

FPS Bulletin 79 – March 2024

Welcome to issue 79 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 Communications Working Group | 2 April 2024 |
| FPS Coffee Morning | 18 April 2024 |
| FPS Technical Working Group | 30 May 2024 |
| SAB | TBC |

Actions arising

[Age Discrimination Remedy – GAD tax and contributions calculator](#): FRAs should ensure that they are using the most up to date version of the calculator and guidance.

[Age Discrimination Remedy – GAD standalone Interest Calculator](#): Administrators are encouraged to use the interest calculator to ensure consistency across the sector.

[Age Discrimination Remedy – Immediate Choice Remediable Service Statement \(IC-RSS\) roll out update to timetable and member communications](#): FRAs to appropriately contact the priority cohorts and inform them on the status of their RSS.

[Age Discrimination Remedy – data sharing](#): FRAs and administrators to familiarise themselves with the revisions made to the document.

[Matthews – GAD calculator](#): FRAs should ensure that they are using the most recent version of the calculator and are recommended not to make local copies of the calculator.

[Matthews - Project Implementation data request](#): FRAs to complete the Project Implementation data request and return to bluelightpensions@local.gov.uk by **21 April 2024**

[FPS annual update](#): Administrators should ensure that they are using the most up to date revaluation rates.

[Bluelight inbox and query form](#): FRAs and administrators are requested to use the [Bluelight inbox](#) for email correspondence with the Bluelight team. FRAs and readers are also asked to complete a [query form](#) when submitting a technical query.

[The Carer's Leave Regulations 2024](#): FRAs are to ensure that from 6 April 2024 they are deducting pension contributions from carer's leave and should include this in pensionable pay.

[Written Ministerial Statement \(WMS\) – Pension Dashboard connection guidance](#): Scheme managers should ensure that they familiarise themselves with the connection guidance and are ready to connect by the deadline of 31 October 2025.

FPS

Age Discrimination Remedy – GAD tax and contributions calculator

On 4 March 2024, the Government Actuary's Department (GAD) published version 1.8 of the tax and contributions calculator and updated guidance.

The calculator has additional outputs which have been added to the end of the outputs tab, to avoid changing the format of the existing results. The changes are as follows:

Calculator

- Date of calculation added to output to file and simplified output sheets
- Gross Added Pension refund added to output to file and simplified output sheets
- Added Pension tax adjustment added to simplified output sheet
- Renamed the Added Pension column names on the simplified output sheet to clarify what they show (numbers remain unchanged)

Guidance

- Instructions on how to run Added Pension only calculations amended
- Taper date description changed
- Output specifications updated to reflect new columns

FRAs are encouraged not to make local copies of the calculator, but to refer to the [Age Discrimination remedy – GAD tax and contribution calculator](#) section of the FPS regulations and guidance website.

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

Age Discrimination Remedy – GAD standalone Interest Calculator

GAD have published a standalone interest calculator for administrators to use when calculating the arrears of pension and lump sum payments following a member's choice under remedy.

As the issues relating to tax on interest of pension and lump sum arrears remain unresolved, GAD have been unable to incorporate this into the current version of the calculator but will provide this functionality in due course.

The calculator has been published on a [website domain](#) hosted by GAD, which is password protected. The password can be found under the 'GAD standalone interest calculator' tab of the member restricted [Age Discrimination Remedy – Useful information](#) section of the [FPS regulations and guidance](#) website.

ACTION: Administrators are encouraged to use GADs version of the interest calculator to ensure consistency across the sector.

Age Discrimination Remedy – Immediate Choice Remediable Service Statement (IC-RSS) roll out update to timetable and member communications

Following feedback from the sector, we have amended the indicative timetable for supplying IC-RSSs to priority cohorts i.e. ill health pensioners and beneficiaries. For these groups only, the timetable has been extended to 30 June 2024.

It is important that these members are appropriately communicated with and to assist with this we have provided a template letter for [ill health pensioners](#) and [beneficiaries](#). The templates can be found in the [age discrimination remedy section](#) of the [FPS regs and guidance website](#).

ACTION: FRAs to appropriately contact the priority cohorts and inform them on the status of their RSS.

Age discrimination remedy – Contribution adjustment member factsheet

We have recently published a [contribution adjustment member factsheet](#) which can be found on the [FPS member](#) website.

The factsheet explains when a contribution adjustment will occur and how it will be actioned. It also sets out points to consider with regards to the timing of when an adjustment will take place.

Members will be signposted to the factsheet in their Annual Benefit Statement Remediable Service Statement (ABS-RSS).

Age Discrimination Remedy – Beneficiary Remediable Service Statements (RSS)

We are pleased to confirm that we have published resources for administrators to assist in the process of providing a Remediable Service Statement (RSS) for beneficiaries of an eligible Sargeant member who has died before making their choice.

The following resources have been published on the [Age Discrimination Remedy – Remediable Service Statement](#) section of restricted area of the [FPS regulations and guidance website](#).

- Administrator guidance document
- Letter statement

We have also published a [beneficiaries factsheet](#), which can be found on the [FPS member](#) website.

Age Discrimination Remedy – Data sharing

Further to [FPS Bulletin 77 – January 2024](#), where we made readers aware of the data sharing agreement and guidance document for the age discrimination remedy exercise.

We have since received several queries relating to FRAs not responding to these requests within a timely manner.

This was discussed at the Firefighters’ Technical Working Group (FTWG), where it was agreed that the guidance would be updated to reflect reasonable timescales. Additionally, it was agreed that clarity would be provided on what data should be shared FRA to FRA and administrator to administrator. We have updated the guidance to as follows:

- Confirmation that FRAs should share the GAD calculator output between FRAs under a data sharing agreement.
- Confirmation that administrators should share the financial data provided through the data collection template, where it is deemed that a data sharing agreement is not required.
- Where possible, FRAs should provide a response to a data request within 10 workings days.
- It is recommended that the [firefighters’ pension contacts](#) should ensure that they have an out of office on or that their inbox is monitored during a period of leave, to ensure that requests are directed to someone in their absence, not missed or unduly delayed.
- FRAs and administrators should have a mutually agreed date as to when the information is then shared once received.

We must stress the importance of providing data in a timely manner, as this can result in a delay in payment of their retirement benefits, a member complaint and/or a breach in law.

ACTION: FRAs and administrators to familiarise themselves with the revisions made to the document.

Firefighters' Pensions: Top Up grant 2024 - Collection of pensions accounting data

On 1 March, Home Office [emailed](#) finance contacts with advance notice of their request for FRAs to submit their audited 2022/23 and unaudited 2023/24 pensions income and expenditure data in mid-April.

The relevant forms will be sent in early April, and the submission will be via the DELTA online data collection system, as in previous years.

Matthews – GAD calculator

On 12 March 2024, GAD published a revised calculator and updated their guidance.

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

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

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

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

Matthews – Project implementation data request

Further to our request in [FPS Bulletin 77 – January 2024](#) we would now like to collect data for the period 1 January 2024 to 31 March 2024.

In [FPS Bulletin 75 – November 2023](#) we also covered a second area of data in respect of positive elections that we would be collecting. It was suggested in [FPS Bulletin 77 – January 2024](#) that we would start collecting this data from March 2024, however, we have decided to delay this until June 2024.

Please complete the [Project implementation data request](#), return to bluelightpensions@local.gov.uk by **21 April 2024**.

ACTION: FRAs to complete the Project Implementation data request and return to bluelightpensions@local.gov.uk by **21 April 2024**

FPS annual update 2024

FPS contribution rates and bandings remain unchanged for 2024-25.

All relevant thresholds and rate changes for 2024 are available in the [FPS annual update 2024](#).

The relevant legislation can be viewed on our website under [annual update Statutory Instruments](#).

ACTION: Administrators should ensure that they are using the current revaluation rates.

Update your contact details

Readers will be aware that we carried out an exercise to update contact details in [FPS Bulletin 76 – December 2023](#).

Going forward if you need to update your contact details, please complete the [contact details form](#) and return to bluelightpensions@local.gov.uk.

General technical query log

The [current log of queries and responses](#) can be accessed by practitioners in the 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 were no technical queries raised in March 2024.

Bluelight inbox and query form

Now that the Bluelight team is up to full strength please can we ask that all queries are sent to the generic Bluelight inbox (bluelightpensions@local.gov.uk). This will enable the most appropriate team member to respond as well as ensuring that queries can be dealt with when someone is on leave.

In addition, please can we remind readers of the process to follow when submitting a technical query. [FPS Bulletin 9](#) confirmed that a query form had been developed which asks for information in the following areas:

- Details of your query
- Area of uncertainty / challenge
- Proposed solution
- Research undertaken: Relevant legislation, HMRC guidance, relevant websites, historical background (circulars or technical meeting minutes), legal advice [Include links]
- Indication of amounts (£) involved

- Timescales involved
- Other supporting evidence

Receiving queries in this way allows us to build up a picture of frequently asked questions and ensure greater consistency in our responses. We can build up a knowledge bank of resources and be able to more easily identify common areas of uncertainty, where dedicated training or workshops could be offered.

The form and notes for completion are available on the [technical queries page](#) of the FPS Regulations and Guidance website. Once completed, the form should be submitted to bluelight.pensions@local.gov.uk. Your query will be acknowledged upon receipt, and we will aim to reply to your query within 14 days. If we cannot reply with a full response within 14 days, we will let you know and tell you when you can expect to receive a full reply from us.

ACTION: FRAs and administrators are requested to use the [Bluelight inbox](#) for email correspondence with the Bluelight team. Readers are also asked to complete a [query form](#) when submitting a technical query.

Matthews and Age discrimination remedy Query logs

We have three query logs:

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

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

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

The Matthews GAD calculator query log can be accessed through the tab 'Calculator query log' in the Special members of [FPS 2006 - GAD calculator](#) section of the FPS Regulations and Guidance website.

The queries have been anonymised. The log is updated monthly in line with the bulletin release dates.

If you do not have access to the member restricted area of the FPS regulations and guidance website, you can request access by contacting the bluelightpensions@local.gov.uk inbox.

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

- FirePoliceMcCloudTaxInterest@gad.gov.uk
- Firematthewscalculator@gad.gov.uk

FPS England SAB updates

SAB Meeting 21 March 2024

The Scheme Advisory Board (SAB) last met on 21 March 2024 and their meeting covered:

- Home Office
 - Employee contribution rates review
 - Matthews policy amendments
- GAD
 - Update on Matthews project
 - 2024 valuation – data specification
- First Actuarial
 - Review of GAD calculator
 - 2023/24 Revaluation confirmation

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

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

Other News and Updates

The Carer's Leave Regulations

On the 28 February 2024, [The Carer's Leave Regulations 2024](#) were laid before parliament, and will come into force from 6 April 2024.

As covered in [FPS Bulletin 78 – February 2024](#) FRAs should ensure that they are deducting pension contributions from 6 April 2024 from carer’s leave, and should include this in pensionable pay.

ACTION: FRAs are to ensure that from 6 April 2024 they are deducting pension contributions from carer’s leave and should include this in pensionable pay.

HR Pensions Lead - Devon and Somerset FRS

Devon and Somerset Fire and Rescue Service is looking for an HR Pensions Lead to join their team based in Exeter.

If you would like to find out more about the role or would like to apply, you can find more information on their [website](#).

Pensions Dashboards Programme



Written Ministerial Statement (WMS) – Pension Dashboard connection guidance

On 25 March 2025 DWP issued a [written ministerial statement](#) on pension dashboards connection guidance.

The statement provides an update on the [publication of connection guidance](#) which includes the new staging timeline for connecting to pension dashboards.

As a reminder, the [Pensions Dashboards Regulations 2022](#) as amended by [the Pensions Dashboards \(Amendment\) Regulations 2023](#) introduced a single “connection deadline” of 31 October 2026 for relevant occupational pension schemes to connect to the pensions dashboards ecosystem.

The 2022 Regulations specify that trustees or managers must have regard to guidance on connection issued from time to time by the Secretary of State, the Money and Pensions Service and The Pensions Regulator, either separately or by at least two of them jointly. Similarly, the FCA’s corresponding Handbook Rules require firms to have regard to the guidance with due skill, care, and diligence.

It is a legal requirement for trustees or managers and pension scheme providers to have regard to this guidance as part of meeting their obligations and not doing so would be a breach of this requirement. As such, trustees or managers and pension scheme providers must consider it when making decisions or taking actions in relation to preparing to connect to dashboards.

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The connection guidance confirms that the public service pension schemes connection date is **31 October 2025**.

Whilst the connect to the pension dashboard is likely to be via the pension administration system, it is the scheme managers responsibility to ensure that their data is ready to connect to the dashboards by 31 October 2025.

TPR have provided an update with regards to what they expect and what readers can expect from them:

What TPR expects

Scheme managers must have regard to this guidance – reading it and taking it into account when making decisions around connection. TPR expect scheme managers to be able to demonstrate how they have had regard and may consider enforcement action where necessary.

- TPR urge industry to work with their providers to deliver the staged connection timeline as set out in the guidance.
- TPR expect trustees and scheme managers to be preparing for dashboards, in particular by engaging with the parties who will support them with their dashboard duties to:
 - assess the potential impact of these changes on their schemes and to [agree a practical delivery plan](#).
 - continue activity on getting to grips with members' data, and
 - avoid competing demands on capacity and other resources.

What to expect from TPR

- TPR have [updated their guidance](#) to reflect and signpost to the connection guidance.
- TPR will be contacting public service pension (PSP) schemes directly, confirming their connection date in autumn 2024.
- Nudge communications to PSP schemes will commence from July 2024.
- TPR will run a campaign in early summer 2024, supported with an industry webinar, to encourage schemes to prepare their data ahead of their connection dates in guidance.
- TPR are currently finalising their compliance & enforcement policy and intend to publish this in the summer.

ACTION: Scheme managers should ensure that they familiarise themselves with the connection guidance and are ready to connect by the deadline of **31 October 2025**.

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 March 2024 newsletter, they cover:

- recently appointed [pension dashboards advisory group members](#).
- recent questions raised on pension dashboards, covered within a [blog](#) by Chris Curry.

The Pensions Regulator (TPR)



The Pensions Act 2004 (Codes of Practice) (Revocation) Order 2024

On the 4 March 2023, [The Pensions Act 2004 \(Codes of Practice\) \(Revocation\) Order 2024](#) was laid before Parliament and comes into force from 28 March 2024.

This Order revokes ten of TPR's existing codes of practice and three earlier versions of codes 5, 6, and 7 which were not revoked when new versions were issued.

HMRC

Lifetime allowance guidance newsletter – March 2024

On 7 March 2024, HMRC published their [Lifetime allowance guidance newsletter - March 2024](#).

The information in this newsletter is further to guidance provided in the:

- lifetime allowance guidance newsletter — December 2023
- pension schemes newsletter 155
- lifetime allowance guidance newsletter — February 2024

The legislation to complete the abolition of the lifetime allowance, included in the Finance Act 2024, received Royal Assent on 22 February 2024. Further legislation will be published through regulations, effective from 6 April 2024.

Events

Local Pension Board (LPB) Training Sessions

Further to [FPS Bulletin 77 – January 2024](#) where we let readers know that we were launching our new LPB training.

We held our first new look training session on 26 March 2024, which was a full house (virtually), and a great interactive session.

After introductions we welcomed our first speaker, Joanne Livingstone, Scheme Advisory Board (SAB) Chair, who gave an overview of the work that SAB have been involved in, and ended leaving the group with a question “How can we have a mutually beneficial relationship?”

Tony Curry, Chair of the LPB Effectiveness Committee, updated the group on the areas that the committee have been working on, including implementing the new look LPB training, and reviewing the need for a standard agenda template for LPB’s to use. He left the group with the question “How can the LPB Effectiveness Committee better support them in their roles on LPBs?”

Nick Gannon, Policy Delivery Lead, from the Pension Regulator (TPR), then covered the role of the TPR, their role in respect of public service pensions, and a focus on the General Code of Practice.

We then had a well-earned break, before welcoming both Joe Stacey, Senior Industry Engagement Manager from The Pension Dashboards Programme (PDP), and Angela Bell, from TPR, who gave the group an update on where things are in the delivery of Pensions Dashboards, what tools are available to LPBs and scheme managers to ensure that they are compliant with meeting the connection date, and ensuring that LPBs are sighted on the progress of implementation.

Our final session was on the hot topics of Sargeant and Matthews remedies, and we highlighted some questions that LPBs should be asking.

All attendees will have the opportunity to provide feedback on the session and we will ensure that their comments are reflected in future sessions.

The dates of the next training sessions are as follows:

- Monday 17 June 2024 13:00 – 17:00 (MS Teams) *(Fully booked)*
- Wednesday 18 September 2024 11:00 – 15:30 (In person - 18 Smith Square) *(bookings will go live week commencing 8 April 2024)*
- Thursday 23 January 2025 10:00 – 14:00 (MS Teams) *(5 spaces remaining)*

To **book** please see next page:

Please email bluelightpensions@local.gov.uk for the MS Teams sessions and the in-person session at the LGA offices, 18 Smith Square, Westminster, SW1P 3HZ will go live the week commencing 8 April 2024 on the [LGA events](#) page.

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 April 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.

Due to annual leave and pre-arranged meetings, we only have the capacity to host one session which will take place on Thursday 18 April between 13:00 – 14:00. It is intended for this session to have a focus on Matthews and will highlight the potential policy revisions which are currently under consideration by the Home Office.

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

7 March 2024 – [Matthews – treatment of death cases](#)

19 March 2024 – [GAD Matthews calculator](#)

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](#)
- Pensions Dashboards
 - [TPR guidance and checklist](#)
 - [DWP guidance on connection](#)

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- [PASA connection readiness guidance](#)

Legislation

Statutory Instruments

[The Carer's Leave Regulations 2024](#) [SI 2024/251]

[The Pensions Act 2004 \(Codes of Practice\) \(Revocation\) Order 2024](#) [SI 2024/273]

[The Pensions Increase \(Review\) \(No.2\) Order 2024](#) [SI 2024/372]

[The Social Security \(Contributions\) \(Rates, Limits and Thresholds Amendments and National Insurance Fund Payments\) Regulations 2024](#) [SI 2024/236]

[The Public Service Pensions Revaluation Order 2024](#) [SI 2024/290]

[The Social Security Revaluation of Earnings Factors Order 2024](#) [SI 2024/284]

[The Guaranteed Minimum Pensions Increase Order 2024](#) [SI 2024/243]

Contact details

Raising a query

If you have a technical query, please complete the 'query form', that is available on the [member area](#) of the FPS regulations and guidance website and email bluelightpensions@local.gov.uk and one of the team's Firefighters' pension advisers will get back to you. To avoid delays in receiving a response, please avoid emailing advisers directly.

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