

FPS Bulletin 75 – November 2023

Welcome to issue 75 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	12 December 2023
FPS Technical Working Group	12 December 2023
SAB	14 December 2023
FPS Coffee Morning	19 December 2023
FPS Communications Working Group	19 December 2023

Actions arising

[Matthews - GAD calculator](#) – FRAs:

1. should read the user guide.
2. should ensure that they have the most up to date version of the calculator when they update the spreadsheet at the beginning of the month to allow for the latest interest rates.
3. should share this information with anyone who is carrying out the Matthews second options exercise.

[Matthews - Consequential loss claims](#): FRAs should provide the information requested accordingly.

[Matthews – Monitoring and Reporting](#): FRAs to maintain robust record keeping ensuring that the data required by the Home Office and GAD is easily accessible.

[Matthews - Deceased members](#): FRAs to stockpile any cases which are currently not covered by the regulations until an amendment is in place.

[HMRC 2022/2023 event reporting procedure for Annual Allowance and lifetime allowance \(LTA\)](#): Scheme Managers should provide data by **31 January 2024**.

FPS

Matthews – GAD calculator

On 13 November 2023 we emailed you to announce that following the [Matthews GAD calculator launch and demo](#) coffee morning on 31 October 2023, the Matthews second options exercise – GAD calculator and user guide has been released.

These documents have been added to our existing [Special members of FPS 2006 - GAD Calculator](#) webpage within the member area of the FPS regulations and guidance website.

The calculator (first live version) can be used to assist contribution calculations relating to the second options exercise. Please note:

- This calculator can be used for calculations with effective dates in November 2023
- The calculator will need to be updated each month to allow for the latest applicable interest rates. GAD will make a monthly interest file available through their Egress portal which you will need to register for on an individual basis by emailing Firematthewscalculator@gad.gov.uk

- The types of cases covered by this calculator are set out in the user guide. A second version of the calculator, covering a wider group of categories, is being tested and is expected to be released by the end of the year.

The user guide provides detailed instructions on how to use the calculator. The guide details the cases which are covered by the calculator, data inputs required (both bulk and individual), and the output produced by the calculator. The guide also includes some worked examples and troubleshooting comments.

If you have any initial questions using the calculator, it is recommended that you contact the super users in the first instance. Their details are in the [‘Super Users’](#) tab on the webpage.

We are aware that FRAs will have to save a version of the calculator locally when they upload the interest file each month. We do however recommend that you check the website first to ensure that you are uploading interest to the most recent version of the calculator in case there have been any amendments.

Please ensure that you share this information with anyone who is carrying out the Matthews second options exercise on behalf of your Fire and Rescue Service.

Should you require access to the member area of the FPS regulations and guidance website, please email bluelightpensions@local.gov.uk.

ACTIONS: FRAs;

1. Should read the user guide.
2. Should ensure that they have the most up to date version of the calculator when they update the spreadsheet at the beginning of the month to allow for the latest interest rates.
3. Should share this information with anyone who is carrying out the Matthews second options exercise.

Matthews – Deceased members

Readers may be aware that there are specific provisions in the [Firefighters’ Pension Schemes \(England\) \(Amendment\) Order 2023](#) which provide remedy for deceased cases:

[Special death grant](#) – Individuals who have died in the period 7 April 2000 to 5 April 2006.

[Additional death grant](#) - Individuals **must** have joined the modified scheme as part of the first options exercise, purchased their past service to 1 July 2000 and would also have been entitled to purchase pre-July 2000 service as part of the 2023 Options exercise but for the fact that they have died prior to having the opportunity to make a positive election.

The LGA have alerted the Home Office to the following scenario:

An individual who was **not** identified under the first options exercise, so therefore were never given the opportunity to join the modified scheme but have since died and are therefore unable to make an election under the second options exercise - Presently the regulations do not provide any remedy for such cases.

The Home Office is currently considering this issue and will provide an update in due course.

It is recommended that until further clarity has been provided FRAs stockpile any cases which they identify meeting this specific set of criteria.

ACTION – FRAs to stockpile any cases which are currently not covered by the regulations until an amendment is in place.

Matthews – Monitoring and reporting

As we are now in the implementation phase of the Matthews remedy both the Home Office and GAD have confirmed that there are some key areas that they will require FRAs to report on.

The first area is in respect of overall project implementation. It has been agreed that FRAs will be asked by the LGA to provide the following data on a quarterly basis:

1. Total number of cases
 - a. Identified and individual located i.e. have an address on file
 - b. Identified but not located i.e. no address on record
2. Total number of cases which have been sent the initial expression of interest letter.
3. Total number of individuals who have replied and expressed an interest.
4. Total number of cases which cannot be run through version one or two of the calculator and will need to be sent to GAD.
5. Total number of statements issued.

6. Total number of individuals who have elected to join, to be broken down as follows:
 - a. Special members
 - i. Periodical
 - ii. Lump sum
 - b. Special deferred
 - i. Periodical
 - ii. Lump sum
 - c. Special pensioner

7. Total number of cases passed to the administrator for implementation.

The second area is in respect of positive elections **only**. The Home Office and GAD would like FRAs to collate and share the GAD calculator inputs and outputs for **all** individuals who elect to join the second options exercise.

- FRAs using the bulk processing interface can simply retain and concatenate input and output files for relevant cases.
- FRAs using the individual interface can use the “**Append to bulk interface**” button when processing elections to build up a file of results (see user guide page 11).

It is expected that this data will be requested on a quarterly basis, details on how this information will be shared will be provided in due course.

ACTION: FRAs to maintain robust record keeping ensuring that the data required by the Home Office and GAD is easily accessible.

Matthews – Supporting documents

In both [FPS Bulletin 73 – September 2023](#) and [FPS Bulletin 74 – October 2023](#) we made FRAs aware of the supporting documentation that has been published to support FRAs with the second options exercise.

In conjunction with the Matthews technical working group, we are pleased to publish [member FAQs](#) on the FPS member website.

FRAs are encouraged to signpost their members to these resources as part of the second options exercise.

With thanks to David Lofthouse at Humberside Fire and Rescue, we have published [a spreadsheet](#) on the [Firefighter pay scales section](#) of the FPS regulations and guidance website that sets out historical pay rate information for retained firefighters from 1977 to 2023.

FRAs are encouraged to use this alongside the pay scale documents, for any assumptions needed in the second options exercise.

Matthews – Consequential loss claims

On the 13 November we emailed FRAs alerting them to the possibility of receiving data requests from members in respect of the first options exercise.

Members are asking FRAs to provide details of the payments which they have made (and will continue to make, where applicable) in respect of both backdated contributions and interest. This information should be easily accessible for the FRA as it will have been captured in the [original calculator output document](#).

This information is required to support members with an ongoing consequential loss claim which the FBU have submitted on their behalf.

The request is time sensitive as all claims must be submitted to the Court by 31 January 2024, we therefore ask that you deal with these cases in a timely manner.

ACTION: FRAs are encouraged to respond to requests accordingly.

Age Discrimination Remedy – Member Contingent Decisions guidance

In [FPS Bulletin 74 - October 2023](#) we published our Scheme manager [Contingent Decisions guidance](#) and the member [claim form](#). To accompany this we have now published our [member guidance](#) which can be found under the '[Age Discrimination remedy – Contingent Decisions](#)' section on the [FPS member](#) website.

Firefighters Pension Scheme Valuation

The next valuation date is 31 March 2024 with data due to be submitted to GAD later in 2024. In the past the valuation data has been requested in the autumn, but the actual date is yet to be confirmed. The specification for the valuation is still under discussion and is expected to be finalised and communicated in early 2024.

Short Guide to the Firefighters Pension Scheme 2015

In [FPS Bulletin 73 – September 2023](#) we reminded FRAs that the scheme regulations do not support aggregation of concurrent service.

With thanks to Helen Scargill, and the communications working group, a section covering this has been included within the members [short guide to the FPS 2015](#) and an updated version has been added to the [Guides and sample documents](#) section on the FPS regulations and guidance website.

Retirement FPS 2015 factsheet

The retirement FPS 2015 factsheet has been updated to reflect the revised early retirement factors following the GAD revised factors, which were notified to stakeholders in [FPS Bulletin 71 – July 2023](#).

The [Retirement from FPS 2015 factsheet](#) has been uploaded to the [factsheets section](#) of the FPS regulations and guidance website.

Eligibility to join FPS 2015

At their meeting on 14 September 2023 the Scheme Advisory Board discussed the eligibility of Firefighter apprentices, and which Scheme they are eligible to join. It was agreed that the LGA would recirculate information on eligibility.

In [FPS Bulletin 10 – July 2018](#) we published a factsheet – [eligibility to join the Firefighters' Pension Scheme](#), which was updated in October 2019 and is available on the [factsheets section](#) of the FPS regulations and guidance website.

As contracts and roles are determined locally it is the responsibility of each Fire & Rescue Authority (FRA) as the employer to determine whether a role meets the definition of 'firefighter' under the interpretation of the regulations.

We would encourage you to consider the information set out within the factsheet when determining a firefighters' eligibility to join the FPS to ensure a consistent approach.

Firefighters Pensions - Payroll working group

At this month's FRA drop-in session, it was suggested that there may be a benefit in facilitating a payroll working group for those involved in the administration of Firefighter pensions.

If you would like to be involved in this, please send us an email bluelightpensions@local.gov.uk so that we can gauge interest and set up an invite list.

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:

- Partial Retirement
- Post retirement marriage spouses benefits
- Aggregation

FPS England SAB updates

SAB LPB effectiveness committee vacancy

We have a vacancy on the Local Pension Board (LPB) effectiveness committee for a practitioner representative.

The LPB effectiveness committee considers how local pension boards and scheme managers can be supported centrally and has been particularly active in designing board surveys and developing draft guidance for joint LPB applications.

The required commitment is usually three to four meetings per year, and these are currently being held virtually. If you are interested in sitting on the committee or would like more information, please email bluelight.pensions@local.gov.uk

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

Cumbria FRS Job Vacancy

Cumbria Fire and Rescue are looking for individuals with extensive generalist pay, reward and pensions knowledge. If this is something that you possess, then they would love for you [to apply](#) for this new role.

New pensions minister

On 16 November 2023, Paul Maynard MP for Blackpool North and Cleveleys was confirmed as the new pensions minister. Paul replaces Laura Trott who is promoted to Chief Secretary of the Treasury.

The Pension Regulator – 2022/23 Governance and Administration survey results

On 27 November 2023 the Pension Regulator (tPR) published the results of its [2023 Governance and Administration survey](#).

The survey was conducted online between January and March 2023 and aims to track governance and administration practices among public service pension schemes.

TPR measures annual progress against the following six key processes:

- have a documented policy to manage board members' conflicts of interest
- have access to the knowledge, understanding and skills needed to properly run the scheme
- have documented procedures for assessing and managing risk
- have processes to monitor records for accuracy and completeness
- have a process for resolving contribution payment issues
- have procedures to identify, assess and report breaches of the law.

67 per cent of Firefighters' schemes who responded to the survey had all six processes in place. This is a decrease from 74 per cent in 2021. The report is being considered by the Local Pension Board (LPB) effectiveness committee ("the Committee") to make recommendations to the Scheme Advisory Board (SAB) on any actions needed.

The [TPR six key processes](#) factsheet will be updated in due course to reflect the latest performance and give further guidance to FRAs in order to achieve a higher rate of understanding and compliance ahead of future surveys.

In the short-term, the Committee recommends that LPBs can use the survey results to carry out an annual evaluation.

Pension Dashboard Programme (PDP) latest news

On 1 November 2023, PDP published its [November newsletter](#).

The newsletter contains the 8th progress update report from PDP – looking at PDPs preparations toward industry connection to the dashboards ecosystem. There are also articles on:

- common questions on dashboards
- understanding the architecture and find and view webinar
- the Pensions Regulator's blog on preparing for dashboards.

Pension Dashboard Programme (PDP) publishes research into the public value of dashboards

On 1 November 2023, PDP published its [research into the public value of pensions dashboards](#). Highlights of the research includes:

- the number of individuals saving into a pension has increased from 22.1 million to 28 million
- the greatest increase in saving for pensions is among individuals aged between 16 and 34 with incomes between £10,000 and £30,000 per annum
- pensions not in payment for adults aged 16 and over has increased from 33.7 million to 44.7 million
- 18 million individuals have defined contribution pensions, while 14.4 million have defined benefit pensions
- 79 per cent of individuals with a pension are actively contributing to at least one pension.

HMRC

2022/23 Event Reporting - Annual Allowance Statements & Lifetime allowance

On 8 November 2023, we emailed all Scheme Managers and administrators alerting them to the HMRC 2022/2023 event reporting procedure for pension saving statements (PSS) and lifetime allowance (LTA) protections.

We confirmed that HMRC will accept scheme data for the 2022/23 PSS on an excel spreadsheet encrypted via Winzip rather than through the scheme's event report. All other 2022/23 scheme events, apart from the lifetime allowance protection regimes, must be submitted via Pensions Schemes Online.

The data must be submitted by **31 January 2024**.

The event report has not been updated to include the lifetime allowance protection regimes – see [pension schemes newsletter 85](#) for more information.

Any administrator who needs to submit these details to HMRC, can submit them on a password protected spreadsheet and send the password in a separate email. Put 'Lifetime allowance – Event Reporting' in the subject line of the email and send to pensions.businessdelivery@hmrc.gov.uk.

ACTION: Scheme Managers need to submit data by 31 January 2024

Events

FPS coffee mornings

Our MS Teams coffee mornings are continuing in December. 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.

In December, due to timing of the completion of projects, and other meeting commitments, we plan to hold two coffee mornings. The first will be on 12 December, when we aim to launch the Immediate Choice (IC) Remediable Service Statement (RSS). The second will be on 19 December 2023.

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

[7 November 2023 - Remedy Interest](#)

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.

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](#)

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