



FPS Bulletin 45 – May 2021

Welcome to issue 45 of the Firefighters' Pensions Schemes bulletin. We hope that readers remain safe and well.

Face-to-face meetings and training remain suspended for the time being. However, the Bluelight team are available at home by mobile, email or video.

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 or suggested items for future issues, please email claire.hey@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 claire.hey@local.gov.uk

Table 1: Calendar of events

Event	Date
FPS coffee and catch up	Every second Tuesday from 8 June 2021
North West regional group	9 June 2021
Eastern regional group	10 June 2021
SAB	24 June 2021
North East regional group	18 August 2021
SAB	9 September 2021
SAB	9 December 2021

Actions arising

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

[Remedy self-assessment survey](#): FRAs to complete SAB remedy self-assessment survey by 30 June 2021. Survey link has been emailed to authorities.

FPS

FPS Member website launched

We were delighted to launch the first national website for Firefighters' Pension Scheme members on 20 May 2021 at the Scheme Advisory Board (SAB) update event. The site is now live at www.fpsmember.org.

The aim of the site is to have a central resource for firefighters to find out about their pension scheme and the benefits and options that are available. We want every firefighter in the country to have access to the same level of information, regardless of where they work or what their role is. We want to remove some of the myth and mystery that surround Firefighters' Pensions and make sure that members and their dependents are not relying on colleagues or social media for information or decision-making that may impact their future benefits.

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The site is based on the scheme rules and so only provides facts, rather than opinion and speculation. We want to provide members with the tools and knowledge to be informed about the scheme and what any future changes will mean for them.

The [homepage](#) is divided into sections for each of the current schemes. As stated in the welcome text, the site is based on the current rules that are in force now.

We know that there are going to be changes to the schemes in the next couple of years, based on the implementation of age discrimination remedy. However, following extended discussions with the Fire Communications Working Group (FCWG), we took the decision to launch the site now in this structure, so we can bring the changes to members in real time – or as close to as possible.

Member can find more information about the changes in the news or remedy sections.

We would like to extend our thanks to our partners in developing the website, Avon Pension Fund, and to the FCWG who provided initial feedback and reviewed much of the site content. The bulk of the content itself has been adapted from written guides drafted by Eunice Heaney, formerly of Oxfordshire and Staffordshire Fire and Rescue Services, and we offer our thanks to Eunice also.

We are committed to keeping the site up to date and relevant. We will add further information about age discrimination and changes to the scheme rules as soon as it becomes available. We will update any articles and factsheets with changes to annual limits and thresholds each year. We will continue to work to make sure the site is accessible to all and that we are complying with the law.

Future development is planned in the following areas:

- Compensation scheme
- Additional glossary content (A-Z terms)
- Extra page under FPS 2006 Special Members on eligibility to join
- Extra page under Need to know on Pensions Increase
- Examples for Annual Allowance and Lifetime Allowance
- Extra information for devolved FRAs such as early retirement factors
- Replacement of PDF factsheets with standalone web pages

Annual Benefit Statements 2021

In [FPS Bulletin 44 – April 2021](#) we commented on the position of Annual Benefit Statements (ABS) for protected members and recommended that projections be removed for this cohort.

We also provided a standard caveat that could be used on the statements.

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

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

Technical query log

The current [log of queries and responses](#) is available on the FPS Regulations and Guidance website. The queries have been anonymised and divided into topics. The log will be updated monthly in line with the bulletin release dates.

No new queries have been added this month.

Please bear with us if you experience a delay in response to your technical query. As you can imagine, much of our resource is currently focused on remedy-related issues.

FPS England SAB updates

FRA remedy self-assessment survey launched

The SAB update event on 20 May also saw the launch of the FRA remedy self-assessment survey. The Survey Monkey link was shared with FRAs by email after the Zoom session.

As part of their statutory role to provide advice to scheme managers and Local Pension Boards in relation to the efficient and effective administration and management of the Firefighters' Pension Scheme, the Board want to understand more about arrangements for managing the pension scheme and specifically for implementing the age discrimination remedy.

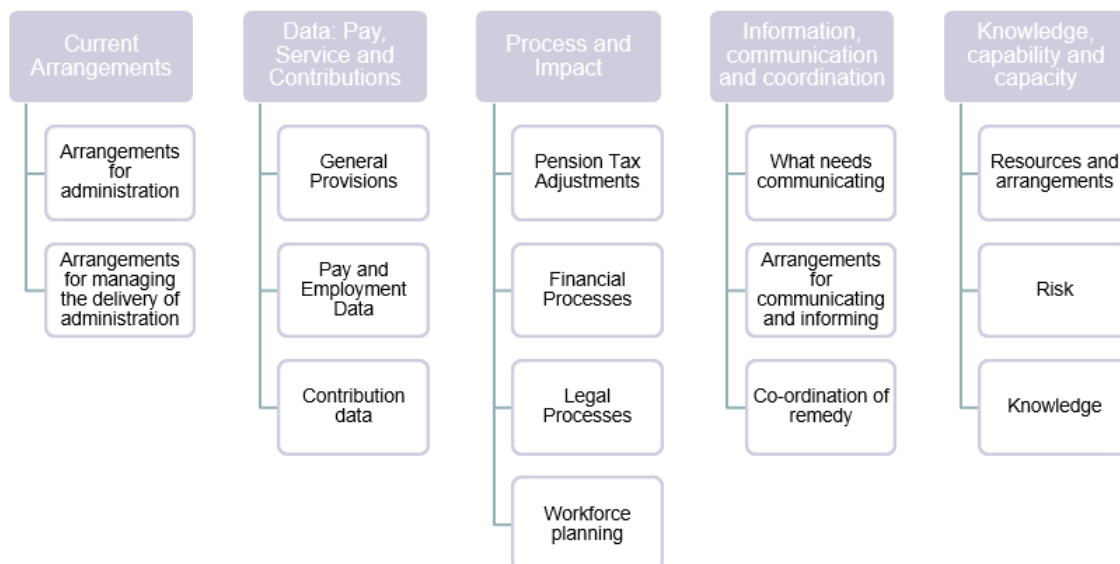
To do this, the Board has prepared a self-assessment survey to take a temperature check of current arrangements. The survey should only be completed once per FRA and we would expect this to be completed by the delegated [scheme manager](#) or an appropriate representative of the delegated scheme manager. It should not be completed by scheme administrators.

The closing date of the survey is 30 June 2021. Once the survey has closed, we will analyse the data and provide a report to the SAB for their September meeting. Welsh FRAs are also invited to complete the survey and the data will be shared with the Welsh Scheme Advisory Board.

We ask that FRAs are as open as possible when completing the survey, this will help the Board consider what additional support and advice will be needed. A PDF version of the questionnaire was provided for data gathering in advance of online completion. The LGA team are also offering some survey support slots. Please complete the [doodle poll](#) to book a slot; further slots will be made available through June as necessary.

Figure 1: Self-assessment survey areas

Self-Assessment Survey Areas



Open letter from SAB to HMT on remedy consultation response

The SAB has written an [open letter to HMT](#) about the specific policy issues listed below that will affect the application of the Firefighters' Pension Scheme (FPS).

1. How to adjust contribution amendments for members of the FPS 2006
2. How the policy decision for taper members will be applied to taper members who have passed their 30-year service date.
3. Contingent decisions

The Board notes the publication of the Government response to the consultation confirming the decision to introduce retrospective remedy via Deferred Choice Underpin (DCU), and the decision to allow for implementation by October 2023, giving more time to bring in the significant processes that will be needed to implement DCU.

The Board's [response to the consultation](#) dated 9 October gave their fuller views on the wider issues with regard to age discrimination.

Other News and Updates

PDP Call for Input on dashboard staging dates

The Pensions Dashboard Programme (PDP) has launched its latest [call for input, on staging dates for the dashboard](#).

The call for input outlines the proposed order and timings for pension providers and

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schemes (data providers) to connect to the pensions dashboard. The recommended timescales have been developed with the Department for Work and Pensions (DWP), the Financial Conduct Authority (FCA) and The Pensions Regulator (TPR).

The PDP is asking for feedback from pension providers, third-party administrators and software providers, consumer groups and other stakeholders on these initial proposals, to help shape the formal DWP consultation later in the year.

Pages 24-25 and questions 22 and 23 are especially relevant to public service pension schemes.

The call for input is open until Friday 9 July.

Data providers can find more information about the [timeline and steps for connection](#) on the PDP website.

National Audit Office publish public service pensions report

In March, the National Audit Office (NAO) published a [report into public service pensions](#). It found that the Government's reforms to public service pensions in 2015 have helped contain rising costs to the taxpayer.

However, the report says that the Government should monitor more than just affordability and should consider how good pension provision could help to recruit and retain staff, and where more flexibility could be offered to employers.

The NAO makes five key recommendations on issues which it says the Government needs to address soon, including the impact of age discrimination remedy and how the cost control mechanism works.

DWP consultation on pension scams

On 14 May 2021, the DWP launched a [consultation on pension scams: empowering trustees and protecting members](#). The consultation asks for views on proposed regulations which place new requirements on trustees and scheme managers before a pension transfer can be completed.

The consultation closes on 10 June 2021.

Eversheds Sutherland has produced a helpful [article summarising the proposed transfer conditions](#).

Guidance for employers on providing support with financial matters

We know that employers and administrators are often asked by members for advice on decision making. This is likely to become more common as we move into implementation of the Deferred Choice Underpin and members will need to choose between legacy and reformed scheme benefits for the remedy period.

TPR has produced a guide with the FCA on [providing support to employees with financial matters](#) without being subject to FCA regulation. The guide gives information on what can be done without needing authorisation and signposting employees to publicly available resources.

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Events

Virtual SAB update event

On 20 May 2021, Joanne Livingstone hosted a virtual SAB update event on Zoom to launch the new [FPS Member website](#) and FRA remedy self-assessment survey.

Clair Alcock gave an update on remedy data requirements and reminded delegates of the data collection tools that were provided with [FPS Bulletin 44 – April 2021](#).

We will upload the recording of the session to our [Events page](#) soon.

FPS coffee mornings

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

The next event is scheduled to take place on 8 June 2021.

If you do not already receive the meeting invitations and would like to join us, please email bluelight.pensions@local.gov.uk.

HMRC

HMRC newsletters/bulletins

On 30 April 2021 HMRC published [Pension schemes newsletter 129](#) containing important updates and guidance for schemes. Articles include:

- Pension flexibility statistics
- Registration statistics
- Relief at source
- Pension scheme returns
- Winding up pension schemes
- Enrolling on the Managing Pension Schemes service
- Signing in to online services
- Annual allowance calculator
- Non-taxable payments following a member's death and Real Time Information reporting

Migration to the Managing Pension Schemes Service

HMRC has recently held a series of Managing Pension Schemes Workshops. The workshops focussed on migration and what action needs to be taken and discussed raising awareness amongst scheme administrators and practitioners about the need to enrol on the Managing Pension Schemes Service prior to migration.

Migration of pension schemes to the Managing Pension Schemes service will begin in 2022.

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A message from John Bhandal, HMRC's Head of Compliance for Pensions, Savings and CISC, is attached at [Appendix 1](#).

You can find more information on the migration of pension schemes in the [Managing Pension Schemes service newsletter – March 2021](#).

If you have any further questions after reading the newsletter or encounter any issues, please email migration.mps@hmrc.gov.uk.

Useful links

- [The Firefighters' Pensions \(England\) Scheme Advisory Board](#)
- [FPS Regulations and Guidance](#)
- [FPS Member](#)
- [Khuh 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](#)
- [Welsh Government Fire circulars](#)

Contact details

Clair Alcock (Senior Pension Adviser)

Telephone: 020 7664 3189

Email: clair.alcock@local.gov.uk

Kevin Courtney (NPCC Pensions Adviser)

Telephone: 020 7664 3202

Email: kevin.courtney@local.gov.uk

Claire Hey (Firefighters' Pension Adviser)

Telephone: 020 7664 3205

Email: claire.hey@local.gov.uk

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