

## FPS Bulletin 86 – October 2024

Welcome to issue 86 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).

### Calendar of events

Event	Date
<a href="#">FPS Coffee Morning</a>	7 November 2024 26 November 2024
FPS Technical Working Group	25 November 2024
SAB	12 December 2024
FPS Communications Working Group	21 January 2025
<a href="#">Local Pension Board training</a>	23 January 2025 (MS Teams) <i>(fully booked)</i> 25 March 2025 (MS Teams) <i>(fully booked)</i> 16 June 2025 (MS Teams) <i>(fully booked)</i> 17 September 2025 (in person) 22 January 2026 (MS Teams)  Refresher Training: 11 February 2025 (MS Teams)

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## Actions arising

### Scheme Managers

[Age Discrimination Remedy – Tax treatment for top up death benefits](#): should ensure that they are aware of this and confirm the tax position with beneficiaries.

[Age Discrimination Remedy – Immediate choice remediable service statements – Rollout](#): should ensure that they update their administrators should their position change.

[Age Discrimination Remedy – Immediate choice protected members](#): should ensure that their administrators are producing a remediable service statement for all eligible members for remedy.

[Age Discrimination Remedy – Interest payments](#): should ensure that members are directed to the [member FAQs](#) on the [FPS member](#) website.

[Age Discrimination Remedy – Contingent Decisions \(Authorised absences\)](#): Scheme managers to provide details of authorised absences for eligible members of remedy for the period from March 2012 to March 2022 to [bluelightpensions@local.gov.uk](mailto:bluelightpensions@local.gov.uk) by **13 December 2024**

[Matthews – Fire and Rescue Services Association podcast](#): are encouraged to direct members to the [podcast](#) on the [FPS member](#) website.

[Matthews – Clarification on outstanding HMRC issues](#): should ensure that they have read the relevant emails and have taken the appropriate actions.

[Matthews Manual Cases update](#): FRAs who have processed any such cases to date please contact GAD at [firematthewscalculator@gad.gov.uk](mailto:firematthewscalculator@gad.gov.uk).

[Age Discrimination Remedy request for data](#): are asked to populate the [RSS spreadsheet](#) and return to [bluelightpensions@local.gov.uk](mailto:bluelightpensions@local.gov.uk) by **30 November 2024**.

[Pensions Dashboards Readiness Survey](#): are encouraged to complete and submit the surveys.

[Age Discrimination Remedy – Public Service Pensions Remedy \(PSPR\) Scheme Pays Election](#): should ensure that their SPoCs are aware of this new process, and should agree their internal process, to ensure that once a notification is received the relevant action is taken.

### Administrators

[Age Discrimination Remedy – Tax treatment for top up death benefits](#): should ensure that they are aware of this and confirm the tax position with beneficiaries.

[Age Discrimination Remedy – Immediate choice remediable service statements – Rollout](#): should ensure that they have read the offsetting guidance and unless instructed differently by their clients should begin to process the red cases.

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[Age Discrimination Remedy – Immediate choice protected members](#): should ensure that they are adhering to the legislative requirements for producing a remediable service statement for all eligible members.

[Age Discrimination Remedy – Interest payments](#): should ensure that members are directed to the [member FAQs](#) on the [FPS member](#) website.

[Matthews – Clarification on outstanding HMRC issues](#): should ensure that they have read the relevant emails and have taken the appropriate actions.

[Firefighters’ Pension Scheme Valuation 2024 – GAD data request](#): should follow GAD’s process to follow to meet the **1 December 2024** deadline.

### **Local Pension Boards**

[Age Discrimination Remedy – Immediate choice protected members](#): are encouraged to monitor the production of remediable service statements as part of their regular updates.

[Local Pension Board \(LPB\) Chair’s Forum](#): Chairs are encouraged to attend.

[Local Pension Board template agenda](#): Chair’s are encouraged to use the template as a guide to structure their meetings.

[Local Pension Board \(LPB\) training sessions](#): are encouraged to book onto a session.

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## **FPS**

### **Age Discrimination Remedy – Tax treatment for top up death benefits**

Where a ‘top-up’ death in service lump sum is payable as part of the remedy process interest would be payable at a rate of 8% simple. Our understanding is that this interest is not treated as compensation, similarly to how interest on pension arrears and lump sum arrears is not.

Based on prior conversations with HMRC on the topic of pension arrears and lump sums, we did not think that the interest in these circumstances is subject to tax.

Our rationale is as follows:

[Newsletter 156](#) confirms that, as pension arrears are treated as a taxable benefit, interest on such arrears is taxable and treated as savings income. Whereas, in the case of lump sums, the tax treatment depends on whether the lump sum was authorised or not. If it was authorised and the interest does not take them over their Pension Commencement Lump Sum (PCLS) then it is treated in the same way as the lump sum i.e. tax free. We believe that, as death in service lump sums are ordinarily treated as tax free, the same logic should apply to any interest i.e. it is not

subject to tax.

We use the term ‘ordinarily’ as there are some limited circumstances whereby a death in service lump sum is taxable:

- Eligible individual over age 75 at date of death, and
- Death in service lump sum paid over 2 years ago.

This is as per [PTM073100](#).

For cases where the death in service lump sum is paid over 2 years ago, it is our understanding that Regulation 31 of [The Public Service Pension Schemes \(Rectification of Unlawful Discrimination\) \(Tax\) Regulations 2023](#) mitigates this and therefore should mean that any interest is paid tax free.

We have tested our rationale with HMRC, and they have confirmed that this is correct.

**ACTION:** Scheme managers and administrators should ensure that they are aware of this and confirm the tax position with beneficiaries.

### **Age Discrimination Remedy – Immediate Choice Remediable Service Statement (IC-RSS) rollout**

In [FPS Bulletin 85 – September 2024](#) we informed readers of [HMRC’s Public Service Pensions Remedy Newsletter](#), including [Appendix B](#) which set out the offsetting guidance for the unauthorised payment charge that is to be used for IC members who previously received an unauthorised payment.

We also provided details of a joint roundtable discussion with scheme managers and administrators, the slides of which are available on our [Coffee Morning](#) section of the [FPS regulations and guidance](#) website.

Further to this on 4 October 2024, we [emailed](#) scheme managers to provide a briefing paper requesting approval for administrators to commence processing red IC-RSS cases ahead of HMRC legislation coming into force.

At our administrators forum on 14 October 2024, we made administrators aware of the majority position of scheme managers, and we discussed the offsetting guidance and whether there were any gaps that had been identified.

We took away the comments and where appropriate we will come back with additional information/guidance. This should **not** however stop administrators from

commencing processing red cases unless their clients have instructed otherwise.

**ACTIONS:**

Scheme managers should ensure that they update their administrators should their position change.

Administrators should ensure that they have read the offsetting guidance and unless otherwise instructed by their client, should commence processing red cases.

**Age Discrimination Remedy – Immediate Choice Protected members**

Following a recent query, we wanted to reiterate the legal requirement for sending a Remediable Service Statement to all eligible members under remedy. Whilst a member may be better off financially by being in the legacy scheme for the remedy period, there are other reasons why they may choose the reformed scheme instead, and it is their right to make that decision.

As a reminder in [FPS Bulletin 77 – January 2024](#) we published a [remediable service statement factsheet](#) and in [FPS bulletin 81 – May 2024](#) we published a [statutory deadline factsheet](#) to provide you with the relevant requirements that a scheme manager needs to adhere to when producing a remediable service statement.

**ACTIONS:**

Scheme managers should ensure that their administrators are producing a remediable service statement for all eligible members for remedy.

Administrators should ensure that they are adhering to the legislative requirements for producing a remediable service statement for all eligible members.

Local Pension Boards are encouraged to monitor the production of remediable service statements as part of their regular updates.

**Age Discrimination Remedy – FPS 1992 contributions and the HMRC Digital Service**

Readers may be aware of an issue that was raised with regards to a request for the HMRC digital service to ask for contribution adjustments to be able to calculate the correct marginal rate to calculate the tax charge.

HMRC have replied to confirm that the marginal rate does not historically change when a member pays pension contributions, and any issue due to paying additional pension contributions under FPS 1992 is a compensation issue (i.e. done outside HMRC).

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Therefore, we are having further discussions with GAD and HMT about how we compensate a member if their tax charge is calculated using their marginal rate during the remedy period, but this would have been different if they made the correct contributions at the time.

It is important to note that no compensation occurs until the member has paid the contributions which may not be until the member retires and pays the contributions from their lump sum, in which case the marginal rate to be used for the tax charge remains correct until that point. Paragraphs 43 to 46 of our [R-PSS factsheet](#) refer.

In the meantime, there is no need to make caveats in R-PSSs about this being an estimate, because the marginal rate that will be used has not changed.

### **Age Discrimination Remedy – Interest Payments**

In [FPS Bulletin 85 – September 2024](#) we informed readers of [HMRC's Public Service Pensions Remedy Newsletter](#), including [Appendix A](#) which set out guidance for IC members that receive interest on the arrears of their pension and lump sum.

It is important that you engage with members so that they are aware of what they need to do when they receive such payments and that they are made aware of HMRC guidance that sets out that they may need to declare the amount to HMRC, depending on their own circumstances, and their tax position, as it is treated as savings income.

**ACTION:** Scheme managers and administrators should ensure that members are directed to the [member FAQs](#) on the [FPS member](#) website.

### **Age Discrimination Remedy – Contingent Decisions (Authorised absence)**

Readers may recall that we had raised with Home Office the fire sector's view for a need for a contingent decision, with regards to authorised absences, where a member has chosen not to repay their pension contributions for a period of authorised absence, due to them being transitioned into FPS 2015.

Home Office has asked us to provide some information to allow them to consider this in more detail.

Please could we therefore ask FRAs to provide us with the number of authorised absences for the period from March 2012 to March 2022, where possible please provide a split between pre and post March 2015.

Please provide this to the [bluelightpensions@local.gov.uk](mailto:bluelightpensions@local.gov.uk) by **13 December 2024**

**ACTION:** Scheme managers to provide details of authorised absences for eligible members of remedy for the period from March 2012 to March 2022 to [bluelightpensions@local.gov.uk](mailto:bluelightpensions@local.gov.uk) by **13 December 2024**



## Age Discrimination Remedy – Supporting documents

We pleased to have published two new documents:

- [R-PSS member factsheet](#) on the [FPS member](#) website
- [Interest Process](#) under the ‘contribution adjustment’ tab of the retrospective remedy section of the [FPS regulations and guidance](#) website

We have also updated the [Member FAQs](#) to confirm the tax position on ‘top up’ death benefits, as covered in our [article](#) above.

## Employee Contribution Review Engagement Session/Consultation

### Background

Public Service Pension Schemes (PSPS) undergo four-yearly scheme valuations, which are undertaken by the Government Actuary’s Department (GAD). The 2020 Firefighters’ Pension Scheme (England) valuation measured the cost of benefits accruing over the implementation period from 1 April 2024 to 31 March 2027, and set employer contribution rates accordingly. The 2020 valuations (based on data at 31 March 2020) for Firefighters’ were finalised and published on 21 December 2023.

### Employer Contribution Rate

The outcome of the valuation for the Firefighters’ Pension Schemes (England) was an increase of 8.5% in the employer contribution rates to 37.6%.

### Member Contribution Yield

Employer rates are calculated based on an assumed yield of contributions from scheme members set out in the reformed scheme design framework of 2014/15. The member contribution yield was set at 13.2% of pensionable pay, and originally took into account contributions from active membership and benefit accrual across the legacy final salary 1992 and 2006 schemes, and the reformed 2015 scheme. The legacy schemes closed to active membership on 31 March 2022. GAD has reviewed the contribution rate structures and anticipate that the yield from members is set to under-deliver by 0.2%.

In layman’s terms, this means that the amount received in employee contributions will not meet the required amount by 0.2%.

HM Treasury is responsible for overall public service pension policy and has instructed Home Office that the 2020 valuation results should reflect the target yield of 13.2% pa and thus action should be taken by Home Office to ensure that the employee contribution structure is updated to attain the target yield.

Home Office have invited the Firefighters’ Pensions (England) Scheme Advisory Board (SAB) to review the existing contribution rate structure so that steps can be taken to ensure the member yield can be achieved by the end of the implementation

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period. The SAB have considered suggested principles including, delivering the yield, encouraging member scheme participation and future proofing the employee contribution structure.

Home Office will be carrying out a public consultation in the coming months to allow for all interested parties to review the suggested proposals and invite feedback, with a view to the new structure coming into force from 1 October 2025. To support the consultation, Home Office, alongside GAD, will be hosting live engagement sessions for all interested parties. Further details will be circulated when the consultation is launched.

In addition to this the [FPS member](#) website has been updated to make members aware of the contribution review.

### **Matthews – Fire and Rescue Services Association podcast**

Tristan Ashby from The Fire and Rescue Services Association (FRSA) held a podcast with Claire Johnson from LGA in September 2024.

The podcast provides listeners with an overview of the second options exercise and is available on the [FPS member](#) website for members to view.

**ACTION:** Scheme managers are encouraged to direct members to the [podcast](#) on the [FPS member](#) website.

### **Matthews – Clarification on outstanding HMRC issues**

In [FPS Bulletin 84 – August 2024](#) we confirmed that we had received a response from HMRC on several issues and that administrators had been [notified](#) of this and the relevant actions to be taken.

Scheme managers were also [emailed](#) to confirm the position, and the relevant actions that were needed.

We have received several queries relating to these cases, and we want to confirm that there are currently none that should be paused and administrators should be processing these in a timely manner, once they have received the relevant information from the FRA and member.

**ACTION:** Scheme managers and administrators should ensure that they have read the relevant emails and have taken the appropriate actions.

### **Matthews – Communications with members**

At our Firefighters' Communications Working Group (FCWG) on 3 October 2024 the group discussed how FRAs were communicating effectively with those individuals who are eligible for the Matthews second options exercise once they had sent out the individual statement of details, as we are aware that FRAs have been experiencing a high volume of queries.

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Some FRAs are holding one to one sessions and allowing individuals to book a 25 minute slot using a booking system, i.e. Booking with me, Eventbrite or similar. These sessions allow them to talk through the statement, and the individuals to ask any questions that they have.

Others are holding presentations at stations and via zoom and publicising the events ahead of the statements being sent. Their presentations cover who is eligible, what members are and when and what they can expect to receive.

Whilst both options are time consuming, FRAs have reported that it does save time overall on the phone calls and paperwork being sent back incorrectly.

### **Matthews – Manual Cases update**

GAD have now been in contact with just over a quarter of FRAs in England as part of the current Matthews manual cases live trial. This trial covers cases which cannot be processed by the calculator and need to be referred to GAD (see the [July manual cases update](#)). Since the trial launch in early August, 2 cases have been provided to GAD which are actively being worked through. GAD are also now expecting data for a further 7 cases, covering a variety of expected manual case types. GAD expect to be able to complete the live trial and launch the manual cases re GAD process for all FRAs once these further cases have been received and processed by GAD.

GAD are seeing that preparing the necessary support information for refer to GAD cases is onerous for FRAs. To help complete the Matthews manual cases live trial as soon as possible, we would like to hear from any FRAs who have assembled the **Information needed for cases which are submitted to GAD** set out in the [July manual cases update](#) but are not currently actively participating in the trial. This request applies equally to FRAs in devolved regions as well as FRAs in England.

GAD are also updating the list of cases to be referred to GAD from including:

- Pensioner members in payment who converted standard service to special service in the first exercise and want to undo that decision

To more widely cover:

- All members who converted standard service to special service in the first exercise and want to undo that decision

**ACTION:** FRAs who have processed any such cases to date please contact GAD at [firematthewscalculator@gad.gov.uk](mailto:firematthewscalculator@gad.gov.uk).

## Firefighters Pension Scheme Valuation 2024 - GAD data request

As set out on page 6 of the [FPS Bulletin 84 – August 2024](#), GAD is now:

- launching their spreadsheet tool to allow Fire and Rescue Authorities to validate their valuation data extracts prior to submission
- sharing details of how to submit your valuation data via a secure data transfer portal for each FRA or administrator.

GAD is collecting this data primarily for the purposes of the 31 March 2024 valuation. However, at the request of responsible government and devolved government departments GAD may also use the data provided for other purposes connected to the operation of the Scheme and the development of policy within government. GAD's privacy notice can be found [here](#). If you have any concerns about our use of the 2024 data, please get in touch with GAD: [Fire.2020Valuation@gad.gov.uk](mailto:Fire.2020Valuation@gad.gov.uk).

### **Process to follow**

1. **Action required:** Please identify the most appropriate contact(s) to receive the tool and upload your data once ready, and send the following information to [Fire.2020Valuation@gad.gov.uk](mailto:Fire.2020Valuation@gad.gov.uk):
  - The email address of the preferred contact
  - The FRA(s) on behalf of which they will be submitting data
2. GAD will then send this email address an invite to a secure folder through a system called Egress. Please make the preferred contact aware that this invitation can sometimes find its way into spam / junk folders.
3. Within the secure folder, users will find the **Fire valuation data specification**, the **Fire valuation data checker tool** and the accompanying **data checker tool user guide**. The valuation data tool can then be downloaded and populated.
4. Once the tool is populated and any flagged issues have been worked through, please upload the populated tool into the same Egress folder **no later than 1 December 2024**. The Egress system ensures secure data transfer – the folder will only be accessible to GAD and the email address(es) provided. GAD's data team will also ensure any personal data received is encrypted before use.
5. To help us form a more complete picture of each FRA fund's membership please also complete the short data questionnaire sections.

As a reminder, the 1 December deadline applies to “Data ...” tables covering the status of scheme members as at 31 March 2024. Tables covering changes in member status since the 2020 valuation extract (“movement data”) are required to be provided by February 2025. Shortly after 31 March 2025 GAD will ask FRAs to provide their compiled data in respect of positive elections under the Matthews second options exercise. (The request to compile data on positive Matthews elections was first raised in FPS Bulletin 75, page 6.)

GAD will also be providing this information directly to FRAs and administrators via email.

**ACTION:** Administrators should follow GAD’s process to follow to meet the **1 December 2024** deadline.

### Forfeiture

Further to several queries regarding forfeiture, we felt it would be helpful to produce a factsheet to cover what grounds forfeiture can be applied and the recommended process to follow should you have a case.

The [factsheet](#) and supporting [report document](#) have been added to the [Factsheet](#) section of the FPS regulations and guidance website.

### 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.

In October 2024 we received one query which related to:

Added Pension.

## 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

### Local Pension Board (LPB) Chair's forum

Following the feedback from Day one of the Firefighters' AGM, governance session, which we covered in [FPS Bulletin 85 – September](#) 2024 we have set an initial date to facilitate a LPB Chair's forum.

This is intended to be an informal session, where LPB chairs can share knowledge, good practice and discuss any area of fire pensions where they would value other experience.

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The first session will be held on 22 November 2024 and if this is found to be a useful forum, we are happy to facilitate this bimonthly and further dates will then be arranged.

**ACTION:** Local Pension Board Chairs are encouraged to attend the forum.

### Local Pension Board Template Agenda

At the Local Pension Board Effectiveness Committee on 18 October 2024, the committee agreed a template agenda that has been published on the [resources](#) section of the [FPS Board](#) website.

The committee is keen to provide useful resources that help LPB's make their meetings as meaningful and effective as possible.

The template agenda whilst it covers several topics to discuss, depending on the set up of an FRA, will depend on where this information comes from. The expectation is not necessarily to have a separate report for each topic, but more to provide pointers as to what information LPB's should be sighted on, and to help them ask meaningful questions.

**ACTION:** Local Pension Board Chair's are encouraged to use the template agenda to structure their meetings.

### Age Discrimination Remedy – request for data

The Scheme Advisory Board is keen to have oversight of the production of Remediable Service Statements (RSS), particularly in the run up to 31 March 2025.

We will now therefore be requesting monthly information relating to how many RSS' have been issued to members.

The scheme manager for each FRA will need to work with their administrator to collate this information.

Please therefore populate the [RSS spreadsheet](#) and return to [bluelightpensions@local.gov.uk](mailto:bluelightpensions@local.gov.uk) by **30 November 2024**.

### SAB website

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

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

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## Other News and Updates

### LGA vacancy - Firefighters' Pensions Adviser

We are looking for someone to join us at the LGA to provide high-quality support to FRAs, FPS practitioners and the Scheme Advisory Board (SAB) as a [Firefighters' Pensions Adviser](#) on a home or office-based contract.

The ideal candidate will have knowledge and experience of the FPS and excellent communication skills to support scheme stakeholders through ongoing legislative developments that will require clear and comprehensive information.



**Hurry** as the **closing date** for applications is **8 November 2024** and interviews are scheduled to take place in the week commencing 11 November 2024.

Please contact [tara.atkins@local.gov.uk](mailto:tara.atkins@local.gov.uk) with any questions about the role.

### Itrent Bluelight user group

Bedfordshire Fire & Rescue Service use itrent as our HR/Payroll system and are putting together a blue light user group to discuss best practice/issues/implementation of legislation etc. for example the recent changes to the Grey Book maternity scheme, and the RDS pay banding.

The first meeting will be held on Tuesday 10<sup>th</sup> December (10:00 to 16:00) in person at BFRS HQ in Kempston.

If your FRA uses itrent and you would be interested in attending, please email [sally.green@bedsfire.co.uk](mailto:sally.green@bedsfire.co.uk) for more information.

### Home Office Fire workforce and pensions statistics

The Home Office has published statistics on workforce and pensions for the Fire and Rescue Service in England covering the year from 1 April 2023 to 31 March 2024. According to the statistics, the Firefighters' Pension Scheme deficit for the financial year 2023 to 2024 was around £603m, an increase of 7.5% compared with the previous year (£561m in financial year 2022 to 2023) and virtually unchanged on five years previously (£600m in financial year 2018 to 2019).

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## **Eversheds Pensions Dashboards Speedbrief**

Readers should already be aware that the connection date for Public Service Pension Schemes, including Firefighters' pensions for Pensions Dashboards is 31 October 2025. At the time of this publication that is just 12 months away.

We know that this feels like just another thing to add to the pile of things to do regarding pensions, what with the Sargeant and Matthews remedies happening now, but it is important that scheme managers are engaged in this process, as they are the ones that are responsible.

Whilst practically most FRAs will be relying upon their administrator to appoint their Integrated Service Provider (ISP), it is important that scheme managers do not act blindly on this and are engaged in this process and know that this is the case. This must be a priority for scheme managers because until the ISP is known, work on what matching rules will be in place and utilised and data cleansing is much more difficult to put in place.

Why do we keep hearing so much about Data?

This is because it is a key feature of Pensions Dashboards and if the Sargeant and Matthews exercises have taught us anything, it is that the right data **MUST** be in place as it underpins everything. It is not enough to just have the presence of data; it needs to be accurate as well.

No one wants to find themselves having to report breaches of law to TPR for having missed the connection deadline, or for not having accurate data available when the dashboard goes live.

Scheme managers need to understand what needs to happen and where their administrator is with their preparation. We would therefore encourage scheme managers to be requesting a regular update from their administrators, regarding their progress on the implementation on dashboards.

Evershed's have published a useful ["To do"](#) Speedbrief document which sets out some key steps which scheme managers can take now.

## **House of Commons**

On 25 October 2024, the House of Commons Library updated [briefing paper CBP-7505](#), which outlines the current system of pension tax relief and covers the main areas of debate about future reform.

## **The Pensions (Abolition of LTA Charge etc) (No 2) & (No 3) Regulations 2024**

On 7 and 9 October 2024, the [Pensions \(Abolition of Lifetime Allowance Charge etc\) \(No 2\) Regulations 2024](#) and the [Pensions \(Abolition of Lifetime Allowance Charge\) \(No 3\) Regulations 2024](#) were laid. At the time of publishing this bulletin the No 3 regulations are still in draft.

Both sets of regulations will come into force on 18 November 2024 and have effect from the tax year 2024/25.

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The regulations amend the Taxes Management Act 1970, the Income Tax Earnings and Pensions Act 2003, the Finance Act 2004 and secondary legislation. The changes include:

- minor corrections relating to LTA protections
- new provisions covering Transitional Tax-Free Amount Certificates (TTFAC) and the calculation to determine the value of member's benefits when paying a Trivial Commutation Lump Sum (TCLS).

You can view a full list of the changes in [pension schemes newsletter 163](#).

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## TPO

### Deputy Pensions Ombudsman appointment extended

The Department for Work and Pensions (DWP) has extended Anthony Arter's appointment as the Deputy Pensions Ombudsman for a further three months from 16 October 2024. This is to ensure continuity of service while a recruitment exercise for a new Deputy is concluded.

### Ombuds Day

The 10 October 2024 was Ombuds Day. The Pensions Ombudsman (TPO) celebrated this day with a [blog raising awareness and understanding of TPO services](#).

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## Money Helper



### Request for help

At the Firefighters' Pensions AGM we were delighted to receive a demonstration of the pensions dashboard from Adam Gifford from the Money Helper.

There were several questions from the audience around how Money Helper might represent the Sargeant remedy information on the dashboard. In Adam's response he said that at the point they started to look at public service schemes they would love to be able to engage with the sector to learn from their current experience and hear any suggestions or concerns.

Adam has reached out to ask for volunteers who would be happy to engage with them on this. We are therefore going to hold a coffee morning session on 7 November 2024 to facilitate this discussion and an invite will be sent out shortly.

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## Pensions Dashboards Programme



### The Pensions Dashboard Programme – Publications

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

In their October 2024 newsletter they cover connection guidance as follows:

- How to connect
- Who is the guidance for?
- Step by step connection journey
- Roles and responsibilities

### Ministerial Statement – Pensions Dashboards

On 22 October 2024, [Ministerial Statement HCWS148](#) was made to confirm that whilst Government supports the principle of enabling multiple commercial pensions dashboard services, which will provide savers with greater choice to access their pensions information from organisations they are familiar with, promoting greater engagement with pensions. However, in the interests of ensuring consumers have the best experience on dashboards, it is prudent to allow a period while only the MoneyHelper dashboard is operational.

Prioritising the launch of the government-backed dashboard in this way will provide an opportunity to obtain better insights into customer behaviour and ensure greater confidence in operational delivery, security, and consumer protection before facilitating the connection of commercial dashboards.

Government have therefore directed the PDP to focus its efforts on the connection and launch of the MoneyHelper dashboard service (provided by MaPS), before turning to the work of connecting commercial dashboard services.

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## The Pensions Regulator (TPR)



### Scams awareness week

In October 2024, in association with the Pension Scams Action Group (PSAG) the Pensions Regulator (TPR) launched a [new video](#) featuring a critical care nurse who was scammed out of her retirement pension. This follows the publication of the [case report](#) detailing how 245 victims were defrauded in a £13.5 million scam.

TPR encourages administrators to:

- consider if they are doing enough to protect members
- educate their members by sharing the [new video](#)
- take the [pledge to combat pension scams](#)
- [avoid and report pension scams](#) to action fraud.

### Unlocking power of digital, data and technology

On 22 October 2024, TPR published its [digital, data and technology strategy](#). The strategy is a blueprint for how TPR and the industry should adapt to, and embrace, changing technology and a changing pensions market to drive better outcomes for savers.

It aims to:

- reduce unnecessary burden on pension schemes
- enable effective market competition
- help TPR innovate and create an environment which encourages pension schemes to do the same in savers' interests.

### Data quality engagement

Pensions dashboards duties mean that it is more important than ever that schemes have robust controls around their data. Data quality is critical to the success of pensions dashboards – without good data, savers may not be able to find all their pensions or get an accurate picture of the value of their savings to help them plan for retirement.

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The record-keeping expectations TPR set in 2010 have now been embedded in their new [General Code](#), in force since March 2024. Failure to maintain complete and accurate records puts a scheme at risk of not meeting their legal obligations. Poor record-keeping can have a huge impact on members and can be very expensive for a scheme if things go wrong due to bad or missing data.

Commencing from 15 October 2024, TPR are reaching out to schemes in scope for dashboards to ensure that they have the right processes and controls in place around their data. TPR will challenge those that are not able to demonstrate how they meet their expectations, and regulatory action may be taken if necessary.

### **Pensions Dashboard Webinar**

TPR are holding a pensions dashboard webinar on 26 November 2024 between 14:30 and 15:30.

The webinar is aimed at scheme managers and will cover the following topics:

- Pensions dashboards overview and what to expect from TPR
- Getting data dashboards ready
- Governance and record keeping
- TPR's compliance and enforcement approach
- Hot topics from industry

You can register for the webinar [here](#).



### **Pensions Dashboards readiness survey**

As part of TPR's dashboards communications approach, they will be sending all scheme managers two surveys at key points in their journey to their 'connect by' date, as set in DWP's guidance.

The surveys will be sent to Public Service Pension Schemes in the month following their second and third 'nudge' communications – and therefore all PSPS schemes can expect to receive the first survey in November. It is important that schemes complete and submit the surveys, which are anonymous, as they provide TPR with useful insights into industry readiness, and where any gaps in awareness and

understanding may lie, in order to inform their approach.

**ACTION:** Scheme managers are encouraged to complete and submit the surveys.

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## HMRC

### Age Discrimination Remedy - Public Service Pensions Remedy (PSPR) Scheme Pays Election

On 1 October 2024, we [emailed](#) scheme managers and administrators, with a message from HMRC sharing the relevant documents that will be used for the new Scheme Pays process for those members who will use the Member Tax Calculator.

It is important that the Single Point of Contact (SPoC) for each FRA is aware of this new process.

**ACTION:** Scheme managers should ensure that their SPoC is aware of this new process and should agree their internal processes to ensure that once a notification is received that the relevant action is taken.

### Pensions Scheme Newsletter 163 – October 2024

On 24 October 2024, HMRC published their October [newsletter 163](#).

The newsletter has articles on:

- the lifetime allowance (LTA) abolition
- pension flexibility statistics
- registration statistics
- the Managing pension schemes service
- authorised surplus payment charges

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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.

As mentioned in [FPS Bulletin 85 – September 2024](#), we have been blown away by the take up for our LPB training sessions. At the LPB Effectiveness Committee on 18 October 2024, we discussed how we can continue to make the training assessable to all and have agreed to add in a refresher training session on Tuesday 11 February

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2025 from 10:00 to 13:00, via Ms Teams.

The refresher training session is aimed at LPB members who have already received the full LPB training, as they have been an LPB member for a period already, and just require a bit of a refresher in their knowledge and to get up to date with the hot topics.

We are also looking to hold another in person training session, following the success of the one in September, and are looking for a location to carry this out further up the country. If your FRA or local authority have a training space that we would be able to use, please do contact us at [bluelightpensions@local.gov.uk](mailto:bluelightpensions@local.gov.uk). The training space would need to hold between 30-40 people sat around tables.

We will continue to provide our full LPB training throughout 2025 as follows:

- Thursday 23 January 2025 10:00 – 14:00 (MS Teams) *(Fully booked)*
- Tuesday 25 March 2025 10:00 – 14:00 (MS Teams) *(Fully booked)*
- Monday 16 June 2025 13:00 – 17:00 (MS Teams) *(Fully booked)*
- 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. 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:

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

On 7 November 2024 we will be joined by Adam Gifford from the Money Helper to discuss the sectors current experience and hear any suggestions or concerns, as covered in our [article](#) above.

On 26 November 2024 we will be joined by Home Office to discuss their workplan for the coming 12 months.

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

3 October 2024 – [Unauthorised payments process for offsetting](#)

22 October 2024 – [Matthews update](#)

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](#)

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- [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

### Statutory Instruments

SI 2024/1012 [The Pensions \(Abolition of Lifetime Allowance Charge etc.\) \(No 2\) Regulations 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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07825 731 924

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