

## Notice of Meeting

# Surrey Local Firefighters' Pension Board



### Date and Time

Thursday, 25 July  
2024  
10.30 am

### 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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## **AGENDA**

**1 APOLOGIES FOR ABSENCE AND SUBSTITUTIONS**

**2 MINUTES FROM THE PREVIOUS MEETING: 26 APRIL 2024**

(Pages  
5 - 26)

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 (19 July 2024).
2. The deadline for public questions is seven days before the meeting (18 July 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  
27 - 36)

The Board to note the Action and Recommendation Tracker.

**6 SCHEME MANAGEMENT UPDATE REPORT**

(Pages  
37 - 42)

The Board has requested an update on Scheme management activities.

**7 XPS - SURREY FIRE & RESCUE AUTHORITY PENSION BOARD REPORT** (Pages 43 - 56)

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

**8 FIRE BULLETINS** (Pages 57 - 122)

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 123 - 150)

The Board to consider the Risk Registers.

**10 DATE OF THE NEXT MEETING**

The next meeting is scheduled on 21 November 2024.

**Michael Coughlin**  
**Interim Head of Paid Service**  
Published: 18 July 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 2.00 pm on 26 April 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 Thursday, 25 July 2024.

(\* present)

**Elected Members:**

- \* Paul Bowyer
- \* Nick Harrison (Chairman)
- \* Glyn Parry-Jones
- \* Sally Wilson (Vice-Chairman)

**13/24 APOLOGIES FOR ABSENCE AND SUBSTITUTIONS [Item 1]**

The Chairman welcomed officers and the new Vice-Chairman, Sally Wilson, to the Board. The Chairman thanked the previous Vice-Chairman, Dan Quin, for his service to the Board.

No apologies for absence were received.

**14/24 MINUTES FROM THE PREVIOUS MEETING: 8 FEBRUARY 2024 [Item 2]**

The minutes from the meeting on 8 February 2024 were agreed as an accurate record of the meeting.

**15/24 DECLARATIONS OF INTEREST [Item 3]**

None.

**16/24 QUESTIONS AND PETITIONS [Item 4]**

There were none.

**17/24 SURREY FIREFIGHTERS' PENSION BOARD ACTION AND RECOMMENDATION TRACKER [Item 5]**

**Witnesses:**

Danni Lamaignere, Scheme Manager  
Gary Bartliff, Senior Pensions Advisor

**Key points raised during the discussion:**

1. The Chairman introduced the Action and Recommendation Tracker and thanked officers for their work updating the latest tracker. The following comments were raised:

Action A7/23 – The Vice-Chairman asked whether the pensions regulator had been updated in regard to the completion of Annual Benefit Statements. A discussion was had on whether this was necessary, as it was an internal breach, which had been remedied, and, following discussion, officers were asked to provide members with an update at the next meeting.

**Actions/ further information to be provided:**

None.

**Resolved:**

The Board noted the Actions and Recommendations Tracker.

**18/24 SCHEME MANAGEMENT UPDATE REPORT [Item 6]**

**Witnesses:**

Danni Lamaignere, Scheme Manager  
Gary Bartliff, Senior Pensions Advisor

**Key points raised during the discussion:**

1. The Scheme Manager introduced the report and highlighted the following points:
  - a. McCloud - Age Discrimination Remedy – It was noted that the 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 continued 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 the Project Implementation Data Requests had been completed.
  - b. 10% Pensionable Allowance – Members noted that the project had been put on hold due to resources in the Pensions Team and the priority given to dealing with issues arising from the implementation of Unit 4.
  - c. Pension Team Resourcing – it was noted that the Pensions Team had appointed to the post of Pensions Officer; however 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.
  - d. Matthews – Retained Scheme – On-Call Access – It was noted that the Pensions Team continued to receive completed EOI forms and currently have received replies from roughly 41%. The Workforce Working Group agreed to a tracing exercise in January 2024. The Pensions Team are currently looking at potential data protection issues before carrying out the trace. In regard to the timeline for completion of statements, members noted that the project completion deadline was March 2025. To

date, 11 statements had been sent of the 60 that should have been issued - due to low resources, the complexity of the calculations and statement completion, and the data needed to complete the calculations. Members of the Board stated that it would be helpful to receive a further update at the next meeting on the project's progress. Following further discussion, the Board asked for detail on the implications for the SFRS and pension members if the deadline was missed. Officers agreed to provide a response following the meeting.

- e. Annual Benefit Statements / Remediable Service Statement – Members noted a correction sent to members in the newsletter, signposting to information on the SharePoint site in April 2024.
- f. Guaranteed Minimum Pension (GMP) Rectification – Members noted that data from Mercer had recently been sent to XPS to allow completion of the exercise.
- g. Pension Dashboard – Members noted that XPS had created a document to help schemes get Pensions Dashboard ready and would 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.
- h. Pre-Retirement Course – noted that, 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. Members noted that 8 -10 people attended in April 2024.
- i. Training – noted details as outlined in the published report.
- j. Unit 4 Payroll Adjustments – Members noted that 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.
- k. Mutually Agreed Resignation Scheme (MARS) – it was noted that SFRS had been implementing a MARS, supplying information on potential retirement benefits. It was noted that some members did suffer delays in receiving their figures. This delay has now been addressed allowing members to make an informed decision.
- l. The Board received an update on communications and training from the LGA as outlined in the published report.

**Actions/ further information to be provided:**

None.

**Resolved:**

The Board noted the report.

**19/24 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. Members noted that an early version of the report had been published and an updated report is attached to these minutes as appendix 1. The following points were noted:
  - a. that XPS had recently received an AAF accreditation.
  - b. details regarding system developments around the implementation of the Macleod Remedy.
  - c. details related to recruitment.
  - d. in regard to Conditional Data Testing, Scheme Specific data testing tools had 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.
  - e. details related to Member Self-Service outlined in the published report and attached appendix. The representative from XPS made a suggestion to improve the link to the self-service area on the SharePoint site.
  - f. Members noted data related to the completed cases overview as outlined within the report. The representative from XPS stated that XPS were focused on improving the percentage of completed cases. The Chairman asked for detail on data included within the 'general' section within the tables under Completed Cases by Month. The representative from XPS stated that he understood the Board's confusion on what was included under the 'general' section and would seek more information to be shared with the Board and the Pensions Team. A Member of the Board stated that he was aware of members of the pension scheme who had not received their pension forecast figures on time and further stated that members of the scheme were frustrated with the lack of information. The Chairman requested the detail be shared with XPS allowing an investigation. Following further discussion, it was agreed that it would be beneficial for XPS and the Pension Team to liaise further in order to better understand each other's processes.

### **Actions/ further information to be provided:**

A3/24 - A Member of the Board stated that he was aware of members of the pension scheme who had not received their pension forecast figures on time and further stated that members of the scheme were frustrated with the lack of information. The Chairman requested the detail be shared with XPS allowing an investigation.

A4/24 – The Chairman asked for detail on data included within the 'general' section within the tables under Completed Cases by Month. The representative from XPS would seek more information to be shared with the Board and the Pensions Team.

A5/24 - it was agreed that it would be beneficial for XPS and the Pension Team to liaise further in order to better understand each other's processes.

### **Resolved:**



The Board noted the report.

**20/24 FIRE BULLETINS [Item 8]**

**Witnesses:**

Danni Lamaignere, Scheme Manager  
Gary Bartliff, Senior Pensions Advisor

**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.

**21/24 RISK REGISTERS [Item 9]**

**Witnesses:**

Danni Lamaignere, Scheme Manager  
Gary Bartliff, Senior Pensions Advisor

**Key points raised during the discussion:**

1. The Board noted the risk registers.

**Actions/ further information to be provided:**

None.

**Resolved:**

The Board noted the risk register.

**22/24 DATE OF THE NEXT MEETING [Item 10]**

The Board noted that the date of the next meeting was 25 July 2024.

Meeting ended at: 3.20 pm

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**Chairman**



# **Surrey Fire & Rescue Authority**

## **Pension Board Report**

2023/2024 – Q4

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# 01 Overview

## Regulations and Guidance

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### 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:**

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

##### **Matthews – GAD Calculator – Second version and query log:**

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.

##### **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:**

- 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 – 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:**

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.

**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](mailto: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](mailto: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.

# 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:**

FRAAs 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:**

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

### **Age Discrimination Remedy – data sharing:**

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

### **Matthews – GAD calculator:**

FRAAs 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:**

FRAAs to complete the Project Implementation data request and return to [bluelightpensions@local.gov.uk](mailto: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:**

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

### **The Carer's Leave Regulations 2024:**

FRAAs 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 25<sup>th</sup> 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 increase across all membership cohorts.

Quarter 4	REGISTERED	ACCOUNT DISABLED	ACTIVATION LINK SENT	NOT REGISTERED	TOTAL	% Up Take
Actives	315	2	4	296	615	51.5%
Deferred	104	0	5	179	288	36.1%
Pensioner	302	5	15	540	857	35.8%
Widow/Dep	21	0	1	137	159	13.2%
<b>Total</b>	<b>742</b>	<b>7</b>	<b>25</b>	<b>1,152</b>	<b>1,919</b>	<b>39.0%</b>

<i>Fire Authority Averages for comparison</i>						
	REGISTERED	ACCOUNT DISABLED	ACTIVATION LINK SENT	NOT REGISTERED	TOTAL	% Up Take
Actives	15.4%	0.2%	0.7%	13.8%	862	15.4%
Deferred	6.2%	0.1%	0.3%	13.3%	348	6.2%
Pensioner	14.4%	0.2%	0.7%	27.8%	810	14.4%
Widow/Dep	0.6%	0.0%	0.0%	6.7%	36	0.6%
<b>Total</b>	<b>36.7%</b>	<b>0.5%</b>	<b>1.7%</b>	<b>61.7%</b>	<b>2,056</b>	<b>36.7%</b>



### *Age Profiles for Actives who have registered for self service*

Under 22	0.00%	Aged 46 - 50	20.00%
Aged 23 - 25	1.29%	Aged 51 - 55	22.90%
Aged 26 - 30	9.68%	Aged 56 - 60	6.77%
Aged 31 - 35	10.00%	Aged 61 - 65	1.61%
Aged 36 - 40	8.71%	Aged 65+	0.32%
Aged 41 - 45	18.71%		

## 03 Common Data

Surrey Fire						
Data Test	Common data score			Previous Quarter		
	Max Population	Total Fails	% OK	Total Fails	% OK	
<b>NINO</b>	1951	1	99.95%	2	99.91%	
<b>Surname</b>	1951	0	100.00%	0	100.00%	
<b>Forename / Inits</b>	1951	0	100.00%	0	100.00%	
<b>Sex</b>	1951	0	100.00%	0	100.00%	
<b>Title</b>	1951	0	100.00%	0	100.00%	
<b>DoB Present</b>	1951	0	100.00%	0	100.00%	
<b>Dob Consistent</b>	1951	0	100.00%	0	100.00%	
<b>DJS</b>	1951	0	100.00%	0	100.00%	
<b>Status</b>	1951	0	100.00%	0	100.00%	
<b>Last Status Event</b>	1951	5	99.74%	5	99.78%	
<b>Status Date</b>	1951	16	99.18%	17	99.27%	
<b>No Address</b>	1951	0	100.00%	9	99.61%	
<b>No Postcode</b>	1951	9	99.54%	18	99.23%	
<b>Address (All)</b>	1951	43	97.80%	56	97.85%	
<b>Postcode (All)</b>	1951	51	97.39%	64	97.51%	
<b>Members with a Fail</b>	1951	28	98.56%	30	98.71%	
<b>Members with Multiple Fails</b>	1951	44	97.74%	57	97.81%	
<b>Total Fails</b>	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 -
<b>Total</b>	<b>616 ▲</b>	<b>288 ▲</b>	<b>853 ▲</b>	<b>151 ▲</b>	<b>8 -</b>

## 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 -
<b>Total</b>	<b>596 ▼</b>	<b>284 ▼</b>	<b>848 ▲</b>	<b>149 ▲</b>	<b>8 -</b>

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%
<b>Quarter 1</b>	<b>159</b>	<b>139</b>	<b>20</b>	<b>87%</b>
July	88	86	2	98%
August	33	23	10	70%
September	36	27	9	75%
<b>Quarter 2</b>	<b>157</b>	<b>136</b>	<b>21</b>	<b>87%</b>
October	20	15	5	75%
November	6	5	1	83%
December	8	6	2	75%
<b>Quarter 3</b>	<b>34</b>	<b>26</b>	<b>8</b>	<b>76%</b>
January	25	15	10	60%
February	36	13	23	36%
March	41	29	12	71%
<b>Quarter 4</b>	<b>102</b>	<b>57</b>	<b>45</b>	<b>56%</b>
<b>Year - Total</b>	<b>452</b>	<b>358</b>	<b>94</b>	<b>79%</b>

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

A verbal update in relation to task failures will be provided to the Board.

# 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 Contingent Decision 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.





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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.

XPS Administration is the trading name of PS Administration Ltd.

**Registration**

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

**Authorisation**

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

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**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>July 2024: we have been focusing on prioritising the creation and sending out the retained settlement statements in order to clear the backlog. The DPIA needs to be finalised prior to us commencing the tracing exercise. The pensions team have to also look at the procedure for putting the settlements that have been accepted in place which is currently being explored.</p>	
30 April 2020 A20/20	GMP Exercise Administration Update (1 January 2020 - 31 March 2020)	The Pensions Support & Development Manager will liaise with the Assistant Chief Fire Officer – Service Support on the next steps concerning the Guaranteed Minimum Pension	Scheme Manager	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	Ongoing

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
(Informal meeting due to Covid-19)		(GMP) reconciliation - the new Project Manager to assist.		<p>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>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> <p>July 2024: Aptia have sent implementation data to SFRS which was forwarded to XPS. The pensions team will continue to keep an eye on its completion.</p>	

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
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	<p>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.</p> <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>	Ongoing

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
				July 2024: No further update has been given however, flock as mentioned above, this will now form part of the Pensions Dashboard preparations, so no further update is expected at this point in time.	
28 July 2022 A7/22	Member Email Address Update  XPS – Surrey Fire & Rescue Pension Board Report	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 consider this and report back to the Board.	Scheme Manager	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.  February 2024: No update on this area due to the other tasks within the team which have taken priority.  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.  July 2024: The pensions team continue to work with XPS to supply them with any contact details they require.	Ongoing
27 April 2023  A6/23	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	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.	Ongoing

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
				<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> <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>July 2024: The pensions team have continued to supply the required GAD data to XPS for all cohorts of membership. They are currently at the point of tidying up any unusual / outstanding cases. As before, XPS will continue to update on the progress of the RSSs.</p>	



Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
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	<p>April 2024: The pensions team will request details from XPS about how these cases will be treated.</p> <p>July 2024: Pre-October 2023 retirements will be issued with the required IC / RSS by XPS in order to make a decision on Remedy options.</p>	Ongoing
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 the Board for consideration at a future meeting.	Scheme Manager	<p>April 2024: Work is currently being carried out by payroll/the pensions team to provide end-of-year data to XPS to produce the combined ABS/RSS for 2024.</p> <p>July 2024: The End-Of-Year (EOY) return for 2023/24 has yet to be issued to XPS. The data was due to be supplied by the payroll team by the end of May 2024. This was requested 2 months prior to this date but has still not been produced. This could delay the issuing of some statements by the deadline of August 31, 2024. The pensions team continue to remain in close contact with the payroll team to do as much as possible to support them in getting the data to XPS as soon as possible.</p>	Ongoing

**COMPLETED RECOMMENDATIONS/REFERRALS/ACTIONS – TO BE DELETED**

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
6 July 2023 A7/23	Scheme Manager Report	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.	Scheme Manager	<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 as ensuring the two back dated pay awards were allocated correctly. The Pension Team worked</p>	Closed

				<p>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> <p>July 2024: The pension team updated the TPR who confirmed they would take a pragmatic approach and there would be no action against the scheme for the delay in issuing the statements.</p>	
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## **Surrey Local Firefighters' Pension Board 25 July 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 has been sent to XPS for the remaining tranches of membership in May and June 2024 in accordance with the RSS timetable - to meet the deadline to produce their Remediable Service Statements (RSSs). The Pensions Team will continue to work on the data collection exercise with XPS to complete any outstanding cases.
- 2.3 The Surrey Fire and Rescue Service (SFRS) Pensions SharePoint site will continue to be updated as a source of reference for members.

##### **10% Pensionable Allowance**

- 2.4 This project will commence once we have recruited to the Pensions Assistant role. As before, cases are being dealt with for members coming up to retirement and on request. Once we have appointed to the Pensions Assistant role we update and progress with the project plan updated and take this forward.

##### **Retained Settlement – Matthew's cases.**

- 2.5 As the board is aware, the legislation came into force on 1 October 2023.

- 2.6 Since the last board the team have been working on ensuring that further calculations were complete and statements sent out to members using the most up-to-date GAD tool - this is currently version 2.3.0 released in mid-May 2024. Although there are still more to do, we are confident we will meet the deadline of March 2025 for this exercise to be completed.

To date the following figures, apply:

Members Contacted	208
Expression of Interest forms returned	100 (8 members ticked 'No' to taking part) so 92 people so far interested.
GAD Calculations sent to us	51
Statements sent to members	51
Options Election Form sent back	8

The Pension's Team are currently looking at the next stage of the procedure to put the settlements in place.

Members should not be affected financially by the statements being issued later than expected as interest on arrears is recalculated to the date of payment. However, interest is also calculated on the contributions owed, so the completion of active and deferred members remains a priority. Due to the complexity of creating the statements, where some members are also under the Retained Settlement exercise they may be affected by the remedy issues. this may impact the production of their Annual Benefits Statements (ABS) / Remedial Service Statements (RSS).

The funding for the settlements comes from central government and will be picked up by employers at future valuations. The cost increase in administration is covered by a government grant with Fire and Rescue Authority (FRA) applying for funding. The Local Government Association (LGA) will present a business case if any further funding is needed.

- 2.7 The Pension's Team continue to receive completed Expression of Interest (EOI) forms. So far we have received replies from just over 44% of individuals.

The Workforce Working Group (WWG) agreed to a tracing exercise in January 2024. A decision was taken to focus on the calculations and creation of the statements over the last few months and the tracing exercise will be commenced in due course. The Pension's Team understands the urgency of the tracing exercise and hope to have made some progress very soon.

- 2.8 The Home Office (HO) and GAD have confirmed that they will require FRAs to report quarterly statistics regarding the number of cases being worked on in relation the Matthew's second options exercise and will continue to be supplied, when required.

### **Annual Benefit Statements / Remediable Service Statement**

- 2.9 The 2024 combined ABS/RSS are planned to be issued by XPS by 31 August 2024. These will include remedy pension options.

The End-Of-Year (EOY) return for 2023/24 has yet to be issued to XPS. The data was due to be supplied by the payroll team by the end of May 2024. This was requested 2 months prior to this date but has still not been produced. This could delay the issuing of some statements by the deadline of August 31<sup>st</sup>.

The Pensions team continue to remain in close contact with the payroll team to do as much as possible to support them in getting the data to XPS as soon as possible.

- 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 Remedy (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 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 by XPS 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 There are still issues regarding members' tax liabilities and annual allowance calculations.

### **Guaranteed Minimum Pension (GMP) Rectification**

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

### **Pension Dashboard**

- 2.14 XPS will be issuing a Dashboard Connection Readiness Report which will be more specific to SFRS. The expected staging date for Public Service Pension Schemes still is planned for 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 will continue to arrange additional course dates. The next course will be run in September 2024, and another is being planned with Affinity for March/April 2025. This will continue to be publicised in the staff newsletter and full details are available on the Pensions Information SharePoint site.

### **Training**

- 2.16 There continues to be a requirement in the pensions team for further training on the basics of the different schemes. This will be facilitated on an in-house basis within the team.

The board / team will be booked onto the LGA training in June 2025.

## **Pension Team Resourcing**

- 2.17 The Pensions Team are pleased to report that the Pensions Support Assistant was successful in being recruited to the Pensions Officer role.

This therefore leaves the Pensions Support Assistant post vacant. With current recruitment controls in place all vacancies have to be considered by a panel as to whether they can be recruited to. We have been able to gain agreement to move forward with the recruitment for this role for an initial period of 18 months to be reviewed.

It is accepted that there will be continued resourcing challenges in the team for a period of time whilst we recruit to this role. 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.

We have also gained agreement to resource a bank member of staff to support with collating information into statements for those impacted by the Matthews case.

## **Unit 4 Payroll Adjustments**

- 2.18 Payroll continue to correct the contribution errors for SFRS Scheme members and will contact the affected members to arrange for the under/overpayments to be adjusted. The Pensions Team will continue to keep an eye on the project.

## **Communications**

- 2.19 No bulk communications have been sent since the last local Pension Board meeting took place:

- 2.20 Since the Pensions SharePoint site was shared with members of the Service, there has been a total of 1,455 visits to the site.

- In the last 90 days there were 119 visits in total.
- In the last 30 days the average time spent visiting the site was 43 seconds; and
- In the last 90 days 97% of visitors accessed the site via a desktop device.

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

- Home page
- Firefighter Pensions Schemes; and
- Opting out.

## **Training from the LGA**



2.21 The LGA Local Pension Board (LPB) training is still to be planned – the board / team will be booked on the June 2025 LGA training session - further details to follow.

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

<b>Project</b>	<b>LGA Advised Actions</b>	<b>Status</b>
<b>McCloud / Age discrimination</b>	<ol style="list-style-type: none"> <li>1. Monitor opt outs.</li> <li>2. Update websites and other resources.</li> <li>3. Consider possible upcoming Independent Qualified Medical Practitioner (IQMP) referrals.</li> <li>4. Collection and cleansing of remedy data.</li> </ol>	<ol style="list-style-type: none"> <li>1. Ongoing</li> <li>2. Ongoing</li> <li>3. Ongoing</li> <li>4. Completed</li> </ol>
<b>McCloud IDF</b>	<ol style="list-style-type: none"> <li>1. Consider adoption of the Immediate Detriment Framework.</li> <li>2. Maintain communication with members and local rep bodies.</li> <li>3. Continue data collection work for cases.</li> </ol>	<ol style="list-style-type: none"> <li>1. N/A as IDF did not proceed.</li> </ol>
<b>Matthews / Modified</b>	<ol style="list-style-type: none"> <li>1. Respond to consultation.</li> <li>2. Identify members in scope.</li> <li>3. Start calculating and issuing statements.</li> </ol>	<ol style="list-style-type: none"> <li>1. Completed</li> <li>2. Completed</li> <li>3. Ongoing</li> </ol>
<b>Pensions dashboard</b>	<ol style="list-style-type: none"> <li>1. Consider how to connect.</li> <li>2. Consider what resources will be needed.</li> <li>3. Begin / continue to cleanse data.</li> </ol>	<ol style="list-style-type: none"> <li>1. Underway</li> <li>2. Underway</li> <li>3. Underway</li> </ol>
<b>Abatement</b>	<ol style="list-style-type: none"> <li>1. Review existing policies.</li> <li>2. Revisit previous cases if required.</li> <li>3. Monitor cases for consistency in decision making and processes followed.</li> </ol>	<ol style="list-style-type: none"> <li>1. Completed</li> <li>2. Completed</li> <li>3. Ongoing</li> </ol>

### **Risk Management**

2.23 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.

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**Report contacts:** Danni Lamaignere and Gary Bartliff

**Contact details:** E: [danni.lamaignere@surreycc.gov.uk](mailto:danni.lamaignere@surreycc.gov.uk) E: [gary.bartliff@surreycc.gov.uk](mailto:gary.bartliff@surreycc.gov.uk)

**Sources/background papers:** None

**Annexes:** N/A





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**Surrey Fire & Rescue Service  
Performance Delivery Report**

**Q4 2024-2025**

## Contents

-  **01 Overview**
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-  **03 Data Quality**
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-  **06 Complaints**
-  **07 IDRP**
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# 01 Overview

XPS are pleased to provide our quarterly governance report for Surrey Fire & Rescue Service which is in respect of 1 April to 30 June 2024. Due to the timing of this meeting some statistics will only cover the Quarter to 31<sup>st</sup> May 2024 but will be updated for the next report.

We must acknowledge that it has been a particularly challenging period for the administration teams since 1 October for a number of reasons and that our service has not been at the level which we have been used to providing to our clients. Prior to 1 October the administration teams benefitted from automation of calculations however this level of automation was lost from that date which meant that all calculation work became manual. Although there were plans for automation to be introduced for McCloud this has been planned across 2023/24 and 2024/25 (and is still ongoing) and hasn't been at the pace that XPS originally expected (though XPS and NPCC are working with the software provider to have this in place as soon as possible). This significantly increased the time required for an individual member calculation - in some cases this more than tripled the time taken to complete a calculation. This was also compounded by the requirement to receive additional member data from the Fire Authority to allow XPS to produce the two calculations required for the McCloud remedy.

XPS have been implementing a number of measures to improve the overall level of service and to counteract this loss of automation/further data requirements.

- APT tool - In the absence of automation on our pensions software, XPS have built and tested our own calculation tool which was deployed within the administration team during February 2024. This has helped to improve the time taken to perform calculations and has removed some of the manual elements of this work.
- Resources - XPS have reviewed the structure of our administration department and are making some changes. We are introducing an additional tier of management to the structure and have also appointed 4 new members of staff to the administration teams. These 4 new employees joined XPS during March 2024.
- Client relationship Team - XPS are also introducing 3 new Client Relationship Managers to the structure to help support our clients. Two roles have applicants shortlisted for a second interview and appointments are expected soon.
- Training - Significant training has been delivered to the administration team in light of the more manual nature of the work and the increased processing times
- Triage team - XPS have introduced a triage team to help manage member contact and expectations.

XPS are in regular dialogue with the LGA, keeping them abreast of developments with our service and monitoring our overall service delivery. After a very challenging number of months since 1 October, it is clear that there are positive signs that our service is on the right trajectory and starting to return to pre 1 October levels.

## 02 Member Self Service

The tables below provide information on the number of Surrey Fire & Rescue members who have registered for the online member self-service portal. There is also then a table to put your member take up into context with the average across the Fire schemes which we administer as well as an age profile.

Quarter 4 2023/24	REGISTERED	ACCOUNT DISABLED	ACTIVATION LINK SENT	NOT REGISTERED	TOTAL	% Up Take
Actives	315	2	4	296	<b>615</b>	<b>51.5%</b>
Deferred	104	0	5	179	<b>288</b>	<b>36.1%</b>
Pensioner	302	5	15	540	<b>857</b>	<b>35.8%</b>
Widow/Dep	21	0	1	137	<b>159</b>	<b>13.2%</b>
<b>Total</b>	742	7	25	1,152	<b>1,919</b>	<b>39.0%</b>

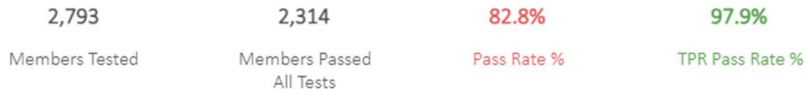
<i>Fire Scheme Averages for comparison</i>						
	REGISTERED	ACCOUNT DISABLED	ACTIVATION LINK SENT	NOT REGISTERED	TOTAL	% Up Take
Actives	15.4%	0.2%	0.7%	13.8%	<b>862</b>	<b>15.4%</b>
Deferred	6.2%	0.1%	0.3%	13.3%	<b>348</b>	<b>6.2%</b>
Pensioner	14.4%	0.2%	0.7%	27.8%	<b>810</b>	<b>14.4%</b>
Widow/Dep	0.6%	0.0%	0.0%	6.7%	<b>36</b>	<b>0.6%</b>

Age Profiles for Members who have registered for self-service			
Under 22	0.00%	Aged 46 - 50	20.00%
Aged 23 - 25	1.29%	Aged 51 - 55	22.90%
Aged 26 - 30	9.68%	Aged 56 - 60	6.77%
Aged 31 - 35	10.00%	Aged 61 - 65	1.61%
Aged 36 - 40	8.71%	Aged 65+	0.32%
Aged 41 - 45	18.71%		

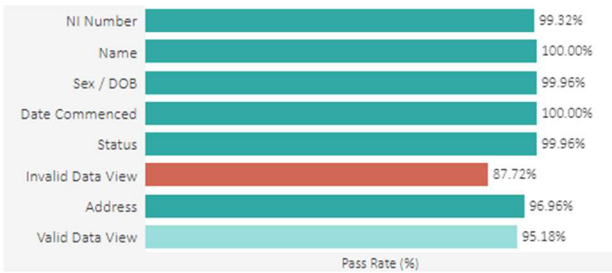
# 03 Data Quality

## Common Data

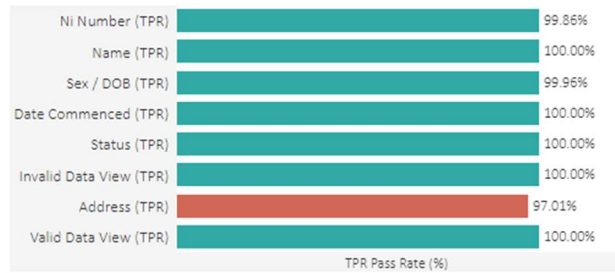
### Data Quality | Summary



#### Pass Rate % by Test Category



#### TPR Pass Rate % by Test Category

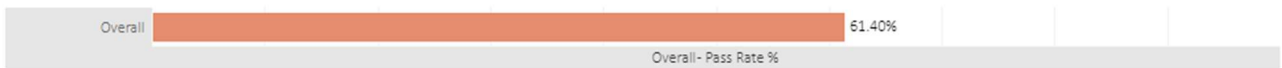


## Scheme Specific Data

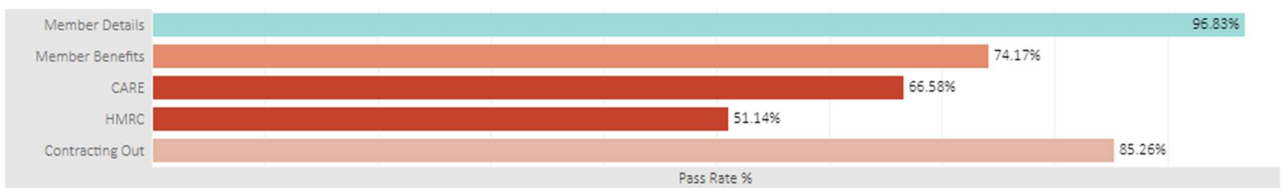
### Police and Fire Scheme Specific Data Quality | Overall Summary



#### Grand Total | Pass Rate %



#### Grand Total | Pass Rate % by Test Category



# 04 Completed Cases Overview

The table below shows our performance against the Service Level Agreement during the reporting period.

	Cases completed	Cases completed within the target	Cases completed outside the target	Cases: % within target
<b>April</b>	64	48	16	<b>75%</b>
<b>May</b>	31	12	19	<b>39%</b>
<b>June</b>	28	17	11	<b>61%</b>
<b>Quarter 1</b>	<b>123</b>	<b>77</b>	<b>46</b>	<b>63%</b>
<b>July</b>				
<b>August</b>				
<b>September</b>				
<b>Quarter 2</b>				
<b>October</b>				
<b>November</b>				
<b>December</b>				
<b>Quarter 3</b>				
<b>January</b>				
<b>February</b>				
<b>March</b>				
<b>Quarter 4</b>				
<b>Year - Total</b>	<b>123</b>	<b>77</b>	<b>46</b>	<b>63%</b>

### Conclusion

This quarter has seen the continuation of the issues faced by XPS in the post remedy period. One area of note is the high volume of 'General' cases that were completed late. If these cases were removed from the overall SLA reporting the achievement rate moves to 86% for April, 70% for May, and 80% for June.

The General workflow is something of a catch all, in that it is used when there are no calculations involved and no other discrete workflow and over this period this task had been used to reflect the increased contact we had received from your members, rather than a separate workflow. Although these numbers are included within the report, they will not fully reflect work completed on your behalf, but rather the contact from members received.



## 05 Completed Cases by Month

Q1 April 24					
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	-	-	-
Divorce Cases	30	100	-	-	-
Estimates	10	100	9	5	56
General	10	100	14	5	36
Processing new entrants	10	90	22	22	100
Refunds	10	100	-	-	-
Retirement Actual	5	100	2	2	100
Retirement Options	10	100	-	-	-
Transfers – in (Calculation)	10	90	1	1	100
Transfers – in (Payment received)	10	90	-	-	-
Transfers – Out (Calculation)	10	100	-	-	-
Transfers – Out (Payment)	10	100	-	-	-
Variations	10	90	14	13	93

Q1 May 2024					
Service	Days	Minimum Target	Cases	Within Target	Actual Performance %
Death in Service	5	100	-	-	-
Death of a pensioner	5	100	-	-	-
Deferred Benefits	10	90	-	-	-
Divorce Cases	30	100	2	1	50
Estimates	10	100	1	0	0
General	10	100	21	5	24
Processing new entrants	10	90	-	-	-
Refunds	10	100	-	-	-
Retirement Actual	5	100	-	-	-
Retirement Options	10	100	2	1	50
Transfers – in (Calculation)	10	90	-	-	-
Transfers – in (Payment received)	10	90	-	-	-
Transfers – Out (Calculation)	10	100	-	-	-
Transfers – Out (Payment)	10	100	-	-	-
Variations	10	90	5	5	100

**Q1 June 2024**

<b>Service</b>	<b>Days</b>	<b>Minimum Target</b>	<b>Cases</b>	<b>Within Target</b>	<b>Actual Performance %</b>
<b>Death in Service</b>	5	100	-	-	-
<b>Death of a pensioner</b>	5	100	1	1	100
<b>Deferred Benefits</b>	10	90	-	-	-
<b>Divorce Cases</b>	30	100	1	1	100
<b>Estimates</b>	10	100	4	3	75
<b>General</b>	10	100	8	1	13
<b>Processing new entrants</b>	10	90	1	1	100
<b>Refunds</b>	10	100	-	-	-
<b>Retirement Actual</b>	5	100	2	2	100
<b>Retirement Options</b>	10	100	7	5	71
<b>Transfers – in (Calculation)</b>	10	90	-	-	-
<b>Transfers – in (Payment received)</b>	10	90	-	-	-
<b>Transfers – Out (Calculation)</b>	10	100	-	-	-
<b>Transfers – Out (Payment)</b>	10	100	-	-	-
<b>Variations</b>	10	90	4	3	75

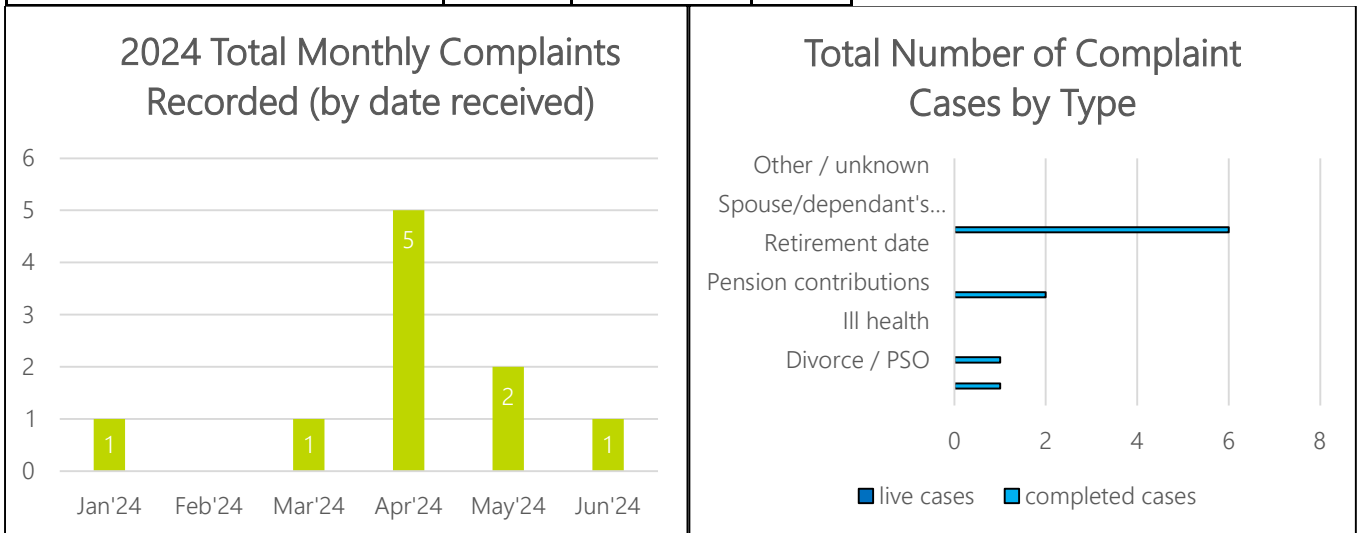
# 06 Complaints

	Jan'24	Feb'24	Mar'24	Q4	Apr'24	May'24	Jun'24	Q1
<b>Total number of cases</b>	1	0	1	2	5	2	1	8

The type of complaint is shown in the below table:

Complaint type	Live cases	Completed cases	Total
Buy additional pension / AVC	0	1	1
Dispute	0	0	0
Divorce / PSO	0	1	1
Errors	0	0	0
General information	0	0	0
Ill health	0	0	0
MSS	0	0	0
Pension benefits	0	2	2
Pension contributions	0	0	0
Pension payments	0	0	0
Refund	0	0	0
Retirement date	0	0	0
Retirement options	0	6	6
RSS	0	0	0
Spouse/dependant's pension	0	0	0
Tax	0	0	0
Transfers	0	0	0
Other / unknown	0	0	0

<b>Total</b>	<b>0</b>	<b>10</b>	<b>10</b>
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# 07 IDRPs

Description	Date received	Date completed	Comment
Nil			

# 08 McCloud Update

Although there is no statutory date that a commutation amount needs to be paid after retirement XPS have been providing an overview on when payments have been made beyond the members retirement date. The chart below shows how this has tracked since the two months prior to McCloud to the end of February (note, this covers all the XPS police and fire clients and is not specific to you - this is to show the underlying trend):

Payment Made	Aug-23	Sept-23	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24
<b>On DoR</b>	47.24%	43.29%	25.85%	38.78%	36.02%	36.20%	36.20%	25.27%
<b>&lt; 7 days of DoR</b>	36.68%	35.98%	25.42%	28.06%	31.72%	33.48%	37.42%	32.97%
<b>7+days of DoR</b>	16.08%	20.73%	48.73%	33.16%	32.26%	30.32%	26.38%	41.76%

Payment Made	Apr-24	May-24	Jun-24
<b>On DoR</b>	25.21%	34.76%	54.38%
<b>&lt; 7 days of DoR</b>	33.33%	31.71%	32.50%
<b>7+days of DoR</b>	41.45%	33.54%	13.13%

Your payment profile is:

Payment Made	Aug-23	Sept-23	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24
<b>On DoR</b>	-	-	33.33%	-	0.00%	0.00%	-	0.00%
<b>&lt; 7 days of DoR</b>	-	-	33.33%	-	0.00%	0.00%	-	33.33%
<b>7+days of DoR</b>	-	-	33.33%	-	100.00%	100.00%	-	66.67%
<b>Cases</b>	0	0	3	0	1	1	0	3

Payment Made	Apr-24	May-24	Jun-24
<b>On DoR</b>	-	0.00%	-
<b>&lt; 7 days of DoR</b>	-	0.00%	-
<b>7+days of DoR</b>	-	100.00%	-
<b>Cases</b>	0	2	0

Finally, we understand that members will continue to have an interest in the progress of the Immediate Choice McCloud remedy, and we will provide additional updates as the project proceeds, appreciating there is a keen interest in the timing of RSSs being issued.

# 09 Regulations and Guidance

## April 2024

### LGA issued Bulletin 80

Bulletin 80 covered many topics with the following actions arising, see below:-

#### Age Discrimination

FRAs should inform their administrators as to the choice they have made with regards to possible ways forward.

Administrators should use the new IC-RSS templates with the additional wording where the FRA has chosen to give the member a choice with regards to the payment of interest.

#### FPS 2015 Added Pension Factsheet

The FPS 2015 Added Pension Factsheet has been updated to reflect the 2024 annual update from 1 April 2024.

The updated version of the factsheet should be used for all added pension elections following 1 April 2024. The factsheet is available on the factsheet section of the FPS regulations and guidance website

#### Matthews and Age discrimination remedy Query logs

Three query logs created to record the technical queries LGA have received:

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

## May 2024

### LGA issued Bulletin 81

Bulletin 81 covered many topics with the following actions arising, see below:-

#### Age Discrimination Remedy – Compensation guidance

Scheme managers should familiarise themselves with the compensation scheme manager guidance and the Home Office compensation funding guidance.

#### Age Discrimination Remedy – Statutory deadlines

Scheme managers should familiarise themselves with the statutory deadlines, to ensure that where possible they are adhered to.

#### Age Discrimination Remedy – Contingent Decisions

Scheme managers should familiarise themselves with the updated guidance, to ensure that they are aware of the updated position. They are also encouraged to report any contingent decision claims and their outcome to their local pension board.

#### Update on Tax Treatment of Matthews cases

Scheme managers should ensure that they have familiarised themselves with the email and the recommendations and update their administrators of their relevant decision for processing these cases.

## June 2024



**Graeme Hall**  
Head of Public Sector Relations  
01642 030643

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## **Surrey Local Firefighters' Pension Board 25 July 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 80, 81 and 82 (Annex 1, 2 and 3) have been published since the last Board meeting.

#### **BULLETIN 80**

##### **Age Discrimination Remedy – Immediate Choice Remediable Service Statements (IC-RSS) Rollout**

Bulletin 80 advised readers that further to the email sent to Chief Fire Officers and scheme manager contacts on 25 March 2024, regarding the status of the rollout of IC-RSSs, possible ways forward and following consultation with the Firefighters' Technical Working Group (FTWG), that a set of IC-RSS templates to include additional wording to provide a choice to the member as to whether they want their interest paid now or once final guidance is received from HMRC have been published.

Bulletin 80 advises the IC-RSS templates are published on the Age Discrimination Remedy – Remediable Service Statements section of the member area on the FPS regulations and guidance website.

It is also advising that the new templates should be used for those cases that are impacted by the tax on interest issue where FRAs have chosen to provide an option to the member with regards to payment of the interest.

##### **Age Discrimination Remedy – Member FAQs**

Bulletin 80 confirms the member FAQs have been updated to include some additional questions under the 'Your benefits', 'Tax', 'Interest Payments' and 'Individual Circumstances' sections of the document.

The additional questions clarify certain positions, where they have now received additional information i.e. The HMRC calculator, annual allowance, what is an unauthorised payment and Tax on Interest.

The updated Member FAQ document has been published on the FPS member website.

Bulletin 80 advises that readers should signpost members to the FAQs where relevant.

### **FPS 2015 Added Pension Factsheet**

Bulletin 80 advises the FPS 2015 Added Pension Factsheet has been updated to reflect the 2024 annual update of £8,570.14 from 1 April 2024.

It is advised that the updated version of the factsheet should be used for all added pension elections following 1 April 2024. The factsheet is available on the factsheet section of the FPS regulations and guidance website.

Administrators have been advised to update their website with the updated version of the factsheet.

### **Matthews and Age discrimination remedy Query logs**

Bulletin 80 confirms that there are three query logs:

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

Bulletin 80 advises that these logs record the technical queries that have been received under the age discrimination remedy, the Matthews exercise and the calculator queries that GAD have been receiving for in respect of the Matthews exercise.

It is advised that 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'.

It is advised that 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.

Bulletin 80 advised that If readers do not have access to the member restricted area of the FPS regulations and guidance website, access can be requested by contacting the [bluelightpensions@local.gov.uk](mailto:bluelightpensions@local.gov.uk) inbox.

Bulletin 80 reminds readers that if they have a query relating to either the Age Discrimination remedy or Matthews GAD calculators they can email GAD using their dedicated inbox:

[Firematthewscalculator@gad.gov.uk](mailto:Firematthewscalculator@gad.gov.uk)

## **FPS England SAB updates**

### **Age Discrimination Remedy – Tax treatment of interest on pension arrears and lump sums**

Bulletin 80 explained that following the Scheme Advisory Board meeting held on 21 March 2024, and their discussion on the tax treatment of interest on pension arrears and lump sums. An action was taken for the SAB Chair to formally write to HM Treasury to express the Board's concerns over the ongoing tax considerations needed for immediate choice members.

A copy of the [Letter](#) can be found on the [Correspondence](#) section of the [FPS Board](#) website.

### **BULLETIN 81**

#### **For Scheme managers**

Bulletin 81 explains how the [Public Service Pensions and Judicial Offices Act 2022 \(legislation.gov.uk\)](#) gives power for scheme managers to pay compensation in respect of compensatable financial losses incurred by members, or in the case of deceased members, their personal representatives, that are not rectified by the member's immediate or deferred choice and the provisions of [The Firefighters' Pensions \(Remediable Service\) Regulations 2023 \(legislation.gov.uk\)](#) (2023 Regulations).

Bulletin 81 confirms that [Scheme Manager](#) and [Member Guidance](#) has been published to help support consistent decision making. Additionally, a member claim form has been provided. All documents can be found on the [Retrospective remedy](#) section of the [FPS Regulations and Guidance](#) website. The member documents have also been added to the [Age Discrimination Remedy - Compensation Section](#) of the FPS member website.

Bulletin 81 confirms that on 14 May 2024 Home Office [emailed](#) FRAs to confirm that they had also published their compensation funding guidance.

Bulletin 81 explains that FRAs were asked to note that:

- Funding for the compensation arrangement will be managed through the Annual Managed Expenditure (AME) process. However, Bulletin 81 also explains that compensation payments **will not** be paid from the pension funds account. This requires a new, separate AME process for the purpose of paying compensation from operational accounts which is the purpose of this guidance (they do not qualify as legitimate payments in or out of the pension fund accounts).
- Compensation payments made through this new process will be paid in arrears and on a quarterly basis meaning that FRAs will make payments to successful compensation claims and can seek reimbursement from the Home Office following the end of every quarter (e.g. July, October, January, April).
- To support this new Sargeant compensation payments data will be collected via DELTA on dedicated forms, but the completion window will be short given that they are not forecasts and the need to make timely payments. Timely completion of the DELTA forms will be essential for the Home Office to be able to make the quarterly payments.
- The Home Office will consider making supplementary funding payments outside the quarterly process in exceptional circumstances where any FRAs can demonstrate cashflow challenges arising from making the compensation payments.

#### **Age Discrimination Remedy – Compensation guidance: -**

Bulletin 81 advised that Scheme managers should familiarise themselves with the compensation scheme manager guidance and the Home Office compensation funding guidance. Scheme managers are strongly encouraged that they follow the guidance when making a:

- decision
- payments.
- AME funding claim, and
- Reporting to the local pension boards

#### **Age Discrimination Remedy – Statutory deadlines: -**

Bulletin 81 explains that within the regulations<sup>1</sup> that govern the age discrimination remedy, there are several dates which set out when certain elements of the remedy **must** be implemented by. This is unless there is a discretion for a scheme manager to use their powers to deviate from this.

Bulletin 81 advised that a [factsheet](#) has been published to help support scheme managers that sets out the different statutory deadlines within the age discrimination remedy process, and the requirements that are needed to meet such deadlines.

Bulletin 81 states that If a statutory deadline is not adhered to this would constitute a breach in law which **must** be reported to the Local Pension Board (LPB). All breaches should be assessed as to whether they are of material significance. All material breaches are required to be reported to the Pensions Regulator (TPR).

Bulletin 81 advised that Scheme managers should familiarise themselves with the statutory deadlines, to ensure that where possible they are adhered to. This may require discussions with your administrator to agree deadlines if this has not already taken place.

Bulletin 81 advises that if a statutory deadline cannot be met, it is important that this is reported accordingly as per the guidance within the factsheet.

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

Bulletin 81 confirmed that the ABS-RSS documents have been finalised and are published on the Age Discrimination Remedy – Remediable Service Statement section, within the member area of the [FPS Regulations and Guidance](#) website.

This includes:

- • Conditional text document
- • Design document – active members (available in both word and RTF versions)
- • Data specification document

### **Age Discrimination Remedy – Contingent Decisions: -**

Bulletin 81 explains that the position of an FPS 1992 member who was opted out on 31 March 2015 has been considered. Currently the examples within the contingent decision guidance suggest that if a member opted out on or before the 31 March 2015, they would be automatically entitled to a contingent decision claim, however they would only be able to be reinstated within FPS 2006.

Bulletin 81 explains that having considered this further, it is of the understanding that this is incorrect. If a member is opted out on 31 March 2015, this would mean that the first day they are no longer a member of FPS 1992 is 1 April 2015 (first day of the remedy period). This would mean that they would be able to be reinstated membership back to FPS 1992.

Bulletin 81 confirms that the [Scheme Manager Contingent Decisions Guidance](#) has therefore been updated, which is published on the retrospective remedy section of the [FPS Regulations and Guidance](#) website. It has also been confirmed that the member documents have also been updated. These are published on the Age Discrimination Remedy – Contingent Decision section of the [FPS Member](#) website.

Bulletin 81 advised that Scheme managers, should familiarise themselves with the updated guidance, to ensure that they are aware of the updated position. They are also encouraged to report any contingent decision claims and their outcome to their local pension board.

### **Matthews GAD calculator: -**

Bulletin 81 confirmed that on 15 May 2024, GAD published a revised calculator and updated their guidance.

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

Bulletin 81 confirms that 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, as per above link.

Bulletin 81 advised that Scheme managers should ensure that they are using the most up to date version of the calculator.

### **Update on Tax Treatment of Matthews cases:**

Bulletin 81 confirmed that on the 14 May scheme managers, Chief Fire Officers (CFOs) and FRA pension contacts were [Emailed](#) to provide an update on the Tax Treatment of Matthews cases. Conversations have recently taken place with HMRC on the correct tax treatment for individuals who elect for the Matthews exercise.

Further updates will be provided at the earliest opportunity.

Bulletin 81 advised that Scheme managers should ensure that they have familiarised themselves with the email and the recommendations and update their administrators of their relevant decision for processing these cases.

### **For Administrators**

#### **Age Discrimination Remedy – Statutory deadlines: -**

Bulletin 81 advised that Administrators should familiarise themselves with the statutory deadlines, to ensure that where possible they are adhered to.

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

#### **Age Discrimination Remedy – Contingent Decisions: -**

Bulletin 81 advised that Administrators should familiarise themselves with the updated guidance, to ensure that they are aware of the updated position.

## BULLETIN 82

### Firefighters' Pensions Top Up Grant

Bulletin 82 confirmed that on 18 June 2024, Home Office [emailed](#) claim administrators/certifiers to notify them that due to the increase in employer contributions from April 2024, an adjustment will need to be made to the forecasts provided in August 2023 to correct the understated amounts.

### Age Discrimination Remedy – NS&I rate update

Bulletin 82 confirmed that the National Savings & Investment (NS&I) rate has been updated from 3.65% to 4% from 23 May 2024.

<https://www.nsandi.com/historical-interest-rates>

Bulletin 82 explains that the change in rate will affect all Sargeant remedy interest calculations which are based on NS&I rates. This affects both the GAD Tax and Contributions calculator and the standalone interest calculator.

An updated version of the tax and contribution calculator, data input csv. File and user guide have been published on the Age Discrimination Remedy – GAD Tax and Contribution calculator section of the member area of the [FPS regulations and guidance](#) website.

Bulletin 82 advises that in the email sent to scheme managers, internal pensions, and finance contacts of 5 June 2024, it was confirmed that GAD had updated the standalone interest calculator, however this was incorrect, as that calculator related to settlements for the devolved nations periodical contribution cases, and not England where this provision is not available.

Bulletin 82 advises that GAD have confirmed that they will not be updating the Standalone interest calculator, and that users will need to add the new NS&I rate on the 'Assumptions' tab of the calculator. As a reminder the link to the standalone interest calculator held on GADs website and the password is available in the Age Discrimination Remedy – Useful information section of the member area of the website.

Bulletin 82 explains that FRAs are reminded to use the tax and contribution calculator published on the website and are recommended **not** to save a local version. This is to ensure that they are using the most up-to-date version.

FRAs who have already provided the tax and contribution outputs to their administrators with a calculation date on or after 23 May 2024 on an earlier version of the calculator will need to provide an updated calculation.

It has also been advised that Administrators should take instructions from their software suppliers on how the rate change will affect the data they have already received and communicate it with their clients accordingly.



### **Scheme managers should:**

- ensure that those individuals who are working on the age discrimination remedy GAD calculations are using the updated version of the tax and contributions calculator and supporting documents.
- provide an updated output for any cases with a calculation date on or after 23 May 2024, which has already been provided using the earlier version of the calculator.

### **Administrators should ensure that they:**

- input the new NS&I rate into the 'Assumptions' tab of the standalone interest calculator.
- they take instructions from their software suppliers on how the rate change will affect the data they have already received and communicate it with their clients accordingly.

### **Age Discrimination Remedy – Data Sharing:**

Bulletin 82 explains that it is understood that LPPA still have several requests for data outstanding which is holding up retirement calculations for several members. It has been requested that any requests received from LPPA are dealt with as a matter of urgency.

Bulletin 82 advises that Scheme managers should ensure that:

- those individuals who are working on the age discrimination remedy GAD calculations are acknowledging receipt of data requests and are responding in a timely manner in line with the guidance.
- the contact for their FRA is kept up to date.

### **Age Discrimination Remedy - Immediate Choice Remediable Service Statements roll out: -**

Bulletin 82 explains that on 3 June 2024, LGA met with Chief Fire Officers, scheme managers, and internal pension contacts to discuss the current position with regards to the rollout of Immediate Choice Remediable Service Statements (IC RSS).

To confirm, the outstanding issue identified **only** affects members who have received an unauthorised lump sum i.e. members with legacy FPS 1992 membership who when they retired received an unauthorised lump sum and paid a tax charge.

Bulletin 82 confirms LGA continue to liaise with HMRC and HM Treasury (HMT) on this and will advise of any developments.

Bulletin 82 confirms there are several cohorts of members which remain unaffected and can receive their IC-RSS, these have been split these into three ‘traffic light’ groups as follows:

Green	Amber	Red
Legacy FPS 2006 member with no eligibility for Matthews 2 or outstanding election	Higher tier ill health (single source ill health)	Unprotected and *taper protected legacy FPS 1992 members who elected for maximum lump sum (ie. paid and unauthorised tax charge)
Legacy RDS modified members with no eligibility for Matthews or outstanding election	Protected and *taper protected legacy FPS 1992 members who elected for maximum lump sum (ie. paid an unauthorised tax charge) *who at the point of retirement had not tapered into FPS 2015	*who at the point of retirement had tapered into FPS 2015
Legacy FPS 1992 members who retired with restricted commutation (ie. Age 50 with 25 years service)	Legacy FPS 2006 members with an outstanding Matthews 2 election	
Legacy FPS 1992 members who remain within authorised limits (ie. No lump sum or lump sum within HMRC limits)	Legacy RDS modified members with an outstanding Matthews 2 election	

FRAs are encouraged to write to members who fall into the **red category** so they remain reliably informed. A template with suggested wording has been provided. A local decision is required on whether you would like to adapt it and arrange for it to be shared members who fall into the **amber category**.

Bulletin 82 explains that at the LGA drop-in session on 17 June 2024, some FRAs confirmed that they have made the decision to contact the **green category** as well. Cheshire and Tyne and Wear FRAs have very kindly shared their follow up letters for others to use should they deem appropriate.

Bulletin 82 advises that on 19 June 2024 an email was sent to administrators providing some suggested template wording to be included within retirement letters to explain the tax spreading mechanism available to members who may be put into a higher tax bracket following receipt of arrears of pension and lump sum.

The follow up member communications are available on the [Retrospective remedy](#) section of the FPS regulations and guidance website.

**Scheme managers:**

- Should consider the cases set out in the 'traffic light' categories and decide whether they agree and instruct their administrator accordingly.

- Are encouraged to send out the member communication to those members in the red category and should consider whether they also wish to contact those in the amber and green categories.

**Administrators are encouraged:**

- to discuss which cases they can process with their FRA clients and process accordingly.

- to consider the suggested template wording and include in their retirement letters where appropriate.

**Age Discrimination Remedy – Remediable Service Statements:**

Bulletin 82 confirms the following Remediable Service Statements (RSS) have been published:

- Annual Benefit Statement RSS (ABS RSS) for deferred members
- Contingent Decision RSS (CD RSS)

Both RSS' have been published on the Age Discrimination Remedy – Remediable Service Statement section, within the member area of the FPS regulations and guidance website.

**ABS RSS**

Bulletin 82 explains that the ABS RSS should be provided to all deferred members who are eligible for remedy in line with the [Statutory deadlines](#) factsheet. The ABS RSS documents published include:

- Conditional text document
- Design document – deferred members (available in both word and RTF versions)
- Design document – deferred members with no dark backgrounds (available in both word and RTF)
- Data specification document

**CD RSS**

Bulletin 82 explains that a CD RSS must be provided to a member within a mutually agreement timeframe between the scheme manager and administrator, following a positive CD claim in line with the contingent decision guidance. This statement is to be

provided in addition to an RSS and will show the total value of benefits including the opted-out service or added years.

The CD RSS will need to be accompanied by the CD RSS election form to allow the member to make a choice with twelve months of receipt of the statement.

**Scheme managers:** should liaise with their administrators to agree a timeframe for the CD RSS to be provided once they have informed them of a positive CD claim.

**Administrators:** are strongly encouraged to use the template CD RSS and provide the statements to members within the mutually agreed timeframe.

### **Matthews – Managing expectations**

Bulletin 82 reconfirms the expectations of the Matthews exercise. The legislative timeframe for implementing the Matthews exercise i.e. communicating with members, providing calculations and dealing with positive elections etc. started on 1 October 2023 and will end on 31 March 2025, this means that we are now at the half way point.

It is explained that feedback received shows that the sector is at varying degrees of completeness, and it is appreciated that some scenarios are more complex than others.

To support the sector, the LGA agreed to review the existing support material that was already available to the sector and see if they could help FRAs better understand firstly how to use the calculator and secondly how to interpret the output and explain to members.

Work on this has begun, however, to continue this piece of work, further support from the sector is required. A list of outstanding scenarios which will be included in the guide has been put together, but without receiving some anonymised examples from FRAs it has come to a stop.

Bulletin 82 requests that should FRAs come across any cases which fit the outstanding scenarios then please do share them through the normal communication channels.

Whilst the guide is under construction, the LGA are committed to supporting FRAs with this exercise. It is therefore requested that FRAs **do not** pause the Matthews implementation in anticipation of the guide.

Bulletin 82 suggests that existing material which is available is used, this can be found on the dedicated [Second Options Exercise](#) page of the FPS Regs and Guidance website, and deal with the case accordingly.

Once the guide is available it will be published on the dedicated Second Options Exercise page of the FPS Regs and Guidance website.

Bulletin 82 strongly advises that not dealing with the Matthews exercise in the legislative timeframe will result in a breach which, if deemed material, will require reporting to The Pension Regulator (TPR).

**Scheme managers should request that those involved in the Matthews exercise to:**

- share appropriate anonymised cases with the LGA to facilitate further development of the guide.
- escalate any cases that they are struggling with the LGA for further support/guidance.

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**Bulletin Update contacts:** Danni Lamaignere and Joanne Hart  
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**Annexes**

- Annex 1: FPS Bulletin 80
- Annex 2: FPS Bulletin 81
- Annex 3: FPS Bulletin 82

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## FPS Bulletin 80 – April 2024

Welcome to issue 80 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](mailto: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](mailto:bluelightpensions@local.gov.uk).

Table 1: Calendar of events

Event	Date
<a href="#">FPS Coffee Morning</a>	7 May 2024
FPS Coffee Morning	21 May 2024
FPS Technical Working Group	30 May 2024 27 August 2024 25 November 2024
SAB	18 June 2024 12 September 2024 12 December 2024
FPS Communications Working Group	25 June 2024 25 September 2024 3 January 2025
Firefighters' AGM	18 and 19 September 2024
<a href="#">Local Pension Board training</a>	17 June 2024 (MS Teams) <a href="#">18 September 2024</a> (In person) 23 January 2025 (MS Teams)



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## Actions arising

### [Age Discrimination Remedy – Immediate Choice Remediable Service Statements \(IC-RSS\) Rollout:](#)

- FRAs should inform their administrators as to the choice they have made with regards to possible ways forward.
- Administrators should use the new IC-RSS templates with the additional wording where the FRA has chosen to give the member a choice with regards to the payment of interest.

[Age Discrimination Remedy – Member FAQs:](#) Readers should signpost members to the FAQs where relevant.

[FPS 2015 Added Pension Factsheet:](#) Administrators should update their website with the updated version of the factsheet.

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## FPS

### [Age Discrimination Remedy – Immediate Choice Remediable Service Statements \(IC-RSS\) Rollout](#)

Further to our email to Chief Fire Officers and scheme manager contacts on 25 March 2024, regarding the status of the rollout of IC-RSSs and possible ways forward and following consultation with the Firefighters' Technical Working Group (FTWG), we have published a set of IC-RSS templates to include additional wording to provide a choice to the member as to whether they want their interest paid now or once final guidance is received from HMRC.

The IC-RSS templates are published on the [Age Discrimination Remedy – Remediable Service Statements](#) section of the member area on the [FPS regulations and guidance](#) website.

The new templates should be used for those cases that are impacted by the tax on interest issue where FRAs have chosen to provide an option to the member with regards to payment of the interest.

#### **ACTIONS:**

- FRAs should inform their administrators as to the choice they have made with regards to possible ways forward.
- Administrators should use the new IC-RSS templates with the additional wording where the FRA has chosen to give the member a choice with regards to the payment of interest.

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## Age Discrimination Remedy – Member FAQs

We have updated the member FAQs to include some additional questions under the 'Your benefits', 'Tax', 'Interest Payments' and 'Individual Circumstances' sections of the document.

The additional questions clarify certain positions, where we have now received additional information i.e. The HMRC calculator, annual allowance, what is an unauthorised payment and Tax on Interest.

The updated [Member FAQ](#) document has been published on the [FPS member website](#).

**ACTION:** Readers should signpost members to the FAQs where relevant.

## FPS 2015 Added Pension Factsheet

The [FPS 2015 Added Pension Factsheet](#) has been updated to reflect the [2024 annual update](#) of £8,570.14 from 1 April 2024.

The updated version of the factsheet should be used for all added pension elections following 1 April 2024. The factsheet is available on the [factsheet](#) section of the [FPS regulations and guidance](#) website.

**ACTION:** Administrators should update their website with the updated version of the factsheet.

## 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](mailto:bluelightpensions@local.gov.uk).

## General technical query log

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

Queries have been answered this month in the following categories:

- Abolition of Lifetime Allowance

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## 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](mailto: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](mailto:FirePoliceMcCloudTaxInterest@gad.gov.uk)

[Firematthewscalculator@gad.gov.uk](mailto:Firematthewscalculator@gad.gov.uk)

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## FPS England SAB updates

### Age Discrimination Remedy – Tax treatment of interest on pension arrears and lump sums

Following the Scheme Advisory Board meeting held on 21 March 2024, and their discussion on the tax treatment of interest on pension arrears and lump sums. An action was taken for the SAB Chair to formally write to HM Treasury to express the Board's concerns over the ongoing tax considerations needed for immediate choice members.

A copy of the [letter](#) can be found on the [Correspondence](#) section of the [FPS Board](#) website.

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## SAB website

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

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

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## Other News and Updates

### Briefing Paper on public service pensions increases updated

The House of Commons has updated its briefing paper [SN05434](#). The briefing paper discusses arrangements for annual increases of public service pensions in payment.

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## 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 April 2024 newsletter they cover FAQs on the published DWP [written ministerial statement](#) and [connection guidance: the staged timeline](#)

### PDP Dashboard Forum

PDP will be hosting a dashboards forum meeting on Wednesday 1 May at 1:30. The meeting will provide an opportunity for attendees to hear an update from PDP, Financial Conduct Authority (FCA) and the newly formed pension dashboard operator's coalition (PDOC).

You can book the event on through their [events](#) page.

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## The Pensions Regulator (TPR)



### April Regulatory Round up

On 25 April 2024 TPR published their [April 2024 regulatory round up](#).

The Round up includes:

- TPR's Annual Funding Statement
- Review shows trustee action on climate risk
- TPRS sets out path to net zero
- Check and Plan for pensions dashboards duties
- Calling trustees and actuaries
- Read the latest on TPR's organizational change

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## HMRC

### Pensions Schemes Newsletter 157 – March 2024

On 28 March 2024, HMRC published their [Pensions Schemes Newsletter 157 – March 2024](#).

The information within this newsletter covers:

- Statutory Instruments
- Applications to register new pension schemes
- Managing Pension Schemes service – additional security
- Relief at Source
- Pension Scheme Return
- Pension Scheme Migration

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- Transfers to Qualifying Recognised Overseas Pension Schemes (QROPS)
- Event Report
- Lifetime Allowance (LTA) abolition

### **[Pensions Schemes Newsletter 158 – April 2024](#)**

On 4 April 2024, HMRC published their [Pensions Schemes Newsletter 158 – April 2024](#).

The information within this newsletter covers:

- Lifetime allowance abolition
- Public services remedy – impact of lifetime allowance abolition
- Pension remedies for MPs, MSs and members of the Northern Ireland Legislative Assembly – tax treatment of annual allowance and lifetime allowance.

### **[Pensions Schemes Newsletter 159 – April 2024](#)**

On 26 April 2024 HMRC published their [Pensions Schemes Newsletter 159 - April 2024](#).

The newsletter updates [Pensions Schemes Newsletter 156 – February 2024](#) following further considerations on the payment of interest as required by the Employment Tribunal, or where done in accordance with HM Treasury directions in relation to the public service pension remedy.

We are aware of the policy changes and are working through these with HM Treasury and HMRC to establish the correct treatment for the Firefighters' Pension Scheme and will update the sector outside of the bulletin once this has been established.

### **[Pensions Tax Manual](#)**

On 19 April 2024 HMRC updated the [Pensions Tax Manual](#) (PTM) to include a new page [PTM061310](#) and updated page [PTM063210](#) to include content to cover overpaid pension commencement lump sums.

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## **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 and the success of our first session which we covered in [FPS Bulletin 79 – March 2024](#).

The dates of the next training sessions are as follows:

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- 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 live on [LGA events page](#)*)
- Thursday 23 January 2025 10:00 – 14:00 (MS Teams) (*4 spaces remaining*)

We aim to launch further dates for 2025 in May's bulletin.

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](mailto:bluelightpensions@local.gov.uk) for the MS Teams sessions and the in-person session at the LGA offices, 18 Smith Square, Westminster, SW1P 3HZ can be booked 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 May 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.

Our first session will be on 7 May 2024, with The Pensions Regulator (TPR).

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Emma James, Industry Outreach Specialist for the Dashboard Programme for TPR will attend our first Coffee Morning. Emma's role focuses on working collaboratively with scheme managers, trustees and those playing a supportive role as they prepare to comply with their dashboard duties - to understand industry challenges and concerns in terms of complying with dashboard regulations and to work collaboratively with industry to develop solutions.

Emma will be providing an update on the Dashboards, key industry insights and taking your questions.

We will then be holding a second session on 21 May 2024, with Home Office who will be discussing with the sector their work so far on the employee contribution review.

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

18 April 2024 – [Matthews – Further policy considerations](#)

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

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## Useful links

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

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## Legislation

### Acts

The Pension Schemes Act 2021 (Commencement No 8 and Transitional Provisions) Regulations 2024 [[SI 2024/451](#)].

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## Contact details

### Raising a query

If you have a technical query, please complete the 'query form', that is available on the [member area](#) of the FPS regulations and guidance website and email [bluelightpensions@local.gov.uk](mailto: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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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](mailto:bluelightpensions@local.gov.uk).

## FPS Bulletin 81 – May 2024

Welcome to issue 81 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](mailto: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](mailto:bluelightpensions@local.gov.uk).

Table 1: Calendar of events

Event	Date
<a href="#">FPS Coffee Morning</a>	11 June 2024
FPS Technical Working Group	30 May 2024 27 August 2024 25 November 2024
SAB	18 June 2024 12 September 2024 12 December 2024

Event	Date
FPS Communications Working Group	25 June 2024 25 September 2024 3 January 2025
Firefighters' AGM	18 and 19 September 2024
<a href="#">Local Pension Board training</a>	2024 dates: 17 June 2024 (MS Teams) <a href="#">18 September 2024</a> (In person) 23 January 2025 (MS Teams)  2025 dates: 25 March 2025 (MS Teams) 16 June 2025 (MS Teams) 17 September 2025 (in person) 22 January 2026 (MS Teams)

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## Actions arising

### For Scheme managers

[Age Discrimination Remedy – Compensation guidance](#): - Scheme managers should familiarise themselves with the compensation scheme manager guidance and the Home Office compensation funding guidance.

Scheme managers are strongly encouraged that they follow the guidance when making a:

- decision
- payments.
- AME funding claim, and
- Reporting to the local pension boards

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

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

[Age Discrimination Remedy – Contingent Decisions](#): - Scheme managers, should familiarise themselves with the updated guidance, to ensure that they are aware of the updated position. They are also encouraged to report any contingent decision claims and their outcome to their local pension board.

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

[Update on Tax Treatment of Matthews cases](#): Scheme managers should ensure that they have familiarised themselves with the email and the recommendations and update their administrators of their relevant decision for processing these cases.

### For Administrators

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

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

[Age Discrimination Remedy – Contingent Decisions](#): - Administrators should familiarise themselves with the updated guidance, to ensure that they are aware of the updated position.

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[Age Discrimination Remedy – HMRC member tax calculator](#): - Administrators should ensure that they are making members aware of the interim process for them to make a submission to HMRC.

### **For Local Pension Boards**

[Age Discrimination Remedy – Statutory deadlines](#): - Local Pension Boards, should familiarise themselves with the statutory deadlines, and should obtain assurance that statutory deadlines are adhered to and where a breach occurs this is reported to them.

[Age Discrimination Remedy – Compensation guidance](#): - Local Pension Boards should familiarise themselves with the compensation scheme manager guidance and the Home Office compensation funding guidance and are encouraged to request reporting on decisions and payments made.

[Age Discrimination Remedy – Contingent Decisions](#): - Local Pension Boards should familiarise themselves with the updated guidance, to ensure that they are aware of the updated position. They are also encouraged to request reporting of any contingent decision claims.

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

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## **FPS**

### **2024 AME pensions top up grant – uplifts for FY24/25 for Matthews and Sargeant**

On 7 May 2024 Home Office emailed claim administrators/certifiers at FRAs with details of the [uplifts](#) that they have added to each FRA's forecasts for financial year 2024/25 to reflect additional costs relating to the implementation of Matthews and Sargeant remedies. They also provided detail of the [methodology](#) used by GAD.

### **Additional AME pensions top-up grant**

On 13 May 2024 Home Office [emailed](#) finance contacts at FRAs with regards to the July 2024 top-up grant, with concerns that this may leave FRAs short financially. Home Office therefore confirmed that further to their email of [7 May 2024](#) they would be using the estimates in the calculation of FRAs 80% figures in respect of 2024/25.

### **Age Discrimination Remedy – Compensation guidance**

[The Public Service Pensions and Judicial Offices Act 2022 \(PSPJOA 2022\)](#) gives power for scheme managers to pay compensation in respect of compensatable financial losses incurred by members, or in the case of deceased members, their personal representatives, that are not rectified by the member's immediate or deferred choice and the provisions of [The Firefighters' Pensions \(Remediable Service\) Regulations 2023](#) (2023 Regulations).

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We are pleased to confirm that we have published [scheme manager](#) and [member guidance](#) to help support consistent decision making. Additionally, we have also provided a member claim form. All documents can be found on the [retrospective remedy](#) section of the [FPS regulations and guidance](#) website. The member documents have also been added to the [age discrimination remedy – compensation section](#) of the [FPS member](#) website.

On 14 May 2024 Home Office [emailed](#) FRAs to confirm that they had also published their compensation funding guidance.

They asked FRAs to note that:

- Funding for the compensation arrangement will be managed through the Annual Managed Expenditure (AME) process. However, compensation payments **will not** be paid from the pension funds account. This requires a new, separate AME process for the purpose of paying compensation from operational accounts which is the purpose of this guidance (they do not qualify as legitimate payments in or out of the pension fund accounts).
- Compensation payments made through this new process will be paid in arrears and on a quarterly basis meaning that FRAs will make payments to successful compensation claims and can seek reimbursement from the Home Office following the end of every quarter (e.g. July, October, January, April).
- To support this new Sargeant compensation payments we will be collecting data via DELTA on dedicated forms, but the completion window will be short given that they are not forecasts and the need to make timely payments. Timely completion of the DELTA forms will be essential for the Home Office to be able to make the quarterly payments.
- The Home Office will consider making supplementary funding payments outside the quarterly process in exceptional circumstances where any FRAs can demonstrate cashflow challenges arising from making the compensation payments.



Further information relating to these points are included within the [funding guidance](#).

#### **ACTIONS:**

Scheme managers, and local pension boards should familiarise themselves with the compensation scheme manager guidance and the Home Office compensation funding guidance.

**Scheme managers**- are strongly encouraged that they follow the guidance when making a:

- decision
- payments.
- AME funding claim, and
- reporting to local pension boards

**Local Pension Boards** - are encouraged to request reporting of the decisions and payments made.

#### **Age Discrimination Remedy – Statutory deadlines**

Within the regulations<sup>1</sup> that govern the age discrimination remedy, there are several dates which set out when certain elements of the remedy **must** be implemented by. This is unless there is a discretion for a scheme manager to use their powers to deviate from this.

To help support scheme managers we have published a [factsheet](#) that sets out the different statutory deadlines within the age discrimination remedy process, and the requirements that are needed to meet such deadlines.

If a statutory deadline is not adhered to this would constitute a breach in law which **must** be reported to the Local Pension Board (LPB). All breaches should be assessed as to whether they are of material significance. All material breaches are required to be reported to the Pensions Regulator (TPR).

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<sup>1</sup> [Public Service Pensions and Judicial Offices Act \(PSPJOA\), The Firefighters' \(Remediable Service\) Regulations 2023, The Public Service Pensions \(Exercise of Powers, Compensation and Information\) Directions 2022](#)

The [factsheet](#) has been published on the [retrospective remedy](#) section of the [FPS regulations and guidance](#) website.

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

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

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

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

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

We are pleased to inform you that the ABS-RSS documents have been finalised and are published on the [Age Discrimination Remedy – Remediable Service Statement](#) section, within the member area of the [FPS regulations and guidance](#) website.

This includes:

- Conditional text document
- Design document – active members (available in both word and RTF versions)
- Data specification document

As a reminder:

- The conditional text document shows the rules that should be followed to generate an Annual Benefit Statement. Conditional elements are indicated with square brackets. In some cases, full pages are conditional depending on the members circumstances. This document should be used in conjunction with the data specification and the design document.
- ABS RSS data specification (providing details of the data items required and how these should be calculated)
- ABS RSS design – active members (providing a template that should be populated with the correct conditional text items).

## Age Discrimination Remedy – Contingent Decision guidance

We have been considering the position of an FPS 1992 member who was opted out on 31 March 2015. Currently the examples within the contingent decision guidance suggest that if a member opted out on or before the 31 March 2015, they would be automatically entitled to a contingent decision claim, however they would only be able to be reinstated within FPS 2006.

Having considered this further, it is our understanding that this is incorrect. If a member is opted out on 31 March 2015, this would mean that the first day they are no longer a member of FPS 1992 is 1 April 2015 (first day of the remedy period). This would mean that they would be able to be reinstated membership back to FPS 1992.

We have therefore updated the [scheme manager contingent decision guidance](#), which is published on the [retrospective remedy](#) section of the [FPS regulations and guidance](#) website. The member documents have also been updated. These are published on the [Age Discrimination Remedy – Contingent Decision](#) section of the [FPS member](#) website.

**ACTION:** Scheme managers, administrators and local pension boards should familiarise themselves with the updated guidance, to ensure that they are aware of the updated position.

**Scheme managers:** are encouraged to report any contingent decision claims and their outcome to their local pension board.

**Local Pension Boards:** are encouraged to request reporting of any contingent decision claims.

## Matthews – GAD calculator

On 15 May 2024, GAD published a revised calculator and updated their guidance.

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

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

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

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

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### **Update on the Tax Treatment of Matthews cases**

On the 14 May we [emailed](#) scheme managers, Chief Fire Officers (CFOs) and FRA pension contacts to provide an update on the Tax Treatment of Matthews cases. Over the past few weeks, we have been in conversation with HMRC on the correct tax treatment for individuals who elect for the Matthews exercise.

Further updates will be provided at the earliest opportunity.

**ACTION:** Scheme managers should ensure that they have familiarised themselves with the email and the recommendations and update their administrators of their relevant decision for processing these cases.

### **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](mailto:bluelightpensions@local.gov.uk).

### **General technical query log**

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

Queries have been answered this month in the following categories:

- Age Discrimination Remedy – Pension Input Amount
- Assumed Pensionable Pay
- Added Years – FPS 1992

### **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.

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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](mailto: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](mailto:FirePoliceMcCloudTaxInterest@gad.gov.uk)

[Firematthewscalculator@gad.gov.uk](mailto:Firematthewscalculator@gad.gov.uk)

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## FPS England SAB updates

### SAB website

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

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

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## Other News and Updates

### The Pensions Administration Standards Association (PASA)



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## **PASA Dashboard Working Group - Spring update**

The Pensions Administration Standards Association (PASA) Dashboards Working Group has issued an [update](#) for spring 2024, outlining the new guidance and content it has planned. They have planned a matrix of “synthetic” dashboard test cases designed to help schemes understand the breadth of testing needed and to plan their own testing. PASA anticipates updating existing guidance as well as publishing further guidance on areas such as data matching and for administrators and providers looking to be “administration ready”.

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## **Pensions and Lifetime Savings Association (PLSA)**

The logo for the Pensions and Lifetime Savings Association (PLSA) is a magenta square containing the text "PENSIONS AND LIFETIME SAVINGS ASSOCIATION" in white, uppercase, sans-serif font.

### **Lifetime Allowance Abolition – Policy insights webinar**

On 22 May PLSA held a policy insights webinar that focused on Lifetime Allowance Abolition – The outstanding questions asked.

A copy of the [webinar](#) is available on PLSA’s website.

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## **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 [May 2024](#) newsletter they cover:

- [Data standards overview blog](#)
- [Updated draft data standards](#)
- [PDP in the news](#)
- [Latest progress update report](#)

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- [National Audit Office report](#)

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## The Pensions Regulator (TPR)



### May 2024 Newslink

On 9 May 2024, TPR published Newslink, their monthly communication.

In this month's Newslink it covered TPR's:

- [Corporate plan](#)
- [Annual funding statement](#)
- [Blog exploring innovation in the interest of savers](#)

### Governance and administration survey 2024

TPR have confirmed that they will not be carrying out their annual governance and administration survey this year due to other priorities. They aim to recommence this in 2025.

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## HMRC

### Age Discrimination Remedy – HMRC member tax calculator

The HMRC calculator has been 'temporarily offline' since 11 April 2024.

HMRC have not yet been able to provide us with any timeframe for how long the calculator will be offline, other than to confirm that it will be down for weeks as they need to make improvements to the service, such as, the save and return function and to fix some technical issues they have identified.

### What should members do now?

We know that some members will look to use the calculator twice,

- Firstly, to help inform their tax position so they can decide between legacy or reformed scheme benefits and,
- Then again when they have made their election, to submit the revised position to HMRC.

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Where members are using the calculator upon receipt of an estimate or their retirement options, HMRC have confirmed that administrators can direct them to use the Annual Allowance calculator: –

<https://www.tax.service.gov.uk/pension-annual-allowance-calculator>

The annual allowance calculator will provide the member with details of the amount that is subject to a tax charge for each year, however it is unable to:

- Calculate the tax charge due from the member based on their marginal rate or,
- Take account of any charges previously paid and make any adjustments for either compensation or increased tax charge.

Members who have had or are likely to have a tax charge will have been provided with a Notional Remediable Pensionable Saving Statement (NR-PSS), which gives them the original position of what tax charges were paid by the scheme. With this information they would be able to assess their revised position, which will enable them to make a choice of remedy benefits.

#### **Member submissions**

If a member has made a choice for their remedy benefits, and they need to submit the changes to HMRC, this can be done by a manual process direct with a dedicated HMRC remedy team. In the first instance, the member should send an email to [publicservicepensionsremedy@hmrc.gov.uk](mailto:publicservicepensionsremedy@hmrc.gov.uk), using “PSPR submission - Fire” as the subject line, alternatively they can call 0300 123 1079 (option 1).

Within the body of the email, a member should make it clear that they need to make a remedy submission for the Firefighters’ Pension Scheme, providing the following details:

- full name,
- email address, and
- telephone number

A member of the dedicated HMRC remedy team will then contact the individual and go through the manual submission process, this will involve the member completing a [manual submission form](#) and they will need to have the relevant PSTR numbers along with the information listed on GOV.UK webpages.

**ACTION:** Administrators should ensure that they are making members aware of the interim process for them to make a submission to HMRC.

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## Pensions Tax Manual (PTM)

On 7 May 2024 [PTM113400](#) was archived in line with the abolition of LTA and the Finance Bill 2023-24.

On 13 May 2024 [PTM176220](#) was amended to delete section on Scheme Chargeable Payments: Unauthorised lump sum payments.

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## 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:

- 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 live on [LGA events](#) page)*
- Thursday 23 January 2025 10:00 – 14:00 (MS Teams) *(Fully booked)*

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

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

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.

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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](mailto: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 June 2024. The informal sessions lasting up to an hour allow practitioners to catch up with colleagues and hear a brief update on FPS issues from the LGA Bluelight team.

We are pleased to be holding a session with Home Office on 11 June 2024 at 10am to cover the newly published [Compensation and funding guidance](#), as referenced earlier within the bulletin.

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

7 May 2024 – [TPR session on Pension Dashboards](#)

21 May 2024 – Employee Contribution review

- [GAD and Home Office](#)
- [SAB Priorities](#)

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

### **Heywood Drop in Sessions**

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

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

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

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## Useful links

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

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## Contact details

### Raising a query

If you have a technical query, please complete the 'query form', that is available on the [member area](#) of the FPS regulations and guidance website and email [bluelightpensions@local.gov.uk](mailto: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](mailto:claire.johnson@local.gov.uk)

Tara Atkins (Firefighters' Pensions Adviser)

Telephone: 020 7664 3031 (Teams Direct Dial)

07825 731 924

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Email: [Tara.atkins@local.gov.uk](mailto:Tara.atkins@local.gov.uk)

Sandra Sedgwick (Firefighters' Pension Adviser)

Telephone: 020 3838 4805 (Teams direct dial)

07548 955 218

Email: [Sandra.sedgwick@local.gov.uk](mailto:Sandra.sedgwick@local.gov.uk)

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

## FPS Bulletin 82 – June 2024

### Welcome to issue 82 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](mailto: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](mailto:bluelightpensions@local.gov.uk).

Table 1: Calendar of events

Event	Date
<a href="#">FPS Coffee Morning</a>	9 July 2024 23 July 2024
FPS Technical Working Group	27 August 2024 25 November 2024
SAB	12 September 2024 12 December 2024
FPS Communications Working Group	25 September 2024 3 January 2025
Firefighters' AGM	<a href="#">18</a> and <a href="#">19</a> September 2024
<a href="#">Local Pension Board training</a>	2024 dates: <a href="#">18 September 2024</a> (In person)  2025 dates: 23 January 2025 (MS Teams) 25 March 2025 (MS Teams) 16 June 2025 (MS Teams) 17 September 2025 (in person) 22 January 2026 (MS Teams)

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## Actions arising

### For Scheme Managers

[Age Discrimination Remedy – NS&I rate update](#): - Scheme managers should:

- ensure that those individuals who are working on the age discrimination remedy GAD calculations are using the updated version of the tax and contributions calculator and supporting documents.
- provide an updated output for any cases with a calculation date on or after 23 May 2024, which has already been provided using the earlier version of the calculator.

[Age Discrimination Remedy – Data Sharing](#): Scheme managers should ensure that:

- those individuals who are working on the age discrimination remedy GAD calculations are acknowledging receipt of data requests and are responding in a timely manner in line with the guidance.
- the contact for their FRA is kept up to date.

[Age Discrimination Remedy - Immediate Choice Remediable Service Statements roll out](#): - Scheme managers:

- Should consider the cases set out in the ‘traffic light’ categories and decide whether they agree and instruct their administrator accordingly.
- Are encouraged to send out the member communication to those members in the red category and should consider whether they also wish to contact those in the amber and green categories.

[Age Discrimination Remedy – Remediable Service Statements](#): Scheme managers should liaise with their administrators to agree a timeframe for the CD RSS to be provided once they have informed them of a positive CD claim.

[Age Discrimination Remedy – Annual Benefit Statement Remediable Service Statements testing](#): scheme managers are encouraged to support their administrators to be involved in the testing of the ABS RSS’.

[Age Discrimination Remedy – Compensation](#): Scheme managers should consider how the LGA could support a peer working group for compensation claims.

[Matthews – Managing expectations](#): Scheme managers should request that those involved in the Matthews exercise to:

- share appropriate anonymised cases with the LGA to facilitate further development of the guide.

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- escalate any cases that they are struggling with the LGA for further support/guidance.

[Firefighters' Pension AGM 18 and 19 September 2024](#): scheme managers are encouraged to book onto the AGM.

### **For Administrators**

[Age Discrimination Remedy – NS&I rate update](#): - Administrators should ensure that they:

- input the new NS&I rate into the 'Assumptions' tab of the standalone interest calculator.
- they take instructions from their software suppliers on how the rate change will affect the data they have already received and communicate it with their clients accordingly.

[Age Discrimination Remedy - Immediate Choice Remediable Service Statements roll out](#): - Administrators are encouraged:

- to discuss which cases they can process with their FRA clients and process accordingly.
- to consider the suggested template wording and include in their retirement letters where appropriate.

[Age Discrimination Remedy – Remediable Service Statements](#): are strongly encouraged to use the template CD RSS and provide the statements to members within the mutually agreed timeframe.

[Age Discrimination Remedy – Annual Benefit Statement Remediable Service Statements testing](#): - are strongly encouraged to be involved in the testing of the ABS RSS'.

[Firefighters' Pension AGM 18 and 19 September 2024](#): administrators are encouraged to book onto the AGM.

### **For Local Pension Boards**

[Local Pension Board training](#): - Local Pension Board members are encouraged to book onto one of the training sessions.

[Firefighters AGM – Day one 18 September 2024](#): - Local Pension Board members are encouraged to book onto day one (Governance) of the Firefighters AGM.

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## FPS

### Firefighters' Pensions Top Up Grant

On 18 June 2024, Home Office [emailed](#) claim administrators/certifiers to notify them that due to the increase in employer contributions from April 2024, an adjustment will need to be made to the forecasts provided in August 2023 to correct the understated amounts.

### Age Discrimination Remedy – NS&I rate update

The National Savings & Investment (NS&I) rate has been updated from 3.65% to 4% from 23 May 2024.

<https://www.nsandi.com/historical-interest-rates>

The change in rate will affect all Sargeant remedy interest calculations which are based on NS&I rates. This affects both the GAD Tax and Contributions calculator and the standalone interest calculator.

An updated version of the tax and contribution calculator, data input csv. File and user guide have been published on the [Age Discrimination Remedy – GAD Tax and Contribution calculator section](#) of the member area of the [FPS regulations and guidance](#) website.

In our [email](#) to scheme managers, internal pensions, and finance contacts of 5 June 2024, we confirmed that GAD had updated the standalone interest calculator, however this was incorrect, as that calculator related to settlements for the devolved nations periodical contribution cases, and not England where this provision is not available.

GAD have confirmed that they will not be updating the Standalone interest calculator, and that users will need to add the new NS&I rate on the 'Assumptions' tab of the calculator. As a reminder the link to the standalone interest calculator held on GADs website and the password is available in the [Age Discrimination Remedy – Useful information](#) section of the member area of the website.

FRAs are reminded to use the tax and contribution calculator published on the website and are recommended **not** to save a local version. This is to ensure that they are using the most up-to-date version.

FRAs who have already provided the tax and contribution outputs to their administrators with a calculation date on or after 23 May 2024 on an earlier version of the calculator will need to provide an updated calculation.

Administrators should take instructions from their software suppliers on how the rate change will affect the data they have already received and communicate it with their clients accordingly.

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## Age Discrimination Remedy – Data Sharing

In [FPS Bulletin 77 – January 2024](#), we published a data sharing agreement, data request and guidance for scheme managers setting out the recommended process and timescale of how FRAs should share data between FRAs in a timely manner.

In [FPS Bulletin 79 – March 2024](#), we published updated guidance to reflect reasonable timescales and stressed the importance of providing data in a timely manner, as this can result in a delay in payment of a members retirement benefits, and could result in a member complaint and/or a breach in law.

We understand that LPPA still have several requests for data outstanding which is holding up retirement calculations for several members. Please could we ask that any requests received from LPPA are dealt with as a matter of urgency.

As a reminder the relevant contacts that FRAs should send their data requests to for each FRA, are held within the [Firefighters' Pension Contacts](#) section of the member area of the [FPS regulations and guidance](#) website. Please ensure that these are kept up to date, to avoid any delays.

### **ACTIONS: -**

**Scheme managers** should ensure:

- that those individuals who are working on the age discrimination remedy GAD calculations are acknowledging receipt of data requests and are responding in a timely manner in line with the guidance.
- That the contact for their FRA is kept up to date.

## Age Discrimination Remedy - Immediate Choice Remediable Service Statement rollout update

On 3 June 2024, we met with Chief Fire Officers, scheme managers, and internal pension contacts to discuss the current position with regards to the rollout of Immediate Choice Remediable Service Statements (IC RSS).

To confirm, the outstanding issue identified **only** affects members who have received an unauthorised lump sum i.e. members with legacy FPS 1992 membership who when they retired received an unauthorised lump sum and paid a tax charge.

We continue to liaise with HMRC and HM Treasury (HMT) on this and will keep you up to date with any developments. It is worth noting that as we have now entered a pre-election period, we are unlikely to receive any substantial updates until after the General Election.

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In the interim, there are several cohorts of members which remain unaffected and can receive their IC-RSS, these have been split these into three ‘traffic light’ groups as follows:

Green	Amber	Red
<p>Legacy FPS 2006 member with no eligibility for Matthews 2 or outstanding election</p> <p>Legacy RDS modified members with no eligibility for Matthews or outstanding election</p> <p>Legacy FPS 1992 members who retired with restricted commutation (ie. Age 50 with 25 years service)</p> <p>Legacy FPS 1992 members who remain within authorised limits (ie. No lump sum or lump sum within HMRC limits)</p>	<p>Higher tier ill health (single source ill health)</p> <p>Protected and *taper protected legacy FPS 1992 members who elected for maximum lump sum (ie. paid an unauthorised tax charge) *who at the point of retirement had not tapered into FPS 2015</p> <p>Legacy FPS 2006 members with an outstanding Matthews 2 election</p> <p>Legacy RDS modified members with an outstanding Matthews 2 election</p>	<p>Unprotected and *taper protected legacy FPS 1992 members who elected for maximum lump sum (ie. paid and unauthorised tax charge) *who at the point of retirement had tapered into FPS 2015</p>

FRA's are encouraged to write to members who fall into the **red category** so they remain reliably informed. A [template](#) with suggested wording has been provided. . A local decision is required on whether you would like to adapt it and arrange for it to be shared members who fall into the **amber category**.

At our LGA drop-in session on 17 June 2024, some FRA's confirmed that they have made the decision to contact the **green category** as well. [Cheshire and Tyne and Wear FRA's](#) have very kindly shared their follow up letters for others to use should they deem appropriate.

On 19 June 2024 we sent an [email](#) to administrators providing some suggested template wording to be included within retirement letters to explain the tax spreading mechanism available to members who may be put into a higher tax bracket following receipt of arrears of pension and lump sum.

The follow up member communications are available on the [retrospective remedy](#) section of the [FPS regulations and guidance](#) website.

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We have also updated the [member FAQs](#) to reflect our understating of the current position. These are available on the [FPS member](#) website.

**ACTIONS: -**

**Scheme managers:**

- Should consider the cases set out in the 'traffic light' categories and decide whether they agree and instruct their administrator accordingly.
- Are encouraged to send out the member communication to those members in the red category and should consider whether they also wish to contact those in the amber and green categories.

**Administrators** are encouraged:

- to discuss which cases they can take forward with their FRA clients and process accordingly.
- to consider the suggested template wording and include in their retirement letters where appropriate.

### **Age Discrimination Remedy - Remediable Service Statements**

We are pleased to inform you that we have published the following Remediable Service Statements (RSS):

- Annual Benefit Statement RSS (ABS RSS) for deferred members
- Contingent Decision RSS (CD RSS)

Both RSS' have been published on the [Age Discrimination Remedy – Remediable Service Statement](#) section, within the member area of the [FPS regulations and guidance](#) website.

#### **ABS RSS**

The ABS RSS should be provided to all deferred members who are eligible for remedy in line with the [statutory deadline](#) factsheet. The ABS RSS documents published include:

- Conditional text document
- Design document – deferred members (available in both word and RTF versions)
- Design document – deferred members with no dark backgrounds (available in both word and RTF)
- Data specification document

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As a reminder:

- The conditional text document shows the rules that should be followed to generate an Annual Benefit Statement. Conditional elements are indicated with square brackets. In some cases, full pages are conditional depending on the members circumstances. This document should be used in conjunction with the data specification and the design document.
- ABS RSS data specification (providing details of the data items required and how these should be calculated)
- ABS RSS design – deferred members (providing a template that should be populated with the correct conditional text items).

## CD RSS

A CD RSS must be provided to a member within a mutually agreement timeframe between the scheme manager and administrator, following a positive CD claim in line with the contingent decision guidance. This statement is to be provided in addition to an RSS and will show the total value of benefits including the opted-out service or added years.

The CD RSS will need to be accompanied by the [CD RSS election form](#) to allow the member to make a choice with twelve months of receipt of the statement.

### **ACTIONS: -**

**Scheme managers:** should liaise with their administrators to agree a timeframe for the CD RSS to be provided once they have informed them of a positive CD claim.

**Administrators:** are strongly encouraged to use the template CD RSS and provide the statements to members within the mutually agreed timeframe.

## Age Discrimination Remedy – Divorce Factsheet

We are pleased to confirm that we have published a [divorce factsheet](#) on the FPS member website, to assist members in gaining a better understanding of what happens if they are affected by remedy.

## Age Discrimination Remedy – Compensation

In [FPS Bulletin 81 – May 2024](#) we confirmed that the [scheme manger](#) and [funding guidance](#) was now available. This announcement was followed by a coffee morning dedicated to the topic of compensation. It was suggested at the coffee morning that scheme mangers may benefit from further peer support when considering some claims.

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With the above in mind the LGA ask for feedback on whether it is appropriate for them to support peer working and if so, how would you like us to do this.

Please send any suggestions you have to the Bluelight inbox ([BluelightPensions@local.gov.uk](mailto:BluelightPensions@local.gov.uk)).

**ACTIONS: -**

**Scheme managers:** should consider how the LGA could support a peer working group for compensation claims.

### FPS regulations and guidance website updates

We have been making some changes to the website, so do not be alarmed if you start to see some of the pages in a different format. We are doing this, in a hope, to try to make things easier for stakeholders to reference items, now that there is a lot more content on some of the pages, particularly for the Sargeant and Matthews remedies.

We have also added two new pages to the [Regulations](#) section of the website, these are:

- [Age Discrimination Remedy regulations](#)
- [Special Members of the FPS 2006 regulations.](#)

Each page sets out the relevant regulations that are required to implement the particular remedy, so that they are all in one place for ease of reference.

### Matthews – Managing expectations

We thought it would be helpful for us to reconfirm the expectations of the Matthews exercise. As you will be aware, the legislative timeframe for implementing the Matthews exercise i.e. communicating with members, providing calculations and dealing with positive elections etc. started on 1 October 2023 and will end on 31 March 2025, this means that we are now at the half way point. We know from feedback we have received that the sector is at varying degrees of completeness, and we appreciate that some scenarios are more complex than others.

To support the sector, the LGA agreed to review the existing support material that was already available to the sector and see if they could help you better understand firstly how to use the calculator and secondly how to interpret the output and explain to members. Work on this has begun, however, we cannot continue this piece of work without further support from the sector. We have put together a [list of outstanding scenarios](#) which we would like the guide to include, but without receiving some anonymised examples from FRAs we have come to a roadblock. Our ask is that should you have any cases which fit the outstanding scenarios then please do

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share them through the normal communication channels.

Whilst the guide is under construction, the LGA are committed to supporting FRAs with this exercise. Please therefore **do not** pause your Matthews implementation in anticipation of the guide. We suggest that you use the existing material which is available to you, this can be found on the dedicated [Second Options Exercise](#) page of the [FPS Regs and Guidance website](#), and deal with the case accordingly. Should you have any issues or questions with this, then please do not hesitate to contact us for further assistance.

Once the guide is available it will be published on the dedicated [Second Options Exercise](#) page of the [FPS Regs and Guidance website](#).

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

**ACTIONS: -**

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

- share appropriate anonymised cases with the LGA to facilitate further development of the guide.
- escalate any cases that they are struggling with the LGA for further support/guidance.

## **Matthews – Application of interest**

A number of FRA's and Administrators have recently asked for clarification on the application of interest in respect of purchasing their service by lump sum or periodic contributions.

The FPS 2006 regulations deal with interest under [Part 11, 6A \(13e\)](#), specifically references the calculation date:

The two main points to note are:

- If the member is purchasing their service by lump sum (either from own funds or pension commencement lump sum) then interest should be calculated up to the date the lump sum is paid.
- If the member is paying by periodic contributions interest is calculated to the date the member elected to join the scheme i.e. the date they signed and returned their claim form.

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**ACTION** - Scheme managers and Administrators should agree a consistent process for calculating interest when a member elects to pay by lump sum.

### Matthews – Project implementation data request

Further to our request in [FPS Bulletin 79 – March 2024](#) we would now like to collect data for the period 1 April 2024 to 30 June 2024.

In [FPS Bulletin 79 - March 2024](#) we also covered a second area of data that we would be collecting in respect of positive elections. We would now like you to provide us with this data.

In addition to this, GAD would like to know the nature of the cases you have stockpiled waiting to be referred. Additional fields have been added to the collection spreadsheet for you to complete accordingly.

Please complete the [Project implementation data request](#), return to [bluelightpensions@local.gov.uk](mailto:bluelightpensions@local.gov.uk) by **19 July 2024**.

**ACTION:** FRAs to complete the Project Implementation data request and return to [bluelightpensions@local.gov.uk](mailto:bluelightpensions@local.gov.uk) by **19 July 2024**

### Matthews – GAD calculator bulk upload

Further to several requests from FRA's relating to the GAD calculator bulk upload functionality, GAD will be providing an hour's session starting at 11am on Wednesday 10 July. If you are interested in attending, please email the [BluelightPensions@local.gov.uk](mailto:BluelightPensions@local.gov.uk).

### Matthews – Solicitors letter

We are aware of several FRA's who have been contacted by members asking about their eligibility, after recently receiving a letter from Thompson Solicitors who act on behalf of the FBU. We believe this letter has been sent out generically and not specifically targeted to those in scope for this second options exercise.

Please note, there has been no change to the regulations and only cases which are in-scope can be dealt with in the second options exercise.

Should you receive a request from a member who is not in-scope, we suggest you refer them to Thompson's. A template letter is available to send to [out of scope individuals](#) which you may find useful in circumstances such as this.

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## 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](mailto: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 general queries during June 2024.

## Matthews and Age discrimination remedy Query logs

We have three query logs:

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

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

Due to the number of queries that have now been received, we have updated the query logs to be organised in topic index, to allow for ease of reference.

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](mailto:bluelightpensions@local.gov.uk) inbox.

As a reminder if you have a query relating to either the [Age Discrimination remedy](#) or

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[Matthews](#) GAD calculators you can email GAD using their dedicated inboxes

[FirePoliceMcCloudTaxInterest@gad.gov.uk](mailto:FirePoliceMcCloudTaxInterest@gad.gov.uk)

[Firematthewscalculator@gad.gov.uk](mailto:Firematthewscalculator@gad.gov.uk)

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## FPS England SAB updates

### SAB website

The Scheme Advisory Board (SAB) last met on 18 June 2024 and their meeting covered:

- Home Office
  - Employee contribution rates review
  - Impact of General Election on work in progress
- TPR - Pensions Dashboards

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

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

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## Other News and Updates

### The Pensions Administration Standards Association (PASA)



#### Data Presence and Accuracy Guidance

PASA have published guidance on data presence and accuracy. The guidance sets out why data should not just be present but accurate and provides suggestions on how stakeholders can improve and maintain their data accuracy.

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The [guidance](#) is available on PASA website.

## 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 June 2024 [newsletter](#) they cover: - IT Health Check

## The Pensions Ombudsman

### Volunteers' week

The week beginning 3 June 2024 was national volunteers' week. To celebrate, the Pensions Ombudsman (TPO) published testimonials from some of its current volunteers.

You can read the testimonials on the [News page of TPO's website](#).

### Dominic Harris Blog on the TPO operating model

In this [blog from the pensions ombudsman](#), Dominic Harris talks about:

- how the TPO operating model review will benefit the industry and members
- changes that mean a member must exhaust a scheme's formal complaints process before bringing a case to TPO.

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## HMRC

### Public Service Pensions Remedy Newsletter – June 2024

On 14 June 2024 HMRC published their [Public Service Pensions Remedy Newsletter – June 2024](#).

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The newsletter has articles on:

- the Calculate your public service pension adjustment service
- interim process for members
- how you can help us make improvements

This includes information about the updates to the member tax calculator and their proposed timescales for it to be back online. HMRC also confirm the interim process for members, which we have included on the FPS member website.

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## 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 held our second training session in the new format on Monday 17 June 2024, which was another full house (virtually).

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?”

In our first training session, we got some great responses to these through the feedback request after the event, including for members of the SAB and LPB effectiveness committee to attend LPB sessions. This is definitely something that both are open to, so if you would like them to attend your LPB meeting please do contact [bluelightpensions@local.gov.uk](mailto:bluelightpensions@local.gov.uk) and we can arrange for this, subject to their availability.

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

We then had a well-earned break, before welcoming Chris Curry, from the Pension Dashboards Programme (PDP) and Angela Bell from TPR. They both gave an update on where they are with pensions dashboards, and highlighted the tools that are available to LPBs and scheme managers to ensure that they are compliant with meeting the connection deadline and ensuring that LPBs are sighted on the progress of implementation.

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Our final session was one on the hot topics of Sargeant and Matthews remedies, and we covered what questions LPBs should be asking.

I think my favourite saying of the session, made by one of the attendees, was “How can we ensure consistency when we are all sat in a different boat?”.

That is the exact reason why we provide the training sessions, so that whilst there may be 43 fire authorities, we can share best practice, and suggest the right questions for LPB members to ask to ensure consistency within the fire sector.

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

If you want to sign up for one of the LPB training sessions our next one is:

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

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

Day One – Firefighters AGM

Day Two – Firefighters AGM.

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

- Thursday 23 January 2025 10:00 – 14:00 (MS Teams) (*Fully booked*)
- Tuesday 25 March 2025 10:00 – 14:00 (MS Teams) (*5 spaces left*)
- Monday 16 June 2025 13:00 – 17:00 (MS Teams)
- Wednesday 17 September 2025 11:00 – 15:30 (in person – 18 Smith Square)
- Thursday 22 January 2026 10:00 – 14:00 (MS Teams)

To book:

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

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

## Firefighters Pensions AGM – 18 and 19 September 2024

We are pleased to announce that bookings have opened for our AGM.

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

You will hear important updates, from:

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

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

This will follow the [Local Pension Board training session](#) and is primarily for Scheme Managers and Local Pension Board members, day one of the conference will provide practical guidance on the role of the scheme manager and will offer the opportunity to network with counterparts in other FRAs.

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

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

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

Bookings are open on the LGA Events page:

[Day One](#)

[Day Two](#)

### FPS coffee mornings

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

We are pleased to confirm that we will be holding a coffee afternoon on 9 July 2024 from 14:00 till 15:00, where we will be covering statutory deadlines.

We will also be holding a coffee morning on 23 July 2024 at the usual time of 10:00 till 11:00.

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

11 June 2024 – PSPJOA 2022 Compensation Mechanism

- [LGA slides](#)
- [Home Office Slides](#)

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

### Heywood Drop in Sessions

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

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

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

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### Useful links

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

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- [Scottish Public Pensions Agency - Firefighters](#)
- [Welsh Government Fire circulars](#)
- Pensions Dashboards
  - [TPR guidance and checklist](#)
  - [DWP guidance on connection](#)
  - [PASA connection readiness guidance](#)

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## Legislation

### Statutory Rules

SR 2024/130 - [The Firefighters' Pension Schemes and Compensation Scheme \(Amendment\) Regulations \(Northern Ireland\) 2024](#)

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## Contact details

### Raising a query

If you have a technical query, please complete the 'query form', that is available on the [member area](#) of the FPS regulations and guidance website and email [bluelightpensions@local.gov.uk](mailto: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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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](mailto:bluelightpensions@local.gov.uk).

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.	XPS continue to work and report on the Common and Conditional data for the Scheme.	Senior Pensions Advisor / Pensions Project Officer & XPS	Sep-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.	XPS and the pensions office continue with the existing management controls for data.	Scheme Manager	Sep-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.	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	Sep-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. A project plan for the transfer is being put together.	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. Payroll continue to struggle with Unit 4 and the required data submissions.	Senior Pensions Advisor	Sep-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	TREAT/TOLERATE 1) Members of the Board will be mindful of the Attendance and Knowledge and Understanding Policy when setting objectives and establishing training needs. 2) The board has approval from Audit and Governance committee to establish substitutes. 3) All board members to attend annual training provided by the LGA. The last session took place on 12/04/23 4) Training log in place and all members have completed TPR toolkit for Board Members. 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. 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.	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. Due to the January 2025 session being booked-up, it is planned to book the June 2025 session for the board / team.	Local Firefighter Pension Board	Sep-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.	Project on hold until the team is fully resourced.	Scheme Manager	Sep-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 are being completed. 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	Sep-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	Sep-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	Sep-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	<p>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.</p> <p>The scheme reopened in October 2023.</p>	The lack of updates from the Government and action the pensions can take, may cause members further and prolonged frustrations.	Scheme Manager				<p>TREAT/TOLERATE</p> <p>1) Open and transparent communications are to be sent regularly to keep affected members up to date.</p> <p>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.</p>		Scheme Manager / Senior Pensions Advisor / Pensions Project Officer	Sep-24
			9D	<p>It was expected in January 2022 onwards for updates to be provided by the government (Home Office &amp; 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.</p>	Member's frustrations may increase further as there is no work for SFRS to continue with until Q3 or Q4 of 2023.	Scheme Manager				<p>TREAT:</p> <p>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.</p> <p>2) The team are also sending communications at appropriate intervals to ensure members are kept up to date and key messages remain transparent.</p> <p>GAD calculator is being used to calculate pensions.</p>	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	Sep-24
			9E	<p>It is unknown at this stage of the financial costs to implement the Modified Scheme.</p> <ul style="list-style-type: none"> <li>- The standard assumptions have not yet been disclosed to the Fire Sector.</li> <li>- Employee contributions could date back as far as the 1960s.</li> </ul>	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				<p>TREAT:</p> <p>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.</p> <p>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.</p> <p>3) Calculation work has started and settlement statements have been sent out to members.</p> <p>4) Completed settlement option forms have started coming back and the next step in procedure needs deciding.</p>		Scheme Manager / Senior Pensions Advisor	Sep-24
10	McCloud / Age Discrimination		10A	<p>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.</p>	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	<p>TREAT:</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>4) The Pension Team are preparing GAD calculations for affected members as required by XPS</p> <p>5) Data has almost been completed and the pensions team are dealing with unusual / outstanding cases.</p>	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	Sep-24
11	2022 / 2023 Pay Award		11A	<p>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.</p>	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	<p>TREAT:</p> <p>1) Further information on managing any annual allowance charges is anticipated from the LGA.</p> <p>2) The annual allowance threshold has increased from the tax year 2023/2024 which may reduce some members from paying annual allowance charges.</p> <p>3) XPS will be issuing Pension Savings Statements for both 2022/23 and 2023/24 tax years to affected members in October 2024.</p>		Scheme Manager / Senior Pensions Advisor	Sep-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
12	2023 / 2024 End of year return for XPS		12A	XPS requested the EOY return data in March 2024 and the request was forwarded to payroll immediately. The submission of data is more complex this year due to the Remedy changes that were introduced in October 2023. Because of this, the data had to be submitted to XPS by 31 May 2024.	If the data is not received in the required time, there is the possibility that the combined Annual Benefit Statement / Residual Service Statement (ABS/RSS) will not be able to be issued in August 2024 as planned. This is a scheme failure and will need to be reported to the Pensions Regulator (TPR).	Scheme Manager / Payroll	5	4	20	TREAT: 1) Continue to chase the required data. 2) Keep all affected updated. 3)Regular meetings with the pensions teams to ensure everything is being done to resolve this as quickly as possible	EOY request forwarded to payroll immediately in March 2024. Job allocated but no update received. Update promised / expected but continually not received. Data not received and submitted by 31 May 2024 due to problems with payroll system - these were only brought-up very near the completion date. Submission is being chased periodically as no data has been received to date (17/7).	Scheme Manager / Senior Pensions Advisor	Being reviewed daily/weekly



# Pension Team Risk Summary

January 2024

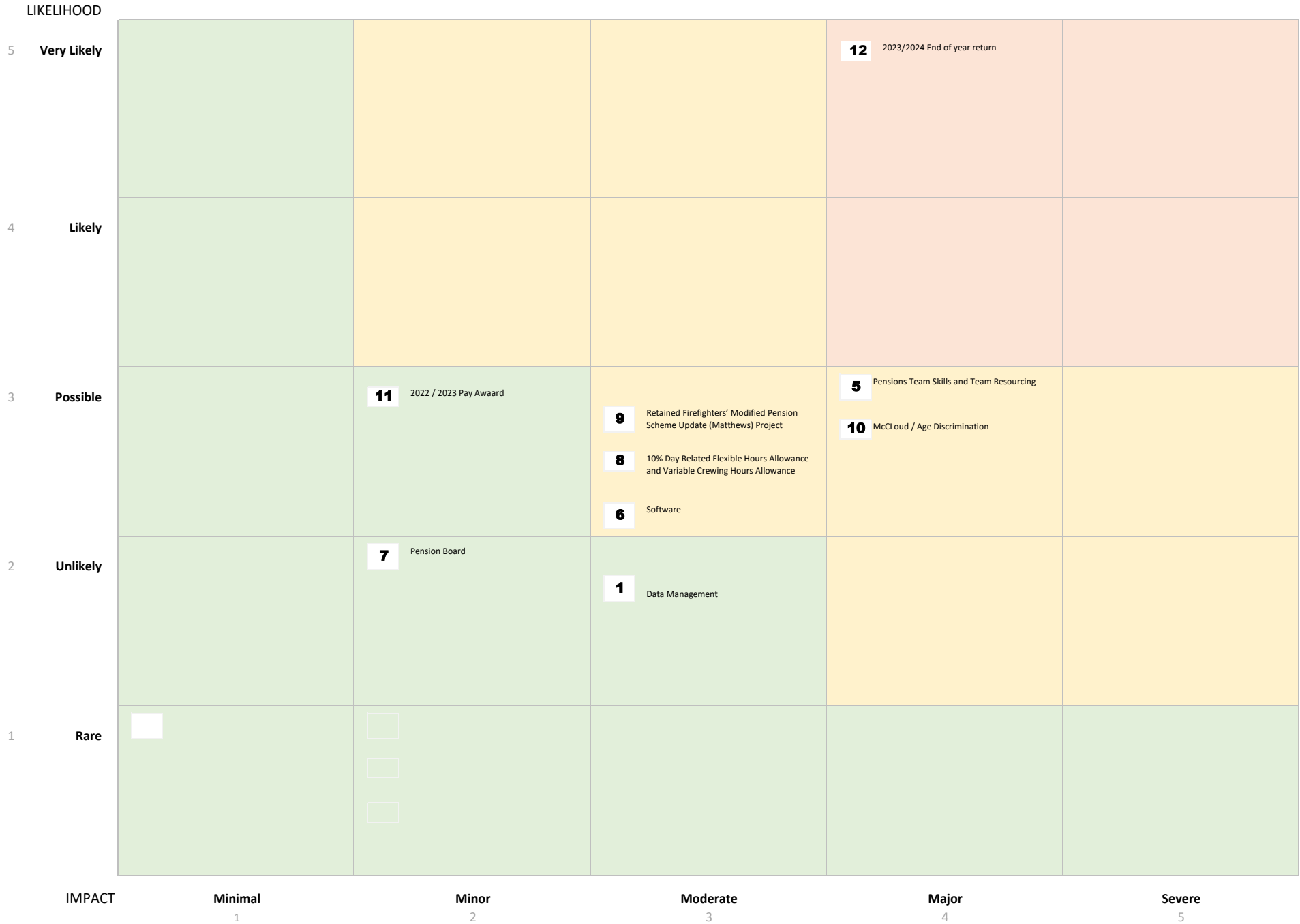
Risk ID	Risk Title	Risk Owner	Risk with current mitigation controls in place		Overall Score
			Likelihood (1-5)	Impact (1-5)	
1	Data Management	Scheme Manager	2	3	6
5	Pensions Team Skills and Team Resourcing	Scheme Manager	3	4	12
6	Software	Bus Ops	3	3	9
7	Pension Board	LFPB Chair	2	2	4
8	10% Day Related 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	2023/2024 End of year return	Scheme Manager/Payroll	5	4	<b>20</b>

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## Basic summary of changes to Scheme risks

The delay to the 2023/2024 end of year return has been added - next review September 2024.

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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. No further progress has been made with the tracing exercise.	Pensions Officer (SFRS)	Sep-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.	KPI's 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 Officer (SFRS)	Sep-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.	Sep-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
4	Interpretation of Matthews consultation document.	Eligibility for Matthews remedy.		<p>Proposed Matthews legislation ambiguous regarding which cohorts members qualify for.</p> <p>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.</p>	<p>Members may not be given correct service entitlement.</p> <p>Members may be unhappy that they may not receive the correct service entitlement and subsequently may raise an IDR.</p> <p>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)</p> <p>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.</p> <p>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</p>	Scheme Manager	1	3	3	<p>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.</p>	<p>The Pensions Team continue to work closely with the Local Government Association and the wider fire sector for any pertinent updates.</p> <p>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.</p> <p>The calculation tools have been created and supplied and calculations are being done. Letters and statements have started to be sent to members but, due to their complexity, the issue is taking longer than expected.</p>	Pensions Officer (SFRS)	Sep-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	Members may receive incorrect pension entitlement.	Scheme Manager	1	3	3	<p>Preliminary work has been undertaken by the Pensions Team and the Service have also responded to the Home Office's consultation providing feedback.</p>	<p>The Pensions Team continue to work closely with the Local Government Association and the wider fire sector for any pertinent updates.</p>	Senior Pensions Advisor.	Sep-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	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	Scheme Manager	1	1	1	<p>The Service have allocated monies to cover potential liabilities of implementing the Modified Pension Scheme. Further work to be undertaken.</p>	<p>The pensions team continue to work closely with the Local Government Association and keep abreast of current advice via collaborative coffee mornings.</p>	Senior Pensions Advisor.	Sep-24
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.	<p>Careful checking of calculation input and correspondence. Looking at potential ways of automating process to avoid human error. No automation has been realised and the completion will continue manually and further progress has been made.</p>	Senior Pensions Advisor	Sep-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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## Basic summary of changes to Scheme risks

No specific changes to Matthews risks to report - next update September 2024.

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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. The SAP data is due to be transferred to an archive system. The pensions project team have extracted the required data from SAP to complete the project, but access to the archive will still be needed.	Senior Pensions Advisor	Sep-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. The next course is in September 2024 and further courses will be arranged for 2025.	Pensions Officer (SFRS) & Senior Pensions Advisor	Sep-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 updates for SFRS News to keep members informed.	Pensions Officer (SFRS)	Sep-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 a complaint or 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.	KPIs have been updated by XPS to reflect the new legislation and are constantly under review. There has been a drop in service from XPS since the introduction of Remedy. They are increasing resource and making departmental changes to get KPIs back on track, but there's still a way to go. This has increased member complaints due to the lack of contact / updates. XPS have changed procedures to keep members more informed of timescales.	Senior Pensions Advisor	Sep-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	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. The pensions project team have been supplying XPS with the required GAD data in order to produce the RSSs in the agreed timescale.	Pensions Project Team & Senior Pensions Advisor	Sep-24



# McCloud Risk Summary

March 2023

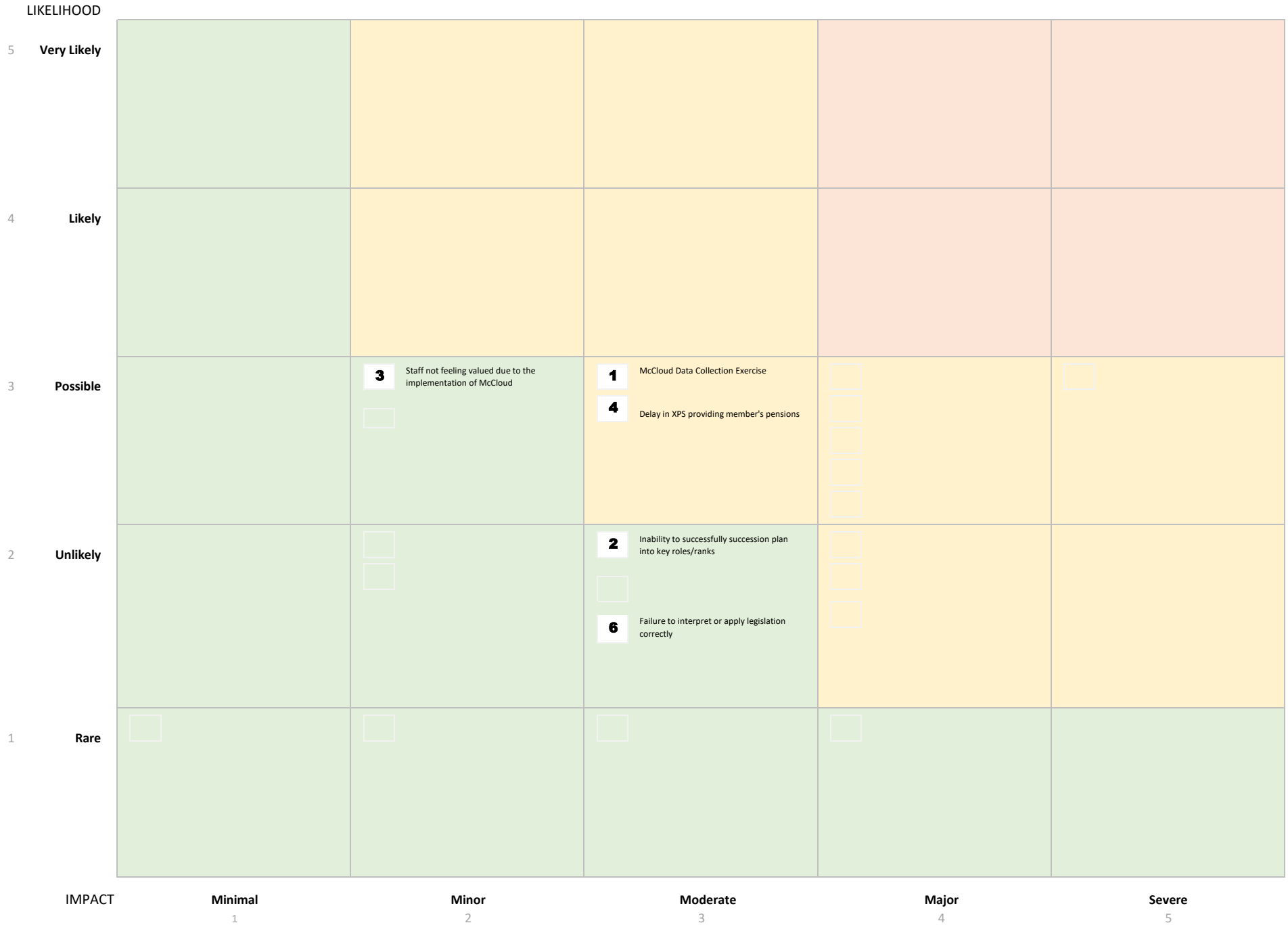
Risk ID	Risk Title	Risk Owner	Risk with current mitigation controls in place		
			Likelihood (1-5)	Impact (1-5)	Overall Score
1	McCloud Data Collection Exercise	Scheme Manag	3	3	9
3	Staff not feeling valued due to the implementation of McCloud and when pension payments will be made.	Scheme Manag	3	2	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	#N/A	#N/A	#N/A

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## Basic summary of changes to Scheme risks

No specific changes to McCloud risks to report - next update September 2024.

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