally and externally where required. This would allow the Pensions Project Officer and Senior Pensions Advisor to work through more technical and challenging issues and provide additional support for the Bank staff.

2.22 New Pension Board Member

2.23 The Local Firefighter Pension Board received one application for the new employee representative on the Local Firefighters Pension Board. The panel unanimously confirmed for the one applicant to be appointed. The successful applicant has been notified and is due to attend the Local Firefighter's Pension Board meeting on 28 July 2022.

2.24 Ill Health Retirement

2.25 It has been confirmed the Pensions Project Team will take overall ownership of the Ill Health Retirement (IHR) process and will liaise with HR where appropriate. The IHR process is currently being reviewed by the relevant teams. The objectives of the review are to ensure a policy and corresponding documentation is in place, and to provide clarity of the process the employee and all line managers need to follow. Regular meetings have also been scheduled throughout the year for any key risks to be highlighted and shared to the Scheme Manager.

2.26 Incorrect pensionable pay and salary details submitted to XPS

2.27 A new risk has been added to the risk register due to the ongoing investigations to assess the number of members who have incorrect pensionable pay and salary information on their record.

2.28 It is important to note the level of risk on the Local Firefighters' Pension Board risk register is different to the risk level on the SFRS risk register due to the use of difference categories. The Board is asked to consider whether the categories used in the SFRS risk register should also be adopted for the Local Firefighter Pension Board Risk Register.

2.29 Risk Management

The Local Firefighters Pension Scheme (LFPS) Risk Register has been reviewed and is a standing agenda item on the LFPB.

2.21 Summary

The Board is asked to note the update provided.

Report contacts: Sally Wilson and Carrie Pearce

Contact details: E: sally.wilson@surreycc.gov.uk

E: carrie.pearce@surreycc.gov.uk

Sources/background papers: N/A

Annexes: N/A

This page is intentionally left blank



Surrey Fire & Rescue Authority

Pension Board Report

2022/2023 – Q1

Contents

01 Overview

02 Member Self Service

03 Common Data

04 Membership

05 Completed Cases Overview

06 Completed Cases by Month

07 Complaints

01 Overview

Regulations and Guidance

March 2022

- LGA issued confirmation that following a review of the retained firefighters 'Special Options' exercise an agreement had been reached which would extend the rights of retained firefighters to access the firefighter Pension Scheme. LGA have confirmed that the Home Office are currently drafting regulations to allow the extension of the options exercise and will issue further details as it becomes available. Please note that the time period to draft / consult / and lay regulations is 18 months.

April 2022

LGA Issued bulletin 56

Key Points: -

Matthews – Second options exercise

Bulletin 56 give an update on Matthews and further details on the data FRA's are requested to provide.

Payroll Workshop

LGA are proposing to hold a payroll workshop for individuals within FRA's who have some form of responsibility over the data collection extract needed for retrospective remedy.

Bulletin 56 also includes various links to the suite of tools available to help with data collection work.

Member benefit illustrations

The Scheme Advisory Board have worked with Barnett Waddingham to produce illustrations based on different scheme members, scenarios and salary profiles, with benefits showing at key retirement milestones.

Scheme Advisory Response to Home Office consultation on prospective remedy

On 20th April 2022 the SAB submitted a letter to the Home Office acknowledging the consultation response on regulation amendments to deliver prospective remedy for FPS. The response welcomed the opportunity to engage further with the Home Office on issues falling outside the scope of the consultation, such as the ill health process. A full summary can be found when the minutes of the meeting 24th March 2022 are published.

Actions required: -

- Matthews -Second options exercise - FRA's to complete data request questionnaire by 30th June 2022.
- Payroll workshop – FRA's to register their interest by 13th May 2022.
- FRA Pension Contacts – FRA's to provide LGA with information on who should receive generic pension information by 31st May 2022.

May 2022

LGA issued bulletin 57

Key Points:-

Ill Health "underpin"

Changes have been made to the reformed scheme rules. Regulations 65(2A) and (2B) have been inserted into the FPS 2015 regulations with effect from 1 April 2022. This means that for members where the ill health process began on or before 31st March 2022, the member is assessed for ill-health retirement against an NPA of 55. This will mean that there should be no cases where an affected member would have qualified for ill health retirement under the legacy 1992 scheme but does not qualify under the new reformed scheme.

Informal abatement guidance for FRA's

LGA have now published and informal abatement guidance for FRA's, available in the "guides and sample documents" section of www.fpsregs.org

SAB remedy engagement sessions

The Scheme Advisory Board (SAB) has been invited by the Home Office to take part in a series of joint engagement sessions with the Police SAB to consider scheme specific versions of the provision Definition Documents which define the provisions of the Public Service Pensions and Judicial Offices Act 2022 for each area of the 2015 Remedy. The first meeting is due to take place on 24th June 2022.

Actions required: -

- Reminder to FRA's to complete Matthews data request questionnaire by 30th June 2022.
- FRA's if not already done so to provide LGA with information on who should receive general pension information.

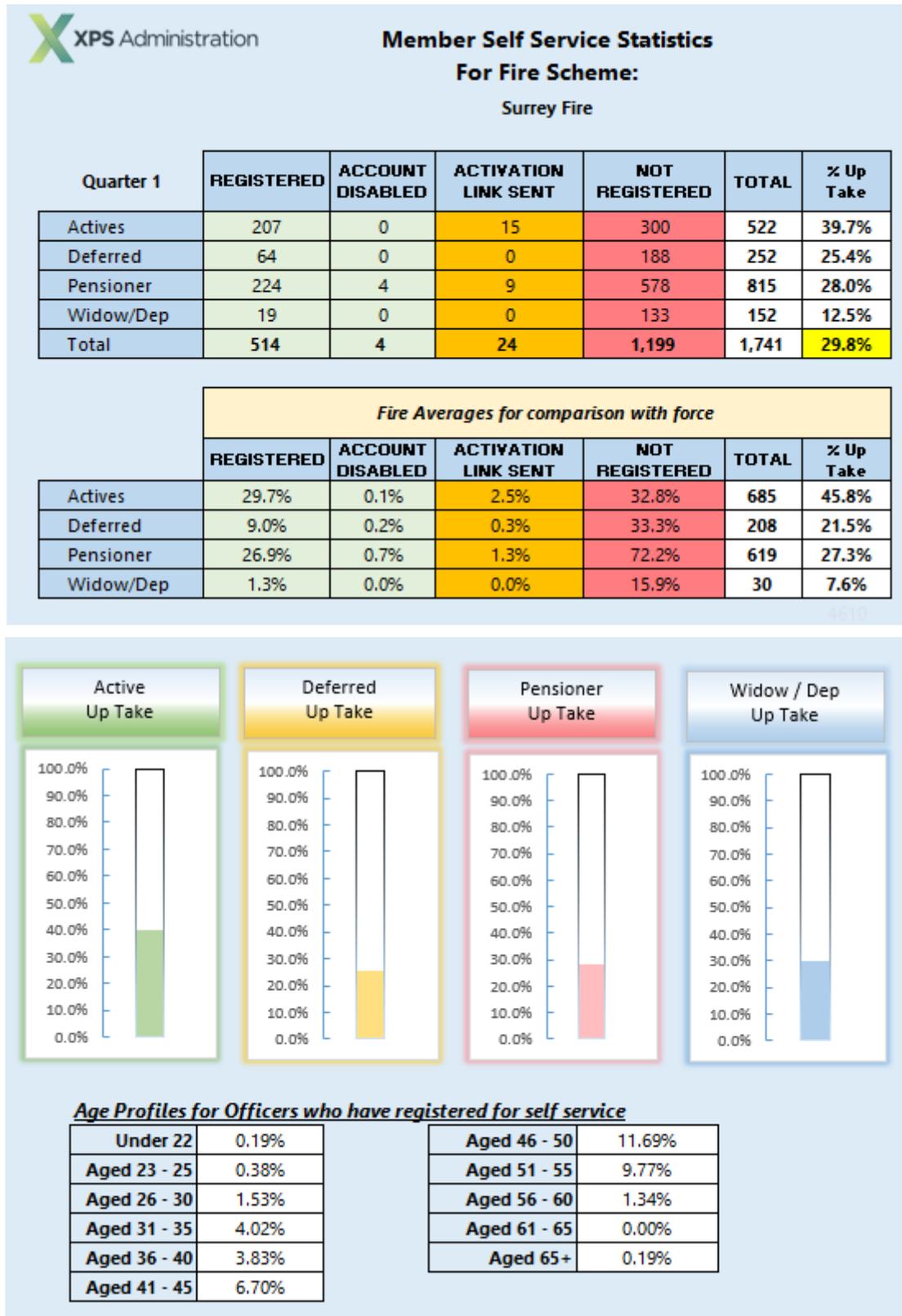
Additional Work / Previous Minutes

Use of tracing service to confirm addresses for those members approaching, or beyond, Normal Retirement Age

Tracing will commence during July with results expected and records updated toward the back end of this month. This should allow us to improve the deferred records in advance of the deferred benefit statement run which is scheduled for mid-August.

02 Member Self Service

Analysis for member self service when compared to the previous quarter shows an increase across all membership cohorts.



03 Common Data

Surrey Fire				
Data Test	Common data score			
	Max Population	Total Fails	% OK	
NINO	2233	1	99.96%	
Surname	2233	0	100.00%	
Forename / Inits	2233	0	100.00%	
Sex	2233	0	100.00%	
Title	2233	0	100.00%	
DoB Present	2233	0	100.00%	
DJS	2233	0	100.00%	
Status	2233	0	100.00%	
Last Status Event	2233	1	99.96%	
Status Date	2233	26	98.84%	
No Address	2233	2	99.91%	
No Postcode	2233	7	99.69%	
Address (All)	2233	48	97.85%	
Postcode (All)	2233	53	97.63%	
Members with a Fail	2233	31	98.61%	
Members with Multiple Fails	2233	49	97.81%	

The Common Data reports are run on a quarterly basis, just after the quarter end.

Data quality is good and where we have failures here, it is likely that at least for some of them, they cannot be rectified.

An example of this is the NI Number – we currently pay pensions to people of all ages. For Surrey Fire and Rescue, your oldest dependent is 100 and the youngest 8.

For children in receipt of a dependents pension, they will not receive a NI Number of their own until they reach age 16. We therefore have to create a temporary NI Number which carries a prefix of TN, this is not a recognised NI Number, and will therefore fail the NI Number quality test. These will naturally be resolved in the passing of time.

The tests for Title are quite specific. Missing titles will fail, as will some of the lesser-known titles. Occasionally, if a member set has been imported and there are additional spaces within the Title field, these can also cause fails.

Address / Post Code Fails can occur either where the data is missing, or, where the address does not meet the standards as dictated by the UK postal service. Typically, we see that the deferred cohort are those with the most missing fails and overseas address can fail as they do not meet UK standards for format / layout.

04 Membership

Quarter 4 2021 - 2022

Scheme	Actives	Deferred	Pensioner	Widow	Dependant
Old - FPS	19 ▼	72 -	770 ▲	144 ▲	8 ▼
New - NFPS	8 ▼	93 ▲	18 ▲	0 -	0 -
CARE - 2015	540 ▼	60 ▲	4 -	3 -	1 -
Total	567 ▼	225 ▲	792 ▲	147 ▲	9 ▼

Quarter 3 2021 - 2022

Scheme	Actives	Deferred	Pensioner	Widow	Dependant
Old - FPS	22 ▼	72 ▼	768 ▲	143 ▼	11 -
New - NFPS	9 ▼	92 ▼	17 ▲	0 -	0 -
CARE - 2015	549 ▲	55 ▼	4 ▲	3 ▲	1 -
Total	580 ▲	219 ▼	789 ▲	146 ▼	12 -

Quarter 2 2021 - 2022

Scheme	Actives	Deferred	Pensioner	Widow	Dependant
Old - FPS	26 ▲	75 ▲	763 ▲	145 ▲	11 ▲
New - NFPS	12 ▲	94 ▲	16 ▲	0 -	0 -
CARE - 2015	538 ▲	54 ▲	3 ▲	2 ▲	1 ▲
Total	576 ▲	223 ▲	782 ▲	147 ▲	12 ▲

This table is designed to be a very quick, at a glance, display of the membership movements within the schemes. This will be provided on a quarterly basis at each meeting on a rolling year basis.

The query brought forward from the previous meeting of the Board has been resolved. This was primarily in respect of the Q2 Deferred membership which looked very high compared to subsequent values with a total of 340 on this column.

05 Completed Cases Overview

Surrey Fire	Cases completed	Cases completed within target	Cases completed outside target	Cases: % within target
April	58	43	15	74%
May	64	44	20	69%
June	65	61	4	94%
Quarter 1	187	148	39	79%
July				
August				
September				
Quarter 2				
October				
November				
December				
Quarter 3				
January				
February				
March				
Quarter 4				
Year - Total	187	148	39	79%

This table is designed to be a very quick, at a glance, display of the total cases completed within the year.

Further details on specific workflows are shown below.

The KPI statistics for the month of May show similar patterns to those seen in April. Although work completed has increased, with 64 tasks being looked at, 44 of these were within normal timeframes, which is a slight increase on the previous month. The tasks that are taking us slightly longer to complete are in the same vein as the previous month, and these are estimates, generals and deferreds. Further detail is below:

Three deferred cases. Two of these were deferring the 2015 section of pensioner records.

Six estimate cases which related to five individual members.

Eleven general cases. These related to nine individual members, and five of these member cases was XPS either rectifying the information held on records at transition or answering ongoing queries prior to XPS taking over administration of the pension schemes for Surrey Fire & Rescue.

June sees a return to close to where we need to be with just 4 cases out of 65 completed outside of normal timeframes.

We are aware of the need to roll out training for more members of the team in areas such as estimates and have taken steps to direct more people at these areas. We also have one member of staff who primarily looks at general cases whilst other colleagues focus on calculations first. We are hopeful that this will start to yield more positive results in the coming quarters but will as always be paying close attention to our KPI results and will continue to update you on a monthly basis.

06 Completed Cases by Month

Here we break down the performance of XPS month by month. Each month is split out into its own table with the fifteen main KPI's listed with performance set out against each of them.

April 2022

April 2022					
Service	Days	Minimum Target	Cases	Within Target	Actual Performance
Death in Service	5	100	0	0	0
Death of a pensioner	5	100	4	4	100
Deferred Benefits	10	90	2	1	50
Divorce Cases	30	100	0	0	0
Estimates	10	100	9	8	89
General	10	100	22	12	55
Processing new entrants	10	90	1	1	100
Refunds	10	100	0	0	0
Retirement Actual	10	100	8	8	100
Retirement Options	10	100	4	1	25
Transfers – in (Calculation)	10	90	1	1	100
Transfers – in (Payment received)	10	90	1	1	100
Transfers – Out (Calculation)	10	100	0	0	0
Transfers – Out (Payment)	10	100	0	0	0
Variations	10	90	6	6	100

May 2022

May 2022					
Service	Days	Minimum Target	Cases	Within Target	Actual Performance
Death in Service	5	100	0	0	0
Death of a pensioner	5	100	1	1	100
Deferred Benefits	10	90	7	4	57
Divorce Cases	30	100	0	0	0
Estimates	10	100	6	0	0
General	10	100	25	14	56
Processing new entrants	10	90	1	1	100
Refunds	10	100	0	0	0
Retirement Actual	10	100	1	1	100
Retirement Options	10	100	2	2	100
Transfers – in (Calculation)	10	90	0	0	0
Transfers – in (Payment received)	10	90	0	0	0
Transfers – Out (Calculation)	10	100	0	0	0
Transfers – Out (Payment)	10	100	0	0	0
Variations	10	90	21	21	100

June 2022

Service	Days	Minimum Target	Cases	Within Target	Actual Performance
Death in Service	5	100	0	0	0
Death of a pensioner	5	100	3	3	100
Deferred Benefits	10	90	12	12	100
Divorce Cases	30	100	2	1	50
Estimates	10	100	5	5	100
General	10	100	22	19	86
Processing new entrants	10	90	0	0	0
Refunds	10	100	0	0	0
Retirement Actual	10	100	2	2	100
Retirement Options	10	100	6	6	100
Transfers – in (Calculation)	10	90	0	0	0
Transfers – in (Payment received)	10	90	0	0	0
Transfers – Out (Calculation)	10	100	0	0	0
Transfers – Out (Payment)	10	100	0	0	0
Variations	10	90	13	13	100

Task analysis

There are 83 tasks within our workflow for your scheme members, made up of the following:

Tasks with a future date for completion = 43

This is a total mixture of business as usual work and we will of course try and complete this within the permitted timescales.

Tasks where we are awaiting a response = 23

These are collection tasks and are required where we are awaiting information from scheme members, transfers in and from Surrey FRA.

Annual Allowance Cases = 4

Tasks associated with the collection of information or the calculations in respect of pensions taxation.

Items Overdue = 12

Inherited and non-inherited cases covering inter-brigade transfers, estimates and a general case

07 Complaints

Full Name	Description	Date received	Date completed	Comment
	None this period			



Paul Mudd
Governance Manager
01642 030682

XPS Pensions Group, XPS Pensions, XPS Group, XPS Administration, XPS Investment and XPS Transactions are the trading names of Xafinity Consulting Ltd, Punter Southall Ltd and Punter Southall Investment Consulting Ltd.

XPS Administration is the trading name of PS Administration Ltd.

Registration

Xafinity Consulting Ltd, Registered No. 2459442. Registered office: Phoenix House, 1 Station Hill, Reading RG1 1NB. Punter Southall Investment Consulting Ltd Registered No. 6242672, Punter Southall Ltd Registered No. 03842603, PS Administration Ltd Registered No. 9428346. All registered at: 11 Strand, London WC2N 5HR. All companies registered in England and Wales.

Authorisation

Punter Southall Investment Consulting Ltd (FCA Register number 528774) and Xafinity Consulting Ltd (FCA Register number 194270) are both authorised and regulated by the Financial Conduct Authority (FCA) for investment business.

This page is intentionally left blank



Surrey Local Firefighters' Pension Board 28 July 2022

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 56 and 57 (Annex 2) have been published since the last Board meeting.

- 1.1 Bulletin 56, FRAs were reminded of the forthcoming deadline to respond to the data request questionnaire in respect of the Matthews/Modified project by 30 June 2022. This was completed by the Service on 14 June 2022.
- 1.2 Readers were reminded of the benefit illustrations which had been created by Barnett Waddington to help members who have been affected by the McCloud ruling, to understand the impact of the remedy benefits to their pension. The illustrations were sent to active members via SFRS News on 29 April 2022.
- 1.3 The Bulletin noted the Scheme Advisory Board (SAB) has submitted a letter to the Home Office acknowledging the consultation response on regulation amendments to deliver prospective remedy for the Firefighter Pension Scheme (FPS). The SAB welcomed the opportunity to engage further with the Home Office on the ill-health process and early retirement factors for FPS 2006. The SAB also noted their concern about the pressure FRA's face with resource and workload to implement the McCloud and Matthews projects within timescales.
- 1.4 Updates from The Pension Ombudsman (TPO) were included in Bulletin 56. These included notifications regarding an updated version of the [factsheet on the Early Resolution Service](#) and confirmation of the publication of the [March Newsletter](#) which included articles on forthcoming webinars and new legal determinations.
- 1.5 The Bulletin reported that since the pledge to combat Pension scams was launched by TPO in November 2020, over 400 schemes have pledged or self-certified they meet the campaigns principles to cover and estimated 16 million pension pots. TPO have stated more needs to be completed by administrators and providers with respect to reporting. [TPO has published a recording of the pension scams webinar on their website](#) to provide more detail on the pension scam landscape, red flags to look out for, and details of the pledge.

- 1.6 Bulletin 56 provided a further reminder that the Government has changed the annual allowance rules. This has been completed by section 9 of the [Finance Act 2022](#) and the [Registered Pension Schemes \(Miscellaneous Amendments\) Regulations 2022](#). The changes apply in certain situations where annual allowance calculations for previous years are retrospectively amended. The LGA emailed an interpretation of the changes, to lead FRA contacts on 5 April 2022.
- 1.7 The Bulletin provided a very comprehensive and detailed update on the changes to annual allowances, noting the steps an employer must take if they become aware that information previously submitted for a Pension Input Period (PIP) was insufficient to enable the authority to correctly work out the annual allowance resulting in the calculations needing to be reworked. Full details of this process can be found in the Bulletin 56 in the appendix.
- 1.8 The Pensions Administration Standards Association published [fraud guidance on vetting new employees](#) following cases where some individuals have been gaining employment with the intention to commit fraud.
- 2.1 Bulletin 57 reminded FRAs that abatement rules need to apply should a member be re-employed after retiring. As there are no prescribed guidance on how abatement should be applied, informal abatement guidance for FRA's has been published by the LGA. This is particularly useful for the Pensions Project Team as we are in the process of creating an abatement policy.
- 2.2 Readers were notified, that software providers Heywood and Civica will be sharing with FRAs in due course their software implementation timelines in respect to the changes needed to respond to the legislation for the retrospective remedy. This is to put FRAs minds at ease that whilst some changes to payroll systems can only be actioned once the guidance is shared; the process is underway.
- 2.3 Following TPR's survey in 2020/2021, the results have been published and the six processes of indicators for public pension scheme performance to be measured against, have been updated. The LGA has [refreshed their six key processes factsheet](#) to reflect the most recent results and give guidance to FRAs and their Local Pension Boards (LPBs) to improve understanding and compliance for the next survey.
- 2.4 Bulletin 57 confirmed TPR launched a consultation on its new consolidated and simpler draft enforcement policy and an updated prosecution policy. The consultation will close on 24 June 2022. The Draft scheme management enforcement policy will replace existing policies for defined benefit, defined contribution and public service pension schemes. The Draft prosecution policy explains how TPR will approach the prosecution of workplace pension criminal offences who are otherwise related to TPR functions.
- 2.5 It was confirmed, the PASA Cybercrime and Fraud Working Group has published a Cybercrime protection checklist for pension administrators. The checklist builds on cybercrime guidance published by the group in November 2020. It provides examples of steps administrators can take to assess their defences against cybercrime.

2.6 Bulletin 57 also confirmed HMRC has published two pension scheme newsletters – number 138 and 139.

[Pension scheme newsletter 138 covers:](#)

- The update HMRC has made to its annual allowance calculator to include the 2022 to 2023 tax year.
- Changes to Scheme Pays reporting deadlines in some cases following the introduction of the Registered Pension Schemes (Miscellaneous Amendments) Regulations 2022.
- A reminder to take action now to migrate pension schemes to the Managing Pension Schemes service.
- Reminder that accounting for tax returns for the quarter ending 31 March 2022 must be submitted through the Managing Pension Schemes service.

[Pension scheme newsletter 139 covers:](#)

- Relief at source — annual return of information for 2021 to 2022.
- Digitisation of relief at source.
- Managing pension schemes service.
- Accounting for Tax (AFT) returns.

3.1 In Bulletin 58, FRA's were reminded of the deadline of 19 August 2022, to submit pension income/expenditure forecasts for the period of 2023-2023 to 2027-2028. The finance team is aware of this deadline and work is underway to ensure the relevant information is provided in time.

3.2 The bulletin provided links to a document created by the Home Office, which details the lessons learned from the first special members options exercise. [This high level paper](#) identifies areas of improvement from the first exercise and suggests how changes can be implemented. This will provide the team with some useful information as they were not involved in the first options exercise.

3.3 FRA's were notified in bulletin 58 of spreadsheets available in the members area of the FPS Regs website, which should be used to calculate the cost of adopting the Immediate Detriment Framework for category 1 and category 2 cases. The Pensions Project Team have obtained the information required to work through the files and will start the utilising the files shortly.

3.4 Bulletin 58 recommended for administrators to send the Annual Benefit Statement factsheet with the 2021/2022 benefit statements to those who are affected by remedy as part of the McCloud ruling. This decision to include the factsheet was made at the Fire Communications Working Group. It was noted by the group that whilst the benefit statements at this stage cannot include member's remedy benefits, it would provide the timelines as to when remedy will be implemented. **The Pensions Project Team have been in contact with XPS Administration who have confirmed the factsheet will be sent to this cohort accordingly.**

3.5 The bulletin updated readers that the Scheme Advisory Board has sent a second letter to the HMT following on from the withdrawal of the Home Office informal guidance on the immediate detriment framework. The purpose of the letter was to seek further clarification on Sections 61 and 62 of the Equality Act 2010 and the tax implications

3.6 Bulletin 58 highlighted a consultation from the Department for Work and Pensions is currently open to receive views from pension scheme managers consumer organisations and trustees, on [Helping Savers to understand their pension choices](#). The consultation

closes on 25 July 2022. Any information shared following the consultation will be useful for the Service in terms of the communications it should be providing to its members.

3.7 A further update was provided in the bulletin on the Pensions Dashboard Programme. It was confirmed:

with the regulations likely to be laid in parliament later this year.

- Dashboards are still on track for 2023, with less than 12 months until some schemes begin onboarding.
- Later in the year PDP will be running a further consultation on the specific standards for dashboards, which they will look to work with the industry through webinars and events.
- PDP has successfully tested an end-to-end version of the dashboards ecosystem and that the alpha phase of the project was complete.

3.8 Bulletin 58 highlighted The Pensions Regulator has launched a new campaign to urge scheme managers to prepare for their pension scheme to onboarding to the pensions dashboard. The Pension Project Team has been informally updated by XPS Administration that they do not foresee any issues with the onboarding deadline of June 2024. However the Service is hesitant the date will be met due to the implementation of the secondary legislation for the McCloud ruling and the second options exercise for the Matthews case – both of which are due to commence autumn 2023.

3.9 Readers were also made aware that Chancellor Rishi Sunak has stated the state pension triple lock will be reinstated next April after it was put on hold in April 2021. The triple lock is likely to be based on the September 2022 consumer price index, which is expected to be around 10 per cent.

Bulletin Update contacts: Sally Wilson and Carrie Pearce

Contact details: E: sally.wilson@surreycc.gov.uk

E: carrie.pearce@surreycc.gov.uk

Annexes

Annex 1: FPS Bulletin 56

Annex 2: FPS Bulletin 57

Annex 3: FPS Bulletin 58

FPS Bulletin 56 – April 2022

Welcome to issue 56 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.

Contents

Calendar of events	2
Actions arising	3
FPS	3
Matthews – Second options exercise	3
Payroll workshop	4
FRA pension contacts	5
Technical query log	6
FPS England SAB updates	6
Member benefit illustrations	6
SAB respond to Home Office consultation response on prospective remedy	6
Other News and Updates	7
Appointment to the Bluelight Team	7
Vacancy at Mid and West Wales Fire and Rescue Service	7
TPO – Early resolution factsheet updated	8
TPO News – March 2022	8
Combatting pension scams	8
Annual allowance changes	9
PASA publishes fraud guidance on pre-employment vetting	13
PDP progress update report published	14

HMRC	14
Managing pension schemes service newsletter – April 2022	14
Guaranteed Minimum Pension (GMP) equalisation newsletter – April 2022	15
Events	15
FPS coffee mornings	15
FPS AGM – London – 25 and 26 October 2022 (save the date(s))	15
CIPFA annual conference for Pension Board members	16
Useful links	18
Contact details	18
Copyright	19
Disclaimer	19

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, 17, and 31 May 2022
North-East regional group	18 May 2022
CIPFA Pension Board training event	18 May 2022
South-West & Wales regional group	19 May 2022
Fire Communications Working Group	13 June 2022
SAB	23 June 2022
Midlands regional group	27 June 2022
FPS Technical Group	18 July 2022

Event	Date
SAB	8 September 2022
FPS AGM (Save the date)	25 and 26 October 2022
SAB	8 December 2022

Actions arising

Readers are asked to note the following actions arising from the bulletin:

[Matthews – Second options exercise](#): FRAs to complete data request questionnaire by 30 June 2022.

[Payroll workshop](#): FRAs to register their interest by 13 May 2022.

[FRA Pension Contacts](#): FRAs to provide LGA with information on who should receive generic pension information by 31 May 2022.

FPS

Matthews – Second options exercise

In [FPS Bulletin 55 – March 2022](#) readers were informed on the progress of the second options exercise for retained firefighters.

An action arising was for FRAs to identify any retained firefighters who have transferred from retained to wholetime employment and maybe subject to aggregation. Since publication, we have met with colleagues from the Home Office and Government Actuary’s Department (GAD), and it has become apparent through our discussions that additional data is required.

On 14 April 2022, an email was sent to lead FRA contacts asking for them to complete a short questionnaire which sets out what data is required and the purpose of the data.

[Click here to return to Contents](#)

As we are now asking for additional data, we feel that it is appropriate to extend the deadline from 31 May 2022 by an additional month to **30 June 2022**. We appreciate that this is a significant ask and understand that FRAs may be focused on other areas, such as age discrimination remedy, however, we would not request this information if it was not vitally important.

ACTION: FRAs to complete data request questionnaire by 30 June 2022.

Payroll workshop

We were pleased to hear that, as we have now passed 1 April 2022, some FRAs have now shifted their attention to the data collection work needed for retrospective remedy. While this position is correct for many, we are aware that some FRAs haven't started this work yet. We have received feedback that this is primarily down to lack of confidence in the subject area.

Readers should be aware that there is a suite of tools available at their disposal to help with the data collection work. As well as providing a [remedy data collection guidance document](#), you also have access to a [blank remedy data collection template](#) and [remedy data collection template note for completion](#). These documents are freely accessible on the [FPS Regs and Guidance Website](#) and are stored under the [Implementation section of the Age discrimination remedy page](#).

While we appreciate that there is a relative amount of guidance out there, we are conscious that some people feel more comfortable discussing things as a group, rather than tackling them alone. We are therefore proposing to host a workshop which will be aimed at individuals within FRAs who have some form of responsibility over the data collection extract. We are labelling this as a payroll workshop; however, it will be your opportunity to raise any questions you may have in relation to the data extraction.

If this is something that you feel you and your FRA would benefit from, then please email bluelightpensions@local.gov.uk confirming the name of your FRA and who should be included on the invite.

[Click here to return to Contents](#)

In addition to the above, we are seeking volunteers from FRAs to give the group some feedback on their initial experiences with the data collection work. If this is something you would feel comfortable doing, then again please drop an email to bluelightpensions@local.gov.uk. Any help and support from the sector is much appreciated.

Although we don't have a fixed date yet, we would ideally like to do this before the end of May. Please can we therefore request that all expressions of interest are submitted by Friday 13 May.

ACTION: FRAs to register interest in workshop event by 13 May 2022.

FRA pension contacts

Following feedback we have received from colleagues, we understand that not all of our messages are shared as intended within an organisation. We would therefore like to know who at your FRA needs to be sent information on generic pension related matters.

As a minimum we would like to include the Scheme Manager and at least one person who has day to day responsibility for pensions.

Please can you therefore provide the name and email address for your FRA's Scheme Manager and confirm names and email addresses for anyone else who needs to be included in our communications. We are happy to send communications to generic pension inboxes if this is your preferred method of communication.

Please send this information no later than **31 May 2022** by email to bluelightpensions@local.gov.uk.

ACTION: FRAs to provide LGA with information on who should receive generic pension information by 31 May 2022.

Technical query log

The current [log of queries and responses](#) is available on 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.

No new queries have been added this month.

FPS England SAB updates

Member benefit illustrations

Friday 1 April 2022 saw the first major milestone in age discrimination remedy (McCloud/ Sargeant or the 2015 Remedy) for the Firefighters' Pension Schemes, with the two final salary schemes being closed to future pension build-up and all members building up benefits in the reformed CARE scheme from that point.

To coincide with this and to provide members with a better understanding of the implications of remedy on their benefits, the Firefighters' Pensions (England) Scheme Advisory Board (SAB) worked with Barnett Waddingham to produce a [suite of illustrative member scenarios](#).

The illustrations are based on different scheme memberships, scenarios and salary profiles, with benefits shown at a range of key retirement milestones.

The member benefit illustrations follow the ["Your questions answered" fact checker](#) produced in February 2022 which aims to answer some recurring questions that members have about the 2015 Remedy.

SAB respond to Home Office consultation response on prospective remedy

On 20 April 2022, the SAB submitted a letter to the Home Office acknowledging the consultation response on regulation amendments to deliver prospective remedy for the FPS.

The SAB noted the response and welcomed the opportunity to engage further with the Home Office on issues falling outside the scope of the consultation, such as the ill-health process and early retirement factors for the FPS 2006. A full summary of

[Click here to return to Contents](#)

the Board's discussion will be available in the meeting minutes of 24 March 2022, when published.

The SAB registered concern about the significant workload that implementation of Sargeant and Matthews within the required timescales will place on the Fire sector. The SAB felt that some smaller FRAs may be disproportionately impacted due to limited resource. The SAB also expressed concern about the likely requirement to comply with pensions dashboard regulations within a similar timeframe.

Other News and Updates

Appointment to the Bluelight Team

Following a successful recruitment campaign, we are delighted to announce that Elena Johnson has been appointed to the Bluelight Team in the role of Firefighters' Pensions Adviser (Governance) and will join the LGA on 16 May 2022.

Elena has 22 years' public service pension experience, in the LGPS and Firefighters' Pension Schemes. Elena commenced Local Government employment in January 2000 at Leicestershire County Council and currently works as a Pensions Team Manager there.

Elena's role will involve providing high-quality support to the Scheme Advisory Board (SAB) and FRA Local Pension Boards. Additionally, she will assist with priority developments in scheme governance.

Vacancy at Mid and West Wales Fire and Rescue Service

Please find below details of a current vacancy for Pensions Officer which is open to existing Mid and West Wales FRS employees and external applicants. The closing date for receipt of application forms is 16:30 on 9 May 2022.

The full details of the role and application form can be found on the [Current Vacancies](#) page of the Mid and West Wales FRS website.

[Click here to return to Contents](#)

TPO – Early resolution factsheet updated

On 30 March 2022, The Pensions Ombudsman (TPO) published an updated version of its [factsheet on the Early Resolution Service](#).

The factsheet provides guidance to members on the Early Resolution Service. This includes explaining what it is, how it operates and what options parties to a complaint have.

TPO News – March 2022

On 31 March 2022, [the Pensions Ombudsman \(TPO\) published its March news](#). The news includes articles on:

- webinars taking place in May and June
- the recently updated factsheet on the Early Resolution Service
- new legal determinations

Combatting pension scams

Too few pension scheme trustees are protecting savers by reporting suspected scams, says The Pensions Regulator (TPR).

In November 2020, TPR launched its [Pledge to Combat Pension Scams](#), which encourages schemes to do more to protect savers from scammers, including reporting suspected scams to the authorities – Action Fraud or by calling 101 in Scotland.

So far, over 400 schemes have pledged or self-certified they meet the campaign’s saver-protecting principles covering an estimated 16 million pension pots.

But TPR says more must be done on reporting and every administrator, trustee and provider should take responsibility for protecting savers and join the Pledge.

Nicola Parish, TPR’s Executive Director of Frontline Regulation said: “Scammers screw up lives and industry must stand up and do all it can to protect savers from these life-shattering crimes by joining our pledge campaign and reporting any suspected scams.

[Click here to return to Contents](#)

“New regulations have already introduced new duties on due diligence and warning members where a transfer shows features of a scam, so there’s no excuse for failing to report suspicions to the authorities”

TPR recently hosted a webinar giving:

- details of the evolving pension scams landscape
- information to support new duties to look for red and amber flags
- details about the pledge to combat pension scams
- updates from the Pension Scams Industry Group.

TPR has published [a recording of the pension scams webinar](#) on their website.

Annual allowance changes

The Government has changed the annual allowance rules. This has been done by section 9 of the [Finance Act 2022](#) and the [Registered Pension Schemes \(Miscellaneous Amendments\) Regulations 2022](#).

The changes apply in certain situations where annual allowance calculations for previous years are retrospectively amended.

The following is the LGA’s interpretation of the changes, which we emailed to lead FRA contacts on 5 April 2022. We thank our colleagues on the LGPS team for sharing this information with us.

Step 1: An employer becomes aware that information previously given was insufficient

The new regulations require employers to provide further information to administrators. This will apply where an employer becomes aware that information they provided previously, for a Pension Input Period (PIP) falling within the ‘relevant time’, was insufficient to enable the authority to correctly calculate the annual allowance.

The 'relevant time' begins with the start of the tax year six years before the 'current tax year' and ends with the end of the 'current tax year'. The 'current tax year' means the tax year in which the employer became so aware. So, if this happens in tax year 2022/23, the following PIPs will fall within the relevant time:

- 6 April 2022 to 5 April 2023
- 6 April 2021 to 5 April 2022
- 6 April 2020 to 5 April 2021
- 6 April 2019 to 5 April 2020
- 6 April 2018 to 5 April 2019
- 6 April 2017 to 5 April 2018
- 6 April 2016 to 5 April 2017

The employer must provide the further information within three months of becoming aware the information was insufficient or, if later, on or before 6 July following the end of the relevant PIP. The further information must enable the administrators to correctly recalculate the annual allowance.

Note: Employers must continue to provide administrators with any other changes that arise either outside of the relevant time or that do not affect the calculation of the annual allowance.

Step 2: The administrator must recalculate the annual allowance for the relevant PIP

If the administrator receives the further information from the employer for a PIP falling within the 'relevant time', it must recalculate the annual allowance. The 'relevant time' for this begins with the start of the tax year six years before the 'current tax year' and ends with the end of the 'current tax year'. The 'current tax year' for this purpose means the tax year in which the authority received the further information.

Administrators must also recalculate annual allowance amounts where there has been a change to the scheme rules. This will apply if the change results in a change to an annual allowance calculation for a PIP falling within the 'relevant time'. The 'relevant time' begins with the start of the tax year six years before the 'current tax year' and ends with the end of the 'current tax year'. The 'current tax year' for this purpose means the tax year in which the rule change is made.

After recalculating the annual allowance, if the member:

- exceeds the annual allowance for the relevant tax year - the administrator must send a pension savings statement to the member. It must send this within three months of receiving the further information/the rule change being made or, if later, by the 6 October following the end of the relevant tax year. They must also send an event report telling HMRC within three months of the date they sent the statement to the member, or if later, by 31 January following the tax year to which the report relates. It is not relevant whether the administrator had previously sent a pension saving statement for this period.
- does not exceed the annual allowance for the relevant tax year and the administrator has previously sent a pension savings statement for that period, it must send an updated statement. It must send this within three months of receiving the further information/the rule change being made, or, if later, by the 6 October following the end of the relevant tax year.

Deadline to make or amend mandatory scheme pay elections extended

Members must give mandatory scheme pays elections by no later than 31 July in the year following that in which the 'relevant tax year' ends. 'Relevant tax year' means the tax year the member exceeded the annual allowance.

However, for members who received a pension savings statement as a result of a recalculation under step 2, this deadline will likely have expired. For these cases, section 9 of the Finance Act 2022 extends the deadline if:

- the administrator gave the statement within the 'relevant time', and
- as a result of that statement, the member qualifies to elect for mandatory scheme pays.

'Relevant time' means a time falling:

- on or after 2 May in the year following the end of the relevant tax year, and
- before the end of the six-year period beginning with the end of the relevant tax year.

Where this applies, the member must instead give their election for mandatory scheme pays before:

- the end of the three-month period beginning with the day on which the administering authority gave the pension savings statement, or if earlier
- the end of the six-year period beginning with the end of the relevant tax year.

Though the 31 July deadline is extended in these cases, members remain unable to give a mandatory scheme pays election once they are entitled to payment of all their benefits under the scheme or, if earlier, once they have reached age 75.

The mandatory scheme pays deadline is not extended for members who previously qualified to elect for mandatory scheme pays in respect of the relevant tax year but chose not to. If the member did elect for mandatory scheme pays, the member will need to amend their initial election based on the recalculated amounts.

The new regulations have also changed the time limit for amending mandatory scheme pays elections. The time limit is set out in Regulation 4 of the Registered Pension Schemes (Notice of Joint Liability for the Annual Allowance Charge) Regulations 2011. Before, members had until the 31 July following the end of the four-year period beginning with the last day of the relevant tax year to amend an

election. With effect from 6 April 2022, this has been extended by two years. So, if a member exceeded the annual allowance in tax year 2019/20, the new deadline for giving the amended notice is 31 July 2026. The deadline was previously 31 July 2024.

Deadline for administrators to pay annual allowance charge to HMRC extended

Administrators must report and pay annual allowance charges to HMRC using Accounting for Tax (AFT) returns. Administrators must use the return for October to December in the year following that in which the tax year ends. Though, it can choose to use a return for an earlier period.

However, where the member makes a mandatory scheme pays election by the extended deadline, the deadline will likely have expired.

For these cases, section 9 of the Finance Act 2022 extends the deadline. Where members elect for mandatory scheme pays after 30 September in the year following that in which the relevant tax year ends, the administrator must report and pay the tax using the AFT return for the three-month period following the three-month period in which it receives the mandatory scheme pays election. Though it can choose to use the return for the period in which it received the election.

PASA publishes fraud guidance on pre-employment vetting

On 19 April 2022, the Pensions Administration Standards Association (PASA) published [fraud guidance on vetting new employees](#).

PASA has been made aware of cases of fraud undertaken or assisted by pension administration employees. In some cases, individuals deliberately gained employment with the intention of committing fraud. The guidance aims to counter this risk.

PDP progress update report published

On 27 April 2022, the Pensions Dashboards Programme (PDP) published a video introducing the [April 2022 progress update report](#). The video outlines the programme activity over the past six months. This is the fifth progress update report and provides a summary of what PDP has achieved since October 2021.

HMRC

Managing pension schemes service newsletter – April 2022

On 11 April 2022, HMRC published [Managing pension schemes service newsletter – April 2022](#).

The newsletter sets out that a new feature has been added to the Managing pension schemes service. The new feature allows administrators to migrate their schemes from the Pension schemes online service. The newsletter gives information on how to do this as well as links to guidance.

The newsletter also includes information on:

- recreating existing relationships on the Managing pension schemes service
- adding new scheme administrators
- authorising new practitioners
- submitting Accounting for Tax (AFT) returns, pension scheme returns, and event reports on the Pension schemes online service
- making payments for charges using the pension scheme tax reference number
- updating information
- future features that are expected shortly, such as bulk AFT reporting and updated financial information.

[Guaranteed Minimum Pension \(GMP\) equalisation newsletter – April 2022](#)

On 6 April 2022, HMRC published [Guaranteed Minimum Pension \(GMP\) equalisation newsletter – April 2022](#).

This newsletter supplements previous guidance in Guaranteed Minimum Pension (GMP) equalisation newsletters [February 2020](#) and [July 2020](#) relating to benefit adjustments that registered pension schemes may have to make to remove inequalities arising from GMPs.

Events

FPS coffee mornings

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

The next session is due to take place on 3 May 2022.

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

[5 April 2022 – Public Service Pensions and Judicial Offices Act](#)

[19 April 2022 – Remedy project management 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.

FPS AGM – London – 25 and 26 October 2022 (save the date(s))

Our popular Fire Pensions Annual Conference is back for 2022! 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.

[Click here to return to Contents](#)

You will hear important updates, including:

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

As well as providing the opportunity to network with other FPS stakeholders, there will be interactive and thought-provoking workshops to take part in during the day. The topics of such are yet to be determined, however, we will be seeking views from the sector as to what topics they would like to be covered.

Day 1 – Tuesday 25 October 2022 16:30 – 18:30 Primarily for Scheme Managers and Local Pension Board chairs, day 1 of the conference will provide practical guidance on the role of the scheme manager and will offer the opportunity to network with counterparts in other FRAs. Following this session there will be a drinks reception on the terrace from 18:45.

Day 2 – Wednesday 26 October 2022 09:30 – 15:30 Day 2 of the conference provides delegates with an annual update on the Firefighters' Pension Scheme from key stakeholders.

The full programme and booking link will be available shortly.

[CIPFA annual conference for Pension Board members](#)

Please see below details of a training event for board members which is being run by CIPFA. As the training is primarily aimed at LGPS local pension boards, but there is some cross-over with the uniformed public service schemes, CIPFA has offered a reduced rate for those involved in the governance of Fire pensions.

Event details: 09:30 - 16:00 Wednesday 18 May 2022

The Presentation Suite KPMG, 15 Canada Square, London E14 5GL

[Click here to return to Contents](#)

Key speakers:

The event will be chaired by Mark Wynn from Cheshire Pension Fund. You will hear from key speakers such as Roger Phillips and Bob Holloway from the LGPS SAB, as well as Nick Gannon from TPR.

Themes:

The event will cover a number of key topics impacting Pension Boards. Of particular interest to Fire Board members include: TPR's New Single Code of Practice, Cyber Security and Good Governance. The event will also feature breakout sessions, where you will be able to discuss and share your views and experiences with other Board Members on the current issues impacting your role. The full agenda will be released before the conference.

Cost:

Discounted rate of £125 + VAT per delegate for Fire Pension Board Members. To take advantage of this special rate, please email CIPFA's Customer Service team via the link below.

Other info:

This event may have a Hybrid attendance option, for delegates who do not wish to attend in person. This will be confirmed later.

You can book onto the event at customerservices@cipfa.org.uk.

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](#)

Contact details

Claire Hey (Senior Pensions Adviser)

Telephone: 07825 731 924

Email: claire.hey@local.gov.uk

Claire Johnson (Firefighters' Pensions Adviser – Employers)

Telephone: 07920 861 552

Email: claire.johnson@local.gov.uk

[Click here to return to Contents](#)

Copyright

Copyright remains with Local Government Association (LGA). This bulletin may be reproduced without the prior permission of LGA provided it is not used for commercial gain, the source is acknowledged and, if regulations are reproduced, the Crown Copyright Policy Guidance issued by HMSO is adhered to.

Disclaimer

The information contained in this bulletin has been prepared by the Bluelight Pensions team, part of the Local Government Association (LGA). It represents the views of the team and should not be treated as a complete and authoritative statement of the law. Readers may wish, or will need, to take their own legal advice on the interpretation of legislation. No responsibility whatsoever will be assumed by the LGA for any direct or consequential loss, financial or otherwise, damage or inconvenience, or any other obligation or liability incurred by readers relying on information contained in this bulletin.

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.

This page is intentionally left blank

FPS Bulletin 57 – May 2022

Welcome to issue 57 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.

Contents

Calendar of events	2
Actions arising	3
FPS	3
Matthews – Second options exercise	3
Ill health “underpin”	4
Abatement guidance	4
Software workshop	5
Annual Benefit Statements 2022	6
FRA pension contacts	7
Technical query log	7
FPS England SAB updates	7
TPR factsheet	7
SAB remedy engagement sessions	8
Other News and Updates	9
Vacancy at West Yorkshire Fire and Rescue Service	9
Vacancy at London Fire Brigade	9
TPO – New online application launched	9
TPO webinars	9
TPR – Enforcement and prosecution policies consultation	10

PASA releases cybercrime protection checklist	10
DLUHC publishes statutory guidance on special severance payments	10
HMRC	11
HMRC publishes Pension Schemes Newsletter 139	11
HMRC publishes Pension Schemes Newsletter 138	11
Events	12
FPS coffee mornings	12
Payroll workshop	12
Legislation	13
Useful links	13
Contact details	14
Copyright	14
Disclaimer	14

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
Fire Communications Working Group	13 June 2022
FPS coffee morning	14 and 28 June
SAB	23 June 2022
Midlands regional group	27 June 2022
FPS Technical Group	18 July 2022
North-East regional group	17 August 2022
SAB	8 September 2022

Event	Date
FPS Technical Group	25 October 2022
FPS AGM (Save the date)	25 and 26 October 2022
SAB	8 December 2022

Actions arising

Readers are asked to note the following actions arising from the bulletin:

[Matthews – Second options exercise](#): FRAs to complete data request questionnaire by 30 June 2022.

[FRA Pension Contacts](#): FRAs to provide LGA with information on who should receive generic pension information ASAP.

FPS

Matthews – Second options exercise

As mentioned in [FPS bulletin 56 – April 2022](#), the Home Office and GAD have asked for additional data on individuals who will be in scope for the second options exercise. On 14 April 2022, we sent an email to lead FRA contacts asking them to complete a short questionnaire which sets out what data is required and the purpose of the data.

This is just a gentle reminder that this request is still outstanding for some FRAs and the deadline for completion is 30 June 2022. If any FRA has identified an issue with this deadline, we ask that they bring it to our attention at the earliest opportunity.

ACTION: FRAs to complete Matthews data request questionnaire by 30 June 2022.

Ill health “underpin”

At a recent coffee morning an FRA raised a question as to how the ill health underpin should be applied to a case. The policy intent is to ensure that a protected member who applies for IHR before 31 March 2022, where the application is determined in their favour after that date, is treated no less favourably than if the application had been determined on that date.

To avoid any such members being placed in a worse position, changes have been made to the reformed scheme rules. [Regulations 65\(2A\) and \(2B\)](#) have been inserted into the FPS 2015 regulations with effect from 1 April 2022. This means that for members where the ill-health assessment process began on or before 31 March 2022, the member is assessed for ill-health retirement against an NPA of 55. This will mean that there should be no cases where an affected member would have qualified for ill-health retirement under the legacy 1992 scheme but does not qualify under the reformed scheme.

The members benefit entitlement should be calculated in the same manner as set out in the FPS 2015 regulations.

Further information on this provision can be found in the Home Office’s [consultation response on prospective remedy](#) and their [frequently asked questions document](#). We will look to provide a consolidated version of Regulation 65 in a future bulletin.

Abatement guidance

HM Treasury (HMT) policy requires public sector pensions to be abated in certain circumstances when a public sector employee is re-employed following retirement. The general principle behind abatement is to protect the public purse from paying a pension and a salary to the same individual i.e. the income from the public purse should not be increased by the addition of a pension.

FRAs must consider the application of abatement when it occurs in accordance with the regulations of the Firefighters’ Pension Schemes.

Readers may be aware that there is currently no prescribed guidance on how abatement should be applied or calculated, as previous guidance issued by the relevant Secretary of State at the time is now out of date. The Home Office is also unable to provide formal direction on the application of abatement, as it is the legal responsibility of each FRA to interpret and apply the rules of the scheme.

In order to support a consistent national approach, we are pleased to let you know that we have now published [informal abatement guidance for FRAs](#) in the “Guides and sample documents” section of www.fpsregs.org.

The guidance has been collated following the [2019 AGM abatement workshop](#) and using examples of accepted good practice at FRAs. We have consulted with FRA FPS practitioners and administration colleagues as well as the Scheme Advisory Board and Home Office ahead of publication.

The guidance will be kept under review and updated in line with any scheme changes. We also hope to add an example abatement policy in due course. We recommend that FRAs take the guidance into account when considering future cases.

Software workshop

Attendees at the coffee morning held on 17 May will be aware that concerns were raised about the readiness of pension administration software in anticipation of retrospective remedy.

As highlighted in the meeting, the legislation needed to facilitate retrospective remedy will not come into force until 1 October 2023, at which point this will signify the start of the implementation phase. FRAs and administrators will have a period of up to 18 months to provide members with options on their scheme benefits. This means that anyone who has retired and has an entitlement to the remedy should be contacted and presented with their options.

Our software providers, Heywood and Civica, are currently working on updating their administration systems to ensure that they are fully functioning to provide the calculations needed for the retrospective legislation. Unfortunately, some modifications cannot be made without clear direction on certain policy decisions. This may mean that elements of the payroll software cannot be updated until the regulations have been made available.

Although for administrators, who have a direct relationship and are in regular contact with their software supplier, this may not come as a surprise, we suspect that it could arouse concern for an FRA. With this in mind, we have contacted the software suppliers and asked whether they would be prepared to present their implementation timeline to FRAs, which should enable FRAs to become more familiar with the overall time frame and highlight any problem areas.

We will contact FRAs once a date has been agreed with your relevant software supplier.

[Annual Benefit Statements 2022](#)

At the [Fire Technical Working Group \(FTWG\) meeting on 7 March 2022](#) we discussed annual benefit statement production (ABS) for 2022. As ABS's in 2022 will be based on current scheme regulations up to 31 March 2022, it was proposed that the same process as last year is followed, and the statements caveated in a similar way. [FPS Bulletin 44 – April 2021](#) provides more information.

However, while the recommendation last year was to suppress projections for fully protected members which would have incorrectly forecast final salary benefits beyond 31 March 2022, administrators were asked to consider that projections for former protected members could be included this year on a fully CARE basis.

The group failed to reach a consensus on this matter, it was therefore agreed that administrators will make the final call on whether to include projections or not. It is the expectation that administrators will notify the FRAs they administer on their decision.

[Click here to return to Contents](#)

The standard ABS template and notes have been updated with the new scheme year and the revised caveat and [published on the FPS Regulations and Guidance website](#). Examples in the annexes have been brought up to date.

We will continue to review requirements for ABS over the coming years in line with HM Treasury (HMT) policy decisions on remedy.

FRA pension contacts

As mentioned in [FPS bulletin 56 – April 2022](#), we would like to know who at your FRA needs to be sent information on generic pension related matters. We originally asked for this information to be provided by 31 May 2022, however, we have only received a fraction of replies. Please can you give this matter your urgent attention and provide us with the name and email address for your FRA's Scheme Manager. In addition please also confirm names and email addresses for anyone else who needs to be included in our communications.

Please send this information ASAP by email to bluelightpensions@local.gov.uk.

ACTION: FRAs to provide LGA with information on who should receive generic pension information ASAP.

Technical query log

The current [log of queries and responses](#) is available on 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.

No new queries have been added this month.

FPS England SAB updates

TPR factsheet

We advised readers in [FPS Bulletin 47 – July 2021](#) that the results of the [2020-21 Governance and Administration survey](#) had been published by the Pensions Regulator (TPR).

[Click here to return to Contents](#)

As part of the annual survey, TPR measures six processes as key indicators of public service pension scheme performance.

The six processes are:

1. Documented policy to manage board members conflicts of interest
2. Access to knowledge, understanding and skills needed to properly run the scheme
3. Documented procedures for assessing and managing risks
4. Process to monitor records for accuracy / completeness
5. Process for resolving contribution payment issues
6. Procedures to identify, assess and report breaches of the law

In 2020-21, 74 per cent of Firefighters' schemes across the UK reported having all six processes in place. This had increased from 55 per cent in 2019.

We have refreshed [six key processes factsheet](#) to reflect the most recent results and give guidance to FRAs and their Local Pension Boards (LPBs) to improve understanding and compliance in the next survey.

SAB remedy engagement sessions

The Scheme Advisory Board (SAB) has been invited by the Home Office to take part in a series of joint engagement sessions with the Police SAB to consider scheme-specific versions of the Provision Definition Documents (PDDs) which define the provisions of the [Public Service Pensions and Judicial Offices Act \(PSPJOA\) 2022](#) for each area of the 2015 Remedy.

The first meeting is due to take place on 24 June 2022 where the SAB will be discussing the interest and eligibility PDDs.

Other News and Updates

Vacancy at West Yorkshire Fire and Rescue Service

Please find below details of a current vacancy for Pensions Officer which is open to existing West Yorkshire FRS employees and external applicants. The closing date for receipt of application forms is 5 June 2022.

The full details of the role and application form can be found on the [Current Vacancies](#) page of the West Yorkshire FRS website.

Vacancy at London Fire Brigade

An opportunity is coming up shortly to join the LFB as a Pension Analyst. The role is to ensure they fulfil all statutory requirements and deal effectively with pension related issues as they impact on the London Fire Commissioner.

The job will be advertised in the next few weeks on the [LFB Website](#). A [job description has been provided for information](#), if anyone is interested in this upcoming role and would like an informal chat please feel free to contact rory.murphy@london-fire.gov.uk.

TPO – New online application launched

TPO has recently launched an enhanced [online application form](#). The more user-friendly form is also smarter, with customers only required to answer relevant questions.

TPO webinars

Booking is now open for the following webinars:

[Volunteering at TPO](#) – Tuesday 7 June, 1pm

[How to avoid the Ombudsman](#) – Tuesday 19 July, 10am

[How to avoid the Ombudsman](#) – Tuesday 19 July, 2pm

[Click here to return to Contents](#)

[TPR – Enforcement and prosecution policies consultation](#)

On 4 May 2022, TPR launched a consultation on its new consolidated and simpler draft enforcement policy and an updated prosecution policy. The [Enforcement and prosecution policies consultation](#) will close on 24 June 2022.

The [Draft scheme management enforcement policy](#) will replace existing policies for defined benefit, defined contribution and public service pension schemes. The Draft prosecution policy explains how TPR will approach the prosecution of workplace pension criminal offences or are otherwise related to TPR functions.

[PASA releases cybercrime protection checklist](#)

The PASA Cybercrime and Fraud Working Group has published a [Cybercrime protection checklist](#) for pension administrators. The checklist builds on cybercrime guidance published by the group in November 2020. It provides examples of steps administrators can take to assess their defences against cybercrime.

[DLUHC publishes statutory guidance on special severance payments](#)

On 12 May 2022, the Department for Levelling Up Housing and Communities (DLUHC) published [statutory guidance on special severance payments](#). Best Value authorities in England must have regard to the guidance in circumstances in which it may be appropriate to make Special Severance Payments. The guidance also covers approval, disclosure and reporting requirements. The guidance does not apply to authorities in Wales. You can find a list of the bodies the guidance applies to at the end of the guidance.

The guidance confirms that:

- strain cost related to the early payment of LGPS benefits under regulation 30(6) or (7) (flexible retirement, redundancy, or efficiency retirement over age 55) does not constitute a special severance payment
- strain cost of awarding additional pension under regulation 31 of the LGPS Regulations 2013 may constitute a Special Severance Payment, depending on the terms of the individual's contract

[Click here to return to Contents](#)

- strain cost related to waiving an actuarial reduction when a member retires under regulation 30(5) may constitute a Special Severance Payment, depending on the terms of the individual's contract.

DLUHC consulted on a draft version of this guidance in 2021.

Considering the above, we contacted the Home Office to establish whether any consideration needs to be taken of the strain costs for releasing benefits early under Authority/Employer initiated early retirement or waiving restricted commutation under the FPS. The Home Office confirmed that, although this policy sits outside of its pensions remit, it has contacted the policy lead at DLUHC, who has confirmed that both instances (i.e. fitness assurances and commutation uplift) would not fall within the scope of special severance payments.

HMRC

HMRC publishes Pension Schemes Newsletter 139

On 31 May 2022, HMRC published [Pension schemes newsletter 139](#), which contains articles on:

- relief at source — annual return of information for 2021 to 2022
- digitisation of relief at source
- managing Pension schemes service
- Accounting for Tax (AFT) returns

HMRC publishes Pension Schemes Newsletter 138

On 29 April 2022, HMRC published [Pension schemes newsletter 138](#), which contains articles on:

- HMRC has updated its annual allowance calculator to include the 2022 to 2023 tax year

[Click here to return to Contents](#)

- changes to Scheme Pays reporting deadlines in some cases following the introduction of the Registered Pension Schemes (Miscellaneous Amendments) Regulations 2022 (see [FPS Bulletin 56 – April 2022](#) for more information)
- a reminder to take action now to [migrate your pension scheme to the Managing Pension Schemes service](#)
- accounting for tax returns for the quarter ending 31 March 2022 must be submitted through the Managing Pension Schemes service.

Events

FPS coffee mornings

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

The next session is due to take place on 14 June 2022.

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

[3 May 2022 – Contingent decisions](#)

[17 May 2022 – Transitional benefits post 1 April 2022](#)

[31 May 2022 – ABS and RSS](#)

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.

Payroll workshop

On 24 May 2022 we hosted a payroll workshop. The workshop was intended to bring the industry together and give colleagues an opportunity to share feedback and best practices on the data collection exercise needed for age discrimination remedy.

[Click here to return to Contents](#)

We are pleased to note that the session was well attended with over 50 delegates dialling in and participating in the discussion.

Slides covering the event have been made available and can be found on the [age discrimination implementation page of the FPS Regs and Guidance Website](#). The slides were updated to reflect the comments and suggestions made in the meeting. We will also be updating the [remedy data collection guidance](#) in the coming weeks.

Legislation

SI	Reference title
2022/509	The Financial Guidance and Claims Act 2018 (Commencement No 9) Regulations 2022

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](#)

[Click here to return to Contents](#)

Contact details

Claire Hey (Senior Pensions Adviser)

Telephone: 07825 731 924

Email: claire.hey@local.gov.uk

Claire Johnson (Firefighters' Pensions Adviser – Employers)

Telephone: 07920 861 552

Email: claire.johnson@local.gov.uk

Elena Johnson (Firefighters' Pensions Adviser – Governance)

Email: elena.johnson@local.gov.uk

Copyright

Copyright remains with Local Government Association (LGA). This bulletin may be reproduced without the prior permission of LGA provided it is not used for commercial gain, the source is acknowledged and, if regulations are reproduced, the Crown Copyright Policy Guidance issued by HMSO is adhered to.

Disclaimer

The information contained in this bulletin has been prepared by the Bluelight Pensions team, part of the Local Government Association (LGA). It represents the views of the team and should not be treated as a complete and authoritative statement of the law. Readers may wish, or will need, to take their own legal advice on the interpretation of legislation. No responsibility whatsoever will be assumed by the LGA for any direct or consequential loss, financial or otherwise, damage or inconvenience, or any other obligation or liability incurred by readers relying on information contained in this bulletin.

[Click here to return to Contents](#)

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.

This page is intentionally left blank

FPS Bulletin 58 – June 2022

Welcome to issue 58 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.

Contents

Calendar of events	2
Actions arising	3
FPS	3
Home Office collection of FPS forecasts for 2022-23 to 2027-28	3
Matthews – Lessons learned	4
Immediate Detriment Framework costing and assumption guidance	5
Bluelight inbox and query form	5
Annual Benefit Statements 2022 – Information factsheet	7
Technical query log	7
FPS England SAB updates	7
SAB respond to HM Treasury's letter	7
Other News and Updates	8
DWP call for evidence – helping savers understand their pension choices	8
Further consultation on Pensions Dashboards launched	8
PDP update	9
TPR Deadline Campaign for Pensions Dashboards	9
TPR corporate plan 2022 to 2024	10
TPR blog on pensions scammers	11
State pension triple lock reinstated	11
Job vacancies	12

Vacancy at Nottinghamshire Fire and Rescue Service	12
Vacancy at West Midlands Fire Service	12
Vacancy at London Fire Brigade	12
Vacancy at West Sussex County Council	13
Events	13
FPS coffee mornings	13
Useful links	13
Contact details	14
Copyright	14
Disclaimer	15

Calendar of events

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

Table 1: Calendar of events

Event	Date
FPS coffee morning	12 and 26 July
FPS Technical Group	18 July 2022
North-East regional group	17 August 2022
SAB	8 September 2022
North-West regional group	14 September 2022
FPS Communications Working Group	16 September 2022
FPS Technical Group	25 October 2022
FPS AGM (Save the date)	25 and 26 October 2022
SAB	8 December 2022

Actions arising

Readers are asked to note the following actions arising from the bulletin:

[Home Office collection of FPS forecasts](#): FRAs to submit pension income/expenditure forecasts by 19 August 2022.

[Bluelight inbox and query form](#): FRAs and administrators to use the Bluelight inbox for email correspondence with the Bluelight team.

FRAs and administrators to complete query form when submitting a technical query.

[Annual Benefit Statement 2022 – Information factsheet](#): Administrators to include ABS factsheet with 2021/22 benefit statement distribution.

[TPR dashboard guidance](#): FRAs to read dashboard guidance and book onto webinar.

FPS

Home Office collection of FPS forecasts for 2022-23 to 2027-28

On 21 June 2022, the Home Office emailed all FRAs in England to request submission of their pension income/expenditure forecasts for the period 2022-23 to 2027-28.

The formal commissioning letter at [Appendix 1](#) sets out the centrally prescribed assumptions that must be applied when calculating pension income and expenditure forecasts. The forms can be accessed on DELTA from 1 July 2022. The deadline for submissions is Friday 19 August 2022.

FRAs are also required to complete the Excel table at [Appendix 2](#) in order to declare the local assumptions that they have applied to calculate their pension estimates. The prescribed assumptions that FRAs should use for CPI percentage increases, pay increases and employer contribution rates for the forecasting period have already been pre-populated on the table.

[Click here to return to Contents](#)

Please note that payment of the 2022 Top Up grant will be conditional on its completion and incomplete tables will be returned to FRAs.

For the avoidance of any confusion, there are **two returns required by 19 August 2022**:

1. The online DELTA returns setting out the 6-year forecast of pension income and expenditure.
2. Assumptions returns (email direct to anthony.mooney@homeoffice.gov.uk attaching the completed table above).

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

Matthews – Lessons learned

The Home Office has recently shared with us a [draft document which outlines the lessons learned](#) from the first special members' options exercise.

This high-level paper has been produced for stakeholders involved in Matthews Remedy work. The purpose of this paper is to identify the areas of improvement from the previous remedy project and how to implement the lessons identified. The lessons referenced are drawn from the experience and reflections of the Home Office, Government Actuary Department and Local Government Association on Matthews Remedy options exercise which took place between April 2014 and September 2015.

Stakeholders had opportunity to discuss the key points from the paper at our latest [coffee afternoon session on 28 June 2022](#).

Feedback is welcomed from the sector as to whether anything is missing from the document which should have been captured. Please send any thoughts and suggestions through to the Bluelight inbox (bluelightpensions@local.gov.uk).

[Click here to return to Contents](#)

Immediate Detriment Framework costing and assumption guidance

On 26 May 2022, the LGA in collaboration with Ian Hayton, Cleveland FRS CFO and NFCC pensions lead, hosted a session via MS Teams relating to the Financial Assessment for Immediate Detriment. The session was open to all FRAs, and the invite was shared with CFOs.

The LGA has been working closely with Cleveland FRS to establish a calculator which should enable FRAs to estimate their financial liabilities when considering adoption of the Framework.

The session was designed to provide participants with an overview of the financial assumption spreadsheets. The LGA provided attendees with an explanation of the spreadsheets which included how each column interacts with the final data as well as a demonstration on how to complete the spreadsheet.

It was agreed at this meeting that the LGA would prepare some guidance for FRAs on how they can effectively use the spreadsheet. We are pleased to confirm that the guidance, along with template spreadsheets, has now been published and is available to access via the [age discrimination page in the member protected area](#) of the FPS Regulations and Guidance website.

Before using the spreadsheet, it is worth noting that it has been designed to provide FRAs with a basic estimate of their financial exposure; it does not cover every eventuality and it is based on the LGA's current understanding of what the main financial liabilities are.

Bluelight inbox and query form

Now that the Bluelight team is up to full strength please can we ask that all queries are sent to the generic Bluelight inbox (bluelightpensions@local.gov.uk). This will enable the most appropriate team member to respond as well as ensuring that queries can be dealt with when someone is on leave.

In addition, please can we remind readers of the process to follow when submitting a technical query. [FPS Bulletin 9](#) confirmed that a query form had been developed which asks for information in the following areas:

[Click here to return to Contents](#)

- Details of your query
- Area of uncertainty / challenge
- Proposed solution
- Research undertaken: Relevant legislation, HMRC guidance, relevant websites, historical background (circulars or technical meeting minutes), legal advice [Include links]
- Indication of amounts (£) involved
- Timescales involved
- Other supporting evidence

Receiving queries in this way allows us to build up a picture of frequently asked questions and ensure greater consistency in our responses. We can build up a knowledge bank of resources and be able to more easily identify common areas of uncertainty, where dedicated training or workshops could be offered.

The form and notes for completion are available on the [technical queries page](#) of the FPS Regulations and Guidance website. Once completed, the form should be submitted to bluelight.pensions@local.gov.uk. Your query will be acknowledged upon receipt, and we will aim to reply to your query within 28 days. If we cannot reply with a full response within 28 days, we will let you know and tell you when you can expect to receive a full reply from us.

Please note that we have taken the opportunity to move the technical queries page to the password-protected area of the website, as it intended as a dedicated resource for practitioners. Therefore, you will now need to log in to access the form and the log of previous queries.

ACTION: FRAs and administrators to use the Bluelight inbox for email correspondence with the Bluelight team.

FRAs and administrators to complete query form when submitting a technical query.

Annual Benefit Statements 2022 – Information factsheet

At the Fire Communications Working Group (FCWG) meeting on 13 June 2022 we discussed whether it would be beneficial to provide members who are affected by age discrimination remedy with any additional information alongside their annual benefit statement.

Although the notes clearly indicate that benefit statements cannot at this stage reflect remedy, the group thought that it would be prudent to provide members with an additional information note which outlines the timeframes associated with remedy.

The factsheet is available to access via the [guides and sample documents page](#) of the FPS Regulations and Guidance website, under the heading Annual Benefit Statements (ABS). All administrators are encouraged to send the document to members impacted by remedy, with the 2021/22 benefit statements.

Action: Administrators to include ABS factsheet with 2021/22 annual benefit statement distribution.

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: Commutation (page 19).

FPS England SAB updates

SAB respond to HM Treasury's letter

We reported in [FPS Bulletin 52](#) that the chair of the SAB had written an [open letter to HM Treasury \(HMT\) on the withdrawal of the Home Office informal guidance](#) on immediate detriment. The letter, dated 17 December 2021, asked for more information on the risks and uncertainties which HMT said arose as a result of processing cases ahead of legislation.

[Click here to return to Contents](#)

On 23 March 2022, [HMT provided a response outlining the factors behind the withdrawal](#) in more detail. The response highlighted that Section 61 of the Equality Act 2010 did not, in HMT's opinion, allow for amendment of a member's tax position. The response detailed several tax complexities which had been identified and will be dealt with through legislation.

On 20 June 2022, the chair of the SAB wrote an [open letter in response to HMT's reply](#) which seeks further clarity on the extent of Sections 61/ 62 and the tax implications detailed.

Other News and Updates

DWP call for evidence – helping savers understand their pension choices

On 14 June 2022, the Department for Work and Pensions (DWP) launched a [Call for Evidence entitled: 'Helping savers understand their pension choices'](#).

The call for evidence explores what support pension scheme members need to help them make informed decisions about how to use their savings.

DWP welcomes views from pension scheme members, consumer organisations, trustees, and scheme managers.

The consultation closes on 25 July 2022.

Further consultation on Pensions Dashboards launched

On 28 June 2022, DWP launched a further consultation on Pensions Dashboards: [Pensions dashboards: further consultation - GOV.UK \(www.gov.uk\)](#)

This further consultation supplements the consultation on the draft dashboard regulations which ran from 31 January 2022 to 13 March 2022. More information, including the LGA FPS response to that consultation, can be found on the [consultations page](#) of [www.fpsregs.org](#).

[Click here to return to Contents](#)

The further consultation sets out two proposals. The first proposal provides clarity on the 'Dashboard Available Point' (DAP). The second proposal allows the Money and Pensions Service and the Pensions Regulator to share information about dashboards with each other.

The DAP is the point at which dashboards will be available to all members of the public. The consultation proposes that the DWP will decide on the DAP and then give pension schemes 90 days' notice. It is hoped that this will give schemes sufficient time to make final preparations.

The consultation is scheduled to run for 3 weeks and closes on 19 July 2022.

PDP update

Speaking at the Pensions Age Northern Conference and the PLSA Local Authority Conference Chris Curry, Principle of the Pensions Dashboards Programme (PDP), confirmed that:

- DWP is expected to respond to the consultation on the draft regulations for pensions dashboards before summer recess, with the regulations likely to be laid in parliament later this year.
- Dashboards are still on track for 2023, with less than 12 months until some schemes begin onboarding.
- Later in the year PDP will be running a further consultation on the specific standards for dashboards, which they will look to work with the industry through webinars and events.
- PDP has successfully tested an end-to-end version of the dashboards ecosystem and that the alpha phase of the project was complete.

TPR Deadline Campaign for Pensions Dashboards

The Pensions Regulator (TPR) has launched its new "Deadline" campaign urging trustees and scheme managers to start preparing for pensions dashboards.

[Click here to return to Contents](#)

It is expected that occupational pension schemes with 100 or more relevant members will connect to the pensions dashboards through a phased approach according to size and type of pension scheme. The first schemes will connect to the dashboards system by June next year and TPR will begin writing to them at least twelve months ahead of their connection deadline to alert them to what they need to do.

To help trustees and scheme managers get ready, TPR has published [Pensions dashboards: initial guidance](#) which outlines their legal duties, based on draft regulations, including a checklist to help track progress. TPR are urging the following:

- All schemes need to prepare, so it is vital that all schemes start to prioritise their duties and not leave them until the last minute-your pensions dashboard deadline is coming.
- Include pension dashboards as an agenda item at trustee board meetings.
- Decide how you will connect-i.e., using your current pensions administrator, an integrated service provider, or building your own connection solution.
- Check that the data you will use to match people with their pensions and return to the dashboard is available, accurate and assessable.

[Check your connection deadline and download a checklist](#)

TPR is hosting a webinar and Q&A on 28 July 2022 to take you through the steps you need to take to prepare for connection. [Register to save your place.](#)

TPR corporate plan 2022 to 2024

On 13 June 2022, [TPR published its corporate plan](#) for the next two years. Their [press release](#), confirms they will continue to:

- call on schemes to take its pledge to combat pension scams
- work closely with DWP and the Financial Conduct Authority (FCA) on a future consultation for a Value for Money Framework

[Click here to return to Contents](#)

- assess how smaller defined contribution schemes offer value for money
- help schemes become dashboard ready
- develop its organisational capability with the creation of a Digital, Data and Technology directorate
- launch its second consultation on a new defined benefit funding code this autumn, with the code operational from September 2023.

TPR blog on pensions scammers

On 15 June 2022, [TPR published a blog on pension scammers](#). The blog highlighted that tough prison sentences alone are not enough to dissuade all scammers and secure savers' pension pots.

TPR needs the pensions industry to make use of the new powers to block transfers they suspect are scams and, to report any suspected scams to the appropriate authorities.

TPR know scammers' methods will continue to evolve and are working with the National Fraud Intelligence Bureau to jointly [review the threat of pension scams](#).

Most importantly, schemes should [report concerns about scams to the authorities](#). To help do this effectively TPR and their partners have published [a guide to reporting pension scams](#).

The guide looks at:

- Why concerns about a scam should be reported
- What should be reported
- When report should be made
- Who a report should be made to
- What happens once a report has been submitted

State pension triple lock reinstated

Chancellor Rishi Sunak has confirmed that the [state pension triple lock will be reinstated next April](#) after it was put on hold last April. It is likely to be based on the September 2022 consumer price index, which is expected to be around 10 per cent.

[Click here to return to Contents](#)

Job vacancies

Vacancy at Nottinghamshire Fire and Rescue Service

Please find below details of a current vacancy for a Pensions Officer which is open to existing Nottinghamshire FRS employees and external applicants. The closing date for receipt of application forms is 17 July 2022.

“We are looking for a Pensions Officer, working part-time 3 days a week. This is an exciting opportunity for an experienced pension expert. You will provide advice and guidance to the Service on the Fire Pension Scheme (FPS) and Local Government Pension Scheme (LGPS). You will act as a technical expert and advise on pension regulations overseeing the implementation of legislative changes.

Further information and an online application form are available via our Recruitment Website at <https://jobs.notts-fire.gov.uk>”

Vacancy at West Midlands Fire Service

Please find attached below details of a current vacancy for a Pensions Practitioner at West Midlands Fire Service. The closing date for receipt of application forms is 12.00 on 7 July 2022:

[West Midlands Fire Service Pensions Practitioner Vacancy](#)

Vacancy at London Fire Brigade

As detailed in [FPS Bulletin 57](#), an opportunity has arisen to join the LFB as a Pensions Analyst. The role is to ensure they fulfil all statutory requirements and deal effectively with pension related issues as they impact on the London Fire Commissioner. The closing date for receipt of application forms is 7 July 2022:

[Finance Pensions Analyst \(london-fire.gov.uk\)](#)

[Click here to return to Contents](#)

Vacancy at West Sussex County Council

Please find attached below details of a current vacancy for a Pensions Adviser at West Sussex County Council. The closing date for receipt of application forms is 13 July 2022:

[Pensions Adviser West Sussex County Council](#)

Events

FPS coffee mornings

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

The next session is due to take place on 12 July 2022.

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

[14 June 2022 – TPR Governance and Administration survey results 2020-21](#)

[28 June 2022 – Matthews - lessons learned](#)

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](#)

[Click here to return to Contents](#)

- [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](#)

Contact details

Claire Hey (Senior Pensions Adviser)

Telephone: 07825 731 924

Email: claire.hey@local.gov.uk

Claire Johnson (Firefighters' Pensions Adviser – Employers)

Telephone: 07920 861 552

Email: claire.johnson@local.gov.uk

Elena Johnson (Firefighters' Pensions Adviser – Governance)

Telephone: 07770 763 031

Email: elena.johnson@local.gov.uk

Copyright

Copyright remains with Local Government Association (LGA). This bulletin may be reproduced without the prior permission of LGA provided it is not used for commercial gain, the source is acknowledged and, if regulations are reproduced, the Crown Copyright Policy Guidance issued by HMSO is adhered to.

[Click here to return to Contents](#)

Disclaimer

The information contained in this bulletin has been prepared by the Bluelight Pensions team, part of the Local Government Association (LGA). It represents the views of the team and should not be treated as a complete and authoritative statement of the law. Readers may wish, or will need, to take their own legal advice on the interpretation of legislation. No responsibility whatsoever will be assumed by the LGA for any direct or consequential loss, financial or otherwise, damage or inconvenience, or any other obligation or liability incurred by readers relying on information contained in this bulletin.

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.

This page is intentionally left blank

F32	Modified scheme. Communications have been sent to affected members to provide a further opportunity for those who did not respond to previous mailing to confirm if they want further information on the second option to join the modified scheme. However there have been no further updates from the Government as to when the scheme will reopen. This may cause members further and prolonged frustrations.	SW / PJ / CP	2	4	5	11	3	33	TREAT 1) Open and transparent communications are to be sent regularly to keep affected members up to date. 2) Update from the Government has been received in March 2022 as to when the second options exercise will open. Calculations cannot be finalised as there are a number of standard assumptions which the Home Office need to confirm first. It is unknown as to when the standard assumptions will be completed. .	SW / PJ / CP	2	3	4	9	3	27	Jul-22	
F33	10% Project As part of this project, SFRS will be required to pay contributions to the pension pot for members pensions in relation to the 10% allowance the member received at the time of employment which wee not previously pensionable. SFRS will also need to pay members additional amounts in terms of lump sums and pension arrears. It is not yet known if this will be covered by the pension top up grant received each year. Additionally there may also be Unauthorised Payment Charges or tax contributions which the Service will be required to pay due to the length of time which has passed since the original lump sums were paid and also the amount of the lump sum.	SW / AT						27	TREAT 1) Andy Tink to be informed and guidance to be sought from him 2) Monitoring of the costs involved as the calculations are being completed 3) Plan to knowledge transfer from SME's to pension team staff or even consider if a business case for a new team member is required 4) A budget has been created to identify how much the costs are for the project and is updated as the calculations for each priority group are finalised. Legal advice is required to confirm the tax needed for the pension arrears lump sum. This has been requested from Weightmans.	AT / PJ / CP							24	Jul-22
F34	Pension Team Planning Currently there are two Subject Matter Experts who are not only working on the 10% project but who are also completing some of the employer BAU processes and are the link between payroll and XPS. Should the SME wish to not continue in their roles after the 10% project has completed there will be a significant lack of knowledge for further work such as modified to commence in house or new team members will need to be recruited to complete BAU tasks.	SW						24	TREAT: 1) It has been confirmed by the Scheme Manager that SAP access can be requested so remaining members of the pension team can access pay details if needed 2) Bank staff to provide training before leaving 3) The tasks completed by the Bank staff is listed so training can be directed as required.	SW						16	Jul-22	
F35	Delays to Government progress of key projects It was expected in January 2022 onwards for updates to be provided by the government (Home Office & Her Majesty's Treasury) for updates around the McCloud and Matthews/O'Brien projects. Unfortunately there has been little movement throughout 2022 and the updates provided means further work cannot be completed. Furthermore we have received insights from the LGA that significant progress will not be possible until Q3 or Q4 of 2023.	SW						30	TREAT: 1) The pensions project team continue to read the latest guidance and attend LGA coffee mornings where further information on these projects could be gained. 2) The team are also sending communications at appropriate intervals to ensure members are kept up to date and key messages remain transparent.	SW						24	Jul-22	
F36	Unknown financial costs to implement the Modified Scheme. - The standard assumptions have not yet been disclosed to the Fire Sector. - Employee contributions could date back as far as the 1960s.	SW						33	TREAT: 1) The Service will be able to undertake preliminary work such as identifying those in scope, data cleansing, identifying access to legacy systems etc. This has not yet started. 2) Calculations cannot be carried out until legislation has been implemented in September 2023.	SW / PJ						33	Jul-22	

F37	<p>Incorrect pensionable pay and salary details submitted to XPS.</p> <p>After the Pension Saving Statements (PSS) were sent out late in January 2022, XPS were made aware from some of our members that their pay information was incorrect. The Service has been working with XPS on this to understand where the discrepancies between the salaries and pensionable pay of these members originated from.</p> <p>For the ten members who were sent PSS, the incorrect salary information may mean they have incurred annual allowance charges which need to be paid and reported. The members have until end of July to confirm if they would like to utilise the scheme pays option. This is a complex matter and there are concerns the revised PSS' may not be sent to members in time.</p> <p>Additionally, from looking into the data, it seems the incorrect salary information is not isolated to these ten members and will affect all our members. This will also have an impact for all members to calculate their pension accurately.</p> <p>Investigations are underway to resolve this.</p>	SW	4	3	4	11	3	33	<p>TREAT:</p> <p>1) The Senior Finance Partner has carried out a labour intensive exercise and has reviewed the salary information available to try and identify the root cause of why there are discrepancies in the salary data.</p> <p>2) It has been identified that certain firefighter allowances had been included to salaries in some financial years, but not all financial years, among other issues.</p> <p>3) The priority list (those who received PSS') has now been compiled and completed and that data has been provided to XPS who can now recalculate the PSS'.</p> <p>4) Regular meetings have taken place to try and resolve this issue and should members have an annual allowance charge, they have until 31st July 2022 to utilise the 'scheme pays' method, should members wish to do so. Otherwise members may/will have to pay for the annual allowance charges themselves.</p>	SW / PJ	4	3	4	11	3	33	Jul-22
-----	---	----	---	---	---	----	---	----	--	---------	---	---	---	----	---	----	--------

This page is intentionally left blank