



## FPS Bulletin 78 – February 2024

Welcome to issue 78 of the Firefighters' Pensions Schemes bulletin. If you are looking for information on a certain topic, issue and content indexes are held on the <u>main bulletin page</u> 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 <a href="mailto:bluelightpensions@local.gov.uk">bluelightpensions@local.gov.uk</a>.

Table 1: Calendar of events

Event	Date
FPS Coffee Morning	7 March 2024 and 19 March 2024
FPS Technical Working Group	14 March 2024
SAB	21 March 2024
LPB Training (MS Teams)	26 March 2024 (limited availability)
FPS Communications Working Group	2 April 2024
LPB Training (MS Teams)	17 June 2024 (fully booked)

Event	Date
LPB Training (in person)	18 September 2024
Firefighters AGM – Day one	18 September 2024
Firefighters AGM – Day two	19 September 2024

Table 2: Isio Firefighters' Pension Training Sessions

	First date	Second date
Session 3	Tuesday 20 February 2024, 2-4pm	Thursday 7 March 2024, 10am- 12pm
Session 4	Tuesday 27 February 2024, 2-4pm	Thursday 14 March 2024, 10am-12pm

## **Actions arising**

The Firefighters' Pension Scheme (England) (Amendment) Regulations 2024:

- Readers should make themselves aware of the amendments.
- FRAs should ensure that pension contributions are deducted from carer's leave and is included in pensionable pay when carer's leave comes into force.
- Administrators should ensure that if they haven't already, that they have applied the necessary administration changes needed to correct the error that occurred in the 2021 and 2022 revaluation orders for affected members' benefits.

Age Discrimination Remedy – Informal guidance note for accounting and finance:

FRAs should note the informal guidance and ensure that they are:

- paying any corrections to pension benefits (including the applicable interest) through the pension account,
- paying any compensation amounts through the operating account, and
- keeping robust records of the recommended data separately

<u>Age Discrimination Remedy – III Health reassessments</u>: FRAs are encouraged to signpost members who are hesitant in agreeing to the re-assessment process to the factsheet.

<u>Age Discrimination Remedy – Remediable Service Statement member video</u>: Readers are encouraged to direct members to the website and video, should members have any queries relating to the RSS.

<u>Matthews GAD Calculator cost sharing</u>: FRAs to complete the <u>purchase order form</u> and return to bluelightpensions@local.gov.uk by **21 March 2024**.

## Matthews GAD calculator version 2 corrections: FRAs should:

- Note the issues raised with Version 2 of the GAD calculator, and if they have the relevant calculation types which are affected, should stockpile those cases that haven't yet been processed and reprocess those that have been when the updated calculator is published.
- Ensure that they have registered access to the calculator interest update files and the associated update email notification distribution list by contacting <u>firematthewscalculator@gad.gov.uk</u>

<u>Matthews – Supporting documents</u>: FRAs are recommended to use the updated version of the Individual Statement of Details documents.

<u>Scheme Management and Administration (SMA) Committee survey</u>: Administrators are encouraged to complete the survey and respond by **15 March 2024** 

<u>HMRC Lifetime Allowance guidance newsletter – February 2024</u>: Readers should note and ensure that processes are updated to reflect:

- The removal of the requirement to test against the 'permitted maximum' on the pension commencement excess lump sum.
- The Event 24 reporting requirements
- The additional information that is needed from members upon retirement relating to any RBCEs from other schemes.
- The transitional rules and the impact on retiring members.

<u>HMRC Newsletter 156 – February 2024</u>: Readers are encouraged to:

- read <u>Newsletter 156 February 2024</u>, paying particular attention to the section on Public Service Pensions remedy – tax treatment of interest.
- review the slides from the joint police and fire coffee afternoon/pensions chat on Thursday 29 February 2024

<u>Local Pension Board (LPB) Training Sessions</u>: Readers are asked to make their LPB members aware of the training sessions and encourage them to book onto a session.

## **FPS**

The Firefighters' Pension Scheme (England) (Amendment) Regulations 2024
On 21 February 2024 The Firefighters' Pension Scheme (England) (Amendment)
Regulations 2024 were laid before parliament and will come into force from 27 March 2024.

The regulations amend the <u>Firefighters' Pension Scheme (England) Regulations</u> 2024 to allow for provision of unpaid carer's leave to be included in calculating pensionable service and to remedy an error in the Public Service Pensions Revaluation Orders for 2021 and 2022, which was covered in <u>FPS Bulletin 74 – October 2023</u>.

FRAs will need to ensure that they take the relevant actions to deduct pension contributions from Carer's leave payments and include in pensionable pay calculations going forward.

Readers will also need to ensure that if action has not already been taken, that they have applied the necessary administration changes needed to correct the error that occurred in the 2021 and 2022 revaluation orders for affected members' benefits.

**ACTIONs:** Readers should make themselves aware of the amendments.

- FRAs should ensure that pension contributions are deducted from carer's leave and is included in pensionable pay when carer's leave comes into force.
- Administrators should ensure that if they haven't already, that they have applied the necessary administration changes needed to correct the error that occurred in the 2021 and 2022 revaluation orders for affected members' benefits.

## Age Discrimination remedy – Informal guidance note for accounting and finance

On 6 February 2024 we emailed FRA finance contacts to inform them of an <u>informal</u> <u>guidance note for accounting and finance</u> from the Home Office.

The guidance note provides details of:

- The McCloud Remedy Compensation Grant.
- Business as usual (BaU) Annually Managed Expenditure (AME) Pension Top Up Grant; and the additional information that will need to be collected and provided.

**ACTION:** Finance departments should note the informal guidance and ensure that they are:

- paying any corrections to pension benefits (including the applicable interest) through the pension account,
- paying any compensation amounts through the operating account, and
- keeping robust records of the recommended data separately

## Age Discrimination Remedy – III Health re-assessment of cases

We understand that some FRAs have experienced difficulty in getting members to comply with the necessary <u>ill health re-assessments</u> which are needed to ensure the correct choice is given on the Remediable Service Statement (RSS).

To support FRAs with their communications we have provided a <u>factsheet</u> aimed at members which sets out why a re-assessment is required and confirms that the outcome of a re-assessment cannot be negative, they will continue to remain eligible for the benefits which are currently in payment. The only outcome may be that they are also eligible for ill health benefits in their alternative scheme, which, in some circumstances, may provide a higher level of benefit than those which are currently in payment.

We hope that by signposting to this factsheet more members may feel comfortable agreeing to the re-assessment process.

By way of reminder, it is a requirement of the regulations to provide <u>eligible members</u> with an RSS which sets out their choice between the legacy (FPS 1992 or FPS 2006) and the reformed scheme (FPS 2015). Regulations stipulate that an RSS must be provided by **31 March 2025.** 

**ACTION:** FRAs are encouraged to signpost members who are hesitant in agreeing to the re-assessment process to the factsheet.

## Age Discrimination Remedy – Remediable Service Statement (RSS) member video

In <u>FPS Bulletin 76 – December 2023</u> we made readers aware that we had published the Immediate Choice RSS.

We have now published a member video that explains what the RSS is for, and this can be found on the <u>FPS member</u> website.

**ACTION:** Readers are encouraged to direct members to the video and website, should members have any queries relating to the RSS.

## Matthews GAD calculator cost sharing

On 4 May 2023 we emailed Chief Fire Officers (CFOs) regarding the scope of the benefit calculator section of the GAD calculator and the cost sharing arrangements between each FRA. A further email of 12 July 2023 confirmed that the benefit calculator would be commissioned, and the costs would be shared between each FRA.

We will shortly be emailing CFOs, finance and internal pensions contacts confirming the total amount due and requesting a purchase order to allow us to invoice FRAs and would politely request that the completed <u>purchase order form</u> be returned to <u>bluelightpensions@local.gov.uk</u> by **21 March 2024** 

**ACTION:** FRAs to complete the purchase order form and return to <u>bluelightpensions@local.gov.uk</u> by **21 March 2024**.

#### **Matthews GAD Calculator Version 2 corrections**

Following issues raised in FRA queries, GAD will be releasing an updated calculator and user guide in the next 1-2 weeks ahead of the March interest file update. The calculator update will affect the calculation types described below. FRAs should check whether these calculation types are included in cases they are due to process or have processed to date. Where this applies these cases should be processed or reprocessed once the updated calculator is available:

- Members who retired between 22 March 2015 and 31 March 2015 (inclusive).
   (This only affects the calculator version shared 31 January 2024, previous live versions give correct outputs)
- Eligible members making an election to covert standard service to special service as part of their M2 election where members have service from the 1 April 2015 and benefits are in payment. (Affects all versions of the Matthews second exercise calculator – users will need to adjust the Standard 2006 pension payments to date to be entered into the calculator using the member's standard 2006 service in total and prior to 1 April 2015 – the updated user guide will provide an explanation of this)

GAD will also include some interface robustness improvements and some clarification on the early retirement factor input needed where benefits are in payment.

GAD very much appreciate FRAs continuing to raise questions and queries about use of the calculator, and the superusers efforts in answering and where appropriate highlighting these.

If they haven't already, FRAs should also ensure that they have registered for access to the calculator interest update files and the associated update email notification distribution list by contacting firematthewscalculator@gad.gov.uk

### **ACTIONs:** FRAs should:

- Note the issues raised with Version 2 of the GAD calculator, and if they
  have the relevant calculation types which are affected, should stockpile
  those cases that haven't yet been processed and reprocess those that
  have been when the updated calculator is published.
- Ensure that they have registered access to the calculator interest update files and the associated update email notification distribution list by contacting firematthewscalculator@gad.gov.uk

## **Matthews – Supporting documents**

In <u>FPS Bulletin 76 – December 2023</u>, we made readers aware that we had published an Individual Statement of Details document for each category of special membership.

As readers have started to use the statements and have provided feedback, we have updated the statement to reflect this. A new version of the statement has been published on the <u>Special Members of FPS 2006</u> section of the <u>FPS regulations and guidance</u> website.

**ACTION:** FRAs are recommended to use the updated versions of the Individual Statement of Details documents.

### **Funding update**

In <u>FPS Bulletin 76 – December 2023</u> we informed readers that the 2020 valuation results had been published and that details on funding would be provided to FRAs in the New Year.

We can now confirm that on 6 February 2024 the Home Office wrote to Chief Fire Officers and Finance Directors setting out the funding position for 2024/25. This letter included information on funding support for the increase in employer contributions as well noting an additional one-off grant that will be shared between FRAs to help with the increased administration costs due to the Sargeant and Matthews remedies.

## **Update your contact details**

Readers will be aware that we carried out an exercise to update your contact details in <u>FPS Bulletin 76 – December 2023</u>.

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 <u>current log of queries and responses</u> 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.

There have been no general technical queries raised in February 2024.

## **Matthews and Age discrimination remedy Query logs**

We have three query logs:

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

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

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

The GAD calculator query log can be accessed through a new tab 'Calculator query log' in the Special members of <u>FPS 2006 - GAD calculator</u> 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 <a href="mailto:bluelightpensions@local.gov.uk">bluelightpensions@local.gov.uk</a> inbox.

As a reminder if you have a query relating to either the <u>Age Discrimination remedy</u> or <u>Matthews GAD</u> calculators you can email GAD using their dedicated inboxes:

FirePoliceMcCloudTaxInterest@gad.gov.uk

Firematthewscalculator@gad.gov.uk

## **FPS England SAB updates**

## Scheme Management and Administration (SMA) Committee - Survey

The SMA Committee met on 16 February 2024, at this meeting they discussed carrying out a temperature check with administrators to ascertain how the implementation of the Age Discrimination Remedy is going. This will be confidential; however, the results will be shared with the Scheme Advisory Board at their meeting on 21 March 2024.

The survey will be sent out by Monday 4 March 2024, and we ask that when administrators receive the survey that they complete this by **15 March 2024**.

**ACTION:** Administrators are encouraged to complete the survey and respond by **15 March 2024.** 

#### **SAB** website

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

- SAB membership
- SAB meeting and agenda papers
- Committee meetings and agenda papers

## **Other News and Updates**

### **Appointment to the Bluelight Team**

Following a successful recruitment campaign, we are delighted to announce that Sandra Sedgwick has been appointed to the Bluelight Team in the role of Firefighters' Pensions Adviser and will join the LGA on 25 March 2024.

Sandra has over 25 years' public service experience, working across the LGPS, Teachers, and Firefighters' Pension Schemes. Sandra commenced Local Government employment in June 1993 at Cumbria Fire and Rescue Service, where she worked in the Finance Team working her way up to Financial Resources Manager, responsible for financial and pension management, including the Firefighters' Pension Schemes and LGPS. Sandra has recently been leading on both the Age Discrimination remedy and the RDS Second Options Exercise pension projects for Cumbria.

Sandra's role at the LGA is to provide support to FRAs and FPS practitioners and the Senior Firefighters' Pensions Adviser alongside Tara.

#### The Finance Act 2024

On 22 February 2024 the <u>Finance Act 2024</u> received <u>Royal Assent</u>. As a result, several measures take effect from that date. The main one of interest being the abolition of the Lifetime Allowance from 6 April 2024, which is covered in Schedule 9 of the Act.

## **Pensions Dashboards Programme**



## The Pensions Dashboard Programme – Frequently Asked Questions Newsletters

PDP publish regular <u>FAQ newsletters</u> about the Pensions Dashboards and the Programme which you can find on their <u>website</u>.

In their <u>January newsletter</u> they cover what is find data, and its journey through the ecosystem.

In their <u>latest newsletter</u> they cover Chris Curry's blog on central digital architecture, their webinar on connection guidance and value data and DWP's deferred connection guidance.

## The Pensions Regulator (TPR)



## Changes to the TPR's declaration of compliance site

In January, The Pensions Regulator (TPR) refreshed its declaration of compliance site, used by employers to submit information showing how they have met their automatic enrolment duties. Following <a href="the changes">the changes</a>, when a declaration or redeclaration of compliance is submitted, TPR will now email confirmation to the employer contact provided instead of sending it in the post. Improvements also include a new 'print for records' button, making <a href="printing or saving a PDF declaration summary for your records">printing or saving a PDF declaration summary for your records</a> easy.

#### **PLSA Lifetime Allowance Abolition Webinar**

The Pensions and Lifetime Savings Association (PLSA) held a <u>webinar</u> on 6 February 2024 on the Lifetime Allowance Abolition.

The webinar explored the HMRC's expectations and the legal aspects, and considered the issues that schemes are encountering and discussed how to tackle them.

The slides are available on the <u>PSLA events</u> webpage.

## **HMRC**

Lifetime Allowance guidance newsletter – February 2024
On 13 February 2024 HMRC published their Lifetime Allowance guidance newsletter
– February 2024.

The newsletter has articles on:

- answers to further frequently asked questions covering:
  - lump sums and lump sum death benefits
  - reporting requirements
  - overseas transfer allowance
  - protections and enhancement factors
  - transitional arrangements
- information on reporting required by paragraph 130 on the further legislative changes which will be introduced before 6 April 2024
- further information on future communications

This newsletter has updated the <u>Pension Schemes Newsletter 155</u> on the 'permitted maximum' test on the Pension Commencement excess lump sum (PCELS), which HMRC have confirmed has now been removed.

The newsletter also provides clarity on Event 24 reporting requirements; the new Relevant Benefit Crystallisation Event (RBCE) statement requirements; the impending PAYE/RTI changes and the transitional arrangements.

For members retiring after 5 April 2024, it is our understanding that administrators should now request retiring members to declare if they have previously had an RBCE from another scheme, so that this can be incorporated into their available allowances. Administrators would also need to know if retiring members have previously crystallised any benefits under the current regime up to 5 April 2024.

Administrators will need to consider the transitional rules, that will affect members who have, for example, used up some or all their LTA from the FPS 1992/2006 and who go on to take their FPS 2015 benefits on or after 6 April 2024. There is a useful FT Adviser article, which sets out an example of how the transitional rules work.

## **ACTIONs:** Readers should note and ensure that processes are updated:

- The removal of the requirement to test against the 'permitted maximum' on the pension commencement excess lump sum.
- The Event 24 reporting requirements
- The additional information that is needed from members upon retirement relating to any RBCEs from other schemes.
- The transitional rules and the impact on retiring members.

# **Changes to 2024 to 2025 Pension Scheme Return for Pension Scheme Administrators**

On 12 February 2024 HMRC published guidance on the changes to 2024 to 2025 pension scheme return for pension scheme administrators.

## The guidance covers:

- What's changing about pension scheme returns from the 2024 to 2025 tax year
- When to complete the pension scheme return
- Who needs to complete a 2024 to 2025 pension scheme return
- What pension scheme administrators registered on the service should do now to prepared.

## Newsletter 156 - February 2024

On 23 February 2024 HMRC published Newsletter 156 – February 2024 This newsletter covers:

- Lifetime Allowance abolition
- Pension Scheme return
- Public Service Pensions (PSP) remedy tax treatment of interest

The section on PSP remedy – tax treatment of interest, sets out the tax treatment of interest paid due to remedy.

NPCC are holding a joint coffee afternoon/pensions chat session with police and fire stakeholders today (Thursday 29 February) at 2.30pm. This session will focus on the treatment of pension arrears and additional lump sums paid due to remedy.

If you are unable to attend the session, the slides will be made available on the FPS coffee mornings section of the FPS regulations and guidance website

## **ACTIONs:** Readers are encouraged to

- read Newsletter 156 February 2024, paying particular attention to the section on Public Service Pensions remedy – tax treatment of interest.
- review the slides from the joint police and fire coffee afternoon/pensions chat on Thursday 29 February 2024

### **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:

- Tuesday 26 March 2024 10:00 14:00 (MS Teams) (limited spaces) remaining)
- 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 not yet live)
- Thursday 23 January 2025 10:00 14:00 (MS Teams) (13 spaces remaining)

Attendees will hear from a range of speakers including:

**LGA** – to provide an overview of the FPS scheme(s) and current pension related hot topics e.g. Matthews and McCloud

**SAB (England) Chair** – to give an introduction and overview of the work that SAB are involved in

Fire LPB Effectiveness Committee Chair – to provide input on LPB effectiveness and what the committee have been working on.

The Pensions Regulator – to provide an update on the Administration and Governance survey and how the results relate to Fire, as well as covering the importance of the Public Sector Pensions toolkit and any current developments e.g. the General Code.

The Pensions Dashboard Programme (PDP)/ The Pensions Regulator (TPR) – to provide an update on the programme and requirements on scheme managers/to provide detail of the tools that scheme managers can use to help them prepare for dashboards e.g. checklists.

#### To book:

Please email <u>bluelightpensions@local.gov.uk</u> 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 March 2024. The informal sessions lasting up to an hour allow practitioners to catch up with colleagues and hear a brief update on FPS issues from the LGA Bluelight team.

On 7 March 2024 we will be holding a session on the treatment of death cases under the Matthews remedy at 11:00 - 12:00. (This is rescheduled from the session that was due to take place on 20 February 2024)

On 19 March 2024 we will be holding a session at 10am.

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

8 February 2024 – Automatic Compensation

<u>20 February 2024 – Public Service Pensions Remedy – Single Point of Contact</u> (<u>SPOC</u>) – <u>HMRC Presentation</u> (*Please note that this is held on the secure member area, if you do not have access, please contact us*)

If you do not already receive the meeting invitations and would like to join us, please email <a href="mailto:bluelightpensions@local.gov.uk">bluelightpensions@local.gov.uk</a>. 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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## Legislation

#### **Acts**

Finance Act 2024

## **Statutory Instruments**

<u>The Firefighters' Pension Scheme (England) (Amendment) Regulations 2024</u> [2024/170]

## **Contact details**

#### Raising a query

If you have a technical query, please complete the 'query form', that is available on the <a href="member area">member area</a> of the FPS regulations and guidance website and email <a href="member:bluelightpensions@local.gov.uk">bluelightpensions@local.gov.uk</a> 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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