

FPS Bulletin 83 – July 2024

Welcome to issue 83 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	8 August 2024 20 August 2024
FPS Technical Working Group	27 August 2024 25 November 2024
SAB	12 September 2024 12 December 2024
FPS Communications Working Group	25 September 2024 3 January 2025
Firefighters' AGM	18 and 19 September 2024
Local Pension Board training	2024 dates: 18 September 2024 (In person) 23 January 2025 (MS Teams) 2025 dates: 25 March 2025 (MS Teams) 16 June 2025 (MS Teams) 17 September 2025 (in person) 22 January 2026 (MS Teams)

Actions arising

For Scheme Managers

[Annual Benefit Statements](#): to liaise with their administrators to understand the timetable to produce ABS statements if an ABS RSS is not being produced for 2024 and report any breaches should they occur.

[Age Discrimination Remedy – Annual Benefit Statement Remediable Service Statement \(ABS-RSS\) expectations](#): to liaise with their administrators to ensure that they are using various means of communications to make sure that all members receive an ABS-RSS.

[Age Discrimination Remedy – Contingent Decisions](#): to:

- ensure that they have read the updated guidance and are signposting members to the revised member guidance.
- communicate with any individuals who are affected by this change in position.

[Matthews – GAD calculator - Manual case update](#): to review the GAD update and begin to collect, prepare and format this information.

[Matthews – GAD calculator](#): should ensure that they are using the most up to date version of the calculator.

[Matthews – Coding of payments for accounting/valuation purposes](#): to be aware of the coding requirements needed for valuation purposes for the Home Office and GAD and to:

- have discussions with their own auditors to determine internal accounting requirements.
- have conversations with their Administrators to discuss and agree any potential requirements.

[Matthews - Processing priority order](#): progress with the implementation of Matthews cases using the suggested priority order.

[Matthews – Statutory deadlines](#): to familiarise themselves with the statutory deadlines, to ensure that where possible they are adhered to. This may require discussions with your administrator to agree deadlines if this has not already taken place.

If a statutory deadline cannot be met, it is important that this is reported accordingly as per the guidance within the factsheet.

For Administrators

Annual Benefit Statements:

- to use the template statements, however they can be adapted accordingly to make personal to each FRA.
- to use the template delay letter should they not be able to provide a rolled back ABS by 31 August 2024.
- should report any breaches should they occur.

Age Discrimination Remedy – Annual Benefit Statement Remediable Service Statement (ABS-RSS): are encouraged to follow the guidance within TPR code of practice and ensure that they are using various means of communications to cover all members when providing the ABS-RSS.

Age Discrimination Remedy – Contingent Decisions: to ensure that they are aware of the changed position.

Immediate Choice Remediable Service Statements (IC RSS): to ensure that they are using the conditional text document published on the website.

Matthews – Statutory deadlines: to familiarise themselves with the statutory deadlines, to ensure that where possible they are adhered to.

If a statutory deadline cannot be met, it is important that this is reported accordingly as per the guidance within the factsheet.

For Local Pension Boards

Annual Benefit Statements: to ask for information with regards to the ABS production and report any breaches should they occur.

Matthews – Statutory deadlines: to familiarise themselves with the statutory deadlines and should obtain assurance that statutory deadlines are adhered to and where a breach occurs this is reported to them.

FPS

DELTA returns – Collection of firefighters’ pension forecasts for period 2024/25 to 2029/30

On 22 July 2024, Home Office [emailed](#) Claim Certifiers and Administrators to provide advance warning of their forthcoming request to ask FRAs to prepare and submit pension income/expenditure forecasts for the period 2024/25 to 2029/30 via the online DELTA system.

The email also included their [informal guidance](#) produced by the fire sector to assist FRAs through the forecasting process.

On 25 July 2024, Home Office followed this up with a further [email](#) to Claim Certifiers and Administrators to confirm that the deadline for submission is **31 July 2024**.

Annual Benefit Statements (ABS)

We are pleased to publish the ABS template statements and supporting documents for 2024. These are available under both the [Guides and Sample documents](#) and [Annual Benefit Statement](#) section of the member area of the [FPS regulations and guidance](#) website.

Under the ‘Current Year’ tab you will find three headings:

- ABS inclusive of remedy wording
- ABS CARE and Final Salary (not remedy)
- ABS CARE only

Within each heading you will find a template ABS and the supporting annexes.

By way of reminder, in [FPS Bulletin 81 – May 2024](#) we provided a [factsheet](#) to support scheme managers, that sets out the different statutory deadlines within the age discrimination remedy process. The factsheet covers the scenario where administrators are unable to provide a combined ABS-RSS by 31 August 2024, in which case a ‘rolled back’ ABS should be provided instead.

Should administrators not be able to meet this deadline, we have created a template [delay letter](#) that can be sent to members.

The Pensions Regulator (TPR) are also keen that you engage with them at an early stage to report breaches.

The TPR single code of practice has a section on ‘[Reporting to TPR](#)’ which covers [reporting breaches of law](#) and [who must report, deciding whether to report](#) and [how](#).

Additionally, the Scheme Advisory Board (SAB) have published a [breach assessment template](#) which can be found in the [resources](#) section of the [FPS Board](#) website. The document is designed to assist stakeholders on assessing whether a breach is materially significant or not.

It is the responsibility of scheme managers, administrators, and Local Pension Boards to ensure that any breaches of law are reported as soon as they have been identified.

ACTION:

Scheme managers: should liaise with their administrators to understand the timetable to produce ABS statements if an ABS RSS is not being produced for 2024 and report any breaches should they occur.

Administrators:

- are encouraged to use the template statements, however they can be adapted accordingly to make personal to each FRA.
- are encouraged to use the template delay letter should they not be able to provide a rolled back ABS by 31 August 2024.
- should report any breaches should they occur.

Local Pension Boards: are encouraged to ask for information with regards to the ABS production and report any breaches should they occur.

[Age Discrimination Remedy – Annual Benefit Statement Remediable Service \(ABS-RSS\) member communications](#)

We have published a [poster](#) and [example communications](#) that FRAs may wish to use to communicate with members that the ABS-RSS is coming.

These documents have been published in the [Age Discrimination Remedy – Remediable Service Statements](#) section of the member area of the [FPS regulations and guidance](#) website.

[Age Discrimination Remedy – Annual Benefit Statement Remediable Service Statement \(ABS-RSS\) expectations](#)

Within the regulations¹ it defines that the scheme manager **must** provide a Remediable Service Statement (RSS) in respect of a remedy member.

We know administrators utilise Member Self Service (MSS) when providing an ABS and they would to take the same approach for an ABS-RSS, which we do not discourage. However, as TPR cover within their [code of practice](#) in relation to member communications, there is an expectation that various means of communications should be used. Whilst electronic communications are naturally the

¹ [The Firefighters' Pensions \(Remediable Service\) Regulations 2023](#)

preferred route, provision should be made for those members who cannot, or do not want to access information in this way.

It is therefore the LGAs view that if an individual has signed up for MSS, then an ABS-RSS can be provided via this route. If a member has opted out of electronic communications or have not made an election either way, then the ABS-RSS should be provided via an alternative method i.e. via email or post. This is to ensure that members are aware of the options available to them in respect of their contributions.

ACTION:

Scheme managers: should liaise with their administrator to ensure that they are using various means of communications to make sure that all members receive an ABS-RSS.

Administrators: are encouraged to follow the guidance within TPR code of practice and ensure that they are using various means of communications to cover all members when providing the ABS-RSS.

Age Discrimination Remedy – Contingent Decisions

In light of recent legal advice, we have reviewed our Contingent Decision (CD) guidance for both scheme managers and members.

The revised scheme manager guidance can be found in the [retrospective remedy section](#) on the [FPS Regulations and Guidance](#) website, the member guidance is available on the [FPS member](#) website.

If you have a case which has been processed using the previous guidance, then please contact the LGA for support with communicating the revised position with the member.

ACTION:

Scheme managers: should:

- Ensure that they have read the updated guidance and are signposting members to the revised member guidance.
- Liaise with the LGA over bespoke communicates with any individuals who are affected by this change in position.

Administrators: Should ensure that they are aware of the current guidance.

Age Discrimination Remedy - Immediate Choice Remediable Service Statements (IC RSS)

We have updated the conditional text document to:

- Include an additional conditional paragraph for those taper members who left before 1 April 2022, where they will extinguish any deferred benefits within FPS 2015, if they elect for legacy benefits within the remedy period.
- Amended the reference to the 12-year age difference for members within the FPS 2006 and FPS 2015, so make it clear that it only affects these schemes, and not FPS 1992.

We have also updated the ill health RSS template letters to include some conditional paragraphs to cover injury cases.

The updated documents have been uploaded to the [Age Discrimination Remedy – Remediable Service Statements](#) section of the member area of the [FPS regulations and guidance](#) website.

ACTION:

Administrators: should ensure that they are using the conditional text document published on the website.

Age Discrimination Remedy – Updated member documents

We have updated some of the remedy documents as follows:

- [FAQs](#) - to include an additional section on contribution adjustments.
- [Contributions adjustment factsheet](#) – to include illustrations of contribution adjustments based on the average maximum salary across roles firefighter to area manager throughout the remedy period.

The documents are published in the relevant Age Discrimination Remedy sections of the [FPS member](#) website.

Age Discrimination Remedy – Unauthorised Payments and Annual Allowance

We have published two new member factsheets on the topic of Unauthorised Payments and Annual Allowance.

The [Unauthorised Payment](#) factsheet is aimed at members of FPS 1992, who upon retirement their choice of lump sum could mean that there is additional tax due in the form of an Unauthorised Payment Charge (UPC). The factsheet explains what an unauthorised payment is, how one may occur and how remedy may have an impact on them.

The [Annual Allowance \(AA\)](#) factsheet has been designed to complement the existing [AA factsheet](#) and expands on how an AA may be affected by remedy.

Both factsheets are available under the [HMRC Member Tax Adjustment Calculator](#) section of the FPS member website.

Matthews guide to processing cases - Support material

To support the sector, the LGA agreed to review the existing material that was already available in respect of the second options exercise to see if we could help you better understand firstly how to use the calculator, secondly how to interpret the output and thirdly explain it to members.

We are now able to share:

- [Matthews guide to processing cases](#)
- Working case examples
 - [Cohort 1 Scenario 1 Special Deferred Member](#)
 - [Cohort 1 Scenario 2 Special Pensioner Member](#)
- [Individual Statement of Details templates](#)

These documents are now live and available to use. They can be found on the dedicated [Special members of FPS 2006 - GAD Calculator](#) page of the [FPS Regs and Guidance website](#), under Second Options Exercise - Guide to processing cases.

Please note - this is **not** a complete version; these documents will evolve and other scenarios will be added, however, we **cannot** deliver this without your continued support. Our ask is that should you have any cases which fit outstanding scenarios or if you have any other complex cases, please share them with us. Without receiving some anonymised examples from FRAs we will **not** be able to expand on the guidance.

Matthews - GAD calculator – Manual case update

We have been working closely with GAD to develop the process for “manual cases” which are not covered by the Matthews 2 calculator. GAD have now provide a [Manual cases update](#) to help FRAs prepare these cases depending on their type, this information and details of these cases can be found on the [Special members of FPS 2006 – GAD calculator](#) in the Second Options Exercise – Resources.

ACTION:

Scheme Managers: should ensure that they review the GAD update and begin to collect, prepare and format this information.

Matthews - GAD calculator

On 12 July 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.

FRA's 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:

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

Matthews - Expression of Interest forms: Reminders

Where eligible individuals fail to return their expression of interest forms, we suggest FRAs consider sending out reminders. Royal Mail offer a track and trace service which does provide proof of delivery.

As with all Matthews expenditure, we recommend that you keep robust records of any costs incurred as the LGA will need this at some point in the future.

Matthews - Coding of payments for accounting/valuation purposes

Several FRAs and Administrators have recently asked for clarification on whether there is a specific need for coding of Matthews payments for accounting/valuation purposes. Home Office and GAD have confirmed that there are three areas which need to be considered:

1. Home Office
 - Pension arrears (inc. interest)
 - Lump sums (inc. interest)
2. GAD
 - Normal member periodic contributions
 - Matthews 1 + 2 member contributions by lump sum* or periodic payment for past service (inc. interest) *excluding lump sums netted off back-payment of pension/retrospect pension
 - Additional member contributions (lump sums and periodic)

3. FRA auditors

- FRAs are encouraged to have discussions with their own auditors to determine their internal accounting requirements.

ACTIONS:

Scheme managers: should ensure that those involved in the Matthews exercise:

- are aware of the coding requirements needed for accounting/valuation purposes
- have discussions with their own auditors to determine internal accounting requirements
- have conversations with their Administrators to discuss and agree any potential requirements

Matthews – Processing priority order

We are aware that some FRAs have received/are receiving large volumes of Expression of Interest forms from eligible members. To support the sector in progressing the Matthews implementation, the SAB have agreed that it would be sensible to have a suggestive priority order for the processing of Matthews cases.

The priority has been agreed as follows:

- **Priority 1 – Immediate entitlement i.e. Special Pensioners or potential to be a Special Pensioner**
 - Individuals who currently have no benefits in payment but would be immediately entitled to a backdated award should they elect for Matthews
 - Individuals who currently have a pension in payment and would be due a top-up if they elected for Matthews
 - Deferred Benefits (DB) into payment i.e. an individual who is over age 60 and has a DB entitlement under Matthews
 - Potential ill health cases
 - These could either be active Firefighters who are known to be suffering from ill health or individuals who have left the FRS and are either currently a deferred member or are entitled to be a deferred member under Matthews.
 - Deceased cases
- **Priority 2 – Imminent entitlement**
 - Special Firefighters or Special Deferred but entitled to become a Special Pensioner before **31 March 2025**

- **Priority 3 – Not immediate/imminent**
 - Special Firefighters or Special Deferred but **not** entitled to become a Special Pensioner before **31 March 2025**

To support FRA's a [Matthews - Priority order letter](#) template is available to use to which should help you explain to eligible individual the reason for the delay in providing calculations and where their case falls in the priority list.

As a reminder, not dealing with the Matthews exercise in the legislative timeframe will result in a breach which, if deemed material, will require reporting to The Pension Regulator (TPR).

This information has also been published on the [FPS regulations and guidance](#) in the [Second Options Exercise](#) section and the [FPS members](#) website.

ACTION:

Scheme managers: Should strongly request that those involved in the Matthews exercise to:

- Progress with the implementation of Matthews cases using the suggested priority order.

Matthews Statutory Deadlines

Within the regulations² that govern the Matthews remedy, there are several dates which set out when certain elements of the remedy **must** be implemented by. This is unless there is a discretion for a scheme manager to deviate from this.

There are also other regulations³ that need to be considered when certain information must be provided to an individual.

These are known as statutory deadlines.

If a scheme manager does not adhere to a statutory deadline this would constitute a breach of law which **must** be reported to the Local Pension Board (LPB). The breach should then be assessed as to whether it is determined to be of material significance. All material breaches are required to be reported to the Pensions Regulator (TPR).

² [Firefighters' Pension Schemes \(England\) \(Amendment\) Order 2023](#)

³ [The Occupational and Personal Pension Schemes \(Disclosure of Information\) Regulations 2013](#)

Following the [coffee morning](#) on statutory deadlines on 9 July 2024, we have published a factsheet for scheme managers to cover statutory deadlines.

The factsheet is available on the [second options exercise](#) section of the [FPS regulations and guidance](#) website.

ACTION: Scheme managers, administrators and local pension boards should familiarise themselves with the statutory deadlines, to ensure that they are adhered to.

If a statutory deadline cannot be met, it is important that this is reported accordingly as per the guidance within the factsheet.

Scheme managers - are encouraged to have discussions with administrators to agree deadlines if this has not already taken place.

Local Pension Boards - are encouraged to gain assurance that statutory deadlines are adhered to and that any breaches that have occurred are reported to them.

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

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:

- Ill Health Appeals

FPS England SAB updates

Letter to Fire Minister

On 18 July 2024, the SAB Chair wrote to the Fire Minister, setting out concerns over additional legislation that is required to allow for offsetting for those immediate choice members who upon retirement elected for a lump sum over the HMRC maximum, and were required to pay an unauthorised payment.

The [letter](#) is published on the [correspondence](#) section of the [FPS Board](#) website.

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](#)

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Other News and Updates

Pensions Minister

On 9 July 2024, it was announced that MP for Wycombe, Emma Reynolds, has been confirmed as the new Pensions Minister, as part of Prime Minister Keir Starmer's Labour Government.

Crime, Policing and Fire Minister

On 8 July 2024 Dame Diana Johnson MP was appointed as the Minister of State for Crime, Policing and Fire, as part of Prime Minister Keir Starmer's Labour Government.

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](#).

The Pensions Regulator (TPR)



July Regulatory Roundup

On 31 July 2024, TPR published their [regulatory roundup](#) for July.

HMRC

Pension Commencement Excess Lump Sum (PCELS)

The Home Office have previously been asked whether the Firefighters' Pension Schemes (England) and Police Pensions Schemes (England and Wales) permit the payment of Pension Commencement Excess Lump Sums (PCELS). We have considered this point and take the view that both schemes permit the payment of PCELSs without the need for any regulatory change.

GAD's commutation guidance

GAD's [commutation guidance](#), dated 3 April 2023, mentions (paragraph 2.3) that tax charges may be due for members taking a lump sum above £268,275 for retirements on or after 6 April 2023. This is based on the Lump Sum Allowance introduced in The Pensions (Abolition of Lifetime Allowance Charge etc) Regulations 2024 (SI 2024/356). Please take care to consider whether the Available Lump Sum Allowance for each individual calculation is at this "standard" level or whether it has been lowered by any prior Benefit Crystallisation events or indeed increased by any protections. Similarly, the examples within the guidance note use the figure of £268,275 (i.e. the limit in its most common form – as explained in paragraph 3.6) but care should be taken to compare to the individual's Available Lump Sum Allowance. GAD will make this clearer in their guidance note review, which is underway and will be completed within this scheme year.

Pension Commencement Excess Lump Sum (PCELS)

Additionally following discussions with HMRC we wanted to clarify the position with regards to Pension Commencement Excess Lump Sums (PCELS).

The tax rules refer to the pension commencement lump sum (PCLS) limit as being the 'permitted maximum' which is now set to the lower of:

- The applicable amount – which is 25% of the members capital value (20 x scheme pension + lump sum)
- The member's available Lump Sum Allowance (LSA) (set to £268,275 unless the member has previously used up some of the allowance)
- The available lump sum and death benefit allowance (LSDBA) of the individual entitled to the lump sum (set to £1,073,100 unless the member has previously used up some of the allowance)

Further information is available in the [pensions tax manual PTM063230](#)

You would first work out 25% of the capital value.

Where tax is due on a lump sum because the LSA or LSDBA have been exceeded it is taxed at the member's marginal rate.

If neither the LSA or LSDBA have been exceeded, but the lump sum is higher than 25% of the capital value, the amount exceeded is classed as an Unauthorised Payment, and is subject to the 40% Unauthorised Payment Charge which is payable by the member, and a 15% Scheme Sanction Charge which is payable by the FRA.

Please see example below:

Example:

Pension following maximum scheme commutation	£ 34,000
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Gross lump sum:	£297,000
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25% of capital value	£244,250
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(20 x £34,000 + £297,000)

As 25% of the capital value is less than £268,275, the amount exceeded is classed as an unauthorised payment and is subject to the 40% unauthorised payment charge and 15% scheme sanction charge.

Unauthorised Payment Charge	£ 9,610
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Scheme Sanction Charge	£ 3,603
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Pension Savings Statements

As with previous years, Pension Savings Statements (PSS) are due to be sent to members by 6 October 2024. In addition to the 2023-24 PSS, schemes are also required to provide members with a Remediable Pension Savings Statement (R-PSS) which covers their revised position for the remedy period following rollback and tax year 2022-23. To support the sector with consistent communications we have provided a template R-PSS statement to use which is available on the [Age Discrimination Remedy – Useful information](#) section of the member area of the [FPS regulations and guidance](#) website.

We understand that not all administrators are on track to comply with the 6 October deadline due to various factors i.e. incorrect/incomplete data and/or software issues. We have therefore been liaising with HMRC on behalf of the fire sector to understand what mitigations, if any, are available.

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With regards to the 2023-24 PSS HMRC have confirmed that there are **no** mitigations available to schemes or members. The expectation from HMRC is that schemes will supply members with their PSS by 6 October 2024, members are then expected to report any Annual Allowance breach to HMRC via the Self-Assessment method no later than 31 January 2025. HMRC have confirmed that late payment fees will be incurred by members should they not comply with the 31 January deadline.

We have alerted HMRC to the prospect that members will not be able to accurately assess or report on their 2023-24 Annual Allowance position until their remedial period has been dealt with. HMRC do acknowledge this to be the case and have suggested that the member submits an estimate by 31 January, the member then has 12 months to revisit this figure and provide HMRC accurate information. HMRC have provided detailed [guidance](#) for members on what to do if they don't know their pension input details until after the Self-Assessment filing date. It is recommended that this is referenced when communicating with affected members.

With regards to the R-PSS, HMRC have confirmed that there are mitigations available to members should they not receive all necessary information by 6 October 2024. [Regulation 32 \(3\) of The Public Service Pension Schemes \(Rectification of Unlawful Discrimination\) \(Tax\) \(No.2\) Regulations 2023](#) confirm that where a scheme administrator provides a pension savings statement to the specified individual on or after 1 November 2024, the due date for information is the date **three months** after that statement is provided. It is recommended that a delay letter should be sent to all members whereby schemes are unable to comply with the 6 October deadline, a template R-PSS delay letter can be found on the [Age Discrimination Remedy – Useful information](#) section of the member area of the [FPS regulations and guidance](#) website.

HMRC have confirmed that the mitigations for delays in providing a R-PSS only stretch to the member. Schemes still are expected to still comply with the 6 October 2024 deadline. Failure to do so may result in schemes being liable to a penalty for failing to provide information on time. Failure to provide information on time covers both non provision and late provision. The penalties that may be due are:

- a penalty of up to £300 for failure to provide the required information on time, and
- where the initial failure to provide penalty has been levied and the information still hasn't been provided further penalties may be due. These penalties can be up to daily penalties of up to £60 for every day that the failure to provide the required information continues.

Further details on penalties can be found in [PTM160800](#).

July Newsletter

On 23 July 2024, HMRC issued a newsletter to provide an update on the development of the changes to the Member Tax Adjustment Calculator and when it can be expected to come back online. They have confirmed that whilst they have been carrying detailed testing, they have identified other opportunities to improve the member journey and have therefore decided to keep the calculator offline until September 2024 to allow them to make all improvements available at the same time.

Members should therefore continue to contact HMRC through the public service remedy team as detailed within [FPS Bulletin 81 – May 2024](#).

Scheme Pays

As a result of remedy, some members may end up with an increase in their pension built up in the remedy period. This in turn may exceed the annual allowance, and a tax charge may be due.

If the member elects to pay the tax charge by scheme pays but was in employment with a different FRA in the relevant Pension Input Period (PIP), HMRC have confirmed that who has overall responsibility for payment is not specifically covered within the regulations.

It has been agreed by stakeholders that it is the responsibility of the current FRA to report and pay the additional charge.

Events

Local Pension Board (LPB) Training Sessions

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

We were excited to release the dates of the training as follows:

- Wednesday 18 September 2024 11:00 – 15:30 (In person - 18 Smith Square)
(*bookings live on [LGA events](#) page*)

This session is ahead of ‘day one’ of the [Firefighters’ AGM](#) which is also aimed at Local Pension Board members and scheme managers. We encourage you to attend both the training and the governance session, but please note you will need to book the two sessions separately through the *LGA events* page:

[Day One – Firefighters AGM](#)

[Day Two – Firefighters AGM.](#)

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We are also pleased to release our 2025 dates as follows:

- Thursday 23 January 2025 10:00 – 14:00 (MS Teams) (*Fully booked*)
- Tuesday 25 March 2025 10:00 – 14:00 (MS Teams) (*Fully booked*)
- Monday 16 June 2025 13:00 – 17:00 (MS Teams)
- Wednesday 17 September 2025 11:00 – 15:30 (in person – 18 Smith Square)
- Thursday 22 January 2026 10:00 – 14:00 (MS Teams)

To book:

Please email bluelightpensions@local.gov.uk for the MS Teams sessions and we will announce when the booking link goes live for the 2025 in-person session at the LGA offices, 18 Smith Square, Westminster, SW1P 3HZ.

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 we will announce when the booking link goes live for the in-person session at the LGA offices, 18 Smith Square, Westminster, SW1P 3HZ.

ACTION: Readers are asked to make their LPB members aware of the training sessions and encourage them to book onto a session.

Firefighters Pensions AGM – 18 and 19 September 2024

We are pleased to announce that bookings have opened for our AGM.

The two-day programme allows delegates to network with fellow colleagues and hear the latest news on the Firefighters' Pension Scheme (FPS) from the scheme's key stakeholders.

You will hear important updates, from:

- The Home Office
- The Pensions Regulator
- First Actuarial
- The SAB legal advisor
- The Pension Dashboards Programme

Day one – Wednesday 18 September 2024 16:30 – 18:30

This will follow the [Local Pension Board training session](#) and is primarily for Scheme Managers and Local Pension Board members, day one of the conference will provide practical guidance on the role of the scheme manager and will offer the opportunity to network with counterparts in other FRAs.

Following this session there will be a drinks reception on the terrace from 18:45.

Day two – Thursday 19 September 10:00 – 15:30

Day two of the conference provides delegates with an annual update on the Firefighters' Pension Scheme from key stakeholders.

Bookings are open on the LGA Events page:

[Day One](#)

[Day Two](#)

FPS coffee mornings

Our MS Teams coffee mornings are continuing in August 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.

We will be holding a session on the Matthews exercise on Thursday 8 August at 11:00, and then a summary session on ill health retirements on Tuesday 20 August at the normal time of 10:00.

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

9 July 2024 – [Statutory Deadlines](#)

23 July 2024 – [Contingent Decision update](#)

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.

Heywood Drop in Sessions

Heywood is hosting informal Sargeant drop-in sessions on the third Thursday of every month.

The sessions are an opportunity for Heywood customers to discuss overall progress on the Sargeant implementation project, share experiences, provide feedback, and enable Heywood to provide support in real time.

If you are a Heywood administrator and would like to receive the joining details and meeting link, please contact your Heywood Customer Relationship Manager.

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](#)

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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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.