

FPS Bulletin 73 – September 2023

Welcome to issue 73 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.

Contents

Calendar of events	2
Actions arising	3
FPS	4
Firefighters' Pension Schemes (England) (Amendment) Order 2023	4
Matthews - Supporting documentation	4
Disclosure Requirements.....	5
Age Discrimination Remedy – terminology	5
Age Discrimination Remedy – GAD Tax and Contribution Calculator.....	6
Age Discrimination Remedy – Funding update.....	8
Age Discrimination Remedy – Member videos	8
Fire England updated Government Actuary's Department (GAD) factors.....	9
Concurrent Service – Interbrigade transfers	10
Annual Allowance factsheet.....	10
Annual Allowance 2022/2023 note	11
Firefighters' Pensions (Remediable Service) (Wales) Regulations 2023.....	11
Firefighters' Pensions (Remediable Service) (Scotland) Regulations 2023	11
Firefighters' Medical Appeals Board – Tender Outcome	11
Technical query log.....	12
FPS England SAB updates	12
SAB Meeting 14 September 2023	12
Other News and Updates	13
Public Service Pensions (Valuations and Employer Cost Cap) Directions 2023	13

Publishing Annual Benefit Statements 2023 to 2025	13
PASA’s dashboard data accuracy guidance	14
TPR’s Pension Scams Reporting campaign	14
Pensions Dashboard Programme – Introduction to dashboards webinar	14
HMRC	15
Public Service Pensions Remedy – Member calculator.....	15
Abolition of the LTA – Our Consultation Response.....	15
HMRC – Managing Pension Schemes Service Newsletter - September 2023 ..	16
Events	17
FPS coffee mornings	17
Firefighters’ Pensions Annual Conference.....	17
Legislation	28
Statutory Instruments.....	28
Directions Orders.....	28
Useful links	28
Contact details	29
Copyright	29
Disclaimer	29

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 afternoon	4 October 2023
FPS Technical Working Group	12 December 2023
SAB	14 December 2023
FPS Communications Working Group	19 December 2023

Event	Date
FPS coffee morning	31 October 2023

Actions arising

[Firefighters' Pensions Schemes \(England\) \(Amendment\) Order 2023](#): FRAs and administrators to familiarise themselves of the consultation response ahead of the Matthews second options exercise.

[Disclosure requirements](#): FRAs to ensure they comply with disclosure requirements by ensuring they send the appropriate letter to Sargeant and Matthews eligible members no later than 31 December 2023.

[Age Discrimination Remedy – terminology](#): FRAs and administrators to note that whilst there is different terminology it all relates to the same exercise.

The Matthews second exercise can also be referred to as 'remedy' but relates to a different exercise.

[Age Discrimination Remedy – GAD Tax and Contribution Calculator](#): FRAs and administrators to familiarise themselves with the calculator and carry out testing against their data and feedback any issues to GAD and LGA.

[Age Discrimination Remedy – Funding update](#): FRAs to note this and ensure that they provide the relevant data when required.

[Age Discrimination Remedy – Member video](#):

FRAs and administrators to publicise the QR code and signpost individuals to the fps member website for information relating to remedy, in particular the member videos as part of your communications.

[Concurrent Service – Interbrigade transfers](#): FRAs to make employees aware of the pension implications, should an overlap of service occur when leaving and joining another FRA, even if only by a day.

[Click here to return to Contents](#)

[Public Service Pensions \(Valuations and Employer Cost Cap\) Directions 2023](#): FRAs and administrators should familiarise themselves with the Directions order to ensure that they are aware of the changes.

[Public Service Pensions Remedy – Member calculator](#): FRAs to provide a Single Point of Contact (SPOC) to the Public Service Pensions Remedy mailbox.

FRAs and administrators to familiarise themselves with the inputs that the member will need information for.

FPS

Firefighters' Pension Schemes (England) (Amendment) Order 2023

In [FPS Bulletin 68 – April 2023](#), we informed you that the consultation on the retained Firefighters' Pensions: proposed changes to the Firefighters' Pension Scheme (England) 2006 had been launched. On 8 September 2023, Government [published their response](#) to the draft Firefighters' Pension Schemes (England) (Amendment) Order 2023 to provide further access to the modified pension scheme for retained firefighters and the policy intent to implement this.

[The Firefighters' Pension Schemes \(England\) \(Amendment\) Order 2023](#) were also laid. The regulations come into force from 1 October 2023.

ACTION: FRAs and administrators to familiarise themselves with the consultation response ahead of the Matthews Second Options exercise.

Matthews - Supporting documentation

To assist FRAs with the Matthews second options exercise the Firefighters Communications Working Group have undertaken a thorough review of the communication material which was available for the first options exercise. Where appropriate, the material has been updated to reflect the position of the second options exercise. The template letters and guidance FRAs require have now been published and can be found on the [Special Members of FPS 2006](#) page of the regulations and guidance website.

[Click here to return to Contents](#)

To ensure consistency across the sector, FRAs are encouraged to use the material provided.

A data sharing agreement and template wording to be added to an FRAs privacy notice, has been commissioned through Eversheds, for those cases where an FRA needs to obtain pay and service details from another FRA to allow them to give the individual their options.

Disclosure Requirements

In advance of the regulations for the Sargeant and Matthews remedies coming into force on 1 October 2023 we would like to remind scheme managers of their requirements under the [Regulation 8](#) of the Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2015. Which is to notify individuals of material alterations to basic scheme information within 3 months of the changes take place.

In terms of the Sargeant remedy, this requirement will be achieved when all eligible members have been sent a warm up letter, details of which can be found in [FPS Bulletin 71 – July 2023](#) and [FPS Bulletin 72 – August 2023](#).

In terms of the Matthews remedy, this requirement is achieved when FRAs send out the initial 'expression of interest' letter to those individuals who have been identified as being eligible under the second options exercise.

For further information regarding disclosure requirements please see our [factsheet](#) which is available on the regulations and guidance website.

ACTION: FRAs to ensure they comply with disclosure requirements by ensuring they send the appropriate letter to Sargeant and Matthews eligible members no later than 31 December 2023.

Age Discrimination Remedy – terminology

We thought it might be useful to clarify the different terminology people use when referring to the Age Discrimination Remedy.

'McCloud' is the judgement that relates to the Judges discrimination case and is

[Click here to return to Contents](#)

widely used by other public sector schemes, HM Treasury and HMRC.

'Sargeant' is the judgement that relates to the firefighters' age discrimination case.

'Remedy' is the terminology used for the remedy exercise to 'put right' the age discrimination found in the judgements. This is also referred to as 'age discrimination remedy'.

Not to be confused with the Matthews second options exercise which can also be referred to as 'remedy' but relates to a different exercise.

ACTION: FRAs and administrators to note that whilst there is different terminology it all relates to the same exercise.

Age Discrimination Remedy – GAD Tax and Contribution Calculator

On 12 September 2023, the Government Actuary's Department (GAD) released the Age Discrimination Remedy - Tax and Contribution Adjustment Calculator, user guide, data template and supporting administration process note.

The material will be stored centrally on the member area of the FPS Regs and Guidance website. A new page titled '[Age Discrimination Remedy – GAD Tax and Contribution Calculator](#)' has been created specifically for this material. Our intention is to keep the material on this page up to date, we therefore recommend that you refer to this section to access the most current version as emails will not be sent each time, we update the page is updated. We therefore recommend that you do not save the calculator locally, instead please use the website to access the current version.

Since launch we can confirm that the calculator has been updated to allow for those who use Excel 2019.

GAD have confirmed that should stakeholder IT departments wish to audit the VBA (Visual Basic for Applications) macros, a password can be provided. Please contact GAD directly using the firepolicemcccloudtaxinterest@gad.gov.uk email for access.

It is recommended that stakeholders carry out testing of the calculator and report any

issues directly back to GAD firepolicemccloudtaxinterest@gad.gov.uk. It would also be helpful if you could copy the LGA into such emails using our central email address (bluelightpensions@local.gov.uk), this will allow us to monitor where any issues arise.

Over the course of the model's development, GAD have tested a diverse range of example members. However, they have not received any live member data for testing. As such there remains two risks

- 1) That the calculator struggles to process very large datasets
 - a. They do not expect this to be a likely issue, but if users encounter it, they can resolve the issue by splitting data into separate groups.
- 2) That there are some complex cases which do not work as expected within the model
 - a. As above, GAD strongly recommend users to check the results of the calculator for accuracy and appropriateness.

Please note that the NS&I interest rates go past those set out in the HMT PSP Directions 2022. GADs understanding is that HMT will amend their Directions to line up to these rates. However, GAD are seeking confirmation, through the Home Office, of this. **Therefore, please do not issue any payments until this confirmation has been received.**

Webinar

On Monday 25 September GAD held a webinar, to run through how the calculator is to be used, and to answer any questions or issues raised. The slides are available to view for anyone who was unable to attend. You can find these under the Webinar and Slides tab on the [Age Discrimination Remedy – GAD Tax and Contribution Calculator](#) page.

GAD have made the recording of the webinar available online, and an access email should have been sent to all webinar invitees. The access email will be from an

egress email address and may have been picked up by junk/spam filters. If you wish to watch the recording but have not received the access email, please contact GAD at firepolicemcccloudtaxinterest@gad.gov.uk.

ACTION: FRAs and administrators to familiarise themselves with the calculator and carry out testing against their data and feedback any issues to GAD and LGA.

Age Discrimination Remedy – Funding update

As covered in our email on 7 August 2023, Home Office have confirmed that the Sargeant expenditure, including compensation payments, will be paid out of the AME top up grant. Further instructions will be provided accordingly.

Age Discrimination Remedy – Member videos

We are delighted to announce the publication of the member remedy videos, that we have been working in partnership with Aon. There is one video for retired members and one for active and deferred members.

For those of you who attended the remedy communications workshop at the AGM last week, you will have had a ‘premiere’ viewing of the videos. We are pleased to confirm that the final version has now been added to the [fps member website](#).

We would like to thank Aon for their hard work in the design and development of the videos and we hope that stakeholders like them as much as we do, and that they are a useful alternative communication method to compliment the letters that are being sent out.

A QR Code has been created to help direct individuals to the webpage and videos for FRAs and administrators to use.

Remedy Page:



Active and Deferred member remedy video:



Pensioner member remedy video:



ACTION: FRAs and administrators to publicise the QR code and signpost individuals to the fps member website for information relating to remedy, in particular the member videos as part of your communications.

[Fire England updated Government Actuary's Department \(GAD\) factors](#)

[Click here to return to Contents](#)

In [FPS Bulletin 68 – April 2023](#), [FPS Bulletin 69 – May 2023](#) and [FPS Bulletin 71 – July 2023](#) we published that Home Office had confirmed that the first, second and third batch of updated factors had provided by GAD.

On 28 September 2023, Home Office confirmed that the fourth and final batch of updated factors have been provided by GAD. This updated the following factors tables:

- x-701 to x-702 (Added Pension)

and the following factor tables have been withdrawn:

- x-703 to x-704 (2006 scheme purchase of increased benefits), x-801 (CPD)

All other factors remain unchanged from the previous version of this workbook.

The factors are effective from 28 September 2023.

The revised factor table has been uploaded to the [Additional Pension Benefits \(APBs\)](#) page under GAD guidance on the firefighters' regulations and guidance website.

Concurrent Service – Interbrigade transfers

We would like to remind FRAs that scheme regulations do not support aggregation of concurrent service. We therefore strongly recommend that, when a firefighter is subject to an interbrigade transfer, the FRA that they are transferring to and the FRA they are transferring from agree a mutually acceptable transfer date which results in no break or overlap in service. Failure to do so could prevent members from combining their pension entitlement.

ACTION: FRAs to make employees aware of the pension implications, should an overlap of service occur when leaving and joining another FRA, even if only by a day.

Annual Allowance factsheet

The [annual allowance factsheet](#) has been updated to reflect the spring budget announcements, as covered in [FPS Bulletin 67 - March 2023](#). The factsheet can be

[Click here to return to Contents](#)

found in the [guides and sample documents page](#) of the regulations and guidance website.

Annual Allowance 2022/2023 note

In conjunction with the firefighters' communication working group, a suggested [annual allowance 2022/2023 note](#) has been created should FRAs and/or administrators wish to use it to inform individuals of the impact of the age discrimination remedy provisions on pension saving statements in the next 12 months.

Firefighters' Pensions (Remediable Service) (Wales) Regulations 2023

On 6 September 2023, the Welsh Government published their [response to the consultation on the Firefighters' Pensions \(Remediable Service\) \(Wales\) Regulations 2023](#).

[The Firefighters' Pensions \(Remediable Service\) \(Wales\) Regulations](#) have also been laid and will come into force on 1 October 2023.

These Regulations implement the remedy to the reforms to the Welsh Firefighters' Pension Schemes under the Public Service Pensions and Judicial Offices Act 2022 in respect of pensions for firefighters in Wales.

Firefighters' Pensions (Remediable Service) (Scotland) Regulations 2023

[The Firefighters' Pensions \(Remediable Service\) \(Scotland\) Regulations 2023](#) have been laid and will come into force on 1 October 2023.

These Regulations implement the remedy to the reforms to the Scottish Firefighters' Pension Schemes under the Public Service Pensions and Judicial Offices Act 2022 in respect of pensions for firefighters in Scotland.

Firefighters' Medical Appeals Board – Tender Outcome

On 18 September 2023, the Home Office announced that the tender for the Firefighters' Medical Appeals Board has now concluded. The contract has been retained by Duradiamond Healthcare Limited, trading as Health Partners.

The framework documentation is currently being finalised and will be shared once all

parties have signed up. It is expected that fire services will be able to call off the framework from the 1 of October 2023. The duration of the framework will be for an initial period of 3 years (up to 30 September 2026), with an option to extend for an additional 12 months.

Where relevant the [ill health and injury](#) member restricted pages on the Regulations and Guidance website will be updated.

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:

- Concurrent Service – Interbrigade Transfers.

FPS England SAB updates

SAB Meeting 14 September 2023

The Scheme Advisory Board (SAB) last met on 14 September 2023 and the meeting covered the following areas:

- GAD Matthews Calculator update
- Retained Firefighters' Pensions: Proposed changes of the Firefighters' Pension Scheme (England) order 2006 – Government response and Data Sharing Agreement.
- Home Office response to McCloud consultation.
- Local Pension Board Effectiveness – consistency and knowledge sharing.

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

[Click here to return to Contents](#)

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

Other News and Updates

Public Service Pensions (Valuations and Employer Cost Cap) Directions 2023

The Public Service Pensions Act 2013 provides the legal framework for regular actuarial valuations of the public service pension schemes to measure the costs of the benefits being provided. These valuations will inform the future contribution rates to be paid into the schemes by employers. The 2013 Act, when taken together with regulations made under it and the Public Service Pensions and Judicial Offices Act 2022, also provides for the introduction of a reformed cost control mechanism to ensure that the benefits of the pension schemes remain fair to members and taxpayers. The Directions, made under the 2013 Act, implement this policy.

HM Treasury is publishing Directions which revoke and replace the previous Directions due to the extensive changes necessitated by the reforms to the cost control mechanism, and to ensure that the 2020 valuations of the public service pension schemes can be completed using updated assumptions. The Treasury has a statutory duty to consult the Government Actuary before making the Directions. The Treasury completed this statutory consultation during August 2023.

The links to the relevant documents, including the 2023 Directions have been published on the FPS Regs website on the [restricted Scheme Valuations](#) page.

ACTION: FRAs and administrators should familiarise themselves with the Directions order to ensure that they are aware of the changes.

Publishing Annual Benefit Statements 2023 to 2025

The Pensions Regulator has published [guidance on publishing annual benefit statements during 2023 to 2025](#).

TPR are mindful of the challenges that FRAs and administrators may face whilst producing annual benefit statements and remediable service statements during 2023 to 2025 and have confirmed that they will take a risk-based, practical approach when reviewing, assessing, and responding to annual benefit statement breaches during this period.

[PASA's dashboard data accuracy guidance](#)

The Pensions Administration Standards Association (PASA) has recently updated their [Dashboards Data Accuracy Guidance](#). This is a tool to help schemes with their data preparation duties.

The guidance highlights key data points that should not only be present but also accurate. It explains how data should be checked and provides a list of shared, public, and private data sources that can be used to validate member information.

[TPR's Pension Scams Reporting campaign](#)

The Pensions Regulator (TPR) has launched a new industry-facing [pension scams awareness campaign](#) focusing on Trustees and Administrators, who are best placed to help protect savers from pension scams. By reporting their suspicions, they can defend their members' retirement from scammers – and stop their actions having such a devastating effect on victims' lives.

[Pensions Dashboard Programme – Introduction to dashboards webinar](#)

On 4 October 2023 the Pensions Dashboard Programme (PDP) will be hosting a [webinar to re-introduce dashboards](#).

Chris Curry, PDPs Principal, who recently attended our Fire AGM, will present alongside others from the programme to explain dashboard goals, the role of the regulators and provide information on what the pensions industry can do to prepare.

HMRC

Public Service Pensions Remedy – Member calculator

Tax Adjustment inputs

HMRC have produced a [document](#) that sets out the inputs a member will need to put into the member calculator.

This is the information a user could be asked in order to calculate compensation and/or tax adjustments (biographical info entered by the user is not included). The calculator is designed to only ask users for the information specific to their circumstances, so questions around the tax (AA or LTA) and the years will be displayed as appropriate, based on the options they select at the beginning of the journey. The wording of the questions in this document does not reflect the wording in the calculator itself- that wording has been user tested and approved by content designers.

As previously communicated, the information which users will need to have from their pension scheme to complete the calculator is;

- original pension input amount (for each tax year from 2012/13 to 2022/23) – 2012/13 to 2014/15 is only required if the member did not have an AA tax charge in 2014/15, so the correct carry forward amount is used from 2015/16
- revised pension input amount (for each tax year from 2015/16 to 2022/23)

ACTION: FRAs and administrators to familiarise themselves with the inputs that the member will need information for.

Abolition of the LTA – Our Consultation Response

Further to [FPS Bulletin 71 – July 2023](#), where we made you aware of the HMRC consultation to abolish the pensions lifetime allowance (LTA), which was part of a wider consultation on proposed clauses for the next Finance Bill.

Whilst we were not able to provide our response to stakeholders ahead of the deadline, we wanted to share with you our response as follows:

“Thank you for the opportunity to respond to the consultation on abolishing the pension lifetime allowance. We welcome this development to remove the LTA as it currently affects recruitment and retention of our senior leaders in fire.

Our comments focus on the position of the tax-free lump sum. As it is not clear whether the drafters have given thought to how this will affect paying lump sums above the PCLS. Paying unauthorised tax on lump sum payments has been a common occurrence for Fire schemes since 2010 when the commutation factors rose, which we believe is unique to police and fire.

To confirm in 2010 when the commutation factor rose above 20, there was no change to the scheme rules of the 1992 Firefighters Pension Scheme to limit the lump sum to the PCLS, therefore officers could choose to take the higher lump sum and pay an unauthorised tax charge of 40%, while the scheme manager must pay the scheme sanction charge.

For high earners, whose lump sum would be more than £268,275, it is not clear how this should be treated, and whether the unauthorised amount charge of 40% applies or the marginal rate instead. For administrative purposes identifying and applying the marginal rate is onerous and a fixed rate would be a simpler solution.

It would also be useful to allay fears of the LTA being introduced, for the consultation response to be clear about any process in the future where the LTA was introduced which would need to happen through legislation and could not happen overnight.”

[HMRC – Managing Pension Schemes Service Newsletter - September 2023](#)

HMRC has published their [September 2023 Managing Pension Schemes Service newsletter](#). The newsletter covers the following topics:

- Event reporting
- Accounting for Tax (AFT) returns

- Pension scheme return
- Migrating your scheme

Events

FPS coffee mornings

Our MS Teams coffee mornings have been a little bit 'parched' just recently.

Following Claire Johnson's return from maternity we have held a couple of 'drop in' sessions with stakeholders to discuss the needs of the group, and how best to take forward the coffee mornings in the future.

We will be kicking these off again in the afternoon of 4 October 2023. The topic on the agenda this time will be Matthews, so make sure your cup is full, and that you are sitting comfortably to join us.



We will then be launching the first version of the Matthews GAD calculator on a coffee morning on 31 October 2023, where they will run through some examples in the calculator, this will be at the usual morning time, so get this in your diary.

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.

Firefighters' Pensions Annual Conference

Our two-day event opened with a meeting of the regional chairs of each regional fire pensions officers' group, followed by our quarterly technical working group meeting. As I sure you can imagine there was a lot to discuss.

[Click here to return to Contents](#)

Updates from these meetings will be provided at your next regional group.

We would like to encourage that each Fire and Rescue Service and local pension boards are represented at these meetings, as well as the pension administrators. The discussions that are had are invaluable and it is a great opportunity to network, and informally discuss items that are 'hot topics' (no pun intended) in Firefighters' Pensions and share regional experiences and training in a 'safe space'.

Day one

We were pleased to welcome 44 delegates to the first day, which was aimed at Scheme Managers and Local Pension Board members, along with other parties interested in all things Governance.



Following a warm welcome from Joanne Livingstone, the Chair of the Firefighters' Pensions (England) Scheme Advisory Board, who was accompanied by Claire Johnson, Senior Pensions Advisor, the audience heard from Chris Curry, Principal of the Pensions Dashboard Programme. Chris gave the audience an update with regards to the change in the dashboard connection deadline, what PDP is working on, and advised what FRAs should be doing in preparation.



[Click here to return to Contents](#)

Nick Gannon, TPR Policy Lead gave the audience a ‘sneaky peek’ of the Governance & Administration Survey results and how Fire and Rescue Services compared against other Public Sector Schemes. Nick highlighted the importance of providing accurate responses, so that they can be used to inform assistance that tPR can provide to the industry. Particularly when Schemes may need assistance in getting accurate data from employers.

Nick then gave an update on the General Code of Practice, and how this is in the process of being laid before parliament. Nick was able to demonstrate its functionality and how each section interacts with one another, where relevant.



Joanne Livingstone ended the session with an engaging discussion on the importance of Local Pension Board Effectiveness and how this integrated with the work of the Scheme Advisory Board. Joanne covered some interesting points and gave ‘food for thought’ for pension board members to take away.



The day finished with a drinks reception, which is always a great networking opportunity to catch up with new and old colleagues of the Fire Pensions Community.

You can review [day one's slide](#) on the events page of the Firefighters' Regulations and Guidance website.

Day two of the event was fully booked and saw 96 delegates across all areas of Firefighters' Pensions attend Bevin Hall at 18 Smith Square.



Joanne Livingstone, Chair of the Firefighters' Pensions (England) Scheme Advisory Board opened the event with a very warm welcome to all delegates and introduced and thanked our speakers for the day.



We then welcomed Alexander Waters, Senior Lawyer from the Pensions

[Click here to return to Contents](#)

Ombudsman to the stage, where he gave a background to who the Pensions Ombudsman are and what they aim to achieve. He then provided an update on what they are currently seeing in relation to the Firefighters' Pension Schemes and any relevant case studies.

Alexander also referred to some very useful resources that are available on their website, which are linked within their slides.



After a short refreshment break, the audience broke off into two workshops:

Matthews Second Options Exercise, which was led by Brian Allan, Actuary and Martin Agass, from the Government Actuary Department (GAD), and Claire Johnson from LGA. Brian gave an update on where they are on the development of the Matthews calculator. He also confirmed that there would be 2 implementation dates for the calculator, and that some cases won't be able to be processed until the 2nd version is published.

More details of those cases are within GAD workshop slides.

Remedy: Communications which was led by colleagues from Aon, Virginia Burke and Ben Smithson, and Tara Atkins from LGA. The room was full, we even had to get more chairs!!!! It was a great workshop, and there was so much conversation about engaging and worthwhile communications.

Tara started off by giving an overview of what the workshop was all about and provided an update on what communication work the LGA had been working on and had in the pipeline for remedy.

Delegates then split into 3 groups and took 2 questions each about communications, before feeding back to the group. The feedback is available for all FRAs and administrators to view on the events page of the FPS Regulations and Guidance website.

We then broke for a well-earned lunch, where the audience networked, and had opportunity to talk and take with exhibitors and take some promotional 'goodies' from First Actuarial, ITM, XPS Pension Group and Isio.

First Actuarial - provide [financial wellbeing services](#), which they offer to a range of organisations across the private and public sector. First Actuarial are also the actuarial advisors to the Firefighters' Pensions (England) Scheme Advisory Board.



ITM - are [pension data experts](#), providing specialist data management, systems and pension technology solutions within UK financial services.



XPS Pension Group: A [leading consulting and administration business](#) fully focused on UK pension schemes. XPS currently administer pensions for three fire clients.



Isio - is a [leading independent UK provider](#) of actuarial consulting, pensions administration, investment advisory, employee benefits and wealth management services.

Isio were promoting their new [independent training sessions](#) in relation to the Firefighters' Pension Schemes. The sessions cover the McCloud/Sargeant age discrimination remedy, the Matthews exercise from 1 October 2023 and pensions tax for higher earners.



Isio and the Firefighters' Pension Scheme

We know that Fire and Rescue Authorities (FRAs) have some challenges in terms of pensions at the moment:

- helping employees understand their pensions benefits
- impact of the Pensions Remedy including pensions tax implications
- collecting data and dealing with the Matthews second options exercise

At Isio we are passionate about improving members understanding of their pension benefits, increasing their financial confidence thereby benefiting staff motivation and engagement.

From November we will be providing the following training sessions aimed at Fire and Rescue Authorities, to improve their understanding of the pension schemes:

- Session 1** – aims to build an understanding of the Firefighters' Pension Schemes, Matthews and the impact of the Pensions Remedy.
- Session 2** – focuses on the scheme manager and the local pensions board and their role in implementing the Pensions Remedy, Matthews and next steps.
- Session 3** – introduces the UK pensions tax regime, focusing on the annual allowance (AA), and the options available to pay for any charges.
- Session 4** – if you are interested in booking on any of the above sessions, please see the reverse for contact details.

If you are interested in booking on any of the above sessions, please see below for contact details.

Our experienced Public Services Pensions Team has already helped many schemes, employers, and members across the public service pension schemes on the Pensions Remedy and the AA and LTA implications.

Colin Dobbie
colin.dobbie@isio.com

Colin is an actuary with 15 years' experience of working on the Firefighters' Pension Scheme. Colin has also delivered seminars to Police Forces on pensions benefits and the Pensions Remedy (including pensions tax implications) as part of CIPFA's award winning Achieving Finance Excellence in Policing training programme.

Paul Moffatt
paul.moffatt@isio.com

Paul is a Director at Isio with 22 years industry experience. He leads our member engagement work across the public service schemes. Please contact either Colin or Paul if you would like to know more.

isio.

isio.com

Firefighters' Pension Scheme.indd 1 25/09/2023 14:46

Before the Chair welcomed us back from lunch, Joanne had a very important job to do and chose a winner for First Actuarial's champagne prize draw.



Once the Chair had welcomed us back, we heard from Brian Allan from GAD who gave an update on the 2020 valuation, including how the Scape Rate Discount will impact and expected timeline. Brian then covered the Cost Control Mechanism and observations from the HM Treasury 2020 valuation Directions.



Our very own Claire Johnson then took to the stage, with a very warm welcome having just returned from maternity leave, nothing like throwing her into the deep end!



Claire was tasked with giving a technical/legislative update on both Matthews and Remedy. Claire gave a summary of each remedy exercise, and then concentrated on the impact on a member if they are affected by both remedies.

[Click here to return to Contents](#)

This was followed by an update from Helen Fisher, Head of Police and Fire Pensions at the Home Office. Helen refrained from giving a further update on Matthews and Remedy, as she quite rightly said Claire had done an excellent job in her session.



Helen did however cover the Average Weekly Earnings (AWE) issue where it was identified that the Orders for 2021 and 2022 used provisional AWE growth estimates rather than revised AWE figures. The impact of this is that administrators will need to reassess the CARE benefits for these two years as the revaluation applied is incorrect. This in turn will impact the figures to be provided in the Remediable Service Statements.

Helen then covered the Carer's Leave Act 2023, which will require an amendment to the Firefighters Pension Scheme regulations, in a similar way as was needed when parental bereavement leave came in.

For our final session of the day, we welcomed Aon to the stage, where Virginia Burke, Senior Public Sector Pensions Consultant and Ben Smithson, Senior Communications Consultant, held a great session and covered how you can make your communications work harder. Sadly Lauren Harper, who was also due to join them was unwell but had done a lot of work in the background towards their presentation.



It was an insightful session, which included rockets, pink elephants and neurotech. Take from that what you will, but the pictures taken below, show just how enthusiastic Ben is when talking about what is possible when looking to create a 'great' communication strategy.



Joanne Livingstone, then closed the meeting with her appreciation to all delegates who had engaged and made the two days a worthwhile and meaningful conference and wished everyone a safe trip home.

The slides for [day two](#) are available on the events page of the Firefighters' Regulations and Guidance website.

We would like to thank all for their participation and support, particularly our events

team, speakers and exhibitors for contributing to the success of the event, and to all delegates who took time out of their busy schedules to attend.

Legislation

Statutory Instruments

[Firefighters' Pension Schemes \(England\) \(Amendment\) Order 2023](#) [SI2023/986]

[The Firefighters' Pensions \(Remediable Service\) \(Wales\) Regulations 2023](#) [SI 2023/961]

[The Firefighters' Pensions \(Remediable Service\) \(Scotland\) Regulations 2023](#) [SI 2023/242]

[The Local Government Pension Scheme \(Amendment\) \(No3\) Regulations 2023](#) [SI 2023/972]

Directions Orders

[Public Service Pensions \(Valuations and Employer Cost Cap\) Directions 2023](#)

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](#)

[Click here to return to Contents](#)

- [Scottish Public Pensions Agency - Firefighters](#)
- [Welsh Government Fire circulars](#)

Contact details

Claire Johnson (Senior Firefighters' Pensions Adviser)

Telephone: 07920 861 552

Email: claire.johnson@local.gov.uk

Tara Atkins (Firefighters' Pensions Adviser)

Telephone: 07825 731 924

Email: Tara.atkins@local.gov.uk

Copyright

Copyright remains with Local Government Association (LGA). This bulletin may be reproduced without the prior permission of LGA provided it is not used for commercial gain, the source is acknowledged and, if regulations are reproduced, the Crown Copyright Policy Guidance issued by HMSO is adhered to.

Disclaimer

The information contained in this bulletin has been prepared by the Bluelight Pensions team, part of the Local Government Association (LGA). It represents the views of the team and should not be treated as a complete and authoritative statement of the law. Readers may wish, or will need, to take their own legal advice on the interpretation of legislation. No responsibility whatsoever will be assumed by the LGA for any direct or consequential loss, financial or otherwise, damage or inconvenience, or any other obligation or liability incurred by readers relying on information contained in this bulletin.

While every attempt is made to ensure the accuracy of the bulletin, it would be helpful if readers could bring any perceived errors or omissions to the attention of the Bluelight team by emailing bluelightpensions@local.gov.uk.