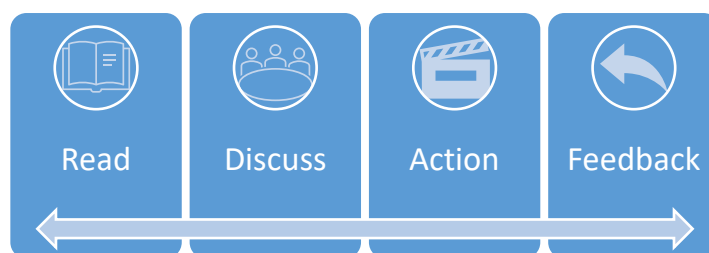


FPS Bulletin 91 – March 2025

Welcome to issue 91 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	10 April 2025
FPS Technical Working Group	22 May 2025 20 August 2025 24 November 2025
SAB	18 June 2025 11 September 2025 11 December 2025
FPS Communications Working Group	8 April 2025 7 July 2025 29 September 2025
Local Pension Board training	16 June 2025 (MS Teams) <i>(fully booked)</i> 17 September 2025 (in person) 22 January 2026 (MS Teams) Refresher Training: 1 August 2025 (MS Teams)
LPB Chair Forum	29 April 2025 25 June 2025 26 August 2025 30 October 2025
Administrator Forum	22 April 2025 12 May 2025 9 June 2025

LGA FRA drop-in session	23 April 2025 23 May 2025 23 June 2025
Internal Dispute Resolution Procedure (IDRP) Training	28 May 2025
Ill Health Retirement Training	28 July 2025
Induction Training	8 May 2025

Actions arising

Scheme Managers

[GAD Guidance](#): are advised to ensure that their administrators are using the correct GAD guidance.

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

[Project Implementation Data request](#): FRA's to complete the Project Implementation data request and return to the bluelightpensions@local.gov.uk by **22 April 2025**

[2025 training and development](#): are encouraged to allow their employees to attend the relevant training on offer, where it will help with their role and ongoing development.

Administrators

[GAD Guidance](#): should ensure that they are using this guidance for all transfers in and prospective divorce cases affected by remedy from 1 October 2023

[Changes in NS&I rate Direct Saver Interest rates](#): should ensure that the correct NS&I rate is quoted in their figures to members.

[FPS annual update 2025](#): should ensure that they are using the current revaluation rates.

Local Pension Boards

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

Age Discrimination Remedy updates

Issuance of Remediable Service Statements (RSS)

In [FPS Bulletin 90 – February 2025](#) we included an article on RSS readiness, this included what actions scheme managers and administrators should take ahead of today's (31 March 2025) statutory deadline.

Following some queries that we have received we wanted to clarify some points:

- Any decision by the scheme manager to exercise their discretion under Section 29(10B) must be made before today (31 March 2025). TPR have confirmed that any retrospective decision would indicate that the scheme manager had not carefully considered this ahead of the deadline.
- Any breach that occurs, must be recorded on 1 April 2025, however this should then be followed by a review process to understand the material significance of the breach, and whether it is then required to be notified to

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TPR.

- If a decision is made to report the breach to TPR, they will expect the report to include why you have considered it to be material to report to them, and it will need to include what is being done to rectify the breach, and what the timescale for doing so is. This will need to be in conjunction with your administrator, who will have to confirm the timescales for when they will be able to complete each cohort of RSS.
- TPR will expect each report to be individual to each FRA, and therefore the LGA cannot provide a set of words that each FRA can use. We have produced a [Material Breach Assessment](#) factsheet that sets out the key points from TPR about how to assess, record and report a material breach in pensions law. This is available in the [factsheet](#) section, under 'M', of the [FPS regulations and guidance](#) website. SAB also have a [breach assessment template](#) to assist the sector when determining whether a breach is materially significant and this is available under the [resources section](#) of the [FPS Board](#) website.
- LGA and NPCC will be holding a joint coffee morning/pensions chat session on 10 April 2025 at 14:30 which will cover pension breaches. An invite to this session will be sent out shortly.

Communicating to members

As also covered in [FPS Bulletin 90 – February 2025](#) we want to re-emphasise the importance of good communication to members.

Scheme managers should have commenced communications for the various groups/cohorts. We recommended that scheme managers do this in conjunction with their administrator to ensure that realistic timescales can be communicated.

LGA will not be issuing any additional national template letters or communications for scheme managers to use other than the [Why my RSS may be delayed factsheet](#), which was published on the [FPS member](#) website on 27 February 2025. LGA are unable to provide any further bespoke communications as not all forces and administrators are in the same position.

In addition, scheme managers will also want to ensure that they have identified the necessary process of how the communications will be issued to members. Scheme managers should have considered:

- How will the communication be issued? Via email or sent by post to home address or an alternative?
- Who will send the communications? The force or the administrator?
- How will you obtain the list of email addresses or home addresses (if being used)

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- What processes will be used to ensure that the right communication goes to the right member?
- When will the communications be sent? Are there some cases which are more easily identifiable and can be sent sooner rather than later?

It is inevitable that some members will not receive a statement by 31 March 2025 despite being forecasted to receive one due to last minute errors in the process, it is important that these members receive follow-up comms as soon as possible if they do not receive a statement by the deadline.

GAD guidance

Transfers in

On 28 February 2025, we emailed administrators to confirm that the guidance for applying the age discrimination remedy to non-club transfers and cross border transfers in had been published on the [Transfers in](#) GAD guidance section of the [FPS regulations and guidance](#) website.

Prospective divorce guidance

On 24 March 2025, we emailed administrators to confirm that the guidance for prospective divorce cases had been published on the [Divorce \(Pension debits and credits\)](#) section of the FPS regulations and guidance website.

Retrospective divorce guidance

GAD have issued their first draft version of the guidance, which has been shared with administrators and software suppliers. This will then go through the same consultation process and review as the prospective divorce guidance did and we can therefore expect the finalised version by the end of June. Until this is published administrators should follow the process as set out in [FPS Bulletin 89 – January 2025](#).

ACTIONS:

Scheme managers are advised to ensure that their administrators are using the correct GAD guidance.

Administrators should ensure that they are using this guidance for all transfers in and prospective divorce cases affected by remedy from 1 October 2023.

Changes in NS&I rate Direct Saver Interest rates

Further to the update in [FPS Bulletin 88 – December 2024](#) we have become aware of two further changes to the Direct Saver Interest rates:

Date	Rate
20 December 2024	3.50%
5 March 2025	3.30%

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.

The [historical NS&I rates](#) can be found on the NS&I page under the Direct Saver tab.

Actions:

Scheme Managers should ensure that they have updated the new NS&I rate in the calculator for any calculations on or after the date of change.

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

HMRC Digital Service – SDES Files

Further to FPS Bulletins [71](#) and [89](#) we are pleased to confirm that after joint discussions with NPCC, HMRC and HMT we have published guidance for SDES files that scheme managers may receive after a member has used the HMRC digital service to calculate their adjustment in respect of annual allowance.

The guidance is published in the [Age Discrimination Remedy – HMRC member tax calculator](#) section of the member area of the [FPS regulations and guidance](#) website, under 'Public Service Pensions Remedy (PSPR) Scheme Pays Election' tab.

Matthews exercise updates

Matthews exercise: GAD calculator

GAD will be releasing a new version of the Matthews 2 calculator to reflect the 2024/25 pension increases at the beginning of April. This version will include the April interest file. GAD will not be separately releasing the April 2025 interest file.

ACTION: Scheme managers should ensure that those who are involved with the Matthews exercise are aware of the new version of the calculator. The new version should be used to process cases with calculation dates from 1 April 2025.

Project Implementation Data request

Further to our request in [FPS Bulletin 82 - June 2024](#) we would now like to collect the data for period 1 January 2025 to 31 March 2025.

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Please complete the return which you can access via this link [Project Implementation data request](#). Earlier templates will not capture the detail we are now asking you to provide.

ACTION: FRA's to complete the Project Implementation data request and return to the bluelightpensions@local.gov.uk by **22 April 2025**

FPS

Firefighters' Pensions Team



We would like to welcome to the team Vivian Jones, who is joining us tomorrow 1 April 2025, as a Programme Support Officer (PSO). Vivian will be helping the team with a lot of the administrative tasks, so you will start to see her name come out on invites to things such as the coffee mornings, working groups and forums etc. going forward.

FPS annual update 2025

FPS contribution rates and bandings remain unchanged for 2025-26.

All relevant thresholds and rate changes for 2025 are available in the [FPS annual update 2025](#).

The relevant legislation can be viewed on our website under [annual update Statutory Instruments](#).

ACTION: Administrators should ensure that they are using the current revaluation rates.

Internal Dispute Resolution Procedure (IDRP)

In conjunction with the launch of our first IDRP training session this week, we will be publishing guidance for decision makers by Wednesday 2 April 2025.

The guidance will set out the key areas that need to be considered and will include checklists and template letters for decision makers to use at each stage of the process.

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The guidance will be available on the [guides and sample documents](#) section, under the IDRPs tab, on 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.

General technical query log

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

Queries have been answered this month in the following categories:

- Death Grants
- Spouses pension
- IDRPs compensation payments

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

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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

Training and Development

2025 Training and Development

In [FPS Bulletin 88 – December 2024](#) we informed readers that we were launching a training programme for 2025. We are pleased to confirm that we have added a new [Training and Development](#) section to [FPS regulations and guidance](#) website, which provides information on what training and qualifications we are offering.

The training sessions that we have available, and the links to book are as follows:

Induction

[Virtual - 8 May 2025](#)

Internal Dispute Resolution Procedure (IDRP)

[Virtual - 28 May 2025](#)

Ill Health retirement

[Virtual - 28 July 2025](#)

If there are any specific areas of training that you would like to see, please let us know via bluelightpensions@local.gov.uk or be part of our training working group.

ACTION: Scheme managers are encouraged to allow their employees to attend the relevant training on offer, where it will help with their role and ongoing development.

Local Pension Board (LPB) Training Sessions

All details of the LPB training sessions are included on the [‘Training and Development’](#) section of the [FPS Board](#) website. The section sets out the dates that are available and how you book for these, as this will now be completed via a booking system, which is a change to the process.

*Please note that you will need to put NA in the box where it asks for the purchase order.

The full training is aimed at newer LPB members, where they need a more detailed session on the different areas of FPS and their role. For this session we invite other stakeholders to cover certain sessions, including TPR, PDP and the Chair of the

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SAB.

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 provide a reminder of the purpose of an LPB, the key role and responsibilities of all stakeholders and the current hot topics.

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

ACTION:

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

Events

FPS coffee mornings

Our MS Teams coffee mornings are continuing in April 2025. 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 mentioned earlier in the bulletin we will be holding a joint LGA and NPCC breaches coffee morning on 10 April 2025 at the later time of 14:30.

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

[18 March 2025 – Police and Fire UPC Offsetting guidance webinar](#)

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.

FPS England SAB updates

19 March 2025 SAB meeting

The Scheme Advisory Board (SAB) last met on 19 March 2025 and their meeting covered:

- Home Office update
- GAD update

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- 2024 Valuation
- Matthews
- Sargeant
- LGA general update
- SAB Governance update
 - Terms of Reference sign off
 - Review of the risk register

The SAB were also joined by Adam Gifford of the Money and Pensions Service (MaPS) who provided a demonstration of the MaPS Pensions Dashboard.

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

LGA job opportunity – LGPS Training and Development Adviser

Our LGPS colleagues are recruiting for an LGPS Training and Development Adviser. This role can be home based, or office based in London.

The successful candidate will join the training section of the LGPS team. They will be responsible for developing and delivering training to pension administrators, employers, councillors and local pension board members. They will also assist in the delivery of our new qualification – the Certificate in LGPS Administration.

For more information and to apply, see the [LGPS Training and Development Adviser job advert](#). Contact Lisa.Clarkson@local.gov.uk for an informal chat about the role.

The closing date for applications is 17 April 2025. Interviews will be held virtually in the week starting 28 April 2025.

Pensions Dashboards Programme



Dashboard Programme – Publications

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

Connecting to dashboards

On 18 March 2025, the Pensions Dashboards Programme (PDP) published [a blog about what you need to do to connect to the dashboards ecosystem](#).

The FPS connect by date is 31 October 2025. This is set out in the [guidance published by the Department for Work and Pensions \(DWP\)](#) in March 2024. Whilst this date is not statutory, FRAs should seek to connect in line with the date set out in the guidance.

You should be well on the way to deciding your route to connection. This decision needs to be taken as quickly as possible.

PDP standards go live

Earlier this month, PDP confirmed that the Secretary of State for Work and Pensions and the Department for Communities (Northern Ireland) have approved updated:

- Data standards
- Technical standards
- Reporting standards
- Code of connection

You can find the latest versions of the [PDP standards](#) on their website. FRAs must comply with these as they prepare to connect to the pensions dashboards ecosystem.

Volunteer participants complete connection journey

In March 2025, the PDP confirmed that three organisations have passed through the stages to connect to the pensions dashboards ecosystem. This opens the way for the first schemes to connect in April 2025. You can read more about the [first participants connecting to the pensions dashboards ecosystem](#) on the PDP website.

The organisations that have passed the final stage are Heywood, Legal and General

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and Pension Fusion.

PDP blog – connecting via a third party

PDP has published information on [connecting to dashboards via a third party](#).

Most pension schemes will connect via a third-party connection provider, such as their third-party administrator or an integrated service provider (ISP). The information provides an overview of what the process involves.

Dashboards webinar

PDP is holding a one-hour dashboards webinar at 3pm on 3 April 2025. Dashboards experts from PDP and TPR will provide updates on the standards, the connection journey and registration codes. Find out more and book your place on the [Dashboards forum: Programme and regulator update](#) online.

The Pensions Regulator (TPR)



Update your contact details

The Pension Regulator has contact details for the scheme manager based on the annual scheme return that is completed, in some cases this is recorded as being a general email address, rather than a specific individual. Communications from TPR about Dashboards are being sent to this address which will also be used to issue unique connection codes.

It is important that every scheme manager checks their contact details on [exchange](#) and updates these where necessary.

Please note that this should not be your pension administrator but will need to be a suitable contact within your FRA.

All scheme managers should check who you have nominated, and or nominate the right contact by sending an email to the customer support team at TPR customersupport@tpr.gov.uk.

Warning members about pension scams

The Pensions Regulator (TPR) has updated its two-page pension scams leaflet and the letter to be issued to members when transferring benefits out of a defined benefit scheme. Both documents can be found on the [Warn members about pension scams](#) page of the [TPR website](#).

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TPR publishes data strategy

[TPR's data strategy](#) challenges pension schemes to raise data standards which will in turn improve outcomes, increase efficiency, enhance innovation and reduce the regulatory burden. It provides an overview of TPR's data vision for the coming years, expected changes at TPR and how these will affect pension scheme administrators and managers.

You can read more in the March 2025 [TPR press release about the strategy launch](#).

HMT

Finance Act 2025

The [Finance Act 2025](#) [2025 c. 8] delivers legislative changes to implement policies announced in the October 2024 Budget. The Act amends:

- Part 4 of the Finance Act 2004
- the Pension Schemes (Information Requirements for Qualifying Overseas Pension Schemes, Qualifying Recognised Overseas Pension Schemes and Corresponding Relief) Regulations 2006
- the Registered Pension Schemes (Provision of Information) Regulations 2006
- the Pension Schemes (Categories of Country and Requirements for Overseas Pension Schemes and Recognised Overseas Pension Schemes) Regulations 2006.

The purposes of the changes are to:

- harmonise the treatment of pension transfers to schemes in the European Economic Area or Gibraltar with other overseas transfers
- introduce the requirement for pension scheme administrators to be resident in the UK from 6 April 2026.

HMRC

Pension Input aggregation consultation

In [FPS Bulletin 77 – January 2024](#), we made readers aware that HMRC were [consulting on provisions aimed to implement PIA aggregation or negative PIA policy](#).

Following a recent query, we became aware that the sector may not be aware of the outcome of this consultation which concluded on 26 February 2024.

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[The Finance Act 2004 \(Registered Pension Schemes and Annual Allowance Charge\) Order 2024](#) implemented these changes and provides for pensionable service in specified legacy (closed) public service pension scheme (PSPS) and service in a reformed (open) PSPS to be combined for the purposes of calculating an individual's pension input amount when determining their annual allowance (AA). This will allow individuals to offset negative pension input in a legacy scheme against positive input in a connected reformed scheme.

Pension Schemes Newsletters 167 and 168

On 3 March 2025, HMRC published [pension schemes newsletter 167](#). The newsletter includes articles on:

- preparing for the 2024 to 2025 pension scheme return
- updates to form APSS263 (used in QROPS transfers) to include the amount of the available overseas transfer allowance
- alignment of pension schemes in the European Economic area (EEA) with the rest of the world from April 2025
- reporting pension commencement excess lump sums and the importance of:
- using a separate payroll record from any record used to pay an ongoing pension
- issuing a P45 once the payment has been made.

[Pension schemes newsletter 168](#) was published on 27 March 2025. It covers:

- preparing to submit a pension scheme return in the Managing pension schemes service, if you receive a notice to file one
- aligning the treatment of transfers to schemes in the EEA with other overseas transfers
- deadlines related to Lifetime allowance (LTA) protections following the abolition of the LTA
- a request for administrators to contact pensionsuserresearchrecruitment@hmrc.gov.uk if they would like to help develop a look-up service for checking LTA protections and enhancements. Use 'look up service' as the subject of your email.

Useful links

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

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- [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](#)

Legislation

Acts

[Finance Act 2025](#) [2025 c.8]

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.

Tara Atkins (Senior Firefighters' Pensions Adviser)

Telephone: 020 7664 3031 (Teams Direct Dial)

Email: Tara.atkins@local.gov.uk

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