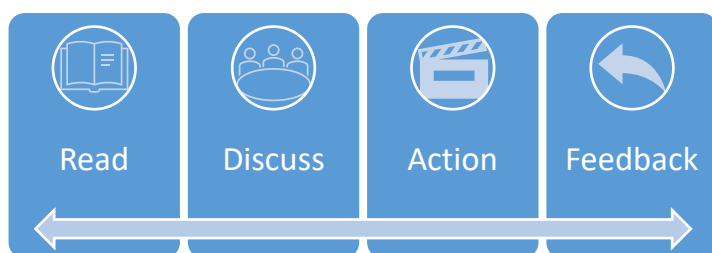


FPS Bulletin 87 – November 2024

Welcome to issue 87 of the Firefighters’ Pensions Schemes bulletin.

We would encourage you to read this bulletin, taking note of and carrying out any relevant actions. This may entail escalating items, alerting colleagues where necessary, and circulating and discussing this bulletin in other forums including but not limited to others within your FRAs i.e. HR or Finance colleagues, Local Pension Boards, and third-party administrators/payroll providers.



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

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

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Calendar of events

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

Table 1: Calendar of events

Event	Date
FPS Coffee Morning	17 December 2024
FPS Technical Working Group	27 February 2025 22 May 2025 20 August 2025 24 November 2025
SAB	12 December 2024 19 March 2025 18 June 2025 11 September 2025 11 December 2025
FPS Communications Working Group	21 January 2025
Local Pension Board training	23 January 2025 (MS Teams) (fully booked) 25 March 2025 (MS Teams) (fully booked) 16 June 2025 (MS Teams) (fully booked) 17 September 2025 (in person) 22 January 2026 (MS Teams) Refresher Training: 11 February 2025 (MS Teams)

Actions arising

Scheme Managers

[GAD Tax and Contributions calculator](#): should ensure they are using the correct version of the calculator.

[NS&I Direct Saver Interest rates](#): should ensure that they have updated the new NS&I rate in the calculator for any calculations on or after 20 November 2024.

[Immediate Detriment](#): are encouraged not to take any actions to rectify members benefits where they are affected by immediate detriment, until we have provided further guidance.

[Matthews death cases](#): to progress with making the relevant payments to survivors of retained firefighters who are eligible under 2006 Scheme rules.

[Matthews 2 calculator forthcoming update](#):

- should recalculate any cases processed to date where pension was purchased in the Matthews first exercise, but standard to special conversion was not chosen until this Matthews second exercise, using this new Matthews 2 Calculator (version 2.5)
- should wait for updated factors before processing any non-accrued benefit conversions as per [Matthews 2 calculator forthcoming update](#).

[Amendments to The Firefighters' Pension Scheme Regulations 2014](#): are encouraged discuss with the relevant areas of their FRA including but not limited to HR, Finance and Payroll and provide a response to the consultation by the deadline of **29 January 2025**.

[SAB Levy 2024-25 – Request for Purchase Order numbers](#): to arrange for the form on page 6 of the letter to be completed and returned to bluelightpensions@local.gov.uk by **2 December 2024**, with a valid purchase order number made payable to the 'Improvement and Development Agency'.

[Age Discrimination Remedy – Request for data](#): should liaise with their administrator to obtain the outstanding information requested in [FPS Bulletin 86 – October 2024](#) by **9 December 2024** and ensure that this month's data is provided by the deadline of **3 January 2025**.

[Budget 2024](#): we encourage all stakeholders to read this consultation and consider whether they wish to provide a response.

[Local Pension Board Training – Help needed](#): 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

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Administrators

[NS&I Direct Saver Interest rates](#): should ensure that the correct NS&I rate is quoted in their figures to members and administrators who use Heywood as their software supplier should liaise with their scheme managers on how the new interest rates will be re-calculated outside of the software.

[Immediate Detriment](#): are encouraged not to take any actions to rectify members benefits where they are affected by immediate detriment, until we have provided further guidance.

[Club Transfers](#): are asked to provide information regards Club transfers by **17:00 on Wednesday 4 December 2024**.

[Budget 2024](#): We encourage all stakeholders to read this consultation and consider whether they wish to provide a response.

[Age Discrimination Remedy – Request for data](#): should ensure that they make this information available to their FRAs by **9 December 2024** if they have not yet already done so, and then by **3 January 2025** for this month's data.

Local Pension Boards

[Amendments to The Firefighters' Pension Scheme Regulations 2014](#): may wish to provide a response to the consultation by **29 January 2025**

[Local Pension Board Chairs Forum](#): We encourage Local Pension Board Chairs to attend the next session on **6 February 2025**.

[Age Discrimination Remedy – Request for data](#): may wish to consider monitoring this as part of their meetings if they are not already.

[Budget 2024](#): We encourage all stakeholders to read this consultation and consider whether they wish to provide a response.

[Local Pension Board Training – Help needed](#): 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

Age Discrimination Remedy updates

GAD Tax and Contributions calculator

On 7 November 2024, we [emailed](#) scheme managers, internal pension, finance and HR contacts, to inform them that GAD had published a new version of the GAD calculator.

The calculator allows for periodical payments for opted out contingent decisions. This should only be used for opted out service within the remedy period. As a reminder pre and post remedy periods can only be repaid as per the pension regulations in place and cannot be paid in periodical payments.

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As with previous updates, we ask that you use the version published on the [GAD Tax and Contributions Calculator](#) section of the [FPS regulations and guidance](#) website, and do not make a local copies of the calculator, to ensure you are using the most up to date version.

Action:

Scheme Managers should ensure that they are using the correct version of the calculator.

NS&I Direct Saver interest rates

Scheme managers and pension administrators will need to be aware that with effect from 20 November 2024, the NS&I Direct Saver interest rate changed from 4.00% to 3.75%. This was also detailed in our email regarding the [GAD Tax and Contributions Calculator](#).

This change affects any information that is calculated and provided to members on or after this date for all types of calculations where the NS&I rate is used. Scheme managers will need to update the new rate within the relevant calculator and pension administrators will need to ensure that the correct amount of interest is quoted when providing figures to members.

Administrators who use Heywood as their software supplier will need to discuss with the scheme managers how this will be re-calculated as the software does not currently have this capability.

Action:

Scheme Managers should ensure that they have updated the new NS&I rate in the calculator for any calculations on or after 20 November 2024.

Administrators should ensure that the correct NS&I rate is quoted in their figures to members.

Administrators who use Heywood as their software supplier, should liaise scheme managers on how the new interest rates will be re-calculated outside of the software.

Immediate Detriment

Readers will recall that in [FPS Bulletin 50 – October 2021](#) we made you aware of the [FBU and LGA's joint statement](#) to announce the agreement of a [Memorandum of Understanding and Framework](#) for managing immediate detriment cases arising from the McCloud/Sargeant age discrimination judgment and supporting guidance was published.

Now that both the [Public Service Pensions and Judicial Officers Act 2022](#) and the [Firefighters' Pensions \(Remediable Service\) Regulations 2023](#) are in force. FRAs may have begun to receive queries from members regarding how this may affect their benefits that are in payment.

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We are currently working with Bevan Brittan to review their position and establish what guidance may be required. We would therefore recommend that you currently do not take any steps to rectify their position, but please do let us know through bluelightpensions@local.gov.uk if you are being approached by members in the meantime.

Action:

Scheme Managers and administrators are encouraged not to take any actions to rectify members benefits where they are affected by immediate detriment, until we have provided further guidance.

Offsetting guidance

In [FPS Bulletin 86 – October 2024](#) we updated the sector that HMRC had published their offsetting guidance for the unauthorised payment charge that is to be used for Immediate Choice (IC) members who previously received an unauthorised payment.

Following feedback from administrators, we held a joint working group with NPCC, some selected administrators across both police and fire, GAD and Home Office to help us identify any potential gaps within the guidance.

We are pleased to confirm that Home Office have agreed to commission GAD to work with the working group to consider these potential gaps in the guidance, and if identified, produce a note to feedback to HMRC. If it is considered that there are not any gaps in the guidance, they will work to establish what additional guidance is needed for the sector to compliment the HMRC guidance and publish this.

Power to reduce or waive liabilities

We have published scheme manager guidance on the remediable powers that they have to reduce or waive liabilities arising from remedy.

The guidance illustrates what powers scheme managers have and provides some example scenarios of when scheme managers may consider using this discretion.

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

Interest on Part 4 Tax loss (Annual Allowance and Lifetime Allowance)

In cases where you will need to pay compensation to a member for annual allowance and or lifetime allowance, which would be considered a Part 4 tax loss, interest at normal HMRC rates is due on these amounts. GAD have updated their stand-alone interest calculator to calculate these amounts of interest for these specific types of compensation.

Marginal rate changes for previously paid annual allowance tax charges

HMRC have confirmed that the taxable pay and marginal rate that a member used initially to calculate their original annual allowance tax charge, does not change because of rollback when taking account of the contribution adjustment.

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However, in cases where members would have had a different marginal rate if they had paid the correct contributions at the time, it does mean that they will have overpaid an annual allowance tax charge, and they will have had a higher scheme pays debit put in place.

This will not affect everyone, and it is not anticipated that there will be many cases that are affected, but for those that are, they will be able to make a claim for compensation. We are working with HMT and GAD to determine what that compensation should look like. Any compensation due can only be determined when the contribution adjustment is settled, and the choice of remedy benefits is known.

Club Transfers

As you will be aware, the Club Memorandum places a 12-month time limit from the date the individual was first eligible to join their current Club scheme, beyond which they cannot apply for a Club transfer.

It has been the policy of the Club that, if both schemes agree, the time limit can be extended in exceptional circumstances.

In its capacity as secretariat to the Club, the Cabinet Office's view is that complying with the 2015 Remedy can be considered as 'exceptional circumstances' for the purposes of extending the 12-month time limit.

In addition to this update HMT are looking to gather information from all schemes about their position with club transfers.

Can you please reply to this email and confirm:

1. Are you able to process new (prospective) club transfers out?
2. If you are able to process new cases currently: -
 - a. Are you able to provide both legacy and reformed remedy quotes?
 - b. Are you only able to provide one quote?
 - i. Is this legacy quote?
 - ii. Is this reformed quote?
 - iii. Other – please give details
3. If you are not able to process new cases currently: -
 - a. Do you have any timescales on when you will be able to?
 - b. What are the main reasons for not being able to process these?

HMT want this information ASAP, so we are asking that you provide this information to bluelightpensions@local.gov.uk by 17:00 on **Wednesday 4 December 2024**.

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Action:

Administrators: are asked to provide information regards Club transfers by **17:00** on **Wednesday 4 December 2024**.

GAD guidance

There are several cases where rollback will not have been possible due to missing technical information. This relates specifically to non-club transfers, divorce and pension sharing orders. GAD have sought legal advice on how the contribution adjustment should factor into any CETV and how administrators would deal with any pension sharing orders that are already in place.

The legal advice has now been provided to GAD and they are now working on drafting some guidance notes for the police pension scheme on how calculations should be dealt with under remedy.

The guidance notes are expected by the end of this year: -

- Non-club transfers guidance is expected imminently.
- Divorce guidance is expected by the end of December 2024.

Firefighters Pension Scheme Valuation 2024 - GAD data

GAD has been in touch with all FRAs to arrange data submission and provide the Fire 2024 valuation data checker tool.

GAD look forward to receiving data from FRAs shortly.

Should you have any concerns or issues then please get in touch with GAD via: Fire.2020Valuation@gad.gov.uk

Matthews Exercise updates**Death cases**

In [FPS Bulletin 84 - August 2024](#) we informed you that the [Employer Guide](#) had been updated in respect of the Matthews remedy in relation to the treatment of deceased cases.

Payments to survivors of retained firefighters under 2006 Scheme part 5 rules [1B](#) and [1C](#) (SI 2006/3432 as amended) can be determined by directly referring to the formula in the scheme rules as explained within the [Employer Guide](#).

We want to remind you that for these cases it is the FRAs responsibility to process these cases using the instruction within the [Employer Guide](#).

ACTION:

Scheme managers: Progress with the payments to survivors of retained firefighters who are eligible under 2006 Scheme rules.

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Guide to processing cases – Support material

To support the sector, the LGA agreed to review the existing material that was already available in respect of the second options exercise. In [FPS Bulletin 83 - July 2024](#) we provided the [Matthews guide to processing cases](#).

This guide originally only included two working case examples for cohort 1 members. With the help of a few FRA's we are now able to include case examples for cohort 2 members which can be found within the guide and on the [Member Area of the FPS Regs and Guidance](#) website.

Please remember this is a live document which will continue to evolve, and we will continue to add other scenarios as they come to our attention.

• We are now able to share:

- [Cohort 2 Scenario 1 Special Firefighter Member](#)
- [Cohort 2 Scenario 3 Special Pensioner Member](#)

Calculator forthcoming update

GAD will be releasing an updated version of the calculator alongside the December interest file update. This will include:

- The impact on Matthews first exercise purchased pension of a new standard to special conversion election (via the associated change in final pensionable pay)
- Expansion of the outputs for without-commutation to include pension amount at calculation date for pensioners
- Allowing cases where deferred members accessed unreduced benefits early due to ill health
- Improvements to validations, in-calculator text and user guide (including many of those recommended by First Actuarial in their review of the calculator earlier in 2024)

ACTION:

Scheme managers: Should recalculate any cases processed to date where pension was purchased in the Matthews first exercise, but standard to special conversion was not chosen until this Matthews second exercise, using this new Matthews 2 Calculator (version 2.5)

GAD guidance update

Following discussion with Home Office, GAD is currently updating factors for Converting Standard Membership Transferred-in Service Credits, Added Years and Additional Pension Benefit to Special Membership Transferred-in Service Credits, Added Years and Additional Pension Benefit. These new factors are expected to apply for all eligible firefighter converting non-accrued standard benefits in connection with their Matthews second exercise election. GAD expects updated factors to be available early in the new year.

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ACTION:

Scheme managers: should wait for updated factors before processing any of these non-accrued benefit conversions.

FPS

Amendments to The Firefighters' Pension Scheme Regulations 2014

On 20 November 2024, Home Office published their [consultation](#) on the proposed updates to the Member Contribution Structure.

The consultation will look at the changes required to achieve the target member contribution yield which includes:

- achieve the target yield over 1 October 2025 to 31 March 2027, and future valuation periods
- update the member contribution structure to encourage scheme participation and reduce opt-outs
- ensure the member contribution structure is administratively sustainable
- ensure due regard to the Public Sector Equality Duty

The consultation ends on **29 January 2025**.

To assist respondents to evaluate these considerations, Home Office will be hosting two drop-in sessions. One will be a remote session via Teams on **10th December 2024** from 10:00 to 11:30 and one will be a face-to-face session at our LGA offices, 18 Smith Square, London, England, SW1P 3HZ on **21 January 2025** from 13:00 to 15:30. Both sessions are the same, so you only need to attend one. Invites were sent out on Monday 25 November 2024.

Action:

Scheme Managers are encouraged discuss with the relevant areas of their FRA including but not limited to HR, Finance and Payroll and provide a response to the consultation by the deadline of **29 January 2025**.

Local Pension Boards may wish to provide a response to the consultation by **29 January 2025**

GAD 2024 Valuation

This is a reminder that in [FPS Bulletin 84 - August 2024](#) we made readers aware of GAD's request to provide membership data extracts for the 2024 valuation **no later than 1 December 2024**.

Should you have any issues relating to this please contact GAD via email Fire.2020Valuation@gad.gov.uk

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SAB Levy 2024-25 – Request for Purchase Order numbers

Under arrangement for the Firefighters' Pension Scheme 2014 Regulations 4H (1), the Scheme Advisory Board (SAB) is required to set an annual budget for approval by the Secretary of State. We are pleased to confirm that the SAB budget for 2024-25 has been approved by the minister.

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

The total levy for the 2024-25 year is £10.49 per firefighter, which is calculated at £7.42 for the SAB levy and £3.07 for the employers. A letter was sent to Chief Fire Officers, scheme managers, internal pension contacts, finance contacts and HR contacts on 15 November 2024 advising them of this.

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

The first stage of the process is for FRAs to provide a valid purchase order number, stating the number of employees eligible to join one of the Firefighter' Pension Scheme as of 1 April 2024, using the form provided with the letter. As a reminder we have asked for this to be returned by **2 December 2024**.

Action:

Scheme Managers: to arrange for the form on page 6 of the letter to be completed and returned to bluelightpensions@local.gov.uk by 2 December 2024, with a valid purchase order number made payable to the 'Improvement and Development Agency'.

Update your contact details

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

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

General technical query log

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

We have not received any general technical queries this month.

Matthews and Age discrimination remedy Query logs

We have three query logs:

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

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

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

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

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

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

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

FirePoliceMcCloudTaxInterest@gad.gov.uk

Firematthewscalculator@gad.gov.uk

FPS England SAB updates

Local Pension Board (LPB) Chair's forum

As introduced in [FPS Bulletin 86 – October 2024](#) we held our first LPB Chair's forum on 22 November 2024. The feedback was that it was a useful session, particularly for those who were new to the role, to allow them to learn from others and to feel supported in their journey.

We were also able to pick up some actions to take forward at the next LPB Effectiveness Committee meeting, to allow for them to continue in their aim to support LPB Boards in making their meetings effective.

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The session 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.

The next session will be held on **6 February 2025** and invites have been sent to our Local Pension Board Chair contacts.

ACTION: Local Pension Board Chairs are encouraged to attend the next session on **6 February 2025**.

REQUEST



Age Discrimination Remedy – request for data

As introduced in [FPS Bulletin 86 – October 2025](#) the Scheme Advisory Board is keen to have oversight of the production of Remediable Service Statements (RSS), in the run up to 31 March 2025.

Thank you to those who have provided a response already, to those who have not yet we would encourage you to do this as a priority, and by Monday 9 December 2024, to allow us to give a verbal update to the figures we already have at the SAB meeting on 12 December 2024.

We are now requesting the next months data. 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 by **3 January 2025**.

ACTION:

Scheme managers: should liaise with their administrator to obtain the outstanding information requested in [FPS Bulletin 86 – October 2024](#) by **9 December 2024** and ensure that this month's data is provided by the deadline of **3 January 2025**.

Administrators should ensure that they make this information available to their FRAs by 9 December 2024 if they have not yet already done so, and then by 3 January 2025 for this month's data

Local Pension Boards: may wish to consider monitoring this as part of their meetings if they are not already.

SAB website

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

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

Other News and Updates

Bedfordshire Fire & Rescue Service itrent Blue Light User Group

Please note there was a typo in the address to contact in [FPS Bulletin 86 – October 2024](#). If anyone is interested in attending the first user group on 10 December 2024, please contact sally.green@bedsfire.gov.uk

Budget 2024

Rachel Reeves MP, Chancellor, delivered [the Budget 2024](#) on 30 October 2024.

HMRC summarised the changes relevant to pension schemes in [Newsletter 164](#). The changes relevant to scheme managers/administrators are:

Extending inheritance tax to pension death benefits

The Chancellor announced that from 6 April 2027 most unused pension funds and death benefits will be included within the value of person's estate for inheritance tax (IHT) purposes.

The Government launched a [technical consultation on Inheritance tax on pensions: liability, reporting and payment](#) on the same day. The consultation seeks views on the processes required to implement the change.

Under the current rules, unused pension funds and death benefits are not liable for IHT where the trustees/scheme managers have a discretion in deciding who will receive them.

From 6 April 2027, the distinction between discretionary and non-discretionary payments will be removed. The proposed changes would mean that:

- FPS death grants would be subject to Inheritance Tax from April 2027
- personal representatives would calculate whether any Inheritance Tax was due, and pass on the relevant information to the pension scheme administrator
- scheme managers would be responsible for paying and reporting to HMRC any Inheritance Tax deducted from an FPS death grant.

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We will share our response to the consultation with you before it closes on 22 January 2025.

QROPS: removal of an exclusion for overseas transfer charges

From 30 October 2024, the overseas transfer charge (OTC) exclusion that applied to members transferring to a QROPS in the European Economic Area (EEA) or Gibraltar has been removed. The transfer will now be subject to an OTC unless the member has sufficient overseas transfer allowance (OTA) and one of the following exclusions applies:

- the member is a resident in the country that the QROPS receiving the transfer is based in
- the QROPS is an occupational pension scheme, and the member is an employee of a sponsoring employer under the scheme at the time of the transfer
- the QROPS is an overseas public service scheme, and the member is employed at the time of the transfer by an employer that participates in that scheme
- the QROPS is a pension scheme of an international organisation, and the member is employed at the time of transfer by that international organisation

Where a member requested a transfer to a QROPS in the EEA or Gibraltar before 30 October 2024, the now removed exclusion can still be applied, as long as the transfer is completed before 30 April 2025. [The Pensions Tax Manual: PTM102300](#) provides guidance on what we would consider as a transfer request.

Requirement for EEA overseas schemes

From 6 April 2025, the conditions for a scheme to be an overseas pension scheme (OPS) or recognised overseas pension scheme (ROPS) established in the EEA, will be brought in line with those applicable to OPSs and ROPSs established in the rest of the world. This means that:

- for a non-occupational pension scheme established in the EEA to be an OPS, it must be regulated by a regulator of such schemes, if such a regulator exists in the country in which the scheme is established — if there is no regulator of non-occupational schemes, the scheme provider must be regulated by a regulator of providers of pension schemes for the purposes of establishing that scheme.
- for a pension scheme to be a ROPS established in the EEA, it must be established in a country with which the UK has either a [double taxation agreement](#) or a [Tax Information Exchange Agreement](#).

UK resident pension scheme administrators

From 6 April 2026, all pension scheme administrators of a UK registered pension scheme will be required to be UK resident. HMRC will provide more information on this change and what it means for existing non-UK pension scheme administrators in future pension scheme newsletters.

Action:

Scheme managers: Review the consultation document on extending inherited tax to pension death benefits and consider responding.

Administrators: Review the changes to the overseas transfer charge and amend your processes.

Finance Bill 2024-25

The [Finance Bill 2024-25](#) began its journey through Parliament on 6 November 2024.

The Bill includes clauses that enact the changes outlined in the previous article on [Budget 2024](#) (other than the inheritance tax changes). Refer to clauses 32, 33 and 34.

The changes to the overseas transfer charge already have provisional legal effect under the [Budget Resolutions](#). These changes become permanent if and when the Finance Bill comes into force.

Pensions Dashboards Programme



Dashboard Programme – Publications

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

In their additional [October 2024](#) newsletter they cover the Written Ministerial Statement emphasising the Government's commitment to launching pensions dashboards.

In their [November 2024](#) newsletter they cover:

- Reporting Standards
- Data Standards

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- Code of Connection
- PDP Webinar Recording

The Pensions Regulator (TPR)



Regulatory Round up

TPR publish regular regulatory round up publications which you can find on their website.

In their [November](#) roundup they cover:

- Greater clarity on regulatory communications with savers
- National spotlight on scam awareness
- AE duties towards festive season workers: raise your client's awareness
- AE duties: employing staff for the first time
- Help us shape our digital services
- Three Executive Directors confirmed on TPR Board to help deliver new regulatory approach
- Help us improve Regulatory Round-Up

The Pensions Administration Standards Association (PASA)



Data Scoring Guidance launch webinar

The Pensions Administration Standards Association (PASA) is publishing new guidance on data scoring. They are holding a [launch webinar](#) on 2 December 2024 at 2pm.

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HMRC

Providing information to members to use the digital service

The information needed by members before using the calculators are published on the [HMRC Tax Adjustment Calculator](#) section of the [FPS member](#) website. While the additional tax may not be in scope to pay, they do still need to submit the information for all years.

They will need income and tax details from the start of the remedy period which they may request from their FRA. If the FRA does not have or cannot find the information, the member can either: -

- Contact the team dealing with digital submissions directly email: publicservicepensionsremedy@hmrc.gov.uk or phone: 0300 123 1079, select option 1, or
- Make a Subject Access Request (SAR) to [HMRC - Apply to make a subject access request to HMRC - GOV.UK](#).

Newsletter 164 – October 2024

On 31 October 2024, HMRC published pension schemes newsletter 164.

This newsletter has articles on:

- extending inheritance tax to pension death benefits
- qualifying recognised overseas pension schemes (QROPSs): removal of an exclusion for overseas transfer charge
- requirements for European Economic Area (EEA) overseas pension schemes
- UK resident pension scheme administrators
- speculation about budget changes

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 are pleased to confirm our 2025 dates as follows:

Full training

- 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)*

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- Wednesday 17 September 2025 11:00 – 15:30 (in person – 18 Smith Square)
- Thursday 22 January 2026 10:00 – 14:00 (MS Teams)

The full training is aimed as LPB members who have not been on the board for long, and who require knowledge of history of the Firefighters' pension schemes, introduction of the Scheme Advisory Board (SAB) and Local Pension Boards, as well as the overall governance of the role of the LPB.

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.

Refresher training

- Tuesday 11 February 2025 10:00 – 13:00 (MS Teams)

The refresher training session is aimed at LPB members who have already received LPB training, as they have been a LPB member for a period already, and just require a bit of a refresher in their knowledge.

This training is provided by the LGA Team, and will cover the current hot topics, management, and governance and the six key principles.

If you have booked onto the full training, and think that this would be more suitable, please contact us and we can transfer your booking.

To book:

Please email bluelightpensions@local.gov.uk for the MS Teams sessions and we will announce when the booking link goes live for the 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.



Local Pension Board Training – Help needed

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. The training space would need to hold between 30-40 people sat around tables.

ACTION: 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

FPS coffee mornings

Our MS Teams coffee mornings are continuing in December 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.

As our sessions in November were provided by our guest speakers Adam Gifford, from the Money and Pensions Service (MaPS) to discuss how the sector envisage Fire pensions to be demonstrated in the Pensions Dashboard there was not any slides to publish.

Likewise, as the Home Office's workplan has not yet been sighted by the Fire Minister it is not appropriate for us to publish this. We have however invited Home Office back in March to provide us with an update to their workplan, following the conclusion of the consultations, so what this space for that session.

In December, due to the holiday session we are looking to hold just one coffee morning on Tuesday 17 December 2024, at 10am, where we will do an end of year roundup and a look into 2025.

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

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.

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](#)

Contact details

Raising a query

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

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