

FPS Bulletin 81 – May 2024

Welcome to issue 81 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.

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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 | 11 June 2024 |
| FPS Technical Working Group | 30 May 2024 27 August 2024 25 November 2024 |
| SAB | 18 June 2024 12 September 2024 12 December 2024 |

| Event | Date |
|--|--|
| FPS Communications Working Group | 25 June 2024 25 September 2024 3 January 2025 |
| Firefighters' AGM | 18 and 19 September 2024 |
| Local Pension Board training | 2024 dates: 17 June 2024 (MS Teams) 18 September 2024 (In person) 23 January 2025 (MS Teams) 2025 dates: 25 March 2025 (MS Teams) 16 June 2025 (MS Teams) 17 September 2025 (in person) 22 January 2026 (MS Teams) |

Actions arising

For Scheme managers

[Age Discrimination Remedy – Compensation guidance](#): - Scheme managers should familiarise themselves with the compensation scheme manager guidance and the Home Office compensation funding guidance.

Scheme managers are strongly encouraged that they follow the guidance when making a:

- decision
- payments.
- AME funding claim, and
- Reporting to the local pension boards

[Age Discrimination Remedy – Statutory deadlines](#): - Scheme managers should familiarise themselves with the statutory deadlines, to ensure that where possible they are adhered to. This may require discussions with your administrator to agree deadlines if this has not already taken place.

If a statutory deadline cannot be met, it is important that this is reported accordingly as per the guidance within the factsheet.

[Age Discrimination Remedy – Contingent Decisions](#): - Scheme managers, should familiarise themselves with the updated guidance, to ensure that they are aware of the updated position. They are also encouraged to report any contingent decision claims and their outcome to their local pension board.

[Matthews GAD calculator](#): - Scheme managers should ensure that they are using the most up to date version of the calculator.

[Update on Tax Treatment of Matthews cases](#): Scheme managers should ensure that they have familiarised themselves with the email and the recommendations and update their administrators of their relevant decision for processing these cases.

For Administrators

[Age Discrimination Remedy – Statutory deadlines](#): - Administrators should familiarise themselves with the statutory deadlines, to ensure that where possible they are adhered to.

If a statutory deadline cannot be met, it is important that this is reported accordingly as per the guidance within the factsheet.

[Age Discrimination Remedy – Contingent Decisions](#): - Administrators should familiarise themselves with the updated guidance, to ensure that they are aware of the updated position.

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[Age Discrimination Remedy – HMRC member tax calculator](#): - Administrators should ensure that they are making members aware of the interim process for them to make a submission to HMRC.

For Local Pension Boards

[Age Discrimination Remedy – Statutory deadlines](#): - Local Pension Boards, should familiarise themselves with the statutory deadlines, and should obtain assurance that statutory deadlines are adhered to and where a breach occurs this is reported to them.

[Age Discrimination Remedy – Compensation guidance](#): - Local Pension Boards should familiarise themselves with the compensation scheme manager guidance and the Home Office compensation funding guidance and are encouraged to request reporting on decisions and payments made.

[Age Discrimination Remedy – Contingent Decisions](#): - Local Pension Boards should familiarise themselves with the updated guidance, to ensure that they are aware of the updated position. They are also encouraged to request reporting of any contingent decision claims.

[Local Pension Board \(LPB\) training sessions](#): - Local Pension Board members are encouraged to book onto the training sessions if they have not already done so.

FPS

2024 AME pensions top up grant – uplifts for FY24/25 for Matthews and Sargeant

On 7 May 2024 Home Office emailed claim administrators/certifiers at FRAs with details of the [uplifts](#) that they have added to each FRA's forecasts for financial year 2024/25 to reflect additional costs relating to the implementation of Matthews and Sargeant remedies. They also provided detail of the [methodology](#) used by GAD.

Additional AME pensions top-up grant

On 13 May 2024 Home Office [emailed](#) finance contacts at FRAs with regards to the July 2024 top-up grant, with concerns that this may leave FRAs short financially. Home Office therefore confirmed that further to their email of [7 May 2024](#) they would be using the estimates in the calculation of FRAs 80% figures in respect of 2024/25.

Age Discrimination Remedy – Compensation guidance

[The Public Service Pensions and Judicial Offices Act 2022 \(PSPJOA 2022\)](#) gives power for scheme managers to pay compensation in respect of compensatable financial losses incurred by members, or in the case of deceased members, their personal representatives, that are not rectified by the member's immediate or deferred choice and the provisions of [The Firefighters' Pensions \(Remediable Service\) Regulations 2023](#) (2023 Regulations).

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We are pleased to confirm that we have published [scheme manager](#) and [member guidance](#) to help support consistent decision making. Additionally, we have also provided a member claim form. All documents can be found on the [retrospective remedy](#) section of the [FPS regulations and guidance](#) website. The member documents have also been added to the [age discrimination remedy – compensation section](#) of the [FPS member](#) website.

On 14 May 2024 Home Office [emailed](#) FRAs to confirm that they had also published their compensation funding guidance.

They asked FRAs to note that:

- Funding for the compensation arrangement will be managed through the Annual Managed Expenditure (AME) process. However, compensation payments **will not** be paid from the pension funds account. This requires a new, separate AME process for the purpose of paying compensation from operational accounts which is the purpose of this guidance (they do not qualify as legitimate payments in or out of the pension fund accounts).
- Compensation payments made through this new process will be paid in arrears and on a quarterly basis meaning that FRAs will make payments to successful compensation claims and can seek reimbursement from the Home Office following the end of every quarter (e.g. July, October, January, April).
- To support this new Sargeant compensation payments we will be collecting data via DELTA on dedicated forms, but the completion window will be short given that they are not forecasts and the need to make timely payments. Timely completion of the DELTA forms will be essential for the Home Office to be able to make the quarterly payments.
- The Home Office will consider making supplementary funding payments outside the quarterly process in exceptional circumstances where any FRAs can demonstrate cashflow challenges arising from making the compensation payments.

Further information relating to these points are included within the [funding guidance](#).

ACTIONS:

Scheme managers, and local pension boards should familiarise themselves with the compensation scheme manager guidance and the Home Office compensation funding guidance.

Scheme managers- are strongly encouraged that they follow the guidance when making a:

- decision
- payments.
- AME funding claim, and
- reporting to local pension boards

Local Pension Boards - are encouraged to request reporting of the decisions and payments made.

Age Discrimination Remedy – Statutory deadlines

Within the regulations¹ that govern the age discrimination remedy, there are several dates which set out when certain elements of the remedy **must** be implemented by. This is unless there is a discretion for a scheme manager to use their powers to deviate from this.

To help support scheme managers we have published a [factsheet](#) that sets out the different statutory deadlines within the age discrimination remedy process, and the requirements that are needed to meet such deadlines.

If a statutory deadline is not adhered to this would constitute a breach in law which **must** be reported to the Local Pension Board (LPB). All breaches should be assessed as to whether they are of material significance. All material breaches are required to be reported to the Pensions Regulator (TPR).

¹ [Public Service Pensions and Judicial Offices Act \(PSPJOA\), The Firefighters' \(Remediable Service\) Regulations 2023, The Public Service Pensions \(Exercise of Powers, Compensation and Information\) Directions 2022](#)

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

ACTION: Scheme managers, administrators and local pension boards should familiarise themselves with the statutory deadlines, to ensure that they are adhered to.

If a statutory deadline cannot be met, it is important that this is reported accordingly as per the guidance within the factsheet.

Scheme managers - are encouraged to have discussions with administrators to agree deadlines if this has not already taken place.

Local Pension Boards - are encouraged to gain assurance that statutory deadlines are adhered to and that any breaches that have occurred are reported to them.

[Age Discrimination Remedy – Annual Benefit Statement Remediable Service Statement \(ABS-RSS\)](#)

We are pleased to inform you that the ABS-RSS documents have been finalised and are published on the [Age Discrimination Remedy – Remediable Service Statement](#) section, within the member area of the [FPS regulations and guidance](#) website.

This includes:

- Conditional text document
- Design document – active members (available in both word and RTF versions)
- Data specification document

As a reminder:

- The conditional text document shows the rules that should be followed to generate an Annual Benefit Statement. Conditional elements are indicated with square brackets. In some cases, full pages are conditional depending on the members circumstances. This document should be used in conjunction with the data specification and the design document.
- ABS RSS data specification (providing details of the data items required and how these should be calculated)
- ABS RSS design – active members (providing a template that should be populated with the correct conditional text items).

Age Discrimination Remedy – Contingent Decision guidance

We have been considering the position of an FPS 1992 member who was opted out on 31 March 2015. Currently the examples within the contingent decision guidance suggest that if a member opted out on or before the 31 March 2015, they would be automatically entitled to a contingent decision claim, however they would only be able to be reinstated within FPS 2006.

Having considered this further, it is our understanding that this is incorrect. If a member is opted out on 31 March 2015, this would mean that the first day they are no longer a member of FPS 1992 is 1 April 2015 (first day of the remedy period). This would mean that they would be able to be reinstated membership back to FPS 1992.

We have therefore updated the [scheme manager contingent decision guidance](#), which is published on the [retrospective remedy](#) section of the [FPS regulations and guidance](#) website. The member documents have also been updated. These are published on the [Age Discrimination Remedy – Contingent Decision](#) section of the [FPS member](#) website.

ACTION: Scheme managers, administrators and local pension boards should familiarise themselves with the updated guidance, to ensure that they are aware of the updated position.

Scheme managers: are encouraged to report any contingent decision claims and their outcome to their local pension board.

Local Pension Boards: are encouraged to request reporting of any contingent decision claims.

Matthews – GAD calculator

On 15 May 2024, GAD published a revised calculator and updated their guidance.

The calculator fixes some issues that had been identified within the calculator. A summary of the fixes can be found on the [Special members of FPS 2006 – GAD calculator](#) section of the FPS regulations and guidance website.

Calculations that have been run through the previous version of the calculator, will not need to be rerun, this is unless they are affected by fixes referenced above.

FRAs are encouraged not to make local copies of the calculator, but to refer to the [Special members of FPS 2006 – GAD calculator](#) section of the FPS regulations and guidance website.

ACTION: Scheme managers should ensure that they are using the most up to date version of the calculator.

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Update on the Tax Treatment of Matthews cases

On the 14 May we [emailed](#) scheme managers, Chief Fire Officers (CFOs) and FRA pension contacts to provide an update on the Tax Treatment of Matthews cases. Over the past few weeks, we have been in conversation with HMRC on the correct tax treatment for individuals who elect for the Matthews exercise.

Further updates will be provided at the earliest opportunity.

ACTION: Scheme managers should ensure that they have familiarised themselves with the email and the recommendations and update their administrators of their relevant decision for processing these cases.

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:

- Age Discrimination Remedy – Pension Input Amount
- Assumed Pensionable Pay
- Added Years – FPS 1992

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.

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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

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

The Pensions Administration Standards Association (PASA)



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PASA Dashboard Working Group - Spring update

The Pensions Administration Standards Association (PASA) Dashboards Working Group has issued an [update](#) for spring 2024, outlining the new guidance and content it has planned. They have planned a matrix of “synthetic” dashboard test cases designed to help schemes understand the breadth of testing needed and to plan their own testing. PASA anticipates updating existing guidance as well as publishing further guidance on areas such as data matching and for administrators and providers looking to be “administration ready”.

Pensions and Lifetime Savings Association (PLSA)

The logo for the Pensions and Lifetime Savings Association (PLSA) is a magenta square containing the text "PENSIONS AND LIFETIME SAVINGS ASSOCIATION" in white, uppercase letters.

Lifetime Allowance Abolition – Policy insights webinar

On 22 May PLSA held a policy insights webinar that focused on Lifetime Allowance Abolition – The outstanding questions asked.

A copy of the [webinar](#) is available on PLSA’s website.

Pensions Dashboards Programme



The Pensions Dashboard Programme – Frequently Asked Questions Newsletters

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

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

- [Data standards overview blog](#)
- [Updated draft data standards](#)
- [PDP in the news](#)
- [Latest progress update report](#)

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- [National Audit Office report](#)

The Pensions Regulator (TPR)



May 2024 Newslink

On 9 May 2024, TPR published Newslink, their monthly communication.

In this month's Newslink it covered TPR's:

- [Corporate plan](#)
- [Annual funding statement](#)
- [Blog exploring innovation in the interest of savers](#)

Governance and administration survey 2024

TPR have confirmed that they will not be carrying out their annual governance and administration survey this year due to other priorities. They aim to recommence this in 2025.

HMRC

Age Discrimination Remedy – HMRC member tax calculator

The HMRC calculator has been 'temporarily offline' since 11 April 2024.

HMRC have not yet been able to provide us with any timeframe for how long the calculator will be offline, other than to confirm that it will be down for weeks as they need to make improvements to the service, such as, the save and return function and to fix some technical issues they have identified.

What should members do now?

We know that some members will look to use the calculator twice,

- Firstly, to help inform their tax position so they can decide between legacy or reformed scheme benefits and,
- Then again when they have made their election, to submit the revised position to HMRC.

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Where members are using the calculator upon receipt of an estimate or their retirement options, HMRC have confirmed that administrators can direct them to use the Annual Allowance calculator: –

<https://www.tax.service.gov.uk/pension-annual-allowance-calculator>

The annual allowance calculator will provide the member with details of the amount that is subject to a tax charge for each year, however it is unable to:

- Calculate the tax charge due from the member based on their marginal rate or,
- Take account of any charges previously paid and make any adjustments for either compensation or increased tax charge.

Members who have had or are likely to have a tax charge will have been provided with a Notional Remediable Pensionable Saving Statement (NR-PSS), which gives them the original position of what tax charges were paid by the scheme. With this information they would be able to assess their revised position, which will enable them to make a choice of remedy benefits.

Member submissions

If a member has made a choice for their remedy benefits, and they need to submit the changes to HMRC, this can be done by a manual process direct with a dedicated HMRC remedy team. In the first instance, the member should send an email to publicservicepensionsremedy@hmrc.gov.uk, using “PSPR submission - Fire” as the subject line, alternatively they can call 0300 123 1079 (option 1).

Within the body of the email, a member should make it clear that they need to make a remedy submission for the Firefighters’ Pension Scheme, providing the following details:

- full name,
- email address, and
- telephone number

A member of the dedicated HMRC remedy team will then contact the individual and go through the manual submission process, this will involve the member completing a [manual submission form](#) and they will need to have the relevant PSTR numbers along with the information listed on GOV.UK webpages.

ACTION: Administrators should ensure that they are making members aware of the interim process for them to make a submission to HMRC.

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Pensions Tax Manual (PTM)

On 7 May 2024 [PTM113400](#) was archived in line with the abolition of LTA and the Finance Bill 2023-24.

On 13 May 2024 [PTM176220](#) was amended to delete section on Scheme Chargeable Payments: Unauthorised lump sum payments.

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 were excited to release the dates of the training as follows:

- Monday 17 June 2024 13:00 – 17:00 (MS Teams) (*Fully booked*)
- Wednesday 18 September 2024 11:00 – 15:30 (In person - 18 Smith Square) (*bookings live on [LGA events](#) page*)
- Thursday 23 January 2025 10:00 – 14:00 (MS Teams) (*Fully booked*)

We are also pleased to release our 2025 dates as follows:

- Tuesday 25 March 2025 10:00 – 14:00 (MS Teams)
- Monday 16 June 2025 13:00 – 17:00 (MS Teams)
- 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.

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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:

Please email 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 June 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.

We are pleased to be holding a session with Home Office on 11 June 2024 at 10am to cover the newly published [Compensation and funding guidance](#), as referenced earlier within the bulletin.

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

7 May 2024 – [TPR session on Pension Dashboards](#)

21 May 2024 – Employee Contribution review

- [GAD and Home Office](#)
- [SAB Priorities](#)

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.

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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.

Claire Johnson (Senior Firefighters' Pensions Adviser)

Telephone: 07920 861 552

Email: claire.johnson@local.gov.uk

Tara Atkins (Firefighters' Pensions Adviser)

Telephone: 020 7664 3031 (Teams Direct Dial)

07825 731 924

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