

FPS Bulletin 76 – December 2023

Welcome to issue 76 of the Firefighters' Pensions Schemes bulletin.

I think it would be fair to say that this has been a very busy year in the Firefighters' pensions world.

The vital input you have put into the working groups, the volunteers for the testing of calculators, the discussion input and suggestions from regional groups and drop-in sessions. We just could not have done it without the help and support from all our colleagues during the year.

We wish all our readers a very merry Christmas and happy New Year.

Merry Christmas and happy New Year
From the Firefighters Pension Team



If you are looking for information on a certain topic, issue and content indexes are held on the [main bulletin page](#) of the website and are updated following each new issue.

If you have any comments on this bulletin, suggested items for future issues, or a job you would like to advertise, please email bluelightpensions@local.gov.uk.

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Calendar of events

Please see below a calendar of upcoming events relevant to the Firefighters' Pension Schemes. Only those events which are hyperlinked are currently available to book. If you have any events you would like to be included in a future bulletin, please email bluelightpensions@local.gov.uk.

Table 1: Calendar of events

Event	Date
FPS Coffee Morning	10 January 2024 and 30 th January 2024
FPS Technical Working Group	12 March 2024
SAB	21 March 2024
FPS Communications Working Group	2 April 2024

Actions arising

[Matthews – Deceased members](#) - FRAs to use the documents provided and can amend them where required.

[Matthews – Supporting documents](#) - FRAs are encouraged to use the Individual Statement of Details documents to send an individual with information on their options.

[Age Discrimination remedy – Immediate Choice Remediable Service Statements \(IC RSS\)](#) –

- 1) FRAs are encouraged to discuss the timetabling of the IC RSS with their administrators.
- 2) Administrators are asked to commence testing the use of the IC RSS and provide feedback to the bluelightpensions@local.gov.uk inbox.

[Firefighters' pension scheme contacts](#) - All readers to complete the contact form response by **20 January 2024**

FPS

2020 Valuation – Firefighters' Pension Scheme (England)

On 21 December 2023 the [Government announced](#) that GAD had completed its valuation of Firefighters' Pension Scheme (England) and published the results of the 2020 Valuation.

The [actuarial report](#) shows that the employer contribution rate will rise 8.5% to 37.6% of pensionable pay from 1 April 2024 to 31 March 2027.

Further information regarding funding will be communicated in the New Year.

Matthews – Deceased members

In [FPS Bulletin 75 – November 2023](#), we made readers aware of the specific provisions which provide remedy for deceased beneficiaries.

We have provided template letters to cover these types of cases, which have been published on the [Special members of the FPS 2006](#) section of the FPS regulations and guidance website.

The letters cover the following scenarios:

Scenario one – Additional death grant

A beneficiary who was involved in the first options exercise, and due to the amended regulations is now entitled to the additional death grant, as their spouse/civil partner was in retained employment in the period before and including 7 April 2000 to 30 June 2000.

Scenario two – Death grant

A beneficiary whose spouse/civil partner died before 6 April 2006 and was not in scope for the first options exercise for a death grant payment as the retained service fell into the period of 7 April 2000 to 30 June 2000 (inclusive).

To accompany each scenario an application form has been created, which should be included with the initial letter.

ACTION: FRAs to use the documents provided and can amend them where required.

Matthews – Supporting documents

In [FPS Bulletin 73 – September 2023](#), [FPS Bulletin 74 – October 2023](#) and [FPS Bulletin 75 – November 2023](#) we made readers aware of the supporting documentation that has been published to assist FRAs with the implementation second options exercise.

With thanks to Jill Swift at Cheshire Fire and Rescue Service, James Durrant at Essex Fire and Rescue Service and the Communications Working group we have published an Individual Statement of Details document, for each category of special membership.

The statements can be used to illustrate the output from the Matthews GAD calculator to provide the individual with information on their options.

The document can be found on the [Special Members of the FPS 2006](#) section of the [FPS regulations and guidance](#) website.

ACTION: FRAs are encouraged to use the Individual Statement of Details documents to send an individual with information on their options.

Matthews – Breaches of law

As the disclosure deadline for Matthews approaches, we have been informed that, in a small number of cases, FRAs are receiving their initial communications returned from the last known address of the eligible individual.

Although the FRA will endeavor to trace the individual this may not be possible by the disclosure deadline resulting in a breach of law.

We would like to take this opportunity to remind readers that **ALL** breaches of law must be recorded and assessed for materiality. If the breach is considered to be material, then it should be reported to TPR.

In all cases it is recommended to report a breach to your Local Pension Board.

Further guidance on breaches of law can be found in [FPS Bulletin 23 – August 2019](#).

Age discrimination remedy – Immediate Choice Remediable Service Statement (IC RSS)

On 12 December 2023 we held the [Immediate Choice Remediable Service \(IC RSS\) Statement and timetabling](#) coffee morning where we provided a preview of the IC RSS and supporting documentation.

We have uploaded these to a new section in the member area of the FPS regulations and guidance website titled '[Remediable Service Statements](#)'.

For ill health cases it has been agreed by the Technical Working group that a covering letter should accompany the IC RSS. Template covering letters have been provided for all ill health scenarios.

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The documents include:

- IC RSS conditional text document
- IC RSS graphic templates
- Supporting forms
- Ill Health RSS covering letter

We are currently finalising the beneficiary IC RSS and will communicate further in the new year.

ACTIONS:

- 1) FRAs are encouraged to discuss the timetabling of the RSS with their administrators.
- 2) Administrators are asked to commence testing the use of the IC RSS and provide any feedback to bluelighpensions@local.gov.uk

Firefighters' Pension Scheme Contacts



Are you or one of your colleagues involved in the administration of Firefighters' pensions? This could be anyone from, but not limited to the Chief Fire Officer (CFO), Scheme Manager (if different to the CFO), Human Resources, Finance, internal pensions team and payroll.

Do you receive the information from the LGA about the correct things?

We want to update our contacts to ensure that our bulletins, guidance, training, coffee morning invites and FRA drop-in sessions are getting to the correct people.

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Please can we ask you to complete the online form linked below and either complete on behalf of your fire authority and/or local authority or pass to anyone else who we may need their contact details.

This will be our new contact information for anything being sent out in 2024, therefore even if we have your current details, we will need you to complete this by **20 January 2024**.

If we do not have your details, we cannot contact you and you may miss something important particularly now with all the relevant information.

[Contact Form response](#)

ACTION: All readers to complete the contact form response by **20 January 2024**

[Technical query log](#)

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

Queries have been answered this month in the following categories:

- Death benefits – post retirement marriage in the FPS 2015



FPS England SAB updates

Festive Greetings from the SAB Chair



Dear Friends & colleagues,

I am opening this message with the customary salutation which feels more relevant than ever. 2023 has been a year in which the need for friendship in the world has seldom seemed more elusive but more important.

I'd like to welcome some new friends into the fire pensions area. Councillor Byron replaced Councillor Redman for the SAB. We were also pleased to welcome Claire Johnson back from maternity leave and to the position of Senior Pensions Adviser and to confirm the permanent appointment of Tara Atkins. We thank Claire Hey and Elena Johnson for all the work that they did for the LGA Fire pensions team before their separate departures from the team this year.

This was a landmark year given the finalisation of so many areas of the Fire Pension regulations although the work to implement the many changes continues. More generally we are seeing changes in the wider pensions area with a significant element of the recent Autumn Statement devoted to proposals around using funds to benefit the wider economy, addressing governance models for pension schemes and improving member outcomes. For those with individual pension pots, artificial intelligence is being suggested as a way to assist member decisions making.

So, I thought I would see what Artificial Intelligence would make of the message I want to send to the Fire Pensions Industry at this time. In particular, I asked it to use a Christmas carol theme and noted that I really wanted to thank those who had worked so hard and to acknowledge the significant challenges still remaining. Here's what a number of iterations with the software produced:

(To the tune of "Silent Night")

Verse 1: Silent night, though uncertainties may be vast, In the fire pensions realm, teams working steadfast. Through legislation's changes, tools both old and new, Countless complexities, faced by each of you.

Chorus: Thank you, dear teams, in your various roles, For weathering the storms, achieving your goals. In the fire's glow, you labor with might, Not everything settled, but you work through the night.

Verse 2: Silent night, your dedication shines bright, In the face of challenges, you've embraced the fight. New processes and tools, like stars in the sky, Guiding you forward, as the years roll by.

Chorus: Thank you, thank you, to teams far and wide, In the fire pensions industry, where you reside. Not every detail is clear or set, But your hard work and efforts, we'll never forget.

Bridge: Silent night, where teams collaborate, Facing uncertainties, your resolve is great. Through twists and turns, and complexities untold, Your commitment to excellence, a story to be told.

Verse 3: Silent night, as we approach year's end, A heartfelt thank you to each colleague and friend. For the fire pensions industry, you are the light, Working tirelessly, even in the night.

Chorus: Thank you, dear teams, for your unwavering grace, In this ever-changing and complex space. Not everything settled, but together we stand, In the fire's glow, a united band.

Outro: Silent night, may the season bring peace, To the fire pensions teams, your efforts won't cease. As uncertainties linger, and new challenges arise, Your dedication and hard work are our cherished prize.

Not necessarily a Christmas Carol to rival Charles Dickens or John Rutter but it does suggest that the role of AI in our world in years to come may be interesting.

Festive Best Wishes, **Joanne Livingstone**. Chair, English Firefighters' Pension Scheme Advisory Board

SAB meeting 14 December 2023

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

- First Actuarial – Review of GAD Tax and Contribution calculator
- Government closed consultation – Amendment to the Firefighters Pension Scheme (England) Regulations 2014

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](#)

SAB response to Consultation on the amendments to the Firefighters' Pension Scheme (England) Regulations 2014

On the 27 November 2023, the Home Office published a closed consultation to address amendments that were needed to correct the error to the Average Weekly Earnings for 2021 and 2022, as well as the amendments providing clarification on the introduction of the Carer's Leave Act 2023.

The Scheme Advisory Board were invited to provide a response to the consultation and this is available on the [Consultations](#) section of the [Firefighters' Pensions SAB \(England\)](#) website.

Other News and Updates

The Pensions Dashboard Programme – proposed staging date and timeline

The Pensions Dashboard Programme (PDP) are currently consulting with the industry regarding the final staging guidance that will be published by the Money and Pensions Service (MaPS) in the Spring of 2024. The staging guidance will confirm the staging date.

We expect that the staging date for Public Service Pension Schemes is likely to be summer of 2025.

[Regulation 15\(2\) of the Pensions Dashboards Regulations 2022](#) confirms Scheme Managers have a legal duty to have regard to this guidance.

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 [latest newsletter](#) they cover the legislative timescales to return pensions information to members via dashboards.

The Pensions Dashboard Programme - Blog on recent queries

On 30 November 2023, the Pensions Dashboards Programme (PDP) published a [blog covering the following recent queries they have received](#):

- When do PDP expect to publish dashboard standards?
- What are the different types of testing?
- When will the dashboards available point be?

PASA dashboard guidance

The Pensions Administrations Standards Association (PASA) has published [Pensions Dashboards Connection Ready Guidance](#) and a [‘Call to Action’](#).

The Connection Ready Guidance explains what being ‘connection ready’ means and what a typical scheme plan could look like. It covers five main areas: governance, matching, value data, technology and administration. For each area, it describes the key activities, how to do them, why they matter and how to show that they have been done.

The Call to Action lists the top five actions that schemes need to take now to prepare for dashboards.

PASA will release further supporting materials in the next few months, such as practical tips for certain connection ready activities, checklist of key actions and outlines of connection ready decisions.

The Pensions Ombudsman - Annual report 2022/23

The Pensions Ombudsman (TPO) has published [its annual report and accounts for 2022/23](#).

The report includes statistics on TPO’s caseload and performance for the year.

The Pensions Ombudsman – Response to Court of Appeal ruling

TPO has [expressed its disappointment about the recent Court of Appeal ruling](#) that it is not a competent court for enforcing a dispute about a monetary obligation under section 91(6) of the Pensions Act 1995.

The ruling means that a TPO decision to allow recoupment / recovery from a pension is not enough to enforce it. The scheme also needs an order from a County Court.

The Department for Work and Pensions is supporting legislative changes to formally empower TPO to bring these disputes to an end without needing a County Court Order.

In the meantime, TPO has been working with stakeholders across the sector to review the management of such disputes to minimise the additional time and cost that has been added to the process. It has also published [a recovery in overpayment cases factsheet](#) to provide guidance to help schemes manage these disputes.

The Pensions Regulator - Cyber security guidance

The Pensions Regulator (TPR) has revised its [cyber security guidance](#).

The guidance helps trustees and pension scheme managers meet their duties to assess the risk, ensure controls are in place, and respond to incidents.

For the first time, the guidance asks pension schemes to report any significant cyber-related incidents to TPR on a voluntary basis as soon as is reasonably practicable. This will help TPR build a better picture of the cyber risk facing the industry and its members.

HMRC

Lifetime allowance guidance newsletter – December 2023

HMRC has published the [Lifetime allowance guidance newsletter – December 2023](#).

The Government is currently legislating through the [Finance Bill 2023/24](#) to fully abolish the lifetime allowance from 6 April 2024 and put in place new rules to determine the tax treatment of pension lump sums.

The newsletter gives information to support pension schemes to understand the changes. It covers:

- the changes to certain lump sums
- the impact on lifetime allowance protections
- changes to reporting and disclosure
- the transitional arrangements.

HMRC wants to help pension schemes get ready for the changes and is keen to hear from them. The newsletter invites schemes to share their views on what topics they would like to see covered in future communications and whether they would find it useful to have more working groups to discuss the detail.

Pensions Schemes Newsletter 154 – November 2023

On 30 November 2023, HMRC published their November 2023 edition of the [Pension Schemes Newsletter 154](#). Within this edition they cover:

- The Government's Plan to fully abolish the lifetime allowance (LTA) from 6 April 2024. HMRC will provide further details through a future LTA newsletter.
- A request for schemes to remind members who have exceeded the annual allowance for tax year 2022/23 and do not have sufficient unused annual allowance to declare this on their Self-Assessment tax return, even if the scheme is going to pay the tax charge.
- How to pay pension scheme charges when the scheme does not have a specific charge reference to make payment against.

Events

FPS coffee mornings

Our MS Teams coffee mornings will be continuing through 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.

The first session of the new year will be taking place on 10 January 2024 at 10am, where the Government Actuary's Department (GAD) will be joining us to discuss the 2020 Valuation results.

The second session will be held on 30 January 2024 at 10am. The content of this session is still being finalised, but will be confirmed in the new year.

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

12 December 2023 – [Immediate Choice Remediable Service Statement \(RSS\) and timetabling](#)

19 December 2023 – [End of year review and a forward look to 2024](#)

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.

Local Pension Board Training

We are looking to change the way that we deliver Local Pension Board (LPB) training in 2024 to allow us to provide more dynamic and engaging sessions.

The training will take place every quarter and will be open to new and existing LPB members, and any other individuals who are involved in the governance of their LPB.

We are in the process of finalising the agenda and are speaking with stakeholders to agree dates.

So, keep an eye out for the dates to get booking on.



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](#)

Legislation

Statutory Instruments

[The Firefighters' Pension Scheme \(Scotland\) Amendment Regulations 2023 \[SSI 369/2023\]](#)

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 do not email advisers directly.

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