

FPS Bulletin 80 – April 2024

Welcome to issue 80 of the Firefighters’ Pensions Schemes bulletin.

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

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

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Calendar of events

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

Table 1: Calendar of events

Event	Date
FPS Coffee Morning	7 May 2024
FPS Coffee Morning	21 May 2024
FPS Technical Working Group	30 May 2024 27 August 2024 25 November 2024
SAB	18 June 2024 12 September 2024 12 December 2024
FPS Communications Working Group	25 June 2024 25 September 2024 3 January 2025
Firefighters' AGM	18 and 19 September 2024
Local Pension Board training	17 June 2024 (MS Teams) 18 September 2024 (In person) 23 January 2025 (MS Teams)

Actions arising

[Age Discrimination Remedy – Immediate Choice Remediable Service Statements \(IC-RSS\) Rollout:](#)

- FRAs should inform their administrators as to the choice they have made with regards to possible ways forward.
- Administrators should use the new IC-RSS templates with the additional wording where the FRA has chosen to give the member a choice with regards to the payment of interest.

[Age Discrimination Remedy – Member FAQs](#): Readers should signpost members to the FAQs where relevant.

[FPS 2015 Added Pension Factsheet](#): Administrators should update their website with the updated version of the factsheet.

FPS

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

Further to our email to Chief Fire Officers and scheme manager contacts on 25 March 2024, regarding the status of the rollout of IC-RSSs and possible ways forward and following consultation with the Firefighters' Technical Working Group (FTWG), we have published a set of IC-RSS templates to include additional wording to provide a choice to the member as to whether they want their interest paid now or once final guidance is received from HMRC.

The IC-RSS templates are published on the [Age Discrimination Remedy – Remediable Service Statements](#) section of the member area on the [FPS regulations and guidance](#) website.

The new templates should be used for those cases that are impacted by the tax on interest issue where FRAs have chosen to provide an option to the member with regards to payment of the interest.

ACTIONS:

- FRAs should inform their administrators as to the choice they have made with regards to possible ways forward.
- Administrators should use the new IC-RSS templates with the additional wording where the FRA has chosen to give the member a choice with regards to the payment of interest.

Age Discrimination Remedy – Member FAQs

We have updated the member FAQs to include some additional questions under the 'Your benefits', 'Tax', 'Interest Payments' and 'Individual Circumstances' sections of the document.

The additional questions clarify certain positions, where we have now received additional information i.e. The HMRC calculator, annual allowance, what is an unauthorised payment and Tax on Interest.

The updated [Member FAQ](#) document has been published on the [FPS member website](#).

ACTION: Readers should signpost members to the FAQs where relevant.

FPS 2015 Added Pension Factsheet

The [FPS 2015 Added Pension Factsheet](#) has been updated to reflect the [2024 annual update](#) of £8,570.14 from 1 April 2024.

The updated version of the factsheet should be used for all added pension elections following 1 April 2024. The factsheet is available on the [factsheet](#) section of the [FPS regulations and guidance](#) website.

ACTION: Administrators should update their website with the updated version of the factsheet.

Update your contact details

Readers will be aware that we carried out an exercise to update your 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 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:

- Abolition of Lifetime Allowance

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.

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

Age Discrimination Remedy – Tax treatment of interest on pension arrears and lump sums

Following the Scheme Advisory Board meeting held on 21 March 2024, and their discussion on the tax treatment of interest on pension arrears and lump sums. An action was taken for the SAB Chair to formally write to HM Treasury to express the Board's concerns over the ongoing tax considerations needed for immediate choice members.

A copy of the [letter](#) can be found on the [Correspondence](#) section of the [FPS Board](#) website.

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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

Briefing Paper on public service pensions increases updated

The House of Commons has updated its briefing paper [SN05434](#). The briefing paper discusses arrangements for annual increases of public service pensions in payment.

Pensions Dashboards Programme



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 April 2024 newsletter they cover FAQs on the published DWP [written ministerial statement](#) and [connection guidance: the staged timeline](#)

PDP Dashboard Forum

PDP will be hosting a dashboards forum meeting on Wednesday 1 May at 1:30. The meeting will provide an opportunity for attendees to hear an update from PDP, Financial Conduct Authority (FCA) and the newly formed pension dashboard operator's coalition (PDOC).

You can book the event on through their [events](#) page.

The Pensions Regulator (TPR)



April Regulatory Round up

On 25 April 2024 TPR published their [April 2024 regulatory round up](#).

The Round up includes:

- TPR's Annual Funding Statement
- Review shows trustee action on climate risk
- TPRS sets out path to net zero
- Check and Plan for pensions dashboards duties
- Calling trustees and actuaries
- Read the latest on TPR's organizational change

HMRC

Pensions Schemes Newsletter 157 – March 2024

On 28 March 2024, HMRC published their [Pensions Schemes Newsletter 157 – March 2024](#).

The information within this newsletter covers:

- Statutory Instruments
- Applications to register new pension schemes
- Managing Pension Schemes service – additional security
- Relief at Source
- Pension Scheme Return
- Pension Scheme Migration

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- Transfers to Qualifying Recognised Overseas Pension Schemes (QROPS)
- Event Report
- Lifetime Allowance (LTA) abolition

[Pensions Schemes Newsletter 158 – April 2024](#)

On 4 April 2024, HMRC published their [Pensions Schemes Newsletter 158 – April 2024](#).

The information within this newsletter covers:

- Lifetime allowance abolition
- Public services remedy – impact of lifetime allowance abolition
- Pension remedies for MPs, MSs and members of the Northern Ireland Legislative Assembly – tax treatment of annual allowance and lifetime allowance.

[Pensions Schemes Newsletter 159 – April 2024](#)

On 26 April 2024 HMRC published their [Pensions Schemes Newsletter 159 - April 2024](#).

The newsletter updates [Pensions Schemes Newsletter 156 – February 2024](#) following further considerations on the payment of interest as required by the Employment Tribunal, or where done in accordance with HM Treasury directions in relation to the public service pension remedy.

We are aware of the policy changes and are working through these with HM Treasury and HMRC to establish the correct treatment for the Firefighters' Pension Scheme and will update the sector outside of the bulletin once this has been established.

[Pensions Tax Manual](#)

On 19 April 2024 HMRC updated the [Pensions Tax Manual](#) (PTM) to include a new page [PTM061310](#) and updated page [PTM063210](#) to include content to cover overpaid pension commencement lump sums.

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 and the success of our first session which we covered in [FPS Bulletin 79 – March 2024](#).

The dates of the next training sessions are as follows:

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- 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 live on [LGA events page](#)*)
- Thursday 23 January 2025 10:00 – 14:00 (MS Teams) (*4 spaces remaining*)

We aim to launch further dates for 2025 in May's bulletin.

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 bluelightpensions@local.gov.uk for the MS Teams sessions and the in-person session at the LGA offices, 18 Smith Square, Westminster, SW1P 3HZ can be booked 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 May 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.

Our first session will be on 7 May 2024, with The Pensions Regulator (TPR).

Emma James, Industry Outreach Specialist for the Dashboard Programme for TPR will attend our first Coffee Morning. Emma's role focuses on working collaboratively with scheme managers, trustees and those playing a supportive role as they prepare to comply with their dashboard duties - to understand industry challenges and concerns in terms of complying with dashboard regulations and to work collaboratively with industry to develop solutions.

Emma will be providing an update on the Dashboards, key industry insights and taking your questions.

We will then be holding a second session on 21 May 2024, with Home Office who will be discussing with the sector their work so far on the employee contribution review.

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

18 April 2024 – [Matthews – Further policy considerations](#)

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](#)
 - [PASA connection readiness guidance](#)

Legislation

Acts

The Pension Schemes Act 2021 (Commencement No 8 and Transitional Provisions) Regulations 2024 [[SI 2024/451](#)].

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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