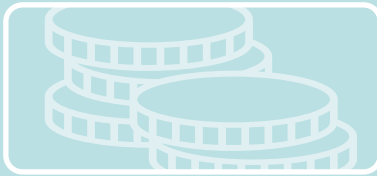


# Matthews – Further policy considerations



# Areas under consideration



## Deceased individuals

- Pension payments
- Survivor benefits



## Conversion options

- Special deferred



## Restrictions on opt out cases



## Survivor death grant (post 31 March 2025)

# Deceased individuals – Pension payments

This issue relates to individuals who:

- (i) would have been entitled to join the modified scheme under the 2014 Option exercise or the 2023 Options exercise but have died before having opportunity to make an election to purchase their full historic service; and
- (ii) would have been entitled to receive special pension payments or increased special pension payments prior to their death.

## Current position

- At present there is no provision for the missed special pension payments that the member would have received had they not been deceased to be paid to the member's estate.

## What's under consideration?

- Whether pension payments should be made to the deceased member's estate in respect of any special pension payments the deceased members should have been entitled to prior to their death.

# Deceased individuals – Surviving spouse

This issue relates to individuals who:

- (i) individuals who chose not to join during the 2014 Options exercise but could have joined during the 2023 Options exercise (as they have pre-July 2000 service) but have since died before having the opportunity to make an election;
- (ii) individuals who did not get a reasonable opportunity to join during the 2014 Options exercise and could have joined during the 2023 Options exercise (these individuals won't necessarily have pre-July 2000 service) but have since died before having the opportunity to make an election.

## Current position

- The regulations allow for **special death grant** to be paid to the surviving spouse of a deceased individual who would have been entitled to join the modified scheme but for the fact that they had died in active service during the period 7 April 2000 and 5 April 2006 inclusive.
- The regulations also allow for an **additional death grant** which is payable providing that they joined as a special member in the first options exercise, had service before 1 July 2000 and dies before making an election (31 March 2025).

## What's under consideration?

- Whether any payments should be made in respect of survivor benefits.

# Conversion options – Special deferred

## Current position

- Conversion options are restricted to individuals who join as a special firefighter or a special pensioner member.
- There is no entitlement for an individual who joins the scheme as a special deferred member to ‘convert’ their standard service to special service or vice versa.

## Rationale

- There does not appear to be a policy justification for this and, as such, this is likely to have been an unintended omission.

## Wider impact

- This omission could have a significant impact on an eligible individual’s final pension entitlement under the modified scheme.
- Creates further discrimination?

# Restrictions on opt out cases

This issue relates to individuals who:

- are entitled to join the modified scheme;
- joined the standard 2006 Scheme on or after 6 April 2006; and
- opted out of the standard 2006 Scheme prior to April 2015

## Current position

- Affected individuals can purchase their special service in the modified scheme up to the point they joined the standard 2006 Scheme.
- However, there is no provision to allow them to purchase the 'opted out' service as special service in the modified scheme.

## Difference in treatment

- This treatment is detrimental compared to an individual in a similar position but who never joined the standard 2006 Scheme. This latter cohort can purchase all their service in the modified scheme up to and including 31 March 2015

## What's under consideration

- Whether to allow individuals who joined the standard 2006 Scheme for their service on or after 6 April 2006 and who subsequently opted out of the standard 2006 Scheme prior to 1 April 2015 to purchase any period(s) of opted out service as special service under the modified scheme.

# Survivor death grant entitlement

## This issue relates to individuals who:

- Under Part 5, Rule 1B(2) of FPS 2006, are eligible to make an application to receive the ‘death grant for an extended period’,
- Under Part 5, Rule 1C(2) of FPS 2006, are eligible to make an application to receive the ‘additional death grant’

## Current position

- Eligible individuals have until 31 March 2025 to be notified of such entitlement and make a claim.

## Difference in treatment

- Part 11, Rule 6B(14) provides for eligible individuals to make an election to join modified scheme after the 31 March 2025 in cases where they had not been previously notified of their entitlement by the FRA

## What’s under consideration

- Whether to allow applications to be made after 31 March 2025 for both the ‘death grant for extended period’ and ‘additional death grant’ in respect of any newly identified cases.

# What else is missing?





# IN OTHER NEWS





## IC-RSS rollout

GAD calculator remains under development  
Working through final methodology points  
Current spec only covers support with commercial rate, LGA exploring fire specific needs with HO and GAD.  
Member comms agreed.



## HMRC digital service

Currently down, undergoing development  
Timeframe unknown  
HMRC exploring alternative routes to support members



## Next coffee morning

Tuesday 7 May @ 10am  
TPR – Focus on Dashboards

# Disclaimer

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**Thank you for listening!**

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