

Notice of Meeting

Surrey Local Firefighters' Pension Board



Date and Time

Friday, 26 April 2024
2.00 pm

Place

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

Contact

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Board Members:

Paul Bowyer, Nick Harrison (Chairman), Glyn Parry-Jones and Sally Wilson (Vice-Chairman)

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If you would like to attend and you have any special requirements, please email Joss Butler on joss.butler@surreycc.gov.uk. Please note that public seating is limited and will be allocated on a first come first served basis.

AGENDA

1 APOLOGIES FOR ABSENCE AND SUBSTITUTIONS

2 MINUTES FROM THE PREVIOUS MEETING: 8 FEBRUARY 2024

(Pages
5 - 10)

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 April 2024).
2. The deadline for public questions is seven days before the meeting (19 April 2024)
3. The deadline for petitions was 14 days before the meeting, and no petitions have been received.

5 SURREY FIREFIGHTERS' PENSION BOARD ACTION AND RECOMMENDATION TRACKER

(Pages
11 - 20)

The Board to note the Action and Recommendation Tracker.

6 SCHEME MANAGEMENT UPDATE REPORT

(Pages
21 - 26)

The Board has requested an update on Scheme management activities.

7 XPS - SURREY FIRE & RESCUE AUTHORITY PENSION BOARD REPORT (Pages 27 - 48)

To note the XPS – Surrey Fire and Rescue Authority Pension Board report.

8 FIRE BULLETINS (Pages 49 - 118)

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 REGISTERS (Pages 119 - 140)

The Board to consider relevant risk registers.

10 DATE OF THE NEXT MEETING

The next meeting will be on 25 July 2024

Leigh Whitehouse
Interim Chief Executive
Published: 18 April 2024

MOBILE TECHNOLOGY AND FILMING – ACCEPTABLE USE

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Thank you for your co-operation.

QUESTIONS AND PETITIONS

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

Please note the following regarding questions from the public:

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

MINUTES of the meeting of the **SURREY LOCAL FIREFIGHTERS' PENSION BOARD** held at 10.30 am on 8 February 2024 at Committee Room, Woodhatch Place, 11 Cockshot Hill, Reigate, Surrey, RH2 8EF.

These minutes are subject to confirmation by the Committee at its meeting on Friday, 26 April 2024.

(* present)

Elected Members:

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

In attendance

Benedict Mulliss (substitute) attended the meeting virtually

1/24 APOLOGIES FOR ABSENCE AND SUBSTITUTIONS [Item 1]

Apologies were received from Nick Harrison. Dan Quin, Vice-Chairman, acted as Chairman on behalf of Nick Harrison.

Nick Harrison attended the meeting virtually.

2/24 MINUTES FROM THE PREVIOUS MEETING: 23 NOVEMBER 2023 [Item 2]

The minutes from the meeting on 23 November 2023 were agreed as an accurate record of the meeting.

3/24 DECLARATIONS OF INTEREST [Item 3]

None.

4/24 QUESTIONS AND PETITIONS [Item 4]

There were none.

5/24 SURREY FIREFIGHTERS' PENSION BOARD ACTION AND RECOMMENDATION TRACKER [Item 5]

Witnesses:

Sally Wilson, Scheme Manager

Key points raised during the discussion:

1. The Chairman introduced the Action and Recommendation Tracker. The following comments were raised:

A1/22 – 10% Pensionable Pay – The Board agreed to close the action.

A20/20 - GMP Exercise – The Board noted that officers were awaiting a final update from XPS. The representative from XPS confirmed the a report had been received from Mercer and XPS were due to meet with Mercer for a discussion.

A7/21 - Address Tracing Update – XPS confirmed that a basic unit price had been received and that they were awaiting information on the scheme members that needed to be covered.

A3/23 – Member Tracing – the representative from XPS confirmed that information would be provided outside the meeting. Cllr Harrison noted that this action had been ongoing for some time and stated that it was important that progress was made.

A5/23 - Longest Failure – The Board agreed to close this action.

A7/23 – Annual Benefit Statements – The representative from XPS confirmed that they expected the Annual Benefit Statements to be online by close of business on 9 February 2024.

Closed actions – the Board agreed to close the items noted within the 'completed actions' section of the tracker.

Actions/ further information to be provided:

None.

Resolved:

The Board noted the Actions and Recommendations Tracker.

6/24 SCHEME MANAGEMENT UPDATE REPORT [Item 6]

Witnesses:

Sally Wilson, Scheme Manager
Janine May, Pensions Support Assistant

Key points raised during the discussion:

1. The Senior Pensions Advisor introduced the report and highlighted the following points:
 - a. In regard to the McCloud - Age Discrimination Remedy, officers stated that communications were ongoing and highlighted that 29 scheme members were due to retire this year. It was further highlighted that the Pension Team continue to work on the GAD data collection exercise to collate and report the GAD calculator data to XPS, for each cohort of membership, in accordance with the RSS timetable. Members further noted that, since 1 October 2023, any retirement had been paid remedy benefits. It was noted that those who retired before 1 October 2023 would be dealt with under the immediate choice cohort however there

was a brief pause while the Home Officer considers tax implications. Officers agreed to provide a report on progress against the plans for those who retired before October 2023 outside of the meeting.

- b. Noted details around the 10% Pensionable Allowance as outlined in the report.
- c. Noted details around the Matthews - Retained Scheme – On-Call Access as outlined in the report. Members noted that the Pension Team had submitted a business case regarding their intention to appoint a specialist ‘member tracing’ service ‘ITM’, to ensure communications were being sent to the correct addresses.
- d. In regard to the Annual Benefit Statements, officers stated that they had not yet confirmed a revised timeline with the Pension Regulator. A Member of the Board noted that there was a delay to the publication this year, partly due to issues with Unit 4, and asked whether the following Annual Benefit Statements would be available on time. Officers confirmed that the Payroll team were aware and that officers were awaiting detail on the benefit specification from XPS. It was also noted that Payroll were due to test the migration of data from SAP to Unit 4. The Chairman stated that it would be helpful to include an update on this within future Scheme Manager Update Reports. A Member asked whether a record of exceptions was available and officers confirmed that a log of exceptions was recorded and it was agreed to share it within a future meeting.
- e. Provided detail on the Pre-Retirement Courses as outlined in the report.
- f. Members noted detail in regard to the Pension Dashboard.
- g. It was noted that the Pensions Team were pleased to report the role of Senior Pension Adviser was now confirmed and the new member would be joining the team on 5 February 2024.
- h. Noted details on communications as outlined in the report.

2. The Chairman thanked officers for their report.

Actions/ further information to be provided:

A1/24 - In regard to the McCloud - Age Discrimination Remedy, officers agreed to provide a report on progress against the plans for those who retired before October 2023 outside of the meeting.

A2/24 - It was agreed to include an update on the progress of the Annual Benefit Statements for 24/25 within a future Scheme Manager Update Report. It was further agreed to circulate the log of exceptions with members of the Board for consideration at a future meeting.

Resolved:

The Board noted the report.

7/24 XPS - SURREY FIRE & RESCUE AUTHORITY PENSION BOARD REPORT [Item 7]

Witnesses:

Paul Mudd, XPS

Key points raised during the discussion:

1. The representative from XPS introduced the item and provided a summary of its content. The following details were noted:
 - a. Details related to regulations and guidance as outlined in the report.
 - b. Noted details regarding security to protect against data breaches as outlined in the report. The representative highlighted that there had been some high-profile data breaches in the news recently however noted that this was not an XPS issue.
 - c. In regard to Conditional Data Testing, Members noted that work was ongoing to map the entire Firefighter Pension Schemes to a Conditional Data testing facility within XPS which would give a conditional data score.
 - d. Noted data related to Member Self-Service as noted within the report.
 - e. Presented the updated common data as noted within the report.
 - f. Noted the data included within the Membership tables.
 - g. Noted the completed cases overview. The Board stated that it would be helpful to receive updates on the backlog within future meetings.
 - h. Members noted that reporting on complaints would be improved going forward.
 - i. The representative from XPS highlighted that XPS had produced an internal position statement within regard to McCloud and that a public statement would be available soon.

Actions/ further information to be provided:

None.

Resolved:

The Board noted the report.

8/24 FIRE BULLETINS [Item 8]

Witnesses:

Sally Wilson, Scheme Manager

Key points raised during the discussion:

1. The Board noted the fire bulletins.

Actions/ further information to be provided:

None.

Resolved:

The Board noted the fire bulletins.

9/24 RISK REGISTERS [Item 9]

Witnesses:

Sally Wilson, Assistant Chief Fire Officer
Janine May, Pensions Support Assistant

Key points raised during the discussion:

1. The Senior Pensions Advisor introduced the report and provided a brief overview.
2. In regard to the McCloud Risk Summary, Risk ID 3, the Board discussed the benefits of good communication. A Member suggested including updates within a newsletter to answer common questions and share information. It was agreed to schedule a meeting with members of the Board to discuss the communications strategy to ensure scheme members were aware of detail related to the implementation of McCloud and when pension payments would be made.

Actions/ further information to be provided:

None.

Resolved:

The Board noted the risk register.

10/24 DATE OF THE NEXT MEETING [Item 10]

The Board noted that the date of the next meeting was 26 April 2024.

11/24 EXCLUSION OF THE PUBLIC [Item]**RESOLVED:**

That under Section 100(A) of the Local Government Act 1972, the public be excluded from the meeting for the following items of business on the grounds that they involve the likely disclosure of exempt information under the relevant paragraphs of Part 1 of Schedule 12A of the Act.

12/24 XPS - SURREY FIRE & RESCUE AUTHORITY PENSION BOARD REPORT [Item]

The Board considered the XPS internal position statement within regard to McCloud in Part 2.

Meeting ended at: 11.45 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.

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
17 January 2020 A1/20	Matthews / Retained Project Administration Update (1 September 2019 - 31 December 2019)	Implement of modified pension scheme arrangements	Scheme Manager	<p>April 2023: A communication will be sent to all affected members to confirm no further action is due to take place until the legislation is implemented in October 2023.</p> <p>July 2023: A communication was sent to all affected members on 24 May 2023, advising further updates will follow once legislation confirmed. A poster, to inform members who believe they are eligible for the exercise but have not heard from the Pensions Team, are encouraged to make contact accordingly, was sent to all Station Commanders to display on Station Boards.</p> <p>November 2023: The legislation has been finalised and came into force on 1 October 2023. The LGA have provided draft communications to send to members and the first phase of the GAD calculator will be released to FRAs in November 2023. Letters including Expression of Interest forms were issued to members on 1 November 2023.</p>	Ongoing

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
				<p>February 2024: FRAs have a legal duty to contact eligible members. The SFRS pension team have employed the services of ITM, a mortality and tracing specialist, to reach out to a number of individuals who have not yet responded.</p> <p>April 2024: The tracing exercise is still being arranged as the pensions team need to look into any potential data protection issues due to the type of personal data being shared. A similar trace was done by the LGPS at Surrey which will hopefully speed up the process. The pension team have started and will continue to calculate and send information to members who have shown an expression of interest, however due to low resource backlogs have built up. Further contact will be made to members to manage their expectation.</p>	
<p>30 April 2020 A20/20 (Informal meeting due to Covid-19)</p>	<p>GMP Exercise Administration Update (1 January 2020 - 31 March 2020)</p>	<p>The Pensions Support & Development Manager will liaise with the Assistant Chief Fire Officer – Service Support on the next steps concerning the Guaranteed Minimum Pension (GMP) reconciliation - the new Project Manager to assist.</p>	<p>Scheme Manager</p>	<p>February 2023: The data extracts from XPS were not provided in time to the Service which meant Mercer would not be able to complete the rectification exercise prior to the pensions increase. Mercer are reviewing the data extracts, additional costs will be incurred for the work completed. It is anticipated the project will be finalised by the end of 2023.</p> <p>April 2023: Mercer and XPS are in communication with each other to confirm the template to use and the data that is required. It is still hoped the project will be completed before the end of 2023.</p>	<p>Ongoing</p>

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
				<p>July 2023: XPS have explained that they do not feel it is their responsibility to check the benefit specification template. The Service have contacted their legal party to determine if Weightmans may be able to carry out this exercise.</p> <p>November 2023: Weightmans have reviewed the benefit specification and are liaising with Mercers with a view to final sign off.</p> <p>February 2024: It was noted at the Board meeting that officers were awaiting a final update from XPS. The representative from XPS confirmed that a report had been received from Mercer and XPS were due to meet with Mercer for a discussion.</p> <p>April 2024: A further update request has been made to XPS/Aptia (Mercer). XPS have confirmed that Aptia will come back to the pensions team when able.</p>	
25 November 2021 A7/21	Address Update XPS Administration - Surrey Fire and Rescue Service Pension Board Report	For the Assistant Chief Fire Officer – Service Support to work with XPS to use a tracing service to confirm addresses for those past retirement or within two years of retirement.	Scheme Manager	February 2023: XPS submitted in January the data to their supplier for the address tracing exercise. A verbal update should be provided at the Local Pension Board meeting. XPS will write to the old and the new addresses to confirm the correct address to use.	Ongoing

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
				<p>April 2023: XPS have confirmed in their report, that there are several addresses returned. The team at XPS are working through the returns and a verbal update will be provided at the Board meeting.</p> <p>July 2023: XPS have confirmed that this project is continuing with their provider. A revised file is due to be submitted in June. Mortality screening costs are also being considered.</p> <p>February 2024: XPS confirmed at the Board meeting that a basic unit price had been received and that they were awaiting information on the scheme members that needed to be covered.</p> <p>April 2024: XPS have confirmed tracing for 'gone away' members will continue. We have confirmed with XPS that this will now form part of the Pensions Dashboard preparations and will be picked up under the work done for that. This will avoid duplication and additional work/cost. XPS will keep the pension team informed.</p>	
28 July 2022 A7/22	<p>Member Email Address Update</p> <p>XPS – Surrey Fire & Rescue Pension Board Report</p>	<p>The Board suggested for work to be carried out to try and obtain email addresses for all members, allowing for information to be circulated when needed and potentially reducing the risk of losing contact when members move to a different address. The Scheme Manager agreed to</p>	Scheme Manager	<p>February 2023: This is an extensive piece of work and currently there is not the resource to do this. However, the uptake of members creating an account on the member's self-service portal continues to increase which provides a further platform to gain information from members.</p>	Ongoing

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
		consider this and report back to the Board.		<p>February 2024: No update on this area due to the other tasks within the team which have taken priority.</p> <p>April 2024: Work email addresses for all active members have been supplied to XPS. The pensions team will work with XPS to provide any further information they hold once other priorities ease.</p>	
<p>27 April 2023</p> <p>A6/23</p>	Risk Register	SFRS to be provided with an update on the McCloud Age discrimination legislation and whether preparations were expected to be ready in time for the scheduled implementation in October 2023.	XPS / Scheme Manager	<p>July 2023: A meeting took place between the Pension Team and XPS on 21 June 2023. Currently, there are no expected impacts to members or anticipated delays with the preparations for implementation of the legislation in October 2023.</p> <p>The Chairman noted that orders had recently been laid before parliament and asked that Members were briefed on any issues within the next few weeks following the July meeting of the Board.</p> <p>November 2023: The legislation came into force on 1 October 2023. The Pension Team are working on a further data collection exercise to extract member historical tax information from payroll records. This is needed to input in the GAD calculator. There have been 3 retirements, in October, in scope of remedy and their benefits have been processed and paid on time, in accordance with the Remedy legislation.</p> <p>February 2024: The pension team continue to liaise with XPS to ensure all relevant information is available to prepare Remediable Service Statements (RSS) to each cohort of members.</p>	Ongoing

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
				<p>April 2024: In March the pensions team supplied the data for the first cohort of membership to XPS and will continue to do so when requested. XPS will continue to update on the progress of the RSSs.</p>	
<p>6 July 2023 A7/23</p>	<p>Scheme Manager Report</p>	<p>SFRS to provide the year-end data for the 2022 – 2023 financial year to XPS in order to send out annual Benefit statements by 31 August 2023 and to ensure member records and projections are correct.</p>	<p>Scheme Manager</p>	<p>July 2023: Due to annual leave, the introduction of the new payroll system, the month the pay award was paid to SFRS staff and how the data needs to be extracted from SAP, the deadline of 15 May 2023 to send the data to XPS was not achieved. The Pensions Team has been informed the data is likely to be ready by 31 July. XPS have been notified of this and has received confirmation this should not impact the creation of annual benefit statements.</p> <p>November 2023: Year-end data and pay award data was submitted to XPS on 7 August 2023. However, Annual Benefit Statements were not published by the deadline of 31.8.23, due to the introduction of new payroll software and associated issues with extracting the relevant pay data. This incident has been assessed in accordance with the Pension Regulator guidelines and will be recorded, by the Pension Team, as an internal breach of responsibilities. The ABS's are expected to be published by XPS by the end of November 2023.</p> <p>February 2024: The Annual Benefit Statements were not published by the end of November 2023. This was due to challenges in extracting the correct pay data following implementation of new payroll software as well</p>	<p>Ongoing</p>

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
				<p>as ensuring the two back dated pay awards were allocated correctly. The Pension Team worked collectively with payroll to resolve the errors and the year end data was submitted to XPS on 14 January 2024.</p> <p>The representative from XPS confirmed at the Board meeting that they expected the Annual Benefit Statements to be online by close of business on 9 February 2024.</p> <p>April 2024: The ABSs were uploaded to member records in March 2024, and members were informed by the pensions team by email on the 28 March 2024. As mentioned previously, this is an internal breach under TPR guidelines and has already been recorded by the team.</p>	
A1/24	Scheme Manager Report	In regard to the McCloud - Age Discrimination Remedy, officers agreed to provide a report on progress against the plans for those who retired before October 2023 outside of the meeting.	Scheme Manager	April 2024: The pensions team will request details from XPS about how these cases will be treated.	
A2/24	Scheme Manager Report	It was agreed to include an update on the progress of the Annual Benefit Statements for 24/25 within a future Scheme Manager Update Report. It was further agreed to circulate the log of exceptions with members of	Scheme Manager	April 2024: Work is currently being carried out by payroll/the pensions team to provide end-of-year data to XPS for the production of the combined ABS/RSS for 2024.	

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
		the Board for consideration at a future meeting.			

COMPLETED RECOMMENDATIONS/REFERRALS/ACTIONS – TO BE DELETED

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
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24 February 2023 A3/23	Member Tracing XPS – Surrey Fire & Rescue Pension Board Report	To provide the Board with detail on the number of deferred members that were past retirement age and had not been in contact with XPS.	XPS / Scheme Manager	<p>April 2023: XPS have confirmed in their report of one member who exceeds normal pension age for a deferred beneficiary. This member is based overseas. Actions will be taken by XPS to locate this member.</p> <p>July 2023: the representative from XPS explained that they had not received a response from the scheme member who was believed to be overseas. The Chairman asked that XPS continue with their efforts to contact the scheme member.</p> <p>February 2024: the representative from XPS confirmed at the Board meeting that information would be provided outside the meeting.</p>	Ongoing
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				April 2024: XPS have confirmed the member has been contacted and further work is no longer required.	
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Surrey Local Firefighters' Pension Board 26 April 2024

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

McCloud - Age Discrimination Remedy

- 2.1 XPS continue to supply remedy options for retirement cases.
- 2.2 GAD calculation data was sent to XPS for the unprotected & tapered pension members in March 2024 in order to meet the deadline for the production of their Remediable Service Statements (RSS). The Pension Team continue to work on the GAD data collection exercise to collate and report the GAD calculator data to XPS for each cohort of membership, in accordance with the RSS timetable.
- 2.3 The SFRS Pensions SharePoint site continues to be updated as a source of reference for members.

10% Pensionable Allowance

- 2.4 This project has currently been put on-hold due to low resource in the Pensions Team and issues with the implementation of Unit 4. Cases are being dealt with for members coming up to retirement and on request. Once the team is up to full capacity this will be reviewed, the project plan updated and taken forward.

Matthews – Retained Scheme – On-Call Access

- 2.5 The Government published their response to the consultation document, in September 2023, and the legislation came into force on 1 October 2023.
- 2.6 The Government Actuaries Department (GAD) has produced various versions of their calculator for use by FRAs. The Pensions Projects Team have been using the tool to calculate the cost to each member of purchasing past membership in the Modified scheme. The first phase of the calculator was released in November 2023 and the last and 5th update was received mid-March 2024. The Pension Team continue to calculate and issue letters and statements to members but not all have been sent in the required timeframe of 3 months from when the Expression of Interest (EOI) forms were received. To date 11 statements have been sent of the 60 that should have been issued. This is due to low resource, the complexity of the calculations and statement completion and the data needed to complete the calculations.
- 2.7 The Pensions Team continue to receive completed EOI forms and currently have received replies from roughly 41% of individuals. The Workforce Working Group agreed to a tracing exercise in January 2024. The Pensions Team are currently looking at any potential data protection issues before carrying out the trace. Surrey CC have done a similar exercise in the past for the LGPS using the same tracing company. Comparisons are being made to this previous trace as DPIA issues may have already been covered.
- 2.8 The Home Office and GAD have confirmed that they will require FRAs to report quarterly statistics regarding the number of cases being worked on in relation the Matthews second options exercise and will continue to be supplied, when required.

Annual Benefit Statements / Remediable Service Statement

- 2.9 The 2023 Annual Benefit Statements have been produced by XPS are on the members' online pension record to be viewed. Members were informed by email on 4 April 2024 and will need to register online to view it. Statements do not include details of benefits during the remedy period as they cover the period up to March 2023, before the date the ruling came into force. The 2024 combined ABS/RSS planned to be issued by 31 August 2024 will include remedy pension options. The Pensions team continue to support members in understanding their statements.
- 2.10 In recognition of the significant impact of Remedy on the administration of pensions, the legislative deadline for issuing 2022/23 and 2023/24 Pension Saving Statements for Annual Allowance purposes to those affected by the McCloud/Sargeant Ruling, has been extended to 6 October 2024 by HMRC. In addition, the deadline to elect for Scheme Pays has also been extended, to 31 July 2025 by HMRC.
- Anyone impacted by the McCloud remedy, who has breached the annual allowance for 2022/23 and/or 2023/24, will be subject to a new separate reporting framework which will be created by HMRC especially for the McCloud/2015 remedy.
- 2.11 Immediate Choice RSSs will start to be issued but there are further issues regarding tax liabilities on the interest added to arrears paid to immediate choice members. The LGA are waiting on SAB/Treasury for further guidance.

- 2.12 Further advice is still anticipated from the LGA with regards to possible impact of the backdated pay award on members' tax liabilities and annual allowance calculations. Communications were sent out to members in the newsletter signposting to the information which was placed on the SharePoint site on the 28 March 2024.

Guaranteed Minimum Pension (GMP) Rectification

- 2.13 The Pensions Team have requested an update on the completion of the GMP rectification and for details of any issues.

Pension Dashboard

- 2.14 XPS have created a document to help schemes get Pensions Dashboard ready, copy enclosed. They will follow with a Dashboard Connection Readiness Report which will be more specific to SFRS. the expected staging date for Public Service Pension Schemes will be around September 2025.

Pre-Retirement Course

- 2.15 Following positive feedback from the first two courses held by Affinity Connect in 2023, the Pension Team have arranged two further course dates, in April 2024 and September 2024. This has been publicised in the staff newsletter and full details are available on the Pensions Information SharePoint site.

Training

- 2.16 Training was carried out by a specialist training company known as 'Isio'. Isio tailored the sessions specific to the Firefighters' Pension Schemes. The sessions were over a 4-week period during February and March and covered the McCloud/Sargeant age discrimination remedy and Matthews Second Options exercise, as well as pensions tax for higher earners. The sessions were quite high level and gave a good insight to the issues affecting the Scheme. There is requirement in the team for lower-level pensions knowledge, this will be covered on an in-house basis within the team.

Pension Team Resourcing

- 2.17 The Pensions Team had appointed to the post of Pensions Officer in the team. Unfortunately, the individual concerned secured another role elsewhere in the Council. The Job description is currently being reviewed and will be placed out to advert imminently. It is anticipated however that this process will take some months. In the meantime, it is accepted that there will be resourcing challenges in the team. Priorities have been identified and the team will continue to focus on these until such a time that it is at full capacity and can reassess what additional projects can be pursued.

Unit 4 Payroll Adjustments

- 2.18 Errors in the implementation of the Unit 4 system resulted in incorrect pension contributions being deducted from some SFRS Scheme members. Payroll will contact

the affected members to arrange for the under/overpayments to be adjusted. The Pensions Team will keep an eye on the project.

Mutually Agreed Resignation Scheme (MARS)

2.19 SFRS have been carrying out MARS and part of the decision process is potentially retirement benefits. During the estimate request process and despite XPS agreeing to give the MARS estimate requests priority, some members did suffer delays in receiving their figures. This delay has now been mitigated to enable members to make an informed decision.

Communications

2.20 The following communications have been sent since the last local Pension Board meeting took place:

- **Publication of annual benefit statements News Item:** An article was published in SFRS news on 28 March 2024 to inform members about the production of their 2023 annual benefit statements.

2.21 Since the Pensions SharePoint site was shared with members of the Service, there has been a total of 6,546 visits to the site.

- In the last 90 days there were 707 visits in total.
- In the last 30 days the average time spent visiting the site was 2m 41 seconds; and
- In the last 90 days 99.7% of visitors accessed the site via a desktop device.

Analysis of the data shows the most popular pages visited in the last period, were:

- XPS administration contact page
- Firefighter Pensions Schemes; and
- Frequently Asked Questions.

Training from the LGA

2.22 The LGA have proposed 4 dates for the Local Pension Board (LPB) training in 2024 and early 2025. The training is open to new and existing LPB members, and any other individuals who are involved in the governance of their LPB. It is planned to join the training session on 23 January 2025, for those who can attend, at Woodhatch Place. Those who cannot attend will be able to join online.

2.23 There has been a slight update to the actions for the Service to work through, this can be found below.

Project	LGA Advised Actions	Status
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McCloud / Age discrimination	<ol style="list-style-type: none"> 1. Monitor opt outs. 2. Update websites and other resources. 3. Consider possible upcoming Independent Qualified Medical Practitioner (IQMP) referrals. 4. Collection and cleansing of remedy data. 	<ol style="list-style-type: none"> 1. Ongoing 2. Ongoing 3. Ongoing 4. Completed
McCloud IDF	<ol style="list-style-type: none"> 1. Consider adoption of the Immediate Detriment Framework. 2. Maintain communication with members and local rep bodies. 3. Continue data collection work for cases. 	<ol style="list-style-type: none"> 1. N/A as IDF did not proceed.
Matthews / Modified	<ol style="list-style-type: none"> 1. Respond to consultation. 2. Identify members in scope. 3. Start calculating and issuing statements. 	<ol style="list-style-type: none"> 1. Completed 2. Completed 3. Ongoing
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. Underway 2. Underway 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 processes followed. 	<ol style="list-style-type: none"> 1. Completed 2. Completed 3. Ongoing

Risk Management

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

3.0 Summary

3.1 The Board is asked to note the update provided.

Report contacts: Danni Lampaignere and Gary Bartliff

Contact details: E: danni.lampaignere@surreycc.gov.uk E: gary.bartliff@surreycc.gov.uk

Sources/background papers: Dashboards January 2024 update (Public Sector)

Annexes: N/A

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Surrey Fire & Rescue Authority

Pension Board Report

2023/2024 – Q4

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01 Overview

Regulations and Guidance

April 2023

LGA issued Bulletin 68

Bulletin 68 covered many topics most with actions arising, see below:-

Actions arising

Consultation on the Firefighters' Pension Scheme (Remediable Service) Regulations 2023

FRA's are encouraged to respond to the consultation by the deadline of 23rd May 2023.

XPS will be providing their response.

Consultation on Retained Firefighters' Pensions: Proposed changes to the Firefighters' Pension Scheme (England) 2006

FRA's are encouraged to respond by the deadline of 9th June 2023 - XPS will be providing their response.

Commutation on retirement factors and guidance update

The factors are effective from 3 April 2023, please ensure that you are using the correct factors for any retirements following 3 April 2023 (inclusive). XPS confirm that they are using the correct factors

Secondary Contracts – Injury and Death Benefits

LGA suggest that FRA's review their contracts to ensure that a secondary contract has been awarded correctly.

Matthews Poster

LGA has been published a Matthews Poster which can be found under the Second options exercise resources on the special members of FPS 2006 page

Each FRA can personalise the poster and publicise the second options exercise at their fire authority and fire stations.

Annual Allowance - Impact of the backdated pay award

FRA's and administrators to consider the factsheet when determining their calculations for Annual Allowance where a backdated pay award has occurred.

Generic Text for Retirement and Estimates Letters

The Fire Communications Working Group has agreed template wording below for FRA's or Administrators to include within their estimate/retirement letters to cover re-employment.

FRA's and/or administrators need to consider whether to include this in their letters.

Request for contact details

FRA's are requested to remind members, in correspondence, which is sent out, to keep their administrators updated of any change in address or contact details. FRA's to include a request in correspondence to all members.

Other News

HMRC retained firefighter bulletin

We are aware that HMRC have recently sent out emails to Fire Authorities in England, Wales and Northern Ireland asking for further information in relation to National Insurance refunds for retrospective entry into the pension scheme.

Each Fire Authority scheme has received information bespoke to them.

HMRC have provided further clarity around the information they have requested which can be located in the first options exercise resource area of the Regulations and Guidance website.

May 2023

LGA issued Bulletin 69

Bulletin 69 covered many topics most with actions arising, see below:-

Actions arising

Consultation on the Firefighters' Pension Scheme (Remediable Service) Regulations 2023

FRAs and administrators should familiarise themselves with the response, ahead of the Home Office's response to the consultation

The Pension Regulator data requirements – 2023 scheme return:

FRAs and administrators to review the data scoring guidance for 2023 ahead of the scheme return.

Ill health re-assessment IQMP template referral letters available:

FRAs should send these and the relevant accompanying documentation to the IQMP using the relevant IQMP template referral letter.

Government Actuaries Department (GAD) - updated factors:

FRAs and Administrators to ensure that they are using the correct factors.

Data Conference Slides:

FRAs to view the slides and consider data more strategically now and in the future

Age Discrimination remedy – data sharing: Administrators to share pensionable data

for members who are subject to age discrimination remedy and have had an interbrigade transfer during the remedy period with the current FRA's administrator on request.

To review your privacy notice and add some additional wording, where relevant. Any amendments should be approved as per your internal processes.

Automatic enrolment – Call for evidence:

FRAs to be aware of this call for evidence.

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

Interested parties to review the consultation and establish whether you wish to respond to the consultation by 19 June 2023. Also, consider whether you wish to be part of the round table sessions.

SAB response to the Consultation on the Firefighters' Pension Schemes (Remediable Service) Regulations 2023:

FRAs and administrators should familiarise themselves with the response, ahead of the Home Office's response to the consultation.

SAB Guidance Note on Pensionable Pay Remedies:

FRAs to refer to the pensionable pay note when dealing with cases where elements of pay need retrospectively adjusting.

HMRC Remedy Newsletter:

Administrators and FRAs to consider whether you wish to volunteer to assist HMRC

June 2023

LGA issued Bulletin 70

Bulletin 70 covered many topics, most with actions arising; see below: -

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

FRAs and administrators to familiarise themselves with the LGA's response to the consultation ahead of the Home Office's response.

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

FRAs and administrators to familiarise themselves with the LGA's response to the consultation ahead of the HMRC's response.

Data Collection for 2015 remedy:

FRAs to ensure that the data collection template is completed and sent to administrators by their set deadlines so that they are prepared to implement remedy from 1 October 2023.

Firefighters Pay Scales:

FRAs to familiarise themselves with the pay scales available ahead of the Special Members FPS 2006 (Matthews) remedy exercise to commence in October 2023.

Pay scales have been located going back to 1962. These have been added to the Firefighter Pay Scales page on the member-restricted area on the Firefighters' Regulations and Guidance website.

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

FRAs should start preparing to collate the necessary information; this is similar to that provided last year.

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

FRAs and administrators to familiarise themselves with the SAB's response to the consultation ahead of the Home Office's response.

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

FRAs and administrators to familiarise themselves with the SAB's response to the consultation ahead of the HMRC's response.

Added Years Factsheet:

FRAs and Administrators to ensure they are using the updated version on their websites. LGA has updated the Added Years Factsheet to include the rate for 2023; this can be found on the factsheet page of the Firefighters Pensions Regulations and Guidance website.

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

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

Remedy readiness self-assessment tool:

Scheme managers must complete the self-assessment tool and report to their senior teams and local pensions boards.

Data Conference Q & and Pension Dashboards:

FRAs and administrators may review the Q & A's for information.

Remedy member examples by GAD:

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

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

As a third-party administrator, XPS responded on 16 June 2023.

July 2023

LGA issued Bulletin 71

Bulletin 71 covered many topics most with actions arising, see below: -

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

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

Age discrimination remedy – retrospective remedy:

FRA and administrators to read the response and ensure that they are working to be ready for the regulations' implementation on 1 October 2023.

Age discrimination remedy – Contributions Calculator inputs:

FRA and administrators may wish to familiarise themselves with the draft inputs, so that they can ensure they are holding all the relevant data.

Age discrimination remedy - Interest and Tax:

FRA and administrators should note this position, to ensure that they act accordingly when carrying out remedy.

Age discrimination remedy – Pension scams:

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

Age discrimination remedy – warm up letters:

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

Age discrimination remedy – Ill-Health re-assessment member outcome letters:

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

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

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

Government Actuary Department (GAD) – updated factors:

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

Member benefit illustrations – FPS Northern Ireland:

FRAs and administrators to make their members aware of the benefit illustrators, where applicable.

Pension entitlements for retained Firefighters 2023 – FPS Wales:

FRAs and administrators to review the consultation and respond accordingly.

Abolishing the pensions lifetime allowance:

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

Member remedy tax calculator:

Scheme managers should register on the Secure Exchange Data Service ahead of the remedy exercise and delegate access accordingly

AUGUST 2023

LGA issued Bulletin 72

Bulletin 72 covered many topics most with actions arising, see below: -

Age Discrimination Remedy – Warm up letters:

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

Age Discrimination Remedy – Remediable Service Statements:

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

Age Discrimination Remedy – Remedy tax and contributions:

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

The Pension Regulator – Scheme Return:

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

September 2023

XPS attended the FPS Technical Working Group on 19 September 2023

XPS attended the Firefighters' Annual Conference Day two 20 September 2023

LGA issued Bulletin 73

Bulletin 73 covered many topics most with actions arising, see below: -

Firefighters' Pensions Schemes (England) (Amendment) Order 2023:

FRAs and administrators to familiarise themselves of the consultation response ahead of the Matthews second options exercise.

Disclosure requirements:

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

Age Discrimination Remedy – terminology:

FRAs and administrators to note that whilst there is different terminology it all relates to the same exercise. The Matthews second exercise can also be referred to as 'remedy' but relates to a different exercise.

Age Discrimination Remedy – GAD Tax and Contribution Calculator:

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

Age Discrimination Remedy – Funding update:

FRAs to note this and ensure that they provide the relevant data when required.

Age Discrimination Remedy – Member video:

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

Concurrent Service – Interbrigade transfers:

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

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

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

Public Service Pensions Remedy – Member calculator:

FRAs to provide a Single Point of Contact (SPOC) to the Public Service Pensions Remedy mailbox.

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

October 2023

LGA issued Bulletin 74

Bulletin 74 covered many topics most with actions arising, see below:-

Age discrimination remedy – Contingent Decisions guidance:

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

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

This error will be required to be corrected by Scheme Managers retrospectively.

November 2023

LGA issued Bulletin 75

Bulletin 75 covered many topics with the following actions arising, see below:-

GAD calculator – FRAs:

FRAs should read the user guide and ensure that they have the most up to date version of the calculator when they update the spreadsheet at the beginning of the month to allow for the latest interest rates.

FRAs should share this information with anyone who is carrying out the Matthews second options exercise.

Matthews - Consequential loss claims:

FRAs should provide the information requested accordingly.

Matthews – Monitoring and Reporting:

FRAs to maintain robust record keeping ensuring that the data required by the Home Office and GAD is easily accessible.

Matthews - Deceased members:

FRAs to stockpile any cases which are currently not covered by the regulations until an amendment is in place.

HMRC 2022/2023 event reporting procedure for Annual Allowance and lifetime allowance (LTA):

Scheme Managers need to submit data by 31 January 2024.

December 2023

XPS attended LGA Fire Technical Working Group on 12th December 2023

LGA issued Bulletin 76

Bulletin 76 covered many topics with the following actions arising, see below:-

Matthews – Deceased members

LGA has provided template letters to cover these types of cases, which have been published on the Special members of the FPS 2006 section of the FPS regulations and guidance website.

FRAs to use the documents provided and can amend them where required.

Matthews – Supporting documents

The statements can be used to illustrate the output from the Matthews GAD calculator to provide the individual with information on their options.

FRAs are encouraged to use the Individual Statement of Details documents to send an individual with information on their options.

Age Discrimination remedy – Immediate Choice Remediable Service Statements (IC RSS)

FRA's are encouraged to discuss the timetabling of the IC RSS with their administrators and administrators are asked to commence testing the use of the IC RSS and provide feedback to the bluelightpensions@local.gov.uk inbox.

Contact Form

LGA ask for the completion of their online form, either completed on behalf of your fire authority and/or local authority or pass to anyone else who we may need their contact details.

This will be their new contact information for anything being sent out in 2024, even if they have your current details they ask you to still complete this by 20 January 2024.

January 2024

LGA issued Bulletin 77

Bulletin 77 covered many topics with the following actions arising, see below:-

The Police and Firefighters' Pensions (Remediable Service) (Amendment) regulations 2024:

Readers should note the amendment regulations and ensure that any special members who have service within the remedy period are assessed for ill health under both the legacy and reformed schemes accordingly.

Request for data:

FRA's are asked to provide Matthew's project implementation data and opt out data to bluelightpensions@local.gov.uk by 21 February 2024, using the separate data request spreadsheets.

Matthews – GAD Calculator – Second version and query log:

FRA's should:

- Read the updated user guide and query log.
- Download the new version of the calculator from the beginning of February
- Ensure that they have the most up to date version of the calculator when they update the spreadsheet at the beginning of the month to allow for the latest interest rates.
- Should share this information with anyone who is carrying out the Matthews second options exercise.

Firefighters' Pension Added Pension Compensation:

Scheme managers and administrators are recommended to read the guidance, follow the process, and use the template supporting documents to assist the process. This process should be completed by 31 March 2024.

Age Discrimination remedy – Data Sharing Agreement and guidance:

- FRA's should use the Data Sharing Agreement for cases where a firefighter was employed by a previous FRA in the remedy period.
- FRA's are also advised to follow the guidance document when obtaining the data to ensure that the data is with administrators by 31 March 2024.

Age Discrimination remedy – Remediable Service Statement (RSS) factsheet:

We would recommend that scheme managers liaise with their pensions administrator to establish what plans are in place for producing an RSS for eligible individuals.

Injury pension calculation for a retained firefighter appointed after 5 April 2006:

Administrators to review how they have calculated injury pensions for retained firefighter appointed after 5 April 2006 and consider whether a recalculation is required.

SAB Levy 2023-24 – Request for purchase order numbers:

FRA's to provide a valid purchase order number, stating the number of employees eligible to join one of the Firefighters' Pension Schemes as of 1 April 2023, using the form provided with the SAB 2023-34 levy letter.

HMRC Pension Input aggregation consultation: Readers are encouraged to read the consultation and provide any comments to HMRC by 26 February 2024.

HMRC Newsletter – January 2024:

HMRC have contacted all FRAs with information bespoke to them, relating to the Matthews first exercise and national insurance refunds, and have asked that you reply accordingly. Please provide complete information to HMRC by 5th April 2024, any information supplied after this date will not be progressed or chased.

Local Pension Board (LPB) Training Sessions: Readers are asked to make their LPB members aware of the training sessions and encourage them to book onto a session.

February 2024

LGA issued Bulletin 78

Bulletin 78 covered many topics with the following actions arising, see below:-

The Firefighters' Pension Scheme (England) (Amendment) Regulations 2024:

Readers should make themselves aware of the amendments.

FRAs should ensure that pension contributions are deducted from carer's leave and is included in pensionable pay when carer's leave comes into force.

Administrators should ensure that if they haven't already, that they have applied the necessary administration changes needed to correct the error that occurred in the 2021 and 2022 revaluation orders for affected members' benefits.

Age Discrimination Remedy – Informal guidance note for accounting and finance:

FRAs should note the informal guidance and ensure that they are:

- paying any corrections to pension benefits (including the applicable interest) through the pension account,
- paying any compensation amounts through the operating account, and
- keeping robust records of the recommended data separately

Age Discrimination Remedy – Ill Health reassessments:

FRAs are encouraged to signpost members who are hesitant in agreeing to the re-assessment process to the factsheet.

Age Discrimination Remedy – Remediable Service Statement member video:

Readers are encouraged to direct members to the website and video, should members have any queries relating to the RSS.

Matthews GAD Calculator cost sharing: FRAs to complete the purchase order form and return to bluelightpensions@local.gov.uk by 21 March 2024.

Matthews GAD calculator version 2 corrections: FRAs should:

- Note the issues raised with Version 2 of the GAD calculator, and if they have the relevant calculation types which are affected, should stockpile those cases that haven't yet been processed and reprocess those that have been when the updated calculator is published. •
- Ensure that they have registered access to the calculator interest update files and the associated update email notification distribution list by contacting firematthewscalculator@gad.gov.uk

Matthews – Supporting documents: FRAs are recommended to use the updated version of the Individual Statement of Details documents.

Scheme Management and Administration (SMA) Committee survey: Administrators are encouraged to complete the survey and respond by 15 March 2024

HMRC Lifetime Allowance guidance newsletter – February 2024:

Readers should note and ensure that processes are updated to reflect:

- The removal of the requirement to test against the 'permitted maximum' on the pension commencement excess lump sum.
- The Event 24 reporting requirements
- The additional information that is needed from members upon retirement relating to any RBCEs from other schemes.
- The transitional rules and the impact on retiring members.

HMRC Newsletter 156 – February 2024:

Readers are encouraged to:

- read Newsletter 156 – February 2024, paying particular attention to the section on Public Service Pensions remedy – tax treatment of interest.
- review the slides from the joint police and fire coffee afternoon/pensions chat on Thursday 29 February 2024

Local Pension Board (LPB) Training Sessions: Readers are asked to make their LPB members aware of the training sessions and encourage them to book onto a session.

March 2024

LGA issued Bulletin 79

Bulletin 79 covered many topics with the following actions arising, see below:-

Age Discrimination Remedy – GAD tax and contributions calculator:

FRAs should ensure that they are using the most up to date version of the calculator and guidance.

Age Discrimination Remedy – GAD standalone Interest Calculator:

Administrators are encouraged to use the interest calculator to ensure consistency across the sector.

Age Discrimination Remedy – Immediate Choice Remediable Service Statement (ICRSS) roll out update to timetable and member communications:

FRAs to appropriately contact the priority cohorts and inform them on the status of their RSS.

Age Discrimination Remedy – data sharing:

FRAs and administrators to familiarise themselves with the revisions made to the document.

Matthews – GAD calculator:

FRAs should ensure that they are using the most recent version of the calculator and are recommended not to make local copies of the calculator.

Matthews - Project Implementation data request:

FRAs to complete the Project Implementation data request and return to bluelightpensions@local.gov.uk by 21 April 2024

FPS annual update:

Administrators should ensure that they are using the most up to date revaluation rates.

Bluelight inbox and query form:

FRAs and administrators are requested to use the Bluelight inbox for email correspondence with the Bluelight team. FRAs and readers are also asked to complete a query form when submitting a technical query.

The Carer's Leave Regulations 2024:

FRAs are to ensure that from 6 April 2024 they are deducting pension contributions from carer's leave and should include this in pensionable pay.

Written Ministerial Statement (WMS) – Pension Dashboard connection guidance:

Scheme managers should ensure that they familiarise themselves with the connection guidance and are ready to connect by the deadline of 31 October 2025.

Security to protect against data breaches.

You may be aware of some high-profile data breaches that have been in the news recently, affecting well known professional services firms. We understand that the information leaked includes core personal member authentication information and XPS have taken steps to ensure members data we hold is not breached.

Member Authentication

XPS take the security of members information very seriously. Due to the risks of cybercrime, fraud associated

with postal and email interception, or impersonation, it is important that the processes we use are robust. That is why we have standard processes to ensure a consistent approach is adopted for all our clients. Our current policy to authenticate a member is to ask them for 4 pieces of personal information.

- Full name
- Date of Birth (partial)
- Current Address
- NI number (partial)

However, we understand that all these data items have been compromised by at least one of the data breaches. This means that the information required to pass our security checks needs to be strengthened. To do this, we will ask the member for an additional piece of information that is unique to them and was not compromised in the breaches.

We have implemented changes that will ask members for additional personal information including their system ID, or where they do not have this, dates of joining or leaving the scheme or the related employment.

Data Transfers

There is also a low risk that there will be an increase in malicious software attacks from data transfers. Our IT Cyber Protection team have issued guidance to the whole of XPS (including the admin teams) on what to do if they receive any emails or data transfers. Data transferred through the XPS Secure site or file servers is automatically scanned for threats on receipt and the checks are repeated every night.

Ongoing

XPS will continue to monitor the position. If there are new developments, and additional security checks are needed, we will update our processes and keep you informed.

FRAs may want to highlight the risks of cybercrime and identity fraud in any upcoming member communications.

PASA Accreditation

We are delighted to advise you that XPS Administration has achieved accreditation against the PASA Pensions Administration Standards.

PASA Accreditation recognises the organisations in our industry that have evidenced compliance with the PASA Standards. This accreditation recognises the high-quality pensions administration service that XPS provides its clients.

PASA Accreditation is an independent assessment of compliance with the PASA Standards. The assessment requires applicants to:

- > Submit evidence of operational compliance with the PASA Standards; and
- > Complete an on-site review by an independent assessor to validate the evidence provided for each site where services are provided from.

The Pension Regulator has stated that good administration can be demonstrated by independent accreditation. XPS Administration will be subject to an annual assertion to show we are continuing to maintain our high standards and will be independently audited every three years.



Additional Work / Previous Minutes

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

Member tracing to form part of dashboard readiness review and report.

Conditional Data Testing

Scheme Specific data testing tools have been purchased and training sessions are commencing on this new software from 25th April 2024. This training should allow XPS to identify data gaps and this will be fed into the dashboard readiness programme.

Analysis of late tasks

Further to your request to provide analysis regarding the work completed outside of the KPI periods.

This is being looked at within the Administration team. It is expected that this will become available. We are looking at the best ways to present this information as it is something that we are keen to provide. A Verbal update in respect of the longest failure will be provided to the Board.

MARS Estimates

XPS have been working with SFRA to prioritise estimates required to support a specific scheme. So far, it is understood that 6 estimates have been requested and produced in enhanced timescales.

02 Member Self Service

Analysis for member self service when compared to the previous quarter show a slight decrease across all membership cohorts.

To Be Added

03 Common Data

Surrey Fire						
Data Test	Common data score			Previous Quarter		
	Max Population	Total Fails	% OK	Total Fails	% OK	
NINO	1951	1	99.95%	2	99.91%	
Surname	1951	0	100.00%	0	100.00%	
Forename / Inits	1951	0	100.00%	0	100.00%	
Sex	1951	0	100.00%	0	100.00%	
Title	1951	0	100.00%	0	100.00%	
DoB Present	1951	0	100.00%	0	100.00%	
Dob Consistent	1951	0	100.00%	0	100.00%	
DJS	1951	0	100.00%	0	100.00%	
Status	1951	0	100.00%	0	100.00%	
Last Status Event	1951	5	99.74%	5	99.78%	
Status Date	1951	16	99.18%	17	99.27%	
No Address	1951	0	100.00%	9	99.61%	
No Postcode	1951	9	99.54%	18	99.23%	
Address (All)	1951	43	97.80%	56	97.85%	
Postcode (All)	1951	51	97.39%	64	97.51%	
Members with a Fail	1951	28	98.56%	30	98.71%	
Members with Multiple Fails	1951	44	97.74%	57	97.81%	
Total Fails	1951	72	96.31%	87	96.52%	

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 102 and the youngest 10.

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

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.

Quarter 4 2023-2024

Scheme	Actives	Deferred	Pensioner	Widow	Dependant
Old-FPS	1 ▲	68 -	797 -	147 ▲	7 -
New-NFPS	2 ▼	101 -	24 ▲	2 ▲	0 -
CARE - 2015	613 ▲	119 ▲	32 ▲	2 -	1 -
Total	616 ▲	288 ▲	853 ▲	151 ▲	8 -

Quarter 3 2023-2024

Scheme	Actives	Deferred	Pensioner	Widow	Dependant
Old-FPS	0 -	68 -	797 ▲	146 ▲	7 -
New-NFPS	4 -	101 ▼	23 -	1 -	0 -
CARE - 2015	592 ▼	115 ▼	28 -	2 -	1 -
Total	596 ▼	284 ▼	848 ▲	149 ▲	8 -

Please note all active member records have been moved across to the 2015 scheme with effect from 1/4/2022. The reducing active numbers within non-CARE – 2015 are where records are being cleansed. The two record still denoted as in legacy schemes are to be deleted.

05 Completed Cases Overview

Current Year 2023/2024

Surrey Fire	Cases completed	Cases completed within target	Cases completed outside target	Cases: % within target
April	40	36	4	90%
May	46	39	7	85%
June	73	64	9	88%
Quarter 1	159	139	20	87%
July	88	86	2	98%
August	33	23	10	70%
September	36	27	9	75%
Quarter 2	157	136	21	87%
October	20	15	5	75%
November	6	5	1	83%
December	8	6	2	75%
Quarter 3	34	26	8	76%
January	25	15	10	60%
February	36	13	23	36%
March	41	29	12	71%
Quarter 4	102	57	45	56%
Year - Total	452	358	94	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.

06 Completed Cases by Month

January 2024					
Service	Days	Minimum Target	Cases	Within Target	Actual Performance
Death in Service	5	100	0	0	0
Death of a pensioner	5	100	0	0	0
Deferred Benefits	10	90	0	0	0
Divorce Cases	30	100	0	0	0
Estimates	10	100	2	0	0
General	10	100	15	9	60
Processing new entrants	10	90	2	2	100
Refunds	10	100	0	0	0
Retirement Actual	10	100	3	3	100
Retirement Options	10	100	1	0	0
Transfers – in (Calculation)	10	90	1	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	1	1	100

February 2024					
Service	Days	Minimum Target	Cases	Within Target	Actual Performance
Death in Service	5	100	0	0	0
Death of a pensioner	5	100	2	1	50
Deferred Benefits	10	90	4	2	50
Divorce Cases	30	100	0	0	0
Estimates	10	100	1	0	0
General	10	100	27	8	30
Processing new entrants	10	90	1	1	100
Refunds	10	100	0	0	0
Retirement Actual	10	100	0	0	0
Retirement Options	10	100	0	0	0
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	1	1	100

March 2024					
Service	Days	Minimum Target	Cases	Within Target	Actual Performance
Death in Service	5	100	1	0	0
Death of a pensioner	5	100	1	0	0
Deferred Benefits	10	90	0	0	0
Divorce Cases	30	100	1	1	100
Estimates	10	100	1	0	0
General	10	100	9	1	11
Processing new entrants	10	90	22	22	100
Refunds	10	100	0	0	0
Retirement Actual	10	100	1	1	100
Retirement Options	10	100	3	2	67
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	2	2	100

Task analysis - Fails

To be completed prior to Pension Board Meeting

07 Complaints

XPS has received a high level of contact from members in the post Remedy period particularly around the time it has taken for them to receive retirement options forms and estimates of benefits.

Our latest Position Statement goes into more detail about the challenges we have faced since 1 October (particularly with the loss of automation and the manual nature of our retirement calculations since that time). The Position statement also summarises the steps we have taken and are currently implementing to rectify the delays in the service that we have been providing.

XPS have recently deployed our own automated calculation tool within the administration team which is reducing the processing time for retirement estimates etc.

Further resources are being introduced to the administration team to help return our service to pre-1 October levels - offers have been accepted for these additional positions and they will all start with XPS shortly.


Where a member has contacted us with any concerns, we have attempted to explain the delays, apologise for them and to resolve the member's case as quickly as possible.

We will continue to monitor these and address any concerns alongside yourselves, and we appreciate your support throughout this period whilst we embed these changes.

There have been two complaints received within the latest quarter:

1: Contingent Decisions - Member wishes to complain about the time taken to respond to a CD case re Added Years.

2: Member received information late in respect of a forthcoming retirement, pushing back the earliest date that the commutation lump sum could be paid.



Paul Mudd
Governance Manager
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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.

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Surrey Local Firefighters' Pension Board 26 April 2024

FIRE BULLETINS

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

Bulletins 77, 78 and 79, (Annex 1, 2 and 3) have been published since the last Board meeting.

- Bulletin 77 confirmed that the [Police and Firefighters' Pensions \(Remediable Service\) \(Amendment\) Regulations 2024](#) were laid, on 18 January 2024, and will come into force on 9 February 2024. These regulations amend the Firefighters' Pensions (Remediable Service) Regulations 2023, to correct several drafting errors including instances whereby the word 'police' was used instead of 'firefighter'. Additionally, regulation 51A (entitlement to ill-health benefits where a remedy member's legacy scheme is the 2006 scheme) has been updated to include provisions for special members.
- The Bulletin informed readers that the LGA would like to collect data relating to the Matthews Second Options exercise, from the first quarter of the implementation process (1 October 2023 to 31 December 2023).
The LGA are also collecting data on behalf of the Home Office to review opt out member behaviour. FRAs have been asked to complete the data requests and return to the LGA by 21 February 2024
- Bulletin 77 confirmed that GAD published the second version of the Matthews Second Options calculator on 1 February 2024. This version replaces the first version and includes support for members who purchased service under the first Matthews exercise. The SFRS Pension Team are in the process of preparing Member Option Statements for members who have returned their Expression of Interest forms.
- The Bulletin also referred to Second Option exercise cases not covered by the GAD calculator. The process for dealing with these manual case scenarios is under development. This will be informed by the level of complexity and anticipated case volume for different scenarios. Further details are awaited on availability of guidance, how to share cases and response times. In the meantime, FRAs should stockpile these cases until instructions are provided. The Pension Team have identified two cases that will need to be forwarded to GAD for manual calculation. The individuals concerned have been informed.

- Bulletin 77 included further information relating to Added Pension Compensation under the Age Discrimination Remedy Regulations. When members are 'rolled back' to their relevant legacy scheme any Added Pension Contributions that have been paid between 1 April 2015 and 31 March 2022 must be returned to the member. This is because Added Pension arrangements do not exist in the legacy schemes and therefore it is not possible for these types of benefits to form part of the members pension benefits in the legacy scheme. The LGA have published guidance and supporting material in the [Retrospective remedy](#) section of the FPS regulations and guidance website. The Pension Team has identified one member who is affected by this regulation and has contacted him accordingly.
- Bulletin 77 confirmed that a Data Sharing Agreement should be sought in relation to the Age Discrimination remedy, where a firefighter was employed by a previous FRA during the remedy period. This is because the leading FRA will need to obtain pay, tax, service and contributions data, from the previous FRA, to complete the GAD calculator, and a data sharing agreement is required to facilitate this. Templates and guidance are available in [the retrospective remedy section](#) of the FPS regulations and guidance website. The SFRS Pension Team are liaising with compliance to ensure the existing privacy notice is updated accordingly.
- The Bulletin informed readers that the Home Office have confirmed transfers do not fall within the scope of the contingent decision regulations. The LGA have updated the contingent decision guidance to reflect this.
- Bulletin 77 advised readers that a Remediable Service Statement Factsheet is now available to help scheme managers and pension administrators understand the regulatory requirements and deadlines associated with the production of an RSS. The RSS factsheet has been published in the Age Discrimination remedy – [Remediable Service Statement section](#) of the FPS regulations and guidance website.
- The Bulletin discussed the injury calculation for a retained firefighter appointed after 2006. It was confirmed that the 'Guide to the Firefighters Compensation Scheme 2006' published in January 2007, does not align with the [Firefighter's Compensation Scheme \(England\) \(Amendment\) Order 2006](#). If the guide was followed, rather than the regulations the injury entitlement would be lower, resulting in an underpayment of benefits. The LGA have removed the guide from their website and requested administrators to review how they have calculated injury pensions for retained firefighters appointed after 5 April 2006 and consider whether a recalculation is required.
- The Bulletin informed readers that the Pensions Regulator (tPR) has refreshed its [six key processes](#) factsheet to aid understanding and compliance of FRAs and Local Pension Boards following the most recent [Governance and Administration survey](#).
- Bulletin 77 advised readers that the Government has issued a [written ministerial statement](#) concerning the increases to apply to public service pensions in April 2024. As expected, this confirms that:

FPS pensions will increase by 6.7% from 8 April 2024 (a lower, pro-rata increase will apply to pensions that started after 23 April 2023).

This increase is in line with the increase in the Consumer Prices Index for the year up to September 2023.

Active FPS pension accounts will be revalued in line with changes in Average Weekly Earnings and will increase by 7.7% from 6 April 2024.

The Pensions increase multiplier tables are available in the '[Annual update SIs](#)' section of the Legal Landscape page of the FPS regulations and guidance website.

The written ministerial statement also confirms the revaluation increases that will apply in the major public service pension schemes. These increases will apply to CARE benefits transferred to the FPS on Club terms.

- The Bulletin also confirmed that the [Draft Guaranteed Minimum Pension Increase Order 2024](#) has been published by the Stationary Office. The draft Order specifies the amount by which the Guaranteed Minimum Pension element of an individual's occupational pension entitlement (a Guaranteed Minimum Pension accrued in a formerly contracted-out occupational pension scheme between 1988 and 1997) must be increased with effect from 6 April 2024.
- The Bulletin informed readers that the Pensions Regulator [General code](#) was laid in Parliament on 10 January 2024. This brings together and updates ten existing codes of practice into one set of clear, consistent expectations on scheme governance and administration.

The ten codes of practice which have been rolled into one are as follows:

- Reporting breaches of the law
- Early leavers
- Late payment of contributions (occupational pension schemes)
- Late payment of contributions (personal pension schemes)
- Trustee knowledge and understanding
- Member nominated trustees/ directors putting arrangements in place
- Internal controls
- Dispute resolution reasonable periods
- DC code
- Public service code

Whilst the new code looks different; with TPR's expectations summarised within focused modules, many of the standards set out are not. The new format is set out in such a way, with the intention to make it easier for scheme managers to understand TPR's expectations and to self-measure whether, and how, they are meeting them.

- The Bulletin informed readers that HMRC is consulting on provisions aimed to implement PIA aggregation or negative PIA policy. The aim of this policy is to allow FPS members to offset notionally negative pension growth for Annual Allowance purposes in closed legacy schemes against positive growth in active reformed schemes, beginning from the 2023-24 tax year. HMRC has now published the draft SI amending the Finance Act 2004 to this effect. The Pension Team is liaising with XPS administration to consider a response to the consultation.

- Bulletin 77 reminded readers that the format of LGA training is changing for 2024. The LGA have now released training dates and details of the proposed speakers:
 - Tuesday 26 March 2024 10:00 – 14:00 (MS Teams) – *limited spaces remaining*
 - Monday 17 June 2024 13:00 – 17:00 (MS Teams) – *fully booked*
 - Wednesday 18 September 2024 11:00 – 15:30 (In person - 18 Smith Square)
 - Thursday 23 January 2025 10:00 – 14:00 (MS Teams) – *13 spaces remaining*

Attendees will hear from a range of speakers including:

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

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

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

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

The Pensions Dashboard Programme (PDP)/ The Pensions Regulator (TPR) – to provide an update on the programme and requirements on scheme managers/to provide detail of the tools that scheme managers can use to help them prepare for dashboards e.g. checklists. The pension team have alerted members of the board to the training sessions. All members are encouraged to book onto a session.

- Bulletin 78 informed readers that [The Firefighters' Pension Scheme \(England\) \(Amendment\) Regulations 2024](#) were laid before parliament and came into force on 27 March 2024.

The regulations allow for provision of unpaid carer's leave to be included in calculating pensionable service and to remedy an error in the Public Service Pensions Revaluation Orders for 2021 and 2022. The SFRS pension team will ensure that the appropriate systems are in place to facilitate the changes.

- The bulletin advised readers that the Home Office has published a [guidance note](#) relating to record keeping and payments made under the Age Discrimination remedy. The SFRS pension team will continue to work closely with payroll to ensure this is implemented.
- Bulletin 78 confirmed that the FPS website now includes an [ill-health re-assessment page](#) and factsheet to support communications relating to ill-health re-assessment under the Age Discrimination Remedy. This is a useful aid to explain the process to members needing a re-assessment.
- Bulletin 78 informed readers that the FPS website now includes a [member video](#) to help explain the Remediable Service Statement (RSS) to members. The SFRS pension team have signposted this on the internal SharePoint site and SFRS newsletter.

- The bulletin advised that the Matthews Individual Statement of Details documents have been updated following feedback from FRAS. The new versions have been published on the FPS website and the SFRS Pension team will ensure that the updated versions are used when communicating with members.
- Bulletin 78 referred to the Scheme Management and Administration (SMA) Committee Survey. The SMA committee is seeking an update of progress from administrators regarding the implementation of the Age Discrimination Remedy. The SFRS Pension team will liaise with XPS to ensure the survey is completed by the deadline of 15 March 2024.
- The bulletin alerted readers to recently published [HMRC guidance](#) for pension scheme administrators on the changes to 2024 to 2025 pension scheme returns.

The guidance covers:

- What's changing about pension scheme returns from the 2024 to 2025 tax year
 - When to complete the pension scheme return
 - Who needs to complete a 2024 to 2025 pension scheme return
 - What pension scheme administrators registered on the service should do now to prepared.
- Bulletin 79 confirmed that on 4 March 2024, the Government Actuary's Department (GAD) published version 1.8 of the tax and contributions calculator and updated guidance. The calculator has additional outputs which have been added to the end of the outputs tab, to avoid changing the format of the existing results. The changes are as follows:

Calculator

- Date of calculation added to output to file and simplified output sheets.
- Gross Added Pension refund added to output to file and simplified output sheets.
- Added Pension tax adjustment added to simplified output sheet.
- Renamed the Added Pension column names on the simplified output sheet to clarify what they show (numbers remain unchanged)

Guidance

- Instructions on how to run Added Pension only calculations amended.
- Taper date description changed.
- Output specifications updated to reflect new columns FRAs are encouraged not to make local copies of the calculator, but to refer to the section of the FPS.

- Bulletin 79 advised FRAs are encouraged not to make local copies of the calculator, but to refer to the [Age Discrimination remedy – GAD tax and contribution calculator](#) section of the FPS regulations and guidance website. The SFRS Pension Team will make sure they are using the most up to date version of the calculator.
- Bulletin 79 advised that GAD have published a standalone interest calculator for administrators to use when calculating the arrears of pension and lump sum payments following a member's choice under remedy.

As the issues relating to tax on interest of pension and lump sum arrears remain unresolved, GAD have been unable to incorporate this into the current version of the calculator but will provide this functionality in due course. The SFRS Pension Team will liaise with XPS to advise they use GADs version of the interest calculator to ensure consistency across the sector.

- Bulletin 79 advised that Following feedback from the sector, the indicative timetable for supplying IC-RSSs to priority cohorts i.e. ill health pensioners and beneficiaries, has been amended. For these groups only, the timetable has been extended to 30 June 2024. The SFRS Pension Team will communicate with these members appropriately and will use the template letter provided, for ill health pensioners and beneficiaries.
- Bulletin 79 advised a [contribution adjustment member factsheet](#) has recently been published and can be found on the [FPS member website](#).

The factsheet explains when a contribution adjustment will occur and how it will be actioned. It also sets out points to consider with regards to the timing of when an adjustment will take place. Members will be signposted to the factsheet in their Annual Benefit Statement Remediable Service Statement (ABS-RSS).

- Bulletin 79 confirmed that resources have been published for administrators to assist in the process of providing a Remediable Service Statement (RSS) for beneficiaries of an eligible Sargeant member who has died before making their choice.
- The following resources have been published on the [Age Discrimination Remedy – Remediable Service Statement](#) section of restricted area of the [FPS regulations and guidance website](#).

- Administrator guidance document
- Letter statement.

A [beneficiary's factsheet](#) has also been published, which can be found on the [FPS member website](#).

- Bulletin 79 advises that further to FPS Bulletin 77 – January 2024, where readers were made aware of the data sharing agreement and guidance document for the age discrimination remedy exercise. Several queries relating to FRAs not responding to

these requests within a timely manner have since been received. Bulletin 79 advises this was discussed at the Firefighters' Technical Working Group (FTWG), where it was agreed that the guidance would be updated to reflect reasonable timescales. Additionally, it was agreed that clarity would be provided on what data should be shared FRA to FRA and administrator to administrator. The guidance has been updated as follows:

- Confirmation that FRAs should share the GAD calculator output between FRAs under a data sharing agreement.
- Confirmation that administrators should share the financial data provided through the data collection template, where it is deemed that a data sharing agreement is not required.
- Where possible, FRAs should provide a response to a data request within 10 working days.
- It is recommended that the [firefighters' pension contacts](#) should ensure that they have an out of office on or that their inbox is monitored during a period of leave, to ensure that requests are directed to someone in their absence, not missed or unduly delayed.
- FRAs and administrators should have a mutually agreed date as to when the information is then shared once received.

The SFRS Pension team understands the importance of providing data in a timely manner, as this can result in a delay in payment of their retirement benefits, a member complaint and/or a breach in law. The SFRS Pension team will familiarise themselves with the revisions made to the document and liaise with XPS to do the same.

- Bulletin 79 confirmed that on 12 March 2024, GAD published a revised calculator and updated their guidance.

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

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

The SFRS Pension team will not make local copies of the calculator, but will refer to the [Special members of FPS 2006 – GAD calculator](#) section of the FPS regulations and guidance website. The SFRS Pension team will also ensure that they are using the most up to date version of the calculator.

- Bulletin 79 confirmed that further to the request in [FPS Bulletin 77 – January 2024](#) there is now a request to collect data for the period 1 January 2024 to 31 March 2024.

It has been advised that further to [FPS Bulletin 75 – November 2023](#) where a second area of data was covered in respect of positive elections that would be collected. It was suggested in [FPS Bulletin 77 – January 2024](#) that the data would be collected from March 2024, however, it has now been decided this will be delayed this until June 2024.

The SFRS Pension team will need to complete the Project implementation data request and return to bluelightpensions@local.gov.uk by 21 April 2024.

- Bulletin 79 confirmed that FPS contribution rates and bandings remain unchanged for 2024-25.

All relevant thresholds and rate changes for 2024 are available in the [FPS annual update 2024](#).

The SFRS Pension team will liaise with XPS to ensure that they are using the current revaluation rates.

- Bulletin 79 advises that the Bluelight team have requested 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, there is a reminder to 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:

- 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.

The SFRS Pension team will use the Bluelight inbox for email correspondence with the Bluelight team and complete a query form when submitting a technical query.

- Bulletin 79 Advises that on the 28 February 2024, [The Carer's Leave Regulations 2024](#) were laid before parliament, and will come into force from 6 April 2024.

As covered in [FPS Bulletin 78 – February 2024](#) FRAs should ensure that they are deducting pension contributions from 6 April 2024 from carer's leave, and should include this in pensionable pay.

The SFRS Pension Team will ensure that from 6 April 2024 they will deduct pension contributions from carer's leave and will include this in pensionable pay.

- Bulletin 79 confirms that on 25 March 2025 DWP issued a [written ministerial statement](#) on pension dashboards connection guidance.

The statement provides an update on the [publication of connection guidance](#) which includes the new staging timeline for connecting to pension dashboards.

As a reminder, the [Pensions Dashboards Regulations 2022](#) as amended by [the Pensions Dashboards \(Amendment\) Regulations 2023](#) introduced a single "connection deadline" of 31 October 2026 for relevant occupational pension schemes to connect to the pensions dashboards ecosystem.

The 2022 Regulations specify that trustees or managers must have regard to guidance on connection issued from time to time by the Secretary of State, the Money and Pensions Service and The Pensions Regulator, either separately or by at least two of them jointly. Similarly, the FCA's corresponding Handbook Rules require firms to have regard to the guidance with due skill, care, and diligence.

It is a legal requirement for trustees or managers and pension scheme providers to have regard to this guidance as part of meeting their obligations and not doing so would be a breach of this requirement. As such, trustees or managers and pension scheme providers must consider it when making decisions or taking actions in relation to preparing to connect to dashboards.

The connection guidance confirms that the public service pension schemes connection date is 31 October 2025.

Whilst the connect to the pension dashboard is likely to be via the pension administration system, it is the scheme managers responsibility to ensure that their data is ready to connect to the dashboards by 31 October 2025.

TPR have provided an update with regards to what they expect and what readers can expect from them:

What TPR expects

Scheme managers must have regard to this guidance – reading it and taking it into account when making decisions around connection. TPR expect scheme managers to

be able to demonstrate how they have had regard and may consider enforcement action where necessary.

- TPR urge industry to work with their providers to deliver the staged connection timeline as set out in the guidance.

- TPR expect trustees and scheme managers to be preparing for dashboards, in particular by engaging with the parties who will support them with their dashboard duties to:

- o Assess the potential impact of these changes on their schemes and to agree a practical delivery plan.

- o Continue activity on getting to grips with members' data, and

- o Avoid competing demands on capacity and other resources.

What to expect from TPR

- TPR have updated their guidance to reflect and signpost to the connection guidance.

- TPR will be contacting public service pension (PSP) schemes directly, confirming their connection date in autumn 2024.

- Nudge communications to PSP schemes will commence from July 2024.

- TPR will run a campaign in early summer 2024, supported with an industry webinar, to encourage schemes to prepare their data ahead of their connection dates in guidance.

- TPR are currently finalising their compliance & enforcement policy and intend to publish this in the summer.

The SFRS Pension team will ensure that they familiarise themselves with the connection guidance and are ready to connect by the deadline of 31 October 2025.

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Annexes

Annex 1: FPS Bulletin 77

Annex 2: FPS Bulletin 78

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FPS Bulletin 77 – January 2024

Welcome to issue 77 of the Firefighters’ Pensions Schemes bulletin. The first of 2024.

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

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

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Calendar of events

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

Table 1: Calendar of events

Event	Date
FPS Coffee Morning(s)	8 February 2024 and 20 February 2024
FPS Technical Working Group	12 March 2024
SAB	21 March 2024
LPB Training (MS Teams)	26 March 2024

Event	Date
FPS Communications Working Group	2 April 2024
LPB Training (MS Teams)	17 June 2024
LPB Training (in person)	18 September 2024
Firefighters AGM – Day one	18 September 2024
Firefighters AGM – Day two	19 September 2024
LPB Training (MS Teams)	23 January 2025

Table 2: [Isio Firefighters' Pension Training Sessions](#)

	First date	Second date
Session 1	Tuesday 6 February 2024, 2-4pm	Thursday 22 February 2024, 10am-12pm
Session 2	Tuesday 13 February 2024, 2-4pm	Thursday 29 February 2024, 10am-12pm
Session 3	Tuesday 20 February 2024, 2-4pm	Thursday 7 March 2024, 10am-12pm
Session 4	Tuesday 27 February 2024, 2-4pm	Thursday 14 March 2024, 10am-12pm

Actions arising

[The Police and Firefighters' Pensions \(Remediable Service\) \(Amendment\) regulations 2024](#): Readers should note the amendment regulations and ensure that any special members who have service within the remedy period are assessed for ill health under both the legacy and reformed schemes accordingly.

[Request for data](#): FRAs are asked to provide Matthew's project implementation data and opt out data to bluelightpensions@local.gov.uk by **21 February 2024**, using the separate data request spreadsheets.

[Matthews – GAD Calculator – Second version and query log:](#)

FRAAs should.

- Read the updated user guide and query log.
- Download the new version of the calculator from the beginning of February
- Ensure that they have the most up to date version of the calculator when they update the spreadsheet at the beginning of the month to allow for the latest interest rates.
- Should share this information with anyone who is carrying out the Matthews second options exercise.

[Firefighters' Pension Added Pension Compensation:](#) Scheme managers and administrators are recommended to read the guidance, follow the process, and use the template supporting documents to assist the process. This process should be completed by **31 March 2024**.

[Age Discrimination remedy – Data Sharing Agreement and guidance:](#)

- FRAAs should use the Data Sharing Agreement for cases where a firefighter was employed by a previous FRA in the remedy period.
- FRAAs are also advised to follow the guidance document when obtaining the data to ensure that the data is with administrators by **31 March 2024**.

[Age Discrimination remedy – Remediable Service Statement \(RSS\) factsheet:](#) We would recommend that scheme managers liaise with their pensions administrator to establish what plans are in place for producing an RSS for eligible individuals.

[Injury pension calculation for a retained firefighter appointed after 5 April 2006:](#) Administrators to review how they have calculated injury pensions for retained firefighter appointed after 5 April 2006 and consider whether a recalculation is required.

[SAB Levy 2023-24 – Request for purchase order numbers:](#) FRAAs to provide a valid purchase order number, stating the number of employees eligible to join one of the Firefighters' Pension Schemes as of 1 April 2023, using the form provided with the SAB 2023-34 levy letter.

[HMRC Pension Input aggregation consultation:](#) Readers are encouraged to read the consultation and provide any comments to HMRC by **26 February 2024**.

[HMRC Newsletter – January 2024:](#) HMRC have contacted all FRAAs with information bespoke to them, relating to the Matthews first exercise and national insurance refunds, and have asked that you reply accordingly. Please provide complete information to HMRC by **5th April 2024**, any information supplied after this date will not be progressed or chased.

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

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FPS

The Police and Firefighters' Pensions (Remediable Service) (Amendment) Regulations 2024

On 18 January 2024, the [Police and Firefighters' Pensions \(Remediable Service\) \(Amendment\) Regulations 2024](#) were laid, and will come into force on 9 February 2024.

These regulations amend the [Firefighters' Pensions \(Remediable Service\) Regulations 2023](#), to correct several drafting errors including instances whereby the word 'police' was used instead of 'firefighter'. Additionally, regulation 51A (entitlement to ill-health benefits where a remedy member's legacy scheme is the 2006 scheme) has been updated to include provisions for special members.

ACTION: readers should note the amendment regulations and ensure that that any special members who have service within the remedy period are assessed for ill health under both the legacy and reformed schemes accordingly.

Requests for data

Matthews exercise

In [FPS Bulletin 75 – November 2023](#) we gave readers advance notice that we would be requesting data on behalf of Home office and GAD to assist with monitoring the implementation of the Matthews exercise.

As FRAs are now 4 months into the implementation process, we would like to collect data from the first quarter (1 October 2023 to 31 December 2023) on the overall project implementation.

The second area of data in respect of positive elections is not needed at this time, collection of this data is expected in March 2024.

Opt outs – Member behaviour

As part of a piece of work that the Home Office are carrying out to review employee contributions, to influence the policy position they would like to understand opt out member behaviour.

Please can we ask readers to complete the:

[opt out data request](#)

[Project implementation data request](#)

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and return to bluelightpensions@local.gov.uk by **21 February 2024**.

ACTION: FRAs are asked to provide Matthews project implementation data and opt out data to bluelightpensions@local.gov.uk by **21 February 2024**, using the separate data request spreadsheets.

Matthews - GAD Calculator: Second version

Further to [FPS Bulletin 75 – November 2023](#) where readers were informed that GAD had published the first version of the Matthews calculator.

We are pleased to inform readers that we will be publishing the second version of the calculator tomorrow (1 February 2024), which will be available on the [Special members of FPS 2006 – GAD calculator](#) section of the [FPS regulations and guidance](#) website.

This version replaces the first version and now introduces support for members who purchased service under the first Matthews exercise.

An updated user guide and [query log](#) will be available alongside the new version of the calculator.

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

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

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

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

ACTIONS:

FRAs should.

- Read the updated user guide and query log.
- Download the new version of the calculator from the beginning of February
- Ensure that they have the most up to date version of the calculator when they update the spreadsheet at the beginning of the month to allow for the latest interest rates.
- Should share this information with anyone who is carrying out the Matthews second options exercise.

Matthews - GAD calculator: Manual cases update

Whilst the Matthews second version calculator is expected to cover most cases, a minority will need to be processed manually. The types of cases not covered by the GAD calculator are set out in the new user guide.

The process for dealing with these manual case scenarios is under development. This will be informed by the level of complexity and anticipated case volume for different scenarios. In practice, we expect a range of approaches will apply, including:

- Supplementary guidance and or tools for FRAs to process more straightforward manual cases
- Forwarding more complex cases where an agreed policy approach already exists to GAD
- Cases without agreed policy approaches being escalated to Home Office

Once the process has been agreed and finalised, further details on availability of guidance, how to share cases, response times and formats will follow.

It is recommended that all FRAs stockpile these cases for now until instructions are provided. In line with guidance provided in [FPS Bulletin 73 – September 2023](#) these cases should still be acknowledged.

Age Discrimination remedy - Added Pension Compensation

When members are 'rolled back' to their relevant legacy scheme any Added Pension Contributions that have been paid between 1 April 2015 and 31 March 2022 **must** be returned to the member. This is because Added Pension arrangements do not exist in the legacy schemes and therefore it is not possible for these types of benefits to form part of the members pension benefits in the legacy scheme.

To provide clarity about the process for dealing with these cases, we have published some scheme manager and administration guidance.

[Click here to return to Contents](#)

The guidance, as well as the supporting material you will need can be located in the [Retrospective remedy](#) section of the [FPS regulations and guidance](#) website.

ACTION: Scheme managers and administrators are recommended to read the guidance, follow the process, and use the template supporting documents to assist the process. This process should be completed by **31 March 2024**.

Age Discrimination remedy – Data Sharing Agreement and guidance

At the technical working group meeting on 12 December 2023, it was agreed that advice should be sought as to whether a data sharing agreement was needed in cases where a firefighter was employed by a previous FRA during the remedy period.

To allow for the leading FRA¹ to complete the GAD tax and contribution calculator, they will need to obtain pay, tax, service and contributions data from the previous FRA and a data sharing agreement will need to be in place to facilitate this. To assist FRAs with this we have uploaded:

- A Data Sharing Agreement (DSA),
- Data request spreadsheet, and
- A guidance document for scheme managers

to the [retrospective remedy section](#) of the [FPS regulations and guidance](#) website.

The leading FRA will need to complete the DSA as per the 'notes to FRAs' that are within the document, and this should then be sent to the FRA holding the relevant information before any data is shared. The DSA should only be used for individuals affected by the Age Discrimination remedy.

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

“As set out on the [Firefighters' members website](#), from October 2023, an exercise will take place to allow eligible firefighters who have service between 1 April 2015 to 31 March 2022 (“the remedy period”) to choose which scheme (legacy or reformed) they wish their benefits to be calculated under during the remedy period.

¹ Either the current or last employing FRA

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

If you have any queries about the information that is shared about you then please contact us.

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

ACTIONS:

- FRAs should use the Data Sharing Agreement for cases where a firefighter was employed by a previous FRA in the remedy period.
- FRAs are also advised to follow the guidance document when obtaining the data to ensure that the data is with administrators by **31 March 2024**.

Age Discrimination remedy – Contingent Decisions guidance

Further to [FPS Bulletin 75 – November 2023](#), we have updated the [contingent decision guidance documents](#) to reflect confirmation from Home Office that there is no need for a contingent decision for transfers.

There are three scenarios that may affect a member with a transfer in the remedy period:

- 1) the transfer remains within FPS 2015, either because the member has elected to remain with the reformed scheme for the remedy period and/or because they have FPS 2015 membership after 1 April 2022.
- 2) the transfer has no home; as the member elected for legacy scheme benefits, therefore, the member will be provided with a compensation amount.
- 3) the transfer takes them over their maximum service in the legacy scheme, and the difference is either compensated for, or remains within the FPS 2015.

If a transfer out has taken place; the transfer value should be recalculated under the legacy scheme and any additional amounts should be paid to the receiving scheme.

The Home Office have confirmed that there are no circumstances where a member would need to make a contingent decision.

[Age Discrimination remedy - Remediable Service Statements \(RSS\) factsheet](#)

We have produced a [remediable service statement factsheet](#) to help scheme managers and pension administrators understand the regulatory requirements and deadlines associated with the production of an RSS.

By way of reminder, the responsibility of adhering to the timescales set out in the regulations sits with the scheme manager. It is therefore recommended that scheme managers liaise with their pensions administrator to establish what plans are in place for producing an RSS for all eligible individuals by the regulatory deadlines.

The RSS factsheet has been published in the [Age Discrimination remedy – Remediable Service Statement](#) section of the [FPS regulations and guidance](#) website.

ACTION: We would recommend that scheme managers liaise with their pensions administrator to establish what plans are in place for producing an RSS for eligible individuals.

[Injury pension calculation for a retained firefighter appointed after 5 April 2006](#)

We are aware that there is some confusion in relation to the calculation of an injury pension for a retained firefighter appointed after 5 April 2006. You may be familiar with a document which was published in January 2007 called 'A guide to the Firefighters Compensation Scheme 2006 – for retained firefighters appointed after 5 April 2006'. Pages 11 and 12 of the guide set out the process and provide an example for calculating an injury award, however, this does not align with what is set out in the [Firefighter's Compensation Scheme \(England\) \(Amendment\) Order 2006](#).

The example within the guide is based on [Schedule 1, Part 2 of the Firefighter's Compensation Scheme \(England\) Order 2006](#) for part time individuals. However, following an amendment in January 2007 (backdated to 6 April 2006) the regulations instruct you to apply the new [Schedule 1, Part 3 of the Firefighter's Compensation Scheme \(England\) Order 2006](#) for retained individuals. By following the guide, and not the amendment in the regulations which is specifically aimed at retained individuals, the injury entitlement is reduced, resulting in an underpayment of benefits.

The origins of the guide are unclear; however, we can confirm that it has not been endorsed by either the LGA or Home Office and has been removed from our website. We therefore strongly encourage readers **not** to refer to the guide for the purpose of calculating an injury pension for retained firefighter appointed after 5 April 2006. The regulations and any subsequent amendments to these regulations should be referred to in **all** cases.

ACTION: Administrators to review how they have calculated injury pensions for retained firefighter appointed after 5 April 2006 and consider whether a recalculation is required.

TPR six key processes factsheet

We advised readers in [FPS Bulletin 75 – November 2023](#) that the results of the [2022-23 Governance and Administration survey](#) had been published by the Pensions Regulator (tPR).

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 2022-23, 67 per cent of Firefighters' schemes across the UK reported having all six processes in place. This had decreased from 74 per cent in 2021.

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.

Update your contact details

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

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

General technical query log

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

We have not received any queries in January 2024.

Matthews and Age discrimination remedy Query logs

We have set up three new query logs:

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

These logs record the technical queries we have been receiving in relation to age discrimination remedy, Matthews and the calculator queries that GAD have been receiving.

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

The queries have been anonymised. The logs will be updated monthly in line with the bulletin release dates.

FPS England SAB updates

SAB Levy 2023-24 – Request for Purchase Order numbers

Under arrangement for the Firefighters' Pension Scheme [2014 Regulations 4H\(1\)](#), the Scheme Advisory Board (SAB) is required to set an annual budget for approval by the Secretary of State.

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We are pleased to confirm that the SAB budget for 2023-24 has been approved by the minister and the involving process will be rollout out on 1 February 2024.

In 2014, FRAs entered into a shared arrangement to fund a technical adviser post to support FRAs with their understanding and management of the Firefighter' Pension Schemes. The employers' voluntary subscription is included in the final levy.

The total levy for the 2023-24 year is £9.23 per firefighter, which is calculated at £6.74 for the SAB levy and £2.50 for the employers. A letter will be sent to Chief Fire Officers and HR Directors on 1 February 2024 advising them of this.

Devolved FRAs will also be sent levy requests with regards to the employer advice service provided to them by the LGA.

The first stage of the process is for FRAs to provide a valid purchase order number, stating the number of employees eligible to join one of the Firefighter' Pension Scheme as of 1 April 2023, using the form provided with the letter.

ACTION: FRAs to provide a valid purchase order number, stating the number of employees eligible to join one of the Firefighters' Pension Schemes as of 1 April 2023, using the form provided with the SAB 2023-34 levy letter.

SAB LPB effectiveness committee meeting 23 January 2024

The Local Pension Board (LPB) effectiveness committee last met on 23 January 2024 and the meeting covered the following areas:

- Committee Constitution
- Role of the LPB effectiveness committee
- LPB agenda review
- LPB LGA training proposal

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

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

Other News and Updates

Public Service Pension Increase 2024

The Government has today issued a [written ministerial statement](#) concerning the increases to apply to public service pensions in April 2024. As expected, this confirms that:

FPS pensions will increase by 6.7% from 8 April 2024 (a lower, pro-rata increase will apply to pensions that started after 23 April 2023).

This increase is in line with the increase in the Consumer Prices Index for the year up to September 2023.

Active FPS pension accounts will be revalued in line with changes in Average Weekly Earnings and will increase by 7.7% from 6 April 2024.

You can find the Pensions increase multiplier tables and a covering note in the 'Annual update SIs' section of the [Legal Landscape](#) page of the FPS regulations and guidance website. We will continue to update this page as the relevant 2024 statutory instruments are published.

The written ministerial statement also confirms the revaluation increases that will apply in the major public service pension schemes. These increases will apply to CARE benefits transferred to the FPS on Club terms.

Draft Guaranteed Minimum Pensions Increase Order 2024

The [Draft Guaranteed Minimum Pension Increase Order 2024](#) has been published by the Stationary Office.

The draft Order specifies the amount by which the Guaranteed Minimum Pension element of an individual's occupational pension entitlement (a Guaranteed Minimum Pension accrued in a formerly contracted-out occupational pension scheme between 1988 and 1997) must be increased with effect from 6 April 2024.

Pensions Dashboards Programme



Pensions Dashboards Programme (PDP) blog

The PDP has published a blog '[looking back on 2023](#)', in which the year has been described as a 'challenge' for the PDP.

In the blog, Chris Curry, Principal at PDP, discusses the progress made in 2023 and looks ahead to 2024.

The Pensions Dashboard Programme – Frequently Asked Questions Newsletters

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

In their [latest newsletter](#) they cover what is the central digital architecture, what are the different components of the ecosystem and how do dashboard users interact with the central digital architecture?

The Pensions Regulator (TPR)



The General Code

The [General code](#) was laid in Parliament on 10 January 2024. This brings together and updates ten existing codes of practice into one set of clear, consistent expectations on scheme governance and administration.

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The ten codes of practice which have been rolled into one are as follows:

- Reporting breaches of the law
- Early leavers
- Late payment of contributions (occupational pension schemes)
- Late payment of contributions (personal pension schemes)
- Trustee knowledge and understanding
- Member nominated trustees/member-nominated directors putting arrangements in place
- Internal controls
- Dispute resolution reasonable periods
- DC code
- Public service code

Whilst the new code looks different; with TPR's expectations summarised within focused modules, many of the standards set out are not.

The new format is set out in such a way, with the intention to make it easier for scheme managers to understand TPR's expectations and to self-measure whether, and how, they are meeting them.

PLSA Lifetime Allowance Abolition Webinar

The Pensions and Lifetime Savings Association (PLSA) are holding a [webinar](#) on the Lifetime Allowance Abolition.

The webinar will explore and clarify HMRC's expectations and the legal aspects, consider the issues that schemes are encountering and discuss how to tackle them.

HMRC

Pension Input Aggregation Consultation

HMRC is [consulting on provisions aimed to implement PIA aggregation or negative PIA policy](#) that was part of the pension tax measures announce in the Spring Budget 2023.

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The aim of this policy is to allow FPS members to offset notionally negative pension growth for Annual Allowance purposes in closed legacy schemes against positive growth in active reformed schemes, beginning from the 2023-24 tax year.

HMRC has now published the draft SI amending the Finance Act 2004 to this effect.

HMRC would welcome response from administrators and stakeholders by **26 February 2024**.

ACTION: Readers are encouraged to read the consultation and provide any comments to HMRC by **26 February 2024**.

Lifetime Allowance guidance newsletter – December 2023

On 20 December 2023, HMRC published a [guidance newsletter on Lifetime Allowance](#).

The newsletter has articles on:

- pension commencement lump sums
- taxable lump sums and PAYE for employers payroll reporting
- dependants' or nominees' flexi-access drawdown pension or annuity (BCE 5C and BCE 5D)
- enhancement factors
- lifetime allowance protections and enhancements — application deadlines
- scheme administrator reporting
- lump sum death benefits
- lump sum death benefits from before 6 April 2024 crystallised funds
- international — overseas transfer allowance
- international — member payment charges
- transitional arrangements
- protection look-up service

HMRC Newsletter - January 2024

On 25 January 2024, HMRC published its [January newsletter](#).

The newsletter has articles on:

- lifetime allowance (LTA) abolition — legislative changes
- relief at source
- pension flexibility statistics
- retained firefighters
- Government Gateway — enrolment recovery
- Managing pension schemes service

Please note the article on retained firefighters which relates to the Matthews first options exercise and national insurance refunds.

HMRC have previously contacted all FRAs in England, Wales and Northern Ireland asking for information in relation to National Insurance refunds for retrospective entry into the pension scheme.

FRAs need to apply to register and obtain a verified Contracted out Election Certificate to allow the membership into their scheme. Without the correct registration and certificates, customer records will not be amended by HMRC.

FRAs will need to:

- supply the start and end date of every customer's retrospective period of membership — without the correct information, customer records will not be amended by HMRC
- provide the employers bank account details and not their members. HMRC will write to members direct requesting their bank account details when processing their refund — without the employer's bank details, customers records will not be amended by HMRC

HMRC will not action cases if all information is not supplied.

ACTION: HMRC have contacted all FRAs with information bespoke to them, relating to the Matthews first exercise and national insurance refunds, and have asked that you reply accordingly. Please provide complete information to HMRC by 5 April 2024, any information supplied after this date will not be progressed or chased.

Events

Local Pension Board (LPB) Training Sessions

Further to [FPS Bulletin 76 – December 2023](#) where we let readers know that we were looking to change the way in which we deliver the LPB training.

We are excited to release the dates of the training and the proposed speakers.

- Tuesday 26 March 2024 10:00 – 14:00 (MS Teams)
- Monday 17 June 2024 13:00 – 17:00 (MS Teams)
- Wednesday 18 September 2024 11:00 – 15:30 (In person - 18 Smith Square)
- Thursday 23 January 2025 10:00 – 14:00 (MS Teams)

Attendees will hear from a range of speakers including:

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

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

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

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

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

To book:

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

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

FPS coffee mornings

Our MS Teams coffee mornings are continuing in February 2024. The informal sessions lasting up to an hour allow practitioners to catch up with colleagues and hear a brief update on FPS issues from the LGA Bluelight team.

On 8 February 2024 we will be holding a session on automatic compensation at 10:00 - 11:00.

On 20 February 2024 we will be holding a session on the treatment of death cases under the Matthews remedy at 11:00 - 12:00.

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

10 January 2024 – [Firefighters' Pension Scheme \(England\) - 2020 Valuation results](#)

30 January 2024 – [TPR Governance and Administration 2022/2023 survey results](#)

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

Useful links

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

Legislation

Statutory Instruments

[The Police and Firefighters' Pensions \(Remediable Service\) \(Amendment\) Regulations 2024](#) [SI 2024/59]

[The Firefighters' Pension Schemes and Compensation Scheme \(Amendment\) \(Wales\) Order 2024](#) [SI 2024/13 (W.5)]

[The Firefighters' Pension Schemes \(Scotland\) Amendment Order 2024](#) [SSI 2024/26]

[The Pensions Dashboards \(Prohibition of Indemnification\) Act 2023 \(Commencement\) Regulations 2023](#) [SI 2023/1414]

Contact details

Raising a query

If you have a technical query, please complete the 'query form', that is available on the [member area](#) of the FPS regulations and guidance website and email bluelightpensions@local.gov.uk and one of the team's Firefighters' pension advisers will get back to you. To avoid delays in receiving a response, please avoid emailing advisers directly.

Claire Johnson (Senior Firefighters' Pensions Adviser)

Telephone: 07920 861 552

Email: claire.johnson@local.gov.uk

Tara Atkins (Firefighters' Pensions Adviser)

Direct Dial on Teams: 0207 664 3031

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

FPS Bulletin 78 – February 2024

Welcome to issue 78 of the Firefighters’ Pensions Schemes bulletin.

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

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

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Calendar of events

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

Table 1: Calendar of events

Event	Date
FPS Coffee Morning	7 March 2024 and 19 March 2024
FPS Technical Working Group	14 March 2024
SAB	21 March 2024
LPB Training (MS Teams)	26 March 2024 (limited availability)
FPS Communications Working Group	2 April 2024
LPB Training (MS Teams)	17 June 2024 (fully booked)

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Event	Date
LPB Training (in person)	18 September 2024
Firefighters AGM – Day one	18 September 2024
Firefighters AGM – Day two	19 September 2024

Table 2: [Isio Firefighters' Pension Training Sessions](#)

	First date	Second date
Session 3	Tuesday 20 February 2024, 2-4pm	Thursday 7 March 2024, 10am-12pm
Session 4	Tuesday 27 February 2024, 2-4pm	Thursday 14 March 2024, 10am-12pm

Actions arising

[The Firefighters' Pension Scheme \(England\) \(Amendment\) Regulations 2024:](#)

- Readers should make themselves aware of the amendments.
- FRAs should ensure that pension contributions are deducted from carer's leave and is included in pensionable pay when carer's leave comes into force.
- Administrators should ensure that if they haven't already, that they have applied the necessary administration changes needed to correct the error that occurred in the 2021 and 2022 revaluation orders for affected members' benefits.

[Age Discrimination Remedy – Informal guidance note for accounting and finance:](#)

FRAs should note the informal guidance and ensure that they are:

- paying any corrections to pension benefits (including the applicable interest) through the pension account,
- paying any compensation amounts through the operating account, and
- keeping robust records of the recommended data separately

[Age Discrimination Remedy – Ill Health reassessments:](#) FRAs are encouraged to signpost members who are hesitant in agreeing to the re-assessment process to the factsheet.

[Age Discrimination Remedy – Remediable Service Statement member video:](#)

Readers are encouraged to direct members to the website and video, should members have any queries relating to the RSS.

[Matthews GAD Calculator cost sharing:](#) FRAs to complete the [purchase order form](#) and return to bluelightpensions@local.gov.uk by **21 March 2024**.

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[Matthews GAD calculator version 2 corrections](#): FRAs should:

- Note the issues raised with Version 2 of the GAD calculator, and if they have the relevant calculation types which are affected, should stockpile those cases that haven't yet been processed and reprocess those that have been when the updated calculator is published.
- Ensure that they have registered access to the calculator interest update files and the associated update email notification distribution list by contacting firematthewscalculator@gad.gov.uk

[Matthews – Supporting documents](#): FRAs are recommended to use the updated version of the Individual Statement of Details documents.

[Scheme Management and Administration \(SMA\) Committee survey](#): Administrators are encouraged to complete the survey and respond by **15 March 2024**

[HMRC Lifetime Allowance guidance newsletter – February 2024](#): Readers should note and ensure that processes are updated to reflect:

- The removal of the requirement to test against the 'permitted maximum' on the pension commencement excess lump sum.
- The Event 24 reporting requirements
- The additional information that is needed from members upon retirement relating to any RBCs from other schemes.
- The transitional rules and the impact on retiring members.

[HMRC Newsletter 156 – February 2024](#): Readers are encouraged to:

- read [Newsletter 156 – February 2024](#), paying particular attention to the section on Public Service Pensions remedy – tax treatment of interest.
- review the slides from the joint police and fire coffee afternoon/pensions chat on Thursday 29 February 2024

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

FPS

The Firefighters' Pension Scheme (England) (Amendment) Regulations 2024

On 21 February 2024 [The Firefighters' Pension Scheme \(England\) \(Amendment\) Regulations 2024](#) were laid before parliament and will come into force from 27 March 2024.

The regulations amend the [Firefighters' Pension Scheme \(England\) Regulations 2024](#) to allow for provision of unpaid carer's leave to be included in calculating pensionable service and to remedy an error in the Public Service Pensions Revaluation Orders for 2021 and 2022, which was covered in [FPS Bulletin 74 – October 2023](#).

FRA's will need to ensure that they take the relevant actions to deduct pension contributions from Carer's leave payments and include in pensionable pay calculations going forward.

Readers will also need to ensure that if action has not already been taken, that they have applied the necessary administration changes needed to correct the error that occurred in the 2021 and 2022 revaluation orders for affected members' benefits.

ACTIONS: Readers should make themselves aware of the amendments.

- FRA's should ensure that pension contributions are deducted from carer's leave and is included in pensionable pay when carer's leave comes into force.
- Administrators should ensure that if they haven't already, that they have applied the necessary administration changes needed to correct the error that occurred in the 2021 and 2022 revaluation orders for affected members' benefits.

Age Discrimination remedy – Informal guidance note for accounting and finance

On 6 February 2024 we emailed FRA finance contacts to inform them of an [informal guidance note for accounting and finance](#) from the Home Office.

The guidance note provides details of:

- The McCloud Remedy Compensation Grant.
- Business as usual (BaU) Annually Managed Expenditure (AME) Pension Top Up Grant; and the additional information that will need to be collected and provided.

ACTION: Finance departments should note the informal guidance and ensure that they are:

- paying any corrections to pension benefits (including the applicable interest) through the pension account,
- paying any compensation amounts through the operating account, and
- keeping robust records of the recommended data separately

Age Discrimination Remedy – Ill Health re-assessment of cases

We understand that some FRAs have experienced difficulty in getting members to comply with the necessary [ill health re-assessments](#) which are needed to ensure the correct choice is given on the Remediable Service Statement (RSS).

To support FRAs with their communications we have provided a [factsheet](#) aimed at members which sets out why a re-assessment is required and confirms that the outcome of a re-assessment cannot be negative, they will continue to remain eligible for the benefits which are currently in payment. The only outcome may be that they are also eligible for ill health benefits in their alternative scheme, which, in some circumstances, may provide a higher level of benefit than those which are currently in payment.

We hope that by signposting to this factsheet more members may feel comfortable agreeing to the re-assessment process.

By way of reminder, it is a requirement of the regulations to provide [eligible members](#) with an RSS which sets out their choice between the legacy (FPS 1992 or FPS 2006) and the reformed scheme (FPS 2015). Regulations stipulate that an RSS must be provided by **31 March 2025**.

ACTION: FRAs are encouraged to signpost members who are hesitant in agreeing to the re-assessment process to the factsheet.

Age Discrimination Remedy – Remediable Service Statement (RSS) member video

In [FPS Bulletin 76 – December 2023](#) we made readers aware that we had published the Immediate Choice RSS.

We have now published a member video that explains what the RSS is for, and this can be found on the [FPS member](#) website.

ACTION: Readers are encouraged to direct members to the video and website, should members have any queries relating to the RSS.

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Matthews GAD calculator cost sharing

On 4 May 2023 we emailed Chief Fire Officers (CFOs) regarding the scope of the benefit calculator section of the GAD calculator and the cost sharing arrangements between each FRA. A further email of 12 July 2023 confirmed that the benefit calculator would be commissioned, and the costs would be shared between each FRA.

We will shortly be emailing CFOs, finance and internal pensions contacts confirming the total amount due and requesting a purchase order to allow us to invoice FRAs and would politely request that the completed [purchase order form](#) be returned to bluelightpensions@local.gov.uk by **21 March 2024**

ACTION: FRAs to complete the purchase order form and return to bluelightpensions@local.gov.uk by **21 March 2024**.

Matthews GAD Calculator Version 2 corrections

Following issues raised in FRA queries, GAD will be releasing an updated calculator and user guide in the next 1-2 weeks ahead of the March interest file update. The calculator update will affect the calculation types described below. *FRAs should check whether these calculation types are included in cases they are due to process or have processed to date. Where this applies these cases should be processed or reprocessed once the updated calculator is available:*

- Members who retired between 22 March 2015 and 31 March 2015 (inclusive). (This only affects the calculator version shared 31 January 2024, previous live versions give correct outputs)
- Eligible members making an election to covert standard service to special service as part of their M2 election where members have service from the 1 April 2015 and benefits are in payment. (Affects all versions of the Matthews second exercise calculator – users will need to adjust the Standard 2006 pension payments to date to be entered into the calculator using the member's standard 2006 service in total and prior to 1 April 2015 – the updated user guide will provide an explanation of this)

GAD will also include some interface robustness improvements and some clarification on the early retirement factor input needed where benefits are in payment.

GAD very much appreciate FRAs continuing to raise questions and queries about use of the calculator, and the superusers efforts in answering and where appropriate highlighting these.

If they haven't already, FRAs should also ensure that they have registered for access to the calculator interest update files and the associated update email notification distribution list by contacting firematthewscalculator@gad.gov.uk

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ACTIONS: FRAs should:

- Note the issues raised with Version 2 of the GAD calculator, and if they have the relevant calculation types which are affected, should stockpile those cases that haven't yet been processed and reprocess those that have been when the updated calculator is published.
- Ensure that they have registered access to the calculator interest update files and the associated update email notification distribution list by contacting firematthewscalculator@gad.gov.uk

Matthews – Supporting documents

In [FPS Bulletin 76 – December 2023](#), we made readers aware that we had published an Individual Statement of Details document for each category of special membership.

As readers have started to use the statements and have provided feedback, we have updated the statement to reflect this. A new version of the statement has been published on the [Special Members of FPS 2006](#) section of the [FPS regulations and guidance](#) website.

ACTION: FRAs are recommended to use the updated versions of the Individual Statement of Details documents.

Funding update

In [FPS Bulletin 76 – December 2023](#) we informed readers that the 2020 valuation results had been published and that details on funding would be provided to FRAs in the New Year.

We can now confirm that on 6 February 2024 the Home Office wrote to Chief Fire Officers and Finance Directors setting out the funding position for 2024/25. This letter included information on funding support for the increase in employer contributions as well noting an additional one-off grant that will be shared between FRAs to help with the increased administration costs due to the Sargeant and Matthews remedies.

Update your contact details

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

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

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General technical query log

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

There have been no general technical queries raised in February 2024.

Matthews and Age discrimination remedy Query logs

We have three query logs:

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

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

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

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

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

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

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

FirePoliceMcCloudTaxInterest@gad.gov.uk

Firematthewscalculator@gad.gov.uk

FPS England SAB updates

Scheme Management and Administration (SMA) Committee – Survey

The SMA Committee met on 16 February 2024, at this meeting they discussed carrying out a temperature check with administrators to ascertain how the implementation of the Age Discrimination Remedy is going. This will be confidential; however, the results will be shared with the Scheme Advisory Board at their meeting on 21 March 2024.

The survey will be sent out by Monday 4 March 2024, and we ask that when administrators receive the survey that they complete this by **15 March 2024**.

ACTION: Administrators are encouraged to complete the survey and respond by **15 March 2024**.

SAB website

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

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

Other News and Updates

Appointment to the Bluelight Team

Following a successful recruitment campaign, we are delighted to announce that Sandra Sedgwick has been appointed to the Bluelight Team in the role of Firefighters' Pensions Adviser and will join the LGA on 25 March 2024.

Sandra has over 25 years' public service experience, working across the LGPS, Teachers, and Firefighters' Pension Schemes. Sandra commenced Local Government employment in June 1993 at Cumbria Fire and Rescue Service, where she worked in the Finance Team working her way up to Financial Resources Manager, responsible for financial and pension management, including the Firefighters' Pension Schemes and LGPS. Sandra has recently been leading on both the Age Discrimination remedy and the RDS Second Options Exercise pension projects for Cumbria.

Sandra's role at the LGA is to provide support to FRAs and FPS practitioners and the Senior Firefighters' Pensions Adviser alongside Tara.

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The Finance Act 2024

On 22 February 2024 the [Finance Act 2024](#) received [Royal Assent](#). As a result, several measures take effect from that date. The main one of interest being the abolition of the Lifetime Allowance from 6 April 2024, which is covered in Schedule 9 of the Act.

Pensions Dashboards Programme



The Pensions Dashboard Programme – Frequently Asked Questions Newsletters

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

In their [January newsletter](#) they cover what is find data, and its journey through the ecosystem.

In their [latest newsletter](#) they cover Chris Curry's blog on central digital architecture, their webinar on connection guidance and value data and DWP's deferred connection guidance.

The Pensions Regulator (TPR)



Changes to the TPR's declaration of compliance site

In January, The Pensions Regulator (TPR) refreshed its declaration of compliance site, used by employers to submit information showing how they have met their automatic enrolment duties. Following [the changes](#), when a declaration or re-declaration of compliance is submitted, TPR will now email confirmation to the employer contact provided instead of sending it in the post. Improvements also include a new 'print for records' button, making [printing or saving a PDF declaration summary for your records](#) easy.

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PLSA Lifetime Allowance Abolition Webinar

The Pensions and Lifetime Savings Association (PLSA) held a [webinar](#) on 6 February 2024 on the Lifetime Allowance Abolition.

The webinar explored the HMRC's expectations and the legal aspects, and considered the issues that schemes are encountering and discussed how to tackle them.

The slides are available on the [PSLA events](#) webpage.

HMRC

Lifetime Allowance guidance newsletter – February 2024

On 13 February 2024 HMRC published their [Lifetime Allowance guidance newsletter – February 2024](#).

The newsletter has articles on:

- answers to further frequently asked questions covering:
 - lump sums and lump sum death benefits
 - reporting requirements
 - overseas transfer allowance
 - protections and enhancement factors
 - transitional arrangements
- information on reporting required by paragraph 130 on the further legislative changes which will be introduced before 6 April 2024
- further information on future communications

This newsletter has updated the [Pension Schemes Newsletter 155](#) on the 'permitted maximum' test on the Pension Commencement excess lump sum (PCELS), which HMRC have confirmed has now been removed.

The newsletter also provides clarity on Event 24 reporting requirements; the new Relevant Benefit Crystallisation Event (RBCE) statement requirements; the impending PAYE/RTI changes and the transitional arrangements.

For members retiring after 5 April 2024, it is our understanding that administrators should now request retiring members to declare if they have previously had an RBCE from another scheme, so that this can be incorporated into their available allowances. Administrators would also need to know if retiring members have previously crystallised any benefits under the current regime up to 5 April 2024.

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Administrators will need to consider the transitional rules, that will affect members who have, for example, used up some or all their LTA from the FPS 1992/2006 and who go on to take their FPS 2015 benefits on or after 6 April 2024. There is a useful [FT Adviser article](#), which sets out an example of how the transitional rules work.

ACTIONS: Readers should note and ensure that processes are updated:

- The removal of the requirement to test against the ‘permitted maximum’ on the pension commencement excess lump sum.
- The Event 24 reporting requirements
- The additional information that is needed from members upon retirement relating to any RBCEs from other schemes.
- The transitional rules and the impact on retiring members.

Changes to 2024 to 2025 Pension Scheme Return for Pension Scheme Administrators

On 12 February 2024 HMRC published [guidance on the changes to 2024 to 2025 pension scheme return for pension scheme administrators](#).

The guidance covers:

- What’s changing about pension scheme returns from the 2024 to 2025 tax year
- When to complete the pension scheme return
- Who needs to complete a 2024 to 2025 pension scheme return
- What pension scheme administrators registered on the service should do now to prepared.

Newsletter 156 – February 2024

On 23 February 2024 HMRC published [Newsletter 156 – February 2024](#)

This newsletter covers:

- Lifetime Allowance abolition
- Pension Scheme return
- Public Service Pensions (PSP) remedy – tax treatment of interest

The section on PSP remedy – tax treatment of interest, sets out the tax treatment of interest paid due to remedy.

NPCC are holding a joint coffee afternoon/pensions chat session with police and fire stakeholders today (Thursday 29 February) at 2.30pm. This session will focus on the treatment of pension arrears and additional lump sums paid due to remedy.

If you are unable to attend the session, the slides will be made available on the [FPS coffee mornings](#) section of the [FPS regulations and guidance](#) website

ACTIONS: Readers are encouraged to

- read Newsletter 156 – February 2024, paying particular attention to the section on Public Service Pensions remedy – tax treatment of interest.
- review the slides from the joint police and fire coffee afternoon/pensions chat on Thursday 29 February 2024

Events

Local Pension Board (LPB) Training Sessions

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

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

- Tuesday 26 March 2024 10:00 – 14:00 (MS Teams) (*limited spaces remaining*)
- Monday 17 June 2024 13:00 – 17:00 (MS Teams) (*Fully booked*)
- Wednesday 18 September 2024 11:00 – 15:30 (In person - 18 Smith Square) (*bookings not yet live*)
- Thursday 23 January 2025 10:00 – 14:00 (MS Teams) (*13 spaces remaining*)

Attendees will hear from a range of speakers including:

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

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

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

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

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

To book:

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

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

FPS coffee mornings

Our MS Teams coffee mornings are continuing in March 2024. The informal sessions lasting up to an hour allow practitioners to catch up with colleagues and hear a brief update on FPS issues from the LGA Bluelight team.

On 7 March 2024 we will be holding a session on the treatment of death cases under the Matthews remedy at 11:00 - 12:00. *(This is rescheduled from the session that was due to take place on 20 February 2024)*

On 19 March 2024 we will be holding a session at 10am.

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

[8 February 2024 – Automatic Compensation](#)

[20 February 2024 – Public Service Pensions Remedy – Single Point of Contact \(SPOC\) – HMRC Presentation](#) *(Please note that this is held on the secure member area, if you do not have access, please contact us)*

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

Useful links

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

Legislation

Acts

[Finance Act 2024](#)

Statutory Instruments

[The Firefighters' Pension Scheme \(England\) \(Amendment\) Regulations 2024 \[2024/170\]](#)

Contact details

Raising a query

If you have a technical query, please complete the 'query form', that is available on the [member area](#) of the FPS regulations and guidance website and email bluelightpensions@local.gov.uk and one of the team's Firefighters' pension advisers will get back to you. To avoid delays in receiving a response, please avoid emailing advisers directly.

Claire Johnson (Senior Firefighters' Pensions Adviser)

Telephone: 07920 861 552

Email: claire.johnson@local.gov.uk

Tara Atkins (Firefighters' Pensions Adviser)

Teams Direct Dial: 020 7664 3031

Telephone: 07825 731 924

Email: Tara.atkins@local.gov.uk

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Disclaimer

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

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FPS Bulletin 79 – March 2024

Welcome to issue 79 of the Firefighters' Pensions Schemes bulletin.

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

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

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Calendar of events

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

Table 1: Calendar of events

Event	Date
FPS Communications Working Group	2 April 2024
FPS Coffee Morning	18 April 2024
FPS Technical Working Group	30 May 2024
SAB	TBC

Actions arising

[Age Discrimination Remedy – GAD tax and contributions calculator](#): FRAs should ensure that they are using the most up to date version of the calculator and guidance.

[Age Discrimination Remedy – GAD standalone Interest Calculator](#): Administrators are encouraged to use the interest calculator to ensure consistency across the sector.

[Age Discrimination Remedy – Immediate Choice Remediable Service Statement \(IC-RSS\) roll out update to timetable and member communications](#): FRAs to appropriately contact the priority cohorts and inform them on the status of their RSS.

[Age Discrimination Remedy – data sharing](#): FRAs and administrators to familiarise themselves with the revisions made to the document.

[Matthews – GAD calculator](#): FRAs should ensure that they are using the most recent version of the calculator and are recommended not to make local copies of the calculator.

[Matthews - Project Implementation data request](#): FRAs to complete the Project Implementation data request and return to bluelightpensions@local.gov.uk by **21 April 2024**

[FPS annual update](#): Administrators should ensure that they are using the most up to date revaluation rates.

[Bluelight inbox and query form](#): FRAs and administrators are requested to use the [Bluelight inbox](#) for email correspondence with the Bluelight team. FRAs and readers are also asked to complete a [query form](#) when submitting a technical query.

[The Carer's Leave Regulations 2024](#): FRAs are to ensure that from 6 April 2024 they are deducting pension contributions from carer's leave and should include this in pensionable pay.

[Written Ministerial Statement \(WMS\) – Pension Dashboard connection guidance](#): Scheme managers should ensure that they familiarise themselves with the connection guidance and are ready to connect by the deadline of 31 October 2025.

FPS

Age Discrimination Remedy – GAD tax and contributions calculator

On 4 March 2024, the Government Actuary's Department (GAD) published version 1.8 of the tax and contributions calculator and updated guidance.

The calculator has additional outputs which have been added to the end of the outputs tab, to avoid changing the format of the existing results. The changes are as follows:

Calculator

- Date of calculation added to output to file and simplified output sheets
- Gross Added Pension refund added to output to file and simplified output sheets
- Added Pension tax adjustment added to simplified output sheet
- Renamed the Added Pension column names on the simplified output sheet to clarify what they show (numbers remain unchanged)

Guidance

- Instructions on how to run Added Pension only calculations amended
- Taper date description changed
- Output specifications updated to reflect new columns

FRAs are encouraged not to make local copies of the calculator, but to refer to the [Age Discrimination remedy – GAD tax and contribution calculator](#) section of the FPS regulations and guidance website.

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

Age Discrimination Remedy – GAD standalone Interest Calculator

GAD have published a standalone interest calculator for administrators to use when calculating the arrears of pension and lump sum payments following a member's choice under remedy.

As the issues relating to tax on interest of pension and lump sum arrears remain unresolved, GAD have been unable to incorporate this into the current version of the calculator but will provide this functionality in due course.

The calculator has been published on a [website domain](#) hosted by GAD, which is password protected. The password can be found under the 'GAD standalone interest calculator' tab of the member restricted [Age Discrimination Remedy – Useful information](#) section of the [FPS regulations and guidance](#) website.

ACTION: Administrators are encouraged to use GADs version of the interest calculator to ensure consistency across the sector.

Age Discrimination Remedy – Immediate Choice Remediable Service Statement (IC-RSS) roll out update to timetable and member communications

Following feedback from the sector, we have amended the indicative timetable for supplying IC-RSSs to priority cohorts i.e. ill health pensioners and beneficiaries. For these groups only, the timetable has been extended to 30 June 2024.

It is important that these members are appropriately communicated with and to assist with this we have provided a template letter for [ill health pensioners](#) and [beneficiaries](#). The templates can be found in the [age discrimination remedy section](#) of the [FPS regs and guidance website](#).

ACTION: FRAs to appropriately contact the priority cohorts and inform them on the status of their RSS.

Age discrimination remedy – Contribution adjustment member factsheet

We have recently published a [contribution adjustment member factsheet](#) which can be found on the [FPS member](#) website.

The factsheet explains when a contribution adjustment will occur and how it will be actioned. It also sets out points to consider with regards to the timing of when an adjustment will take place.

Members will be signposted to the factsheet in their Annual Benefit Statement Remediable Service Statement (ABS-RSS).

Age Discrimination Remedy – Beneficiary Remediable Service Statements (RSS)

We are pleased to confirm that we have published resources for administrators to assist in the process of providing a Remediable Service Statement (RSS) for beneficiaries of an eligible Sargeant member who has died before making their choice.

The following resources have been published on the [Age Discrimination Remedy – Remediable Service Statement](#) section of restricted area of the [FPS regulations and guidance website](#).

- Administrator guidance document
- Letter statement

We have also published a [beneficiaries factsheet](#), which can be found on the [FPS member](#) website.

Age Discrimination Remedy – Data sharing

Further to [FPS Bulletin 77 – January 2024](#), where we made readers aware of the data sharing agreement and guidance document for the age discrimination remedy exercise.

We have since received several queries relating to FRAs not responding to these requests within a timely manner.

This was discussed at the Firefighters’ Technical Working Group (FTWG), where it was agreed that the guidance would be updated to reflect reasonable timescales. Additionally, it was agreed that clarity would be provided on what data should be shared FRA to FRA and administrator to administrator. We have updated the guidance to as follows:

- Confirmation that FRAs should share the GAD calculator output between FRAs under a data sharing agreement.
- Confirmation that administrators should share the financial data provided through the data collection template, where it is deemed that a data sharing agreement is not required.
- Where possible, FRAs should provide a response to a data request within 10 workings days.
- It is recommended that the [firefighters’ pension contacts](#) should ensure that they have an out of office on or that their inbox is monitored during a period of leave, to ensure that requests are directed to someone in their absence, not missed or unduly delayed.
- FRAs and administrators should have a mutually agreed date as to when the information is then shared once received.

We must stress the importance of providing data in a timely manner, as this can result in a delay in payment of their retirement benefits, a member complaint and/or a breach in law.

ACTION: FRAs and administrators to familiarise themselves with the revisions made to the document.

Firefighters' Pensions: Top Up grant 2024 - Collection of pensions accounting data

On 1 March, Home Office [emailed](#) finance contacts with advance notice of their request for FRAs to submit their audited 2022/23 and unaudited 2023/24 pensions income and expenditure data in mid-April.

The relevant forms will be sent in early April, and the submission will be via the DELTA online data collection system, as in previous years.

Matthews – GAD calculator

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

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

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

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

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

Matthews – Project implementation data request

Further to our request in [FPS Bulletin 77 – January 2024](#) we would now like to collect data for the period 1 January 2024 to 31 March 2024.

In [FPS Bulletin 75 – November 2023](#) we also covered a second area of data in respect of positive elections that we would be collecting. It was suggested in [FPS Bulletin 77 – January 2024](#) that we would start collecting this data from March 2024, however, we have decided to delay this until June 2024.

Please complete the [Project implementation data request](#), return to bluelightpensions@local.gov.uk by **21 April 2024**.

ACTION: FRAs to complete the Project Implementation data request and return to bluelightpensions@local.gov.uk by **21 April 2024**

FPS annual update 2024

FPS contribution rates and bandings remain unchanged for 2024-25.

All relevant thresholds and rate changes for 2024 are available in the [FPS annual update 2024](#).

The relevant legislation can be viewed on our website under [annual update Statutory Instruments](#).

ACTION: Administrators should ensure that they are using the current revaluation rates.

Update your contact details

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

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

General technical query log

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

There were no technical queries raised in March 2024.

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:

- 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 14 days. If we cannot reply with a full response within 14 days, we will let you know and tell you when you can expect to receive a full reply from us.

ACTION: FRAs and administrators are requested to use the [Bluelight inbox](#) for email correspondence with the Bluelight team. Readers are also asked to complete a [query form](#) when submitting a technical query.

Matthews and Age discrimination remedy Query logs

We have three query logs:

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

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

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

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

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

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

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

- FirePoliceMcCloudTaxInterest@gad.gov.uk
- Firematthewscalculator@gad.gov.uk

FPS England SAB updates

SAB Meeting 21 March 2024

The Scheme Advisory Board (SAB) last met on 21 March 2024 and their meeting covered:

- Home Office
 - Employee contribution rates review
 - Matthews policy amendments
- GAD
 - Update on Matthews project
 - 2024 valuation – data specification
- First Actuarial
 - Review of GAD calculator
 - 2023/24 Revaluation confirmation

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

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

Other News and Updates

The Carer's Leave Regulations

On the 28 February 2024, [The Carer's Leave Regulations 2024](#) were laid before parliament, and will come into force from 6 April 2024.

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As covered in [FPS Bulletin 78 – February 2024](#) FRAs should ensure that they are deducting pension contributions from 6 April 2024 from carer’s leave, and should include this in pensionable pay.

ACTION: FRAs are to ensure that from 6 April 2024 they are deducting pension contributions from carer’s leave and should include this in pensionable pay.

HR Pensions Lead - Dorset and Somerset FRS

Devon and Somerset Fire and Rescue Service is looking for an HR Pensions Lead to join their team based in Exeter.

If you would like to find out more about the role or would like to apply, you can find more information on their [website](#).

Pensions Dashboards Programme



Written Ministerial Statement (WMS) – Pension Dashboard connection guidance

On 25 March 2025 DWP issued a [written ministerial statement](#) on pension dashboards connection guidance.

The statement provides an update on the [publication of connection guidance](#) which includes the new staging timeline for connecting to pension dashboards.

As a reminder, the [Pensions Dashboards Regulations 2022](#) as amended by [the Pensions Dashboards \(Amendment\) Regulations 2023](#) introduced a single “connection deadline” of 31 October 2026 for relevant occupational pension schemes to connect to the pensions dashboards ecosystem.

The 2022 Regulations specify that trustees or managers must have regard to guidance on connection issued from time to time by the Secretary of State, the Money and Pensions Service and The Pensions Regulator, either separately or by at least two of them jointly. Similarly, the FCA’s corresponding Handbook Rules require firms to have regard to the guidance with due skill, care, and diligence.

It is a legal requirement for trustees or managers and pension scheme providers to have regard to this guidance as part of meeting their obligations and not doing so would be a breach of this requirement. As such, trustees or managers and pension scheme providers must consider it when making decisions or taking actions in relation to preparing to connect to dashboards.

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The connection guidance confirms that the public service pension schemes connection date is **31 October 2025**.

Whilst the connect to the pension dashboard is likely to be via the pension administration system, it is the scheme managers responsibility to ensure that their data is ready to connect to the dashboards by 31 October 2025.

TPR have provided an update with regards to what they expect and what readers can expect from them:

What TPR expects

Scheme managers must have regard to this guidance – reading it and taking it into account when making decisions around connection. TPR expect scheme managers to be able to demonstrate how they have had regard and may consider enforcement action where necessary.

- TPR urge industry to work with their providers to deliver the staged connection timeline as set out in the guidance.
- TPR expect trustees and scheme managers to be preparing for dashboards, in particular by engaging with the parties who will support them with their dashboard duties to:
 - assess the potential impact of these changes on their schemes and to [agree a practical delivery plan](#).
 - continue activity on getting to grips with members' data, and
 - avoid competing demands on capacity and other resources.

What to expect from TPR

- TPR have [updated their guidance](#) to reflect and signpost to the connection guidance.
- TPR will be contacting public service pension (PSP) schemes directly, confirming their connection date in autumn 2024.
- Nudge communications to PSP schemes will commence from July 2024.
- TPR will run a campaign in early summer 2024, supported with an industry webinar, to encourage schemes to prepare their data ahead of their connection dates in guidance.
- TPR are currently finalising their compliance & enforcement policy and intend to publish this in the summer.

ACTION: Scheme managers should ensure that they familiarise themselves with the connection guidance and are ready to connect by the deadline of **31 October 2025**.

The Pensions Dashboard Programme – Frequently Asked Questions Newsletters

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

In their March 2024 newsletter, they cover:

- recently appointed [pension dashboards advisory group members](#).
- recent questions raised on pension dashboards, covered within a [blog](#) by Chris Curry.

The Pensions Regulator (TPR)



The Pensions Act 2004 (Codes of Practice) (Revocation) Order 2024

On the 4 March 2023, [The Pensions Act 2004 \(Codes of Practice\) \(Revocation\) Order 2024](#) was laid before Parliament and comes into force from 28 March 2024.

This Order revokes ten of TPR's existing codes of practice and three earlier versions of codes 5, 6, and 7 which were not revoked when new versions were issued.

HMRC

Lifetime allowance guidance newsletter – March 2024

On 7 March 2024, HMRC published their [Lifetime allowance guidance newsletter - March 2024](#).

The information in this newsletter is further to guidance provided in the:

- lifetime allowance guidance newsletter — December 2023
- pension schemes newsletter 155
- lifetime allowance guidance newsletter — February 2024

The legislation to complete the abolition of the lifetime allowance, included in the Finance Act 2024, received Royal Assent on 22 February 2024. Further legislation will be published through regulations, effective from 6 April 2024.

Events

Local Pension Board (LPB) Training Sessions

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

We held our first new look training session on 26 March 2024, which was a full house (virtually), and a great interactive session.

After introductions we welcomed our first speaker, Joanne Livingstone, Scheme Advisory Board (SAB) Chair, who gave an overview of the work that SAB have been involved in, and ended leaving the group with a question “How can we have a mutually beneficial relationship?”

Tony Curry, Chair of the LPB Effectiveness Committee, updated the group on the areas that the committee have been working on, including implementing the new look LPB training, and reviewing the need for a standard agenda template for LPB’s to use. He left the group with the question “How can the LPB Effectiveness Committee better support them in their roles on LPBs?”

Nick Gannon, Policy Delivery Lead, from the Pension Regulator (TPR), then covered the role of the TPR, their role in respect of public service pensions, and a focus on the General Code of Practice.

We then had a well-earned break, before welcoming both Joe Stacey, Senior Industry Engagement Manager from The Pension Dashboards Programme (PDP), and Angela Bell, from TPR, who gave the group an update on where things are in the delivery of Pensions Dashboards, what tools are available to LPBs and scheme managers to ensure that they are compliant with meeting the connection date, and ensuring that LPBs are sighted on the progress of implementation.

Our final session was on the hot topics of Sargeant and Matthews remedies, and we highlighted some questions that LPBs should be asking.

All attendees will have the opportunity to provide feedback on the session and we will ensure that their comments are reflected in future sessions.

The dates of the next training sessions are as follows:

- Monday 17 June 2024 13:00 – 17:00 (MS Teams) *(Fully booked)*
- Wednesday 18 September 2024 11:00 – 15:30 (In person - 18 Smith Square) *(bookings will go live week commencing 8 April 2024)*
- Thursday 23 January 2025 10:00 – 14:00 (MS Teams) *(5 spaces remaining)*

To **book** please see next page:

Please email bluelightpensions@local.gov.uk for the MS Teams sessions and the in-person session at the LGA offices, 18 Smith Square, Westminster, SW1P 3HZ will go live the week commencing 8 April 2024 on the [LGA events](#) page.

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

FPS coffee mornings

Our MS Teams coffee mornings are continuing in April 2024. The informal sessions lasting up to an hour allow practitioners to catch up with colleagues and hear a brief update on FPS issues from the LGA Bluelight team.

Due to annual leave and pre-arranged meetings, we only have the capacity to host one session which will take place on Thursday 18 April between 13:00 – 14:00. It is intended for this session to have a focus on Matthews and will highlight the potential policy revisions which are currently under consideration by the Home Office.

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

7 March 2024 – [Matthews – treatment of death cases](#)

19 March 2024 – [GAD Matthews calculator](#)

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

Useful links

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

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- [PASA connection readiness guidance](#)

Legislation

Statutory Instruments

[The Carer's Leave Regulations 2024](#) [SI 2024/251]

[The Pensions Act 2004 \(Codes of Practice\) \(Revocation\) Order 2024](#) [SI 2024/273]

[The Pensions Increase \(Review\) \(No.2\) Order 2024](#) [SI 2024/372]

[The Social Security \(Contributions\) \(Rates, Limits and Thresholds Amendments and National Insurance Fund Payments\) Regulations 2024](#) [SI 2024/236]

[The Public Service Pensions Revaluation Order 2024](#) [SI 2024/290]

[The Social Security Revaluation of Earnings Factors Order 2024](#) [SI 2024/284]

[The Guaranteed Minimum Pensions Increase Order 2024](#) [SI 2024/243]

Contact details

Raising a query

If you have a technical query, please complete the 'query form', that is available on the [member area](#) of the FPS regulations and guidance website and email bluelightpensions@local.gov.uk and one of the team's Firefighters' pension advisers will get back to you. To avoid delays in receiving a response, please avoid emailing advisers directly.

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Telephone: 07920 861 552

Email: claire.johnson@local.gov.uk

Tara Atkins (Firefighters' Pensions Adviser)

Telephone: 020 7664 3031 (Teams direct dial)

07825 731 924

Email: Tara.atkins@local.gov.uk

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07548955218

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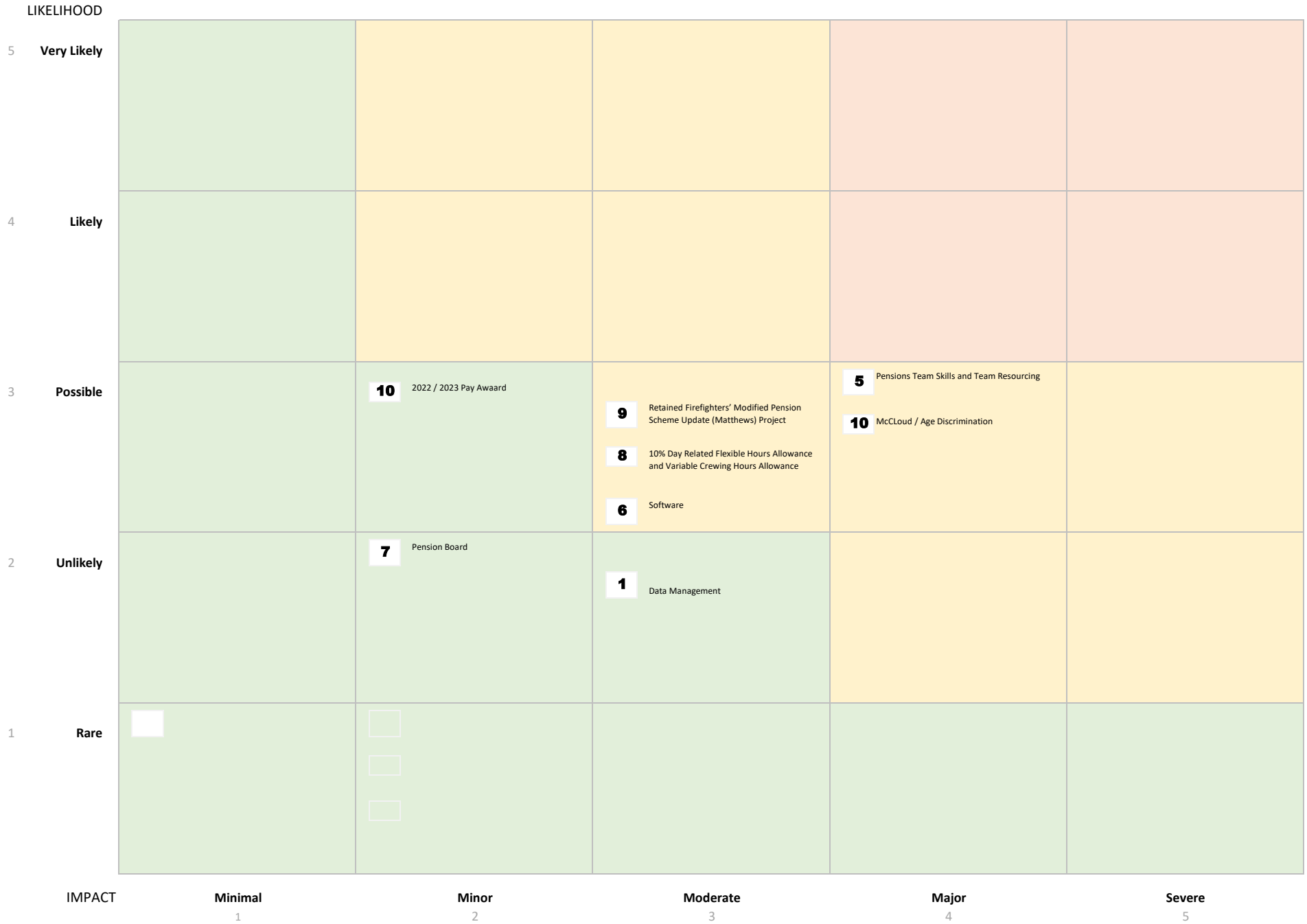
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Risk ID	Risk Title	Risk Owner	Risk with current mitigation controls in place		Overall Score
			Likelihood (1-5)	Impact (1-5)	
1	Data Management	Scheme Manager	2	3	6
5	Pensions Team Skills and Team Resourcing	Scheme Manager	3	4	12
6	Software	Bus Ops	3	3	9
7	Pension Board	LFPB Chair	2	2	4
8	10% Day Related Flexible Hours Allowance and Variable Crewing Hours Allowance	Scheme Manager	3	3	9
9	Retained Firefighters' Modified Pension Scheme Update (Matthews) Project	Scheme Manager	3	3	9
10	McCloud / Age Discrimination	Scheme Manager	3	4	12
11	2022 / 2023 Pay Award	Scheme Manager	3	2	6
12					

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Risk ID	Risk Title	Risk Area	Risk sub-ID	Causes	Effect	Risk Owner	Likelihood (1-5)	Impact (1-5)	Overall Score	Key Existing Management Controls	Planned Enhancements to Controls (Actions)	Action by Whom	Target Review Date
1	Data Management		1A	Incorrect data due to employer error, user error or historic error.	Service disruption such as incorrect annual benefits statements being processed. Data not secure or appropriately maintained.	Scheme Manager	2	3	6	TREAT/TOLERATE 1) Implementation and monitoring of a Data Improvement Plan by the pension administration team. 2) The Board will be made aware of the 2020 data scores. The service will work with Pensions Admin on improving the data in the system and make recommendations.		Senior Pensions Advisor / Pensions Project Officer & XPS	Jun-24
1	Data Management		1B	Failure to hold personal data securely	Data is shared with unauthorised parties or can be targeted by cyber criminals	Scheme Manager				TREAT/TOLERATE 1) Information security was identified as a possible risk by XPS in their Assurance Report on Internal Controls (2022). Controls were detailed in the document, and the auditor did not feel further measures could be taken at present. 2) XPS submitted a Certificate of Assurance to SFRS in June 2022 to confirm they comply with the requirements of the cyber essential plus scheme. 3) All files shared between SFRS and XPS Administration are sent securely via the XPS file sharing portal. All files sent to SFRS from XPS are password protected. 4) Paperwork submitted to SFRS is scanned and saved onto the server. Hard copies are destroyed via the confidential shredding service. 5) SCC IT data security policy adhered to where applicable.		Scheme Manager	Jun-24

Risk ID	Risk Title	Risk Area	Risk sub-ID	Causes	Effect	Risk Owner	Likelihood (1-5)	Impact (1-5)	Overall Score	Key Existing Management Controls	Planned Enhancements to Controls (Actions)	Action by Whom	Target Review Date
5	Pensions Team Skills and Team Resourcing		5A	The lack of available skilled resources coupled with the absence of a coordinated training plan to address knowledge gaps.	Inefficiencies in Pension Admin	Scheme Manager	3	4	12	TREAT/TOLERATE 1) Administration was transferred to a third party in September 2021. 2) Migration to XPS who do have this knowledge will continue to process key cases using the 2 bank staff we have retained to work on fire. 3) Probable resourcing issues with McCloud and the Modified Scheme legislation both being implemented at the same time. Resource needs to be identified for both of these projects. A business case has been confirmed to recruit a new member to the team to assist with the admin in the team. 5) Training is also taking place with the Subject Matter Experts to improve the knowledge of pensions within the team.	External training provider being explored to provide Fire pension specific training. This is being offered by ISIO who have run similar courses for the individuals involved with the Police Pension Schemes. A 4 week ISIO training course was carried out during February 2024 but there is still a need for a more basic level of pensions training. This is planned to be carried out in-house within the pensions team.	Senior Pensions Advisor / Pensions Project Officer & XPS	Jun-24
			5C	Expertise and knowledge lies with Bank staff.	If the Bank staff leave unexpectedly there will not be an opportunity to pass on their knowledge which may impact the exit process and value and efficiency of the service going forward	Scheme Manager					TREAT/TOLERATE 1) If Bank Staff leave the Service significant knowledge of the firefighters pensions will be lost, at present no process in place for the transfer of knowledge. 2) Initial discussions have taken place to transfer the knowledge to the newer team members. 3) The first session has taken place for the transfer of knowledge to take place particularly in relation to BAU tasks. Further topics will be discussed in the coming weeks. 4) Unit 4 access has been granted to all Pension Team members. 5) Bank staff to provide training before leaving. 6) The tasks completed by the Bank staff is listed so training can be directed as required.	Access to SAP/Unit 4 pay data has been granted to Pensions Team staff and this will be requested for all team members. During the 9 months leading up to March 2024 the transfer of knowledge and training will be given to the pension team. Data transfer will also be looked at during this period.	Scheme Manager / Senior Pensions Advisor / Pensions Project Officer
6	Software		6A	Business Operations have raised a risk in respect of Transfer to third party administrator. The change comes right at the heart of the testing programme for Unit 4/DB&I delivery.	With a SAP freeze in place because of the DB&I programme it is going to be very challenging to design/test/deliver reporting for the new provider for 1 Aug AND design/test/deliver it again for the Unit 4 system in time to go-live with that system in December. There is not the resource to do this. Unit 4 has presented unprecedented challenges for the Pensions team with regards to the reliability of pay/contribution data. The production of Annual Benefit Statements has been delayed due to the difficulties in extracting accurate data. Further challenges are anticipated with regards to extracting the 31/3/24 year end data as this will require an amalgamation of SAP data (from 1/4/23 to 31/5/23) with UNIT 4 data (from 1.6.23 to 31.3.24)	Bus Ops	3	3	9	TREAT/TOLERATE 1) Meeting took place with business ops on 22 February 2021. Outcome was agreement to look into an annual data submission in March 2022 which would allow for new system to be in place and reports built. 2) Year end data was sent to XPS by end of April 2022. The GL mapping has been finalised. 3) A 'go-live' date for the new system is confirmed as June 2023. Once Unit 4 is in use, monthly data transfers with XPS will be able to take place via i-connect. 4) Further discussions need to take place with XPS once Unit 4 is live to ensure data can be transferred seamlessly and whether year end reporting is still required. 5) Unit 4 is in place and the Pension Team are testing the data quality of the migration of SAP to Info Archive. Initial data testing is positive. The 'Live' date has not yet been announced due to numerous errors with the Unit 4 system. When Info Archive goes live, further testing will be required in the 'live' environment. 6) The ongoing issues with Unit 4 have a direct impact with the reliability of Pensions data. This is being addressed within payroll by a team focussed on pension issues. Regular meetings are scheduled to review progress.	Once the initial errors with the implementation of Unit 4 have been corrected, further testing will be carried out.	Senior Pensions Advisor	Jun-24

Risk ID	Risk Title	Risk Area	Risk sub-ID	Causes	Effect	Risk Owner	Likelihood (1-5)	Impact (1-5)	Overall Score	Key Existing Management Controls	Planned Enhancements to Controls (Actions)	Action by Whom	Target Review Date
7	Pension Board		7A	Gaps in skills and knowledge of Board members	Board will be unable to adequately make decisions, provide assurance and to scrutinise the efficiency of the SFRS Pension Schemes.	LFPB Chair	2	2	4	<p>TREAT/TOLERATE</p> <p>1) Members of the Board will be mindful of the Attendance and Knowledge and Understanding Policy when setting objectives and establishing training needs.</p> <p>2) The board has approval from Audit and Governance committee to establish substitutes.</p> <p>3) All board members to attend annual training provided by the LGA. The last session took place on 12/04/23</p> <p>4) Training log in place and all members have completed TPR toolkit for Board Members.</p> <p>5) Training packs to be sent to new board member and support to be provided by the wider Board and pensions team to increase their knowledge.</p> <p>6) A new employer member joined the Board in July 2022 and was provided with the relevant details of the TPR toolkit for Board Members.</p>	<p>Future training run by the LGA, for 2024, will be in a new format. There are likely to be 4 identical sessions available to book during the year and these will be run online via teams. Further details are awaited regarding dates etc. Further information has been received from LGA and it is planned to all (including admin team) attend a session in January 2025.</p>	Local Firefighter Pension Board	Jun-24

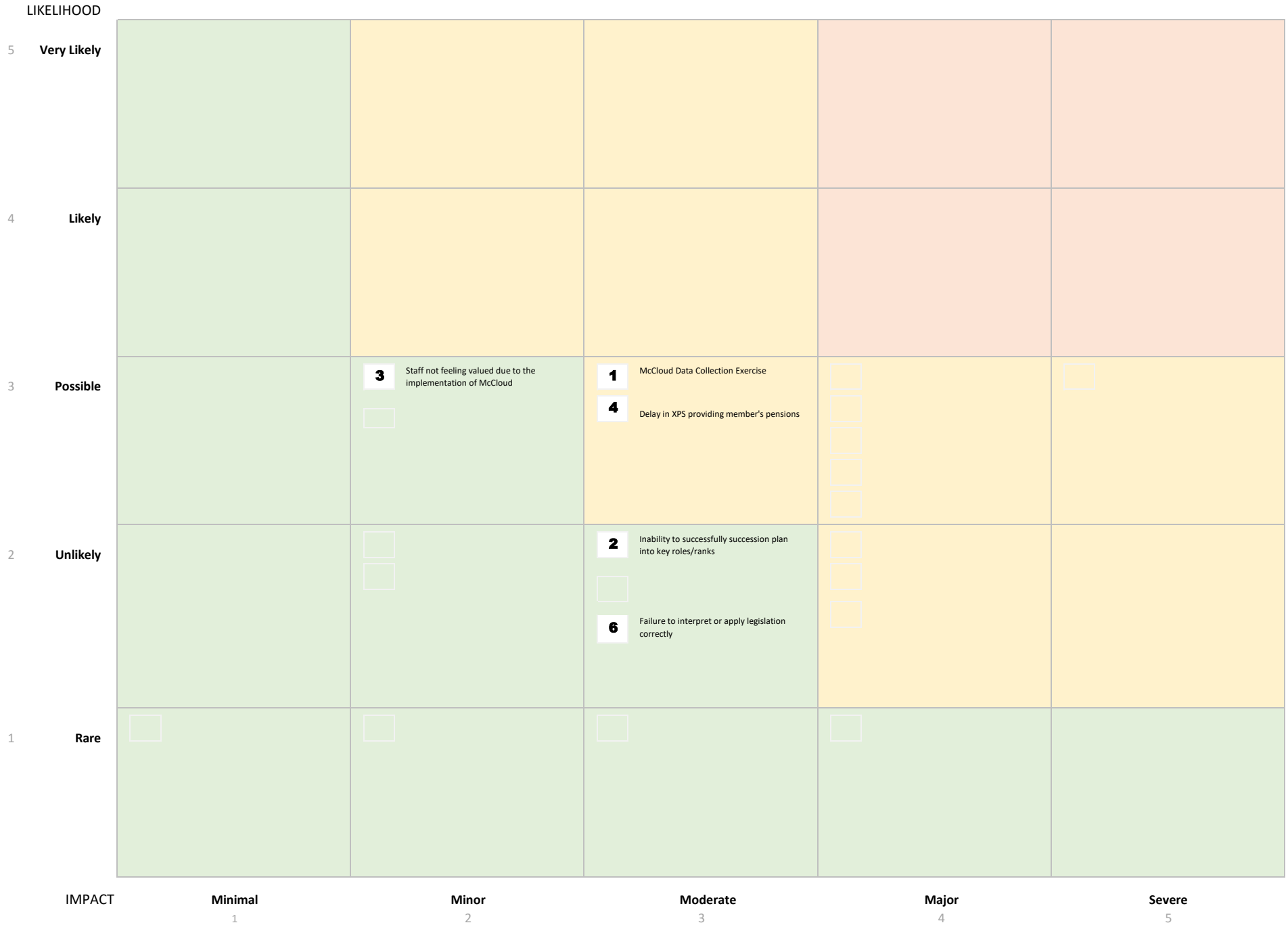
Risk ID	Risk Title	Risk Area	Risk sub-ID	Causes	Effect	Risk Owner	Likelihood (1-5)	Impact (1-5)	Overall Score	Key Existing Management Controls	Planned Enhancements to Controls (Actions)	Action by Whom	Target Review Date
8	10% Day Related Flexible Hours Allowance and Variable Crewing Hours Allowance		8A	Failure to respond to legal advice for staff of the 10% pensionable pay allowances.	There is a risk the employer may not collect all contributions due.	Scheme Manager	3	3	9	TREAT/TOLERATE 1) Officers to report to the Board. 2) Legal advice has been received. Contact has been made with members. 3) Letters going to Fire Services to communicate with members who have transferred out. 4) Members that are currently in receipt of the 10% allowance are now making regular contributions. 5) Priority groups 1 to 3 have been completed.		Scheme Manager	Jun-24
			8B	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 were 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.	Increase pressure on SFRS operating fund if the costs cannot be covered by the pension fund.	Scheme Manager				TREAT/TOLERATE 1) Andy Tink to be informed and guidance to be sought from him. 2) Monitoring of the costs involved 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. 3) 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. 4) Legal advice has been received and the Service are now happy with their position. The project is due to recommence shortly. Pension arrears and pension lump sums will be liable for unauthorised payment charges and surcharges.		Senior Finance Business Partner / Senior Pensions Advisor / Pensions Project Officer	Jun-24
9	Retained Firefighters' Modified Pension Scheme Update (Matthews) Project		9A	Failure to notify staff of the Modified Pension Scheme	The employer and employee have to collect contributions and make contribution shortfalls.	Scheme Manager	3	3	9	TREAT/TOLERATE 1) Officers to report to the Board. 2) Legal advice has been received. Contact has been made with members. 4) Letters have gone out to members who returned an expression of interest form and to those that did not respond. 4) The modified scheme opened via the second options exercise in October 2023. The affected members have been notified and expression of interest forms have been sent out.	1) A dedicated risk register for the Matthews project has been created to horizon scan forthcoming risks associated with this project.	Scheme Manager / Senior Pensions Advisor / Pensions Project Officer	Jun-24
			9B	Following the European Court of Justice's decision in O'Brien v Ministry of Justice which is a case concerning fee paid judges in the Judicial Pension Scheme, the UK Government have recognised the right for retained firefighters employed before 1 July 2000 to elect to become a special member from the start date of their employment.	A second options exercise will require additional resources which are limited.	Scheme Manager				TREAT: 1) A second options exercise is required, for which legal discussions have commenced between central government, the LGA on behalf of FRAs and trade union legal representatives to consider who is in scope and the details of the settlement exercise. 2)SFRS Pension Team and the LGA have responded to the Home Office consultation document. Deadline was 9 June 2023. 3)Administration processes to implement the options exercise to be determined once legislation confirmed 4) The second options exercise opens in October 2023. Communications to members have been sent out. 5) The LGA have provided draft communications to send out to members and continue to advise on how to progress the exercise.		Scheme Manager / Senior Pensions Advisor / Pensions Project Officer	Jun-24

Risk ID	Risk Title	Risk Area	Risk sub-ID	Causes	Effect	Risk Owner	Likelihood (1-5)	Impact (1-5)	Overall Score	Key Existing Management Controls	Planned Enhancements to Controls (Actions)	Action by Whom	Target Review Date
			9C	Communications have been sent to affected members to provide a further opportunity for those who did not respond to previous mailings to confirm if they want further information on the second option to join the modified scheme. The scheme reopened in October 2023.	The lack of updates from the Government and action the pensions can take, may cause members further and prolonged frustrations.	Scheme Manager				TREAT/TOLERATE 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 (October 2023). The first phase of the GAD calculator has been released which can be used for limited straightforward cases. The 2nd Phase is due to be released early 2024.		Scheme Manager / Senior Pensions Advisor / Pensions Project Officer	Jun-24
			9D	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.	Member's frustrations may increase further as there is no work for SFRS to continue with until Q3 or Q4 of 2023.	Scheme Manager				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.	The GAD have designed a calculator for all Fire Services to use to ensure a consistent approach is taken when members' pension benefits are being calculated. Calculations will be carried out in-house at the Fire Service. The LGA have produced Statement templates to send options to members. Statements have started to be sent to the members affected. A tracing exercise is being planned to contact outstanding members.	Scheme Manager / Senior Pensions Advisor / Pensions Project Officer	Jun-24
			9E	It is known at this stage of the 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.	The Service is unable to plan accordingly. As the standard assumptions have not yet been defined, the Service cannot begin to predict the costs	Scheme Manager				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. Some of this work has started. 2) Calculations cannot be carried out until the GAD calculator has been released to FRAs (due in two phases - November and January 2024). This has now been received and calculations have started.		Scheme Manager / Senior Pensions Advisor	Jun-24
10	McCloud / Age Discrimination		10A	Following the McCloud / Sargeant ruling, it was identified younger members of the 1992 pension scheme would face discrimination on the basis of their age due to the implementation of the 2015 pension scheme. Primary legislation has been put in place to move all members to the 2015 scheme. Secondary (remedial) legislation is due to come into effect in October 2023.	Members are feeling frustrated for the delay in receiving their 1992 benefits. Further delays are to be expected as the member has to wait for their Remedial Service Statement to be sent in due course.	Scheme Manager	3	4	12	TREAT: 1) The Pensions Team are liaising with the LGA, XPS and the Fire Sector to understand the legislation and how it is to be implemented. 2) The Pensions Team are sending regular communications to members of the Service on the McCloud project. A new page has also been created on the pensions SharePoint page. 3) The team are responding to all actions which are expected of the Service such as working through the data collection exercise and responding to the consultation. 4) The Pension Team are preparing GAD calculations for affected members as required by XPS	1) A dedicated risk register for the McCloud project has been created to horizon scan forthcoming risks associated with this project.	Scheme Manager / Senior Pensions Advisor	Jun-24
11	2022 / 2023 Pay Award		11A	On 7 March 2023, it was agreed operational staff would receive a pay increase. The increase included a 7% pay rise backdated to July 2022 and a further 5% implemented from July 2023. The increase in pay will only be paid in the 2023 / 2024 financial year.	Due to when the award will be paid, this may cause an Annual Allowance charge for some members. Additionally, some members will pay a higher level of tax due to two pay awards being paid in the same tax year.	Scheme Manager	3	2	6	TREAT: 1) Further information on managing any annual allowance charges is anticipated from the LGA. 2) The annual allowance threshold has increased from the tax year 2023/2024 which may reduce some members from paying annual allowance charges.		Scheme Manager / Senior Pensions Advisor	Jun-24

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Risk ID	Risk Title	Risk Owner	Risk with current mitigation controls in place		
			Likelihood (1-5)	Impact (1-5)	Overall Score
1	McCloud Data Collection Exercise	Scheme Manag	3	3	9
3	Staff not feeling valued due to the implementation of McCloud and when pension payments will be made.	Scheme Manag	3	2	6
2	Inability to successfully succession plan into key roles/ranks across the Service could result in degradation of some activities/Services.	Scheme Manag	2	3	6
4	Delay in XPS providing member's pensions	Scheme Manag	3	3	9
6	Failure to interpret or apply legislation correctly	Scheme Manag	2	3	6

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Risk ID	Risk Title	Risk Area	Risk sub-ID	Causes	Effect	Risk Owner	Likelihood (1-5)	Impact (1-5)	Overall Score	Key Existing Management Controls	Planned Enhancements to Controls (Actions)	Action by Whom	Target Review Date
1	McCloud Data Collection Exercise	Pensions will not be paid on time when the legislation comes into effect.		Time taken to go through members' records and complete the spreadsheet. Team capacity to complete the task. Payroll system is not able to create the required report. Limitation of specialist resource to transpose / translate the data. Unit 4 going live in June 2023, may impact on the access to data required for McCloud once the legislation comes into effect.	Data collection exercise is not completed ahead of the legislation coming into effect.	Scheme Manager	3	3	9	Bank contract staff are in place who hold the specialist knowledge to complete the exercise. Knowledge transfer is taking place for Pensions Team staff to all assist with the data collection exercise. Discussions are underway with teams in SCC to ensure the implementation of Unit 4 does not impact the project. Pensions Project Assistant has been recruited and is working on the data collection exercise. Regular meetings are taking place with XPS on a monthly basis.	A business case is being considered to ensure data remains available after Unit 4 is live. The pension team have been testing the 'SAP info archive data' to ensure data quality and accuracy is maintained once SAP is closed down	Senior Pensions Advisor	Jun-24
2	Inability to successfully succession plan into key roles/ranks across the Service could result in degradation of some activities/Services.	High level of retirements in Q3 2023		October 2023 legislation date may mean members want to retire later on their 'correct pension.	Higher than usual number of members could leave the Service at the same time in or around October 2023. XPS will be unable to process members' pensions on time.	Scheme Manager	2	3	6	Regular updates are being submitted to the Pensions Team detailing those who can retire. SharePoint is updated regularly to provide member updates. A collaboration is taking place with Workforce Planning to ensure communications remain consistent. Continuous monitoring of retirees to monitor leavers against predictions. Create and share communication plan.	Pre-retirement courses have been arranged with an external provider (Affinity Connect) Regular communications continue to educate members regarding retirement/ returning to work and abatement	Pensions Project Officer	Jun-24
3	Staff not feeling valued due to the implementation of McCloud and when pension payments will be made.	Member expectations not being met.		Lack of clarity as to how contributions will be obtained and subsequent pension paid. The impact of other pension projects (10% and modified/Matthews) onto the member.	Members may need to wait longer before their pension is increased. Members may not have the money available to pay the contributions required all at once. Due to the number of members in Surrey it may take longer for XPS to complete the work compared to other services with fewer numbers. This may mean members will hear of firefighters at other Services who are obtaining their RSS sooner and are seen as 'being treated better'.	Scheme Manager	3	2	6	Pensions Team are communicating to members via different channels with the aim to avoid misunderstanding.	The pensions SharePoint page is updated regularly with developments The Pensions Team also writes regular pieces for SFRS News to keep members informed	Pensions Project Officer	Jun-24
4	Delay in XPS providing member's pensions	Pension payments		Increase in members wishing to retire once the new legislation is in effect.	Members are unhappy with the Service received and may raise an IDRP.	Scheme Manager	3	3	9	XPS have been informed of members who are due to leave in October which the Service are aware of. XPS are aware that some members may delay their retirement date due to the legislation implementation date. XPS have recently completed an aggressive recruitment drive in order to prepare for the legislation and meet their KPIs. XPS are working with Heywoods to aim for the software to be ready for October 2023. Pensions Team provide regular communications to active members. Continue planned meetings with XPS on the McCloud project.	KPI's have been updated by XPS to reflect the new legislation and are constantly under review.	Senior Pensions Advisor	Jun-24

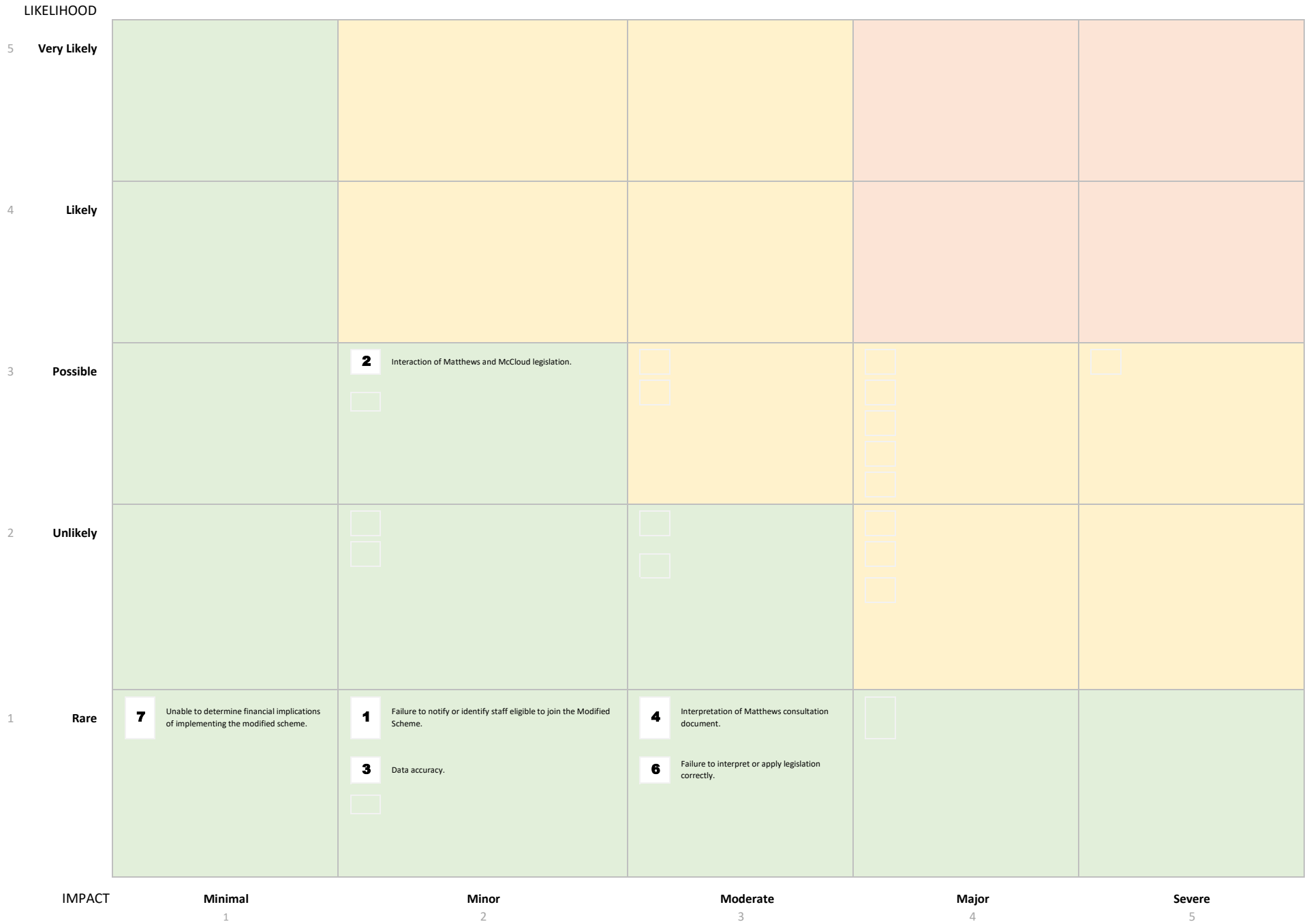
Risk ID	Risk Title	Risk Area	Risk sub-ID	Causes	Effect	Risk Owner	Likelihood (1-5)	Impact (1-5)	Overall Score	Key Existing Management Controls	Planned Enhancements to Controls (Actions)	Action by Whom	Target Review Date
6	Failure to interpret or apply legislation correctly	Member expectations not being met.		Incorrectly processing the McCloud remedy not in line with legislation and/or Home Office expectations	Active members may have delayed retirements and pensioner may have a delayed remedy of pension benefits. May result in calculations being conducted incorrectly thus paying members incorrect benefits.	Scheme Manager	2	3	6	Pensions Team are liaising with the LGA, XPS and the Fire Sector to understand the legislation and how it is to be implemented. LGA have provided draft communications for sending to members	The Home Office have provided a GAD calculator for all Fire Services to use to ensure a consistent approach is taken when members' pension benefits are being calculated. Calculations and RSSs will be prepared by XPS.	Senior Pensions Advisor	Jun-24

Retained Firefighters (Matthews) Risk Summary

June 2023

Risk ID	Risk Title	Risk Owner	Risk with current mitigation controls in place		
			Likelihood (1-5)	Impact (1-5)	Overall Score
1	Failure to notify or identify staff eligible to join the Modified Scheme.	Scheme Manager	1	2	2
2	Interaction of Matthews and McCloud legislation.	Scheme Manager	3	2	6
3	Data accuracy.	Scheme Manager	1	2	2
4	Interpretation of Matthews consultation document.	Scheme Manager	1	3	3
6	Failure to interpret or apply legislation correctly.	Scheme Manager	1	3	3
7	Unable to determine financial implications of implementing the modified scheme.	Scheme Manager	1	1	1

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Risk ID	Risk Title	Risk Area	Risk sub-ID	Causes	Effect	Risk Owner	Likelihood (1-5)	Impact (1-5)	Overall Score	Key Existing Management Controls	Planned Enhancements to Controls (Actions)	Action by Whom	Target Review Date
1	Failure to notify or identify staff eligible to join the Modified Scheme.	Members will not receive their pension entitlement.		Members who have left the Service and we have no current address on record. Members who have died and Next of Kin (NoK) is not known.	Member / Next of Kin will not receive pensions benefits which they are entitled to.	Scheme Manager	1	2	2	The pensions team have identified members they believe are in scope. A poster to raise awareness has been produced by the Pensions Team and sent to all Station Commanders to display on station boards. Home Office consultation has removed deadline for members to apply for Matthews Remedy. Fire & Rescue Authorities are able to use their discretion to accept applications after 18 months.	Pensions team continue to review their communications plan and communicate with members via different channels. A 'Matthews Second Options' SharePoint page is included on the Pension SharePoint site and is regularly updated with developments. Contact with the Fire Brigades Union (FBU) Old Comrades Association (OCA) and National Association of Retirement Firefighters (NARF) has failed to trace member's Next of Kin for members who have passed away. The Pension Team are employing the services of ITM, a tracing and mortality specialist, to trace members who have not responded to our communications	Pensions Project Officer	Jun-24
2	Interaction of Matthews and McCloud legislation.	Uncertainty around how the legislation will be implemented. Members not feeling valued due to time taken for implementation of Matthews legislation. Member expectations not being met.		McCloud and Matthews legislation is due to be implemented on the same date. Uncertainty around how this will work in practice.	Members are unhappy with the service received and may raise an IDR. Interaction of McCloud and Matthews remedy may result in calculations being conducted incorrectly thus paying members incorrect benefits.	Scheme Manager	3	2	6	The Pensions Team are communicating to members via different channels with the aim of keeping members up to date. Once clarification has been received regarding the interaction of the Matthews and McCloud legislation, updates will be provided to members when deemed necessary. The pensions team have responded to the Home Office's consultation and have provided feedback accordingly.	KPIs are due to be updated by XPS to reflect the new legislation. 37 members have been identified who are impacted by both Matthews and McCloud legislation. The Pensions Team continue to work closely with the Local Government Association (LGA) and keep abreast of current advice and guidance via collaborative coffee morning sessions and documentation/press releases.	Pensions Project Officer	Jun-24
3	Data accuracy.	Calculations and assumptions necessary for some members backdated service.		Data unlikely to be available for all members' service history.	Members may be unhappy with the assumptions to be used for periods of service where there is no information held on SFRS records.	Scheme Manager	1	2	2	Home Office has provided guidance in the consultation documenting the proposed assumptions to use where data is not available. Members will be able to provide examples of evidence that can be accepted (e.g. P60s). The Pensions Team completed a data collection exercise for the Home Office on SFRS members affected by the Matthews legislation.	The pensions team continue to work closely with the Local Government Association to follow guidance regarding how and what assumptions will be used for missing historical data. Further guidance is available on the LGA website.	Subject Matter Experts & Senior Pensions Advisor.	Jun-24
4	Interpretation of Matthews consultation document.	Eligibility for Matthews remedy.		Proposed Matthews legislation ambiguous regarding which cohorts members qualify for. Within the consultation, the indicative timetable notes that FRAs need to provide a statement of service and cost within 3 months of receiving the expression of interest form.	Members may not be given correct service entitlement. Members may be unhappy that they may not receive the correct service entitlement and subsequently may raise an IDR. Three cohorts have been identified within the consultation. Our members fall into cohort 3 (employees who were not given an option to join the first options exercise) The consultation suggests these members are unable to purchase continuous service pre-1 July 2006. Clarification needed from the Home Office that members can be placed in more than one cohort. The Service may not be able to meet the 3 month deadline which means members won't receive a statement of how much members will owe in contributions and how much service members could purchase.	Scheme Manager	1	3	3	The Pensions Team have responded to the consultation voicing concerns over the definition of the different cohorts. The Service have also provided feedback regarding the proposed timeframes FRAs will need to issue a statement of service.	The Pensions Team continue to work closely with the Local Government Association and the wider fire sector for any pertinent updates. The legislation has been laid and came into force on 1 October 2023. LGA has provided draft communications for sending to members. GAD have produced a calculator for FRAs to use and this will be available in two phases. Phase 1 has been released and phase 2 is due to be released early 2024.	Senior Pensions Advisor.	Jun-24
6	Failure to interpret or apply legislation correctly.	Member expectations not being met.		Incorrectly processing the Matthews remedy not in line with legislation and/or Home Office expectations. For example, failure to open the second options exercise.	Members may receive incorrect pension entitlement.	Scheme Manager	1	3	3	Preliminary work has been undertaken by the Pensions Team and the Service have also responded to the Home Office's consultation providing feedback.	The Pensions Team continue to work closely with the Local Government Association and the wider fire sector for any pertinent updates.	Senior Pensions Advisor.	Jun-24
7	Unable to determine financial implications of implementing the modified scheme.	Budget		It is unknown at this stage of the financial costs to implement the Modified Scheme. Further risk of fines/compensation etc. if incorrect benefits are awarded due to complexities of interaction between both McCloud and Matthews.	The Service is unable to budget accordingly until further clarification can be provided from the Home Office. The Service may need to pay interest charges on pension arrears owed to members.	Scheme Manager	1	1	1	The Service have allocated monies to cover potential liabilities of implementing the Modified Pension Scheme. Further work to be undertaken.	The pensions team continue to work closely with the Local Government Association and keep abreast of current advice via collaborative coffee mornings.	Senior Pensions Advisor.	Jun-24

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8	Errors in calculations and statement issue.	Incorrect entitlement		Error in the manual input of calculation data to the GAD calc and onto Retained Settlement Individual Statements.	Member will receive incorrect settlement information.	Scheme Manager	1	3	3	Care being taken and peer review.	Careful checking of calculation input and correspondence. Looking at potential ways of automating process to avoid human error	Senior Pensions Advisor	Jun-24