



Surrey Local Firefighters' Pension Board 20 July 2023

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 68, 69 and 70 (Annex 1, 2 and 3) have been published since the last Board meeting.

- Bulletin 68 reminded readers of the publication of the [Consultation on the Firefighters' Pension Schemes \(Remediable Service\) Regulations 2023](#), by the Home Office. The deadline, for responses to the consultation, was 23 May 2023. Both the LGA and The SFRS Pension Team submitted responses to the consultation prior to the deadline. The [LGA response](#) is available on the Consultations section of the Firefighters' Pension Schemes Regulations and Guidance website.
- The bulletin notified readers that, on 31 March 2023, the Home Office published a [Consultation on Retained Firefighters' Pensions: proposed changes to the Firefighters' Pension Scheme \(England\) 2006](#). These regulations seek to provide further remedy to retained firefighters, employed between 7 April 2000 and 5 April 2006 inclusive, by offering access to the modified section of the Firefighters' Pension Scheme 2006. The SFRS Pension Team submitted their response to the consultation before the deadline of 9 June 2023.
- Bulletin 68 confirmed that the Government Actuary's Department (GAD) has published revised [commutation factors](#) for use on retirement from the FPS 1992. The factors are effective from 3 April 2023 and FRAs must ensure that the correct factors are applied for retirements from 3 April 2023.
- The bulletin notified readers that the LGA has received several enquiries with regards to secondary contracts and eligibility under the Firefighters' Compensation Scheme. The LGA confirmed that eligibility under the Scheme with regards to [secondary contracts](#) has not changed since the introduction of the compensation scheme in 2006. The [Secondary Contract – Injury and Death benefits factsheet](#) provides some useful guidance for FRAs. SFRS is in the process of reviewing their contract to ensure that a secondary contract award has been applied correctly.
- Bulletin 68 informed readers that a poster has been drafted to help FRAs engage with retained/on call firefighters ahead of the Matthews second options exercise. The SFRS Pension Team has published a tailored version of the poster, for display at all

Surrey fire stations. The template is available on the [Second options exercise – Resources section](#) of the FPS website.

- Bulletin 68 advised that the 2023 annual benefit statements (ABS) will be based on scheme regulations up to 31 March 2023, using the same approach as was adopted last year. ([FPS Bulletin 57](#) provides more information).
- The bulletin confirmed that the [Lifetime Allowance \(LTA\) factsheet](#) has been updated to reflect the spring budget announcements (covered in [Bulletin 67](#)). A further [factsheet](#) has been published, to assist FRAs, regarding the impact of the backdated pay award on Annual Allowance calculations.
- Bulletin 68 requested FRAs to ensure its members inform the pension administrators of any change in address or contact details. The Pension Team will include a request in all correspondence and emails sent to members.
- The bulletin informed readers that HMRC has issued a [bulletin](#) clarifying the information requested regarding National Insurance refunds in respect of retained firefighters included in the pension scheme under the first options exercise.

Although, HMRC has not included a deadline for the return of the information requested the LGA has requested that the information be returned to HMRC by 31 July 2023. This will allow HMRC to assess the Fire Authorities and members refund position. SFRS have no members affected by this request.

- Bulletin 68 notified readers that The Pensions Regulator (TPR) held a [Pension Dashboards webinar](#) on 30 March 2023. The webinar summarised the data preparation duties for pension schemes and how they must ensure their data is accurate and digitally accessible.
- The Bulletin confirmed The Pensions Regulator (TPR) published its 2023/24 [Corporate Plan](#), on 21 April 2023. The plan outlines its key priorities for the year, including:
 - working with the Financial Conduct Authority and DWP to develop a value for money framework.
 - launching the new defined benefit funding code.
 - laying foundations for addressing quality outcomes in defined contribution schemes.
 - tackling scammers.
 - supporting schemes to prepare for dashboards.

The TPR [press release](#) provides further information.

- Bulletin 68 confirmed the Government has extended the deadline for paying voluntary National Insurance contributions from 5 April 2023 to 31 July 2023. This was announced in a [ministerial statement](#) published on 7 March 2023 and applies for tax years 2006/07 to 2016/17.
- The Bulletin announced that the Welsh Government has published a consultation setting out the proposed [McCloud remedy](#) for the Welsh Firefighters Pension Scheme. The consultation closes on 23 June 2023.
- Bulletin 68 notified readers of a [Lifetime allowance guidance newsletter](#), published by HMRC on 27 March 2023. The newsletter contains articles on:
 - pension commencement lump sum and lifetime allowance protections.

- taxable lump sums and employer PAYE payroll reporting.
 - the public service pensions remedy.
 - the lifetime allowance working group.
- Bulletin 69 reminded readers that, in [Bulletin 59](#) – July 2022, the Fire Technical Working Group (FTWG) confirmed that information can be shared with the current administrator instead of the current FRA. This does not present any GDPR issues because the administrator has a legitimate reason for needing the data. The SFRS Pension Team can confirm that their privacy notice reflects this.
 - Bulletin 69 also confirmed that The Scheme Advisory Board (SAB) has responded to the consultation on the Firefighters' Pension Schemes (Remediable Service) Regulations 2023. This can be viewed in the [Consultations section](#) of the Firefighters' Pensions SAB (England) website.
 - Bulletin 69 advised readers that the Scottish Public Pensions Agency (SPPA) published the Firefighters' Pension Scheme [Consultation](#) on 16 May 2023, regarding implementing the 2015 remedy. These regulations concentrate on the retrospective elements of the 2015 Remedy that are required to fully deliver the remedy and closes on 23 July 2023.
 - Bulletin 69 also advised that The National Police Chiefs Council (NPCC) has responded to the retrospective remedy consultation and their response is available on the age discrimination – [useful information](#) page on the restricted member area of the Firefighters' Pension Schemes Regulations Guidance website.
 - Bulletin 69 confirmed that HM Treasury (HMT) published a written [ministerial statement](#) on 15 May 2023, on the cost control mechanism and reformed scheme design. The publications confirm only the reformed scheme design will be included in the cost control mechanism. Any cost increases associated with final salary benefits and the impact of the underpin, will be excluded.
 - Bulletin 69 announced that the Department for Work and Pensions (DWP) published a [call for evidence](#) on 15 May 2023, on the alternative quality requirement used by defined benefit schemes for automatic enrolment (AE). The existing requirements allow schemes to apply simplified tests to demonstrate employers are fulfilling their AE duty. The call for evidence aims to conclude whether the government's policy in this area continues to be achieved and closes on 19 June 2023.
 - Bulletin 69 confirmed that the Pensions Dashboards Programme (PDP) published their [Progress update report](#) on dashboards in May 2023. This includes the reset of pension dashboards connection times, preparing data for dashboards and understanding legal obligations.
 - The Bulletin announced that, on 2 May 2023, the [Pensions Dashboards \(Prohibition of Indemnification\) Act 2023](#) received Royal Assent. The Act prohibits trustees and managers of pension schemes from being reimbursed out of scheme assets for any penalties imposed on them under the [dashboard regulations](#).
 - The Bulletin confirmed that The Pensions Ombudsman (TPO) has published a factsheet titled '[Where to go for help with your pension complaint](#)'. The factsheet assists members when deciding whether to refer their complaint to TPO or the Financial Ombudsman Service.

- Bulletin 69 announced that on 12 May 2023, the Pensions Regulator (TPR) updated its website regarding a recent Capita cyber security incident. This follows a security breach where it has been confirmed that some data has been exfiltrated from Capita's servers. Administrators have been alerted to check if any pension scheme data could be affected.
- Bulletin 69 announced that on 23 May 2023, HMRC published a [consultation](#) on The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) (No.2) Regulations 2023 which set out changes to how pensions tax rules will apply due to the public service pensions remedy. HMRC have also published a [summary](#) paper which provides a short introduction to the consultation. The LGA is responding to the consultation.
- Bulletin 69 advised readers that HMRC has published a [Remedy newsletter](#) on 23 May 2023. The newsletter provides information on draft regulations and HMRC processes to support the McCloud remedy. As part of this, HMRC will provide a single point of contact for each public service organisation.
- The Bulletin also confirmed that HMRC is currently drafting McCloud remedy guidance, which is due to be published in Autumn 2023.
- Bulletin 70 reminded readers of the importance of timely completion of the data collection exercise in readiness for implementation of the remedy options exercise from October 2023. The data collection for the FPS 1992 was completed in May 2023, and the Pension Team are on target to complete the FPS 2006 data collection by the end of July 2023.
- Bulletin 70 confirmed that the LGA has collaborated with the Fire Brigade Union, to locate pay scales back to 1962. These have been added to the Firefighter Pay Scales page on the member restricted area of the [Firefighters' Regulations and Guidance website](#). This will serve as a pay reference source for the Retained firefighters (Matthews) remedy where historical pay information is not otherwise available.
- The Bulletin advised that on 21 June 2023, the Home Office emailed all FRAs in England to give notice that they will shortly be writing to formally request submission of pension income/expenditure forecasts for the period 2023-24 to 2028-29 via the online DELTA system. The payroll team are collating the necessary information to ensure the forecasts are submitted to the Home Office by the deadline of Friday 25 August 2023.
- Bulletin 70 noted the Government Actuary's Department (GAD) reference to the importance of data for setting long term strategy in relation to the management of pensions. GAD have now published a [news feature](#) reflecting on the event as well as covering a broader focus on data generally. This makes interesting reading and includes comparing the matching process in Pension Dashboards to a game of 'Guess Who'.
- The Bulletin informs readers of the availability of a [remedy self-assessment tool](#) on the FPS Regulations and Guidance website. This tool is designed to assist FRAs in

assessing whether they have the necessary preparation in place for remedy and whether there are any potential gaps which need addressing. The Pension Team are in the process of completing this exercise and the results will be included in the next Local Pension Board meeting.

- Bulletin 70 referred to the discussion on Pensions Dashboards at the Police and Fire Data Conference event on 17 May 2023. The LGA have created a [Q&A document](#), on the Data Conference page of the Firefighters' Regulations and Guidance website, which provides a useful reference source of the main concerns raised at the conference.
- Bulletin 70 reminded readers of the Coffee Morning of 26 January 2023 – [HMT Remedy Directions](#), which was noted in [FPS Bulletin 65](#). The Government Actuary's Department (GAD) has created [remedy member examples](#) relating to interest and member contributions and these have been added to the Retrospective Remedy page of the Firefighters Pension Regulations and guidance web.
- [FPS Bulletin 67 – March 2023](#) advised that the High Court upheld HM Treasury's decision to include the McCloud remedy in the cost cap mechanism. However, Bulletin 70 confirmed that the Court of Appeal has now granted unions permission to appeal against the recent High Court judgement over the government's proposed method of paying for costs incurred by the McCloud ruling in public sector schemes.
- Bulletin 70 confirmed that a [Ministerial Statement](#) was made, on 8 June 2023, to announce that amending legislation will be laid to amend the Pensions Dashboard Regulations 2022. On 9 June 2023 the Department for Work and Pensions (DWP) laid draft [Pensions Dashboards \(Amendment\) Regulations 2023](#). The amending regulations remove the phased staging timeline, replacing it with a single connection deadline of 31 October 2026. The DWP and Money and Pensions Service (MaPS) are expected to issue guidance setting out a staged connection timeline for individual schemes, and they aim to collaborate with industry on the guidance later this year.
- Bulletin 70 advised readers that The Pension Regulator (TPR) published a blog '[Make time to get your data dashboard ready](#)' on 14 June 2023. The blog encourages pension schemes to continue working on their data to ensure that it is ready for dashboards. It also sets out what schemes should be considering when doing so.
- The Bulletin also informed readers that TPR has amended its [dashboard guidance](#), following the amendment to the dashboard deadline. FRAs are encouraged to continue to assess the potential impact of these changes on their scheme and to agree a practical delivery plan.
- Bulletin 70 advised that the Pensions Administration Association (PASA) has also published [guidance](#) designed to provide "good practice" approaches to providing value data to pensions dashboards. The guidance is intended for use by both DC and DB schemes and covers 20 topics including possible approaches for dealing with issues such as late retirements, underpins, partial retirements and split normal retirement ages.

- Bulletin 70 confirmed that The Pensions Ombudsman (TPO) is expanding its network of [volunteer advisers](#). Anyone interested can [apply](#) via the website to be a volunteer, or email TPO's Network Manager Paul Day at paul.day@pensionsombudsman.org.uk.
- The Bulletin also advised readers that the Voluntary National Insurance contributions deadline has been extended in a written ministerial statement published by the Government on 12 June 2023. The deadline has been extended from 31 July 2023 to 5 April 2025. This applies for tax years 2006/07 to 2017/18 and gives individuals the opportunity to fill gaps in their NI record to boost their State Pension.

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Annexes

Annex 1: FPS Bulletin 68

Annex 2: FPS Bulletin 69

Annex 3: FPS Bulletin 70