

November 2024

Nottinghamshire Fire Authority

Prepared by:

**Matt Mott**

Governance and Business Development Manager

Mobile: 07815 476877

Email: matt.mott@wypf.org.uk

West Yorkshire Pension Fund

Aldermanbury House

4 Godwin Street

Bradford

BD1 2ST

www.wypf.org.uk

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**1.Completed processes**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **1 to 31 October 2024** | | | | | |  |
| **Work Type** | **Total Cases** | **Target days for each case** | **Target met cases** | **Minimum Target Met** | **Target met percent** | **Average time taken** |
| Change of Address | 1 | 20 | 1 | 85 | 100 | 2 |
| Deferred Benefits Into Payment Quote | 1 | 35 | 1 | 85 | 100 | 8 |
| Deferred Benefits Set Up on Leaving | 2 | 20 | 0 | 85 | 0 | 130 |
| Life Certificate | 2 | 10 | 2 | 85 | 100 | 1.5 |
| NI adjustment to Pension at State Pension Age | 1 | 20 | 1 | 85 | 100 | 20 |
| Pension Estimate | 1 | 10 | 1 | 90 | 100 | 1 |
| Pension Set Up/Payment of Lump Sum | 1 | 3 | 1 | 85 | 100 | 3 |
| Retirement Actual | 1 | 10 | 1 | 90 | 100 | 10 |
| Transfer Out Quote Fire | 1 | 35 | 1 | 85 | 100 | 16 |
| Update Member Details | 1 | 20 | 1 | 100 | 100 | 1 |

|  |
| --- |
| **Deferred Benefits Set Up on Leaving** did not meet due to the records awaiting CARE revaluation, however, the members did receive confirmation within 2 months of WYPF receiving the leaver information that they have a deferred benefit. This meets the statutory requirements |

**2. Work in Progress**

**3. Member Web Registrations**

The number of members signed up to member web are:

|  |  |
| --- | --- |
| Status | Number |
| Active | 457 |
| Pensioner | 194 |
| Pensioner Ex-Spouse | 0 |
| Beneficiary Pensioner | 1 |
| Deferred Ex-Spouse | 0 |
| Deferred | 184 |

**4.Membership Numbers**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Scheme Name** | **Active Members** | **Deferred Members** | **Pensioners** | **Beneficiaries** | **Preserved Refund** | **Leavers Options Pending** |
| Nottinghamshire (1992 Scheme) | 0 | 36 | 691 | 130 | 1 | 0 |
| Nottinghamshire (2006 Scheme) | 0 | 159 | 31 | 11 | 6 | 0 |
| Nottinghamshire (2006/RDS Scheme) | 0 | 28 | 72 | 0 | 0 | 0 |
| Nottinghamshire (2015 Scheme) | 644 | 203 | 63 | 1 | 0 | 5 |
| Nottinghamshire (2015/RDS Scheme) | 15 | 3 | 3 | 0 | 0 | 0 |

**5. Administration Update**

**Age Discrimination Remedy – Immediate Choice members (red cases)**

In Bulletin 86 LGA have said “Local Pension Boards are encouraged to monitor the production of remediable service statements as part of their regular updates”

The issue is that even if FRAs agree to process the ‘red’ cases WYPF are still not in a position to do the calculations. This is because of our current understanding below:

No pensions administrator has been able to work through the HMRC guidance in their newsletter.

Both GAD and SPPA believe there are gaps in the guidance produced by HMRC and these issues are to be raised with HMRC shortly

One administrator has produced a simplified calculator which GAD Have agreed to look at and check if it produces the same results as the SPPA calculator. If it does that GAD and Home Office have agreed to provide guidance ad calculation examples for the standard cases

WYPF have agreed to send GAD examples of some non-standard cases and these will be used to check against the HMRC guidance and any further gaps highlighted

We are also awaiting the interest calculator from GAD which is needed for the re-assessment of the original unauthorised lump sum tax charge

We also don’t how long it will take GAD to supply what we need but suspect it will be a number of weeks before WYPF have all the information required to process these red cases.

**Age Discrimination Remedy – Immediate Choice members (green cases)**

Wypf are continuing to work through the green cases, but these are manual calculations which take time to process. We hope to have the majority completed in the next for weeks

**Valuation**

WYPF is not in a position to provide scheme data post rollback. We have, therefore, been discussing the matter with LGA and GAD and they have provided the following information.

**GAD’s position is that we:**

Need data in the new specification format.

*Would strongly prefer to have the Fire England funds’ (stock) extracts this calendar year and ideally by 1 December.*

Are prepared to received extracts prior to McCloud rollback.

Are content to receive movement data by close Feb.

Want to receive clarifications/small supplements on data (e.g. any emerging cross cutting issues)

Do not want to receive multiple data extracts (e.g., pre-roll back this year, further post-rollback stock data extract(s) next year)

**Reasons**

Given present and future work pressures at both administrator and GAD, we are very keen to avoid multiple data extracts.  We are aware that administrators are currently busy are likely to remain so (March deadline for McCloud RSSs if not issued previously, dashboard implementation work, etc).  Similarly GAD are producing valuations for all major public service schemes between 2024 and 2027.

To have results in time for scrutiny and implementation by April 2027 it is essential that we start processing stock data on time (Movement data processing is dependent stock data processing and so can start later).

Not knowing the outcome of rollback will add some uncertainty to the value of liabilities. However, the speed of progress of the Matthews remedy means that Matthews is likely to a larger source of uncertainty than McCloud (even if we do not have McCloud rollback data for the 2024 valuation).

We are to engaging with the Fire auditor community to manage annual financial reporting expectations – but there remains a possibility that auditors raise concerns if fire authorities prepare 2024/25 financial disclosures using data collected as part of the 2020 valuation.

WYPF have confirmed the valuation data extract will be provided pre rollback and our intention is to provide them by 1 December. However, considering the delay to the valuation exercise due to ongoing conversations with GAD and the numbers of FRAS we provide data for, some extracts may be provided by 31 December.

WYPF have commenced the valuation exercise.

Contact for valuation purposes – [Omaira.Dean@wypf.org.uk](mailto:Omaira.Dean@wypf.org.uk)

**Meeting with SAB**

WYPF are meeting with the SAB in December. We will provide an update on ABS-RSS, IC Red Cases and Valuation

**SAB RSS Reporting**

The SAB has contacted FRAs with regards to RSS output. FRAs will not be able to provide this information without assistance from WYPF. We were not expecting such as request, there was no advance warning or communication, and consequently WYPF do not have the necessary reports to comply with it.

We are treating this request as a priority and discussing with IT the possibility of developing reports. If it is possible to develop reports we hope to have data for you by the end of November. If it is not possible we will notify all FRAs as soon as we know.

**Matthews**

As more clients move through the Matthews process, it is a good opportunity to remind you of our guidance as follows.

If you have cases that you wish to send to us, please can you forward the required documents by email to **both** the WYPF main email [pensions@wypf.org.uk](mailto:pensions@wypf.org.uk) and our new Matthews project email address [Matthews@wypf.org.uk](mailto:Matthews@wypf.org.uk)

If you have a specific Matthews query, please email Laura directly at [laura.taylorson@wypf.org.uk](mailto:laura.taylorson@wypf.org.uk)

**Format of the Emails – this will help us to index the emails more easily.**

**In the Subject**: Matthews: FRA Name: Member Number if already set up on UPM: Status of the case to process – i.e. Active, Deferred, Pensioner

**In the body of the email** please can you give us a brief description of what is happening with this member for example:

Active member record to be updated due to Matthews in preparation for retirement.

New Special Pensioner Member – retirement from deferred no record currently set up on UPM

**Documents Required:**

**All cases**

The Individual Statement of Details sent to the member

The Options Election Form

A pdf copy of the calculator output with **and** without Commutation

Calculated at date of election for active and deferred members.

For pensioner members, the original calculation to match the member statement in order that we have a record of what has been sent to members by the FRA in case of query.

**Pensioner Members**

For pensioner members, please send the GAD Calculator output in a CSV file format – this enables us to import the data back into the GAD Calculator, amend the calculation date and apply the interest and arrears due to the date the member is paid.

**First Time Pension Scheme members**

If the person is **NOT** already a pension scheme member, we will need a new starter form to set up their record – this document can be found here <https://www.wypf.org.uk/fra-zone/fra-forms-guides-and-factsheets/>

Please ensure that you have verified the date of birth for all members before sending the documents to us.

**Matthews Communications:**

To perhaps help reduce calls to both yourself and WYPF, could we suggest when you email the above documents that you also email the member to let them know you have sent the required information. If you could also add that WYPF are dealing with a high volume of cases, we hope to process cases in 3 months and we are not in a position to acknowledge receipt of the data.

**Requests for Data to complete GAD Calculator:**

We have received a handful of requests for the lump sum commuted at retirement where the member now has the option to convert standard to special membership and the member left after 31/03/2015.

We have referred a query to GAD regarding the calculation of this amount and are currently waiting for a reply.

If you can make a list of the cases you require this information for and hold them at your end that would be helpful. We will then be happy to receive a list once we let you know the GAD guidance has been received.

**Consultation on inheritance tax on pensions**

The Government has launched a [consultation on Inheritance tax on pensions: liability, reporting and payment](https://www.gov.uk/government/consultations/inheritance-tax-on-pensions-liability-reporting-and-payment/technical-consultation-inheritance-tax-on-pensions-liability-reporting-and-payment). The proposed changes would mean that:

Death grants would be subject to Inheritance Tax from April 2027

Personal representatives would calculate whether any Inheritance Tax was due, and pass on the relevant information to the pension scheme administrator

Pension Schemes would be responsible for paying and reporting to HMRC any Inheritance

Tax deducted from a death grant.

This consultation closes on 22 January 2025.

**Children’s Pensions and Apprenticeships**

At the last Fire Technical meeting there was a decision made that the Apprentice and apprenticeships meets the definition of a vocational course because they've got to do a minimum of 20% of the job whilst in training and both LGA NPCC and the Home Office all agree that an apprenticeship is a vocational course, and that the child is entitled to receive their children's pension.

WYPF are proposing to adopt this but because FRAs are the scheme managers, you need to agree this decision.

Action – FRA to contact Helen Scargill at WYPF if you do not want WYPF to make this change. If you do not get in touch then this will be taken as your agreement to our proposal.

**Scheme Returns**

Scheme Returns must be completed and submitted by 22 November at the latest.

WYPF have completed all returns where details have been provided and confirmed by the FRA.

**6. Communication & Training**

**Employer Engagement**

The remaining Autumn 2024 series of employer training webinars have now been completed and work will shortly commence on our next set of session. If there is anything specific you would like us to cover, please let David Parrington know.

**Member Engagement**

Affinity Connect meeting are continuing with dates for upcoming sessions, this will include an additional date due to demand on the 18th December 2024.

|  |  |
| --- | --- |
| **Event Date** | **Event Category** |
| 26 November 2024 | Online Seminar |
| 17 December 2024 | Online Seminar |
| 18 December 2024 | Online Seminar |

These sessions can be booked via our website [here](https://www.wypf.org.uk/pre-retirement-courses/)

**Staff Update**

Two Pensions Officers have recently been recruited and joined Team Fire on a full time, permanent basis. Leon Donoghue joined us on 23rd September and Haleema Khan joined us on 28th October.

**7. Member Update**

None

**8. IT Update**

**TPR Dashboard Readiness Survey**

WYPF have received many queries about the TPR survey.

Clearly much of the information requested by TPR is unknown to FRAs, therefore, we have produced a template of correct answers based on our current understanding for each FRA to submit to TPR.

Some of the questions (about DC) are not relevant for FPS, if you can complete the survey without answering them , great. If not, any of the answers will do – they are all wrong!

An apology – we gave you the wrong answer for the AVC question – you’re all aware that there are not any for the FPS!

We have been asked about submitting a survey for all three schemes.

We’ve taken an overarching approach that the survey focus is about Dashboards and not about scheme specifics.

We have contacted TPR to seek further clarity but as yet we have not had a response.

If we receive further information we will share with all FRAs

Each FRA should have received their survey on Thursday 14 or Friday 15 November.

If you have any questions please contact Matt Mott

**Connection to the Dashboard ecosystem**

WYPF are also working on further information for FRAs to consider, such as matching criteria and registering for the Dashboard ecosystem.

It is our understanding FRAs as scheme manager will have to formally agree the matching criteria and nominate WYPF to deliver Dashboard requirements on their behalf.

We hope to provide this information next month and on receipt FRAs may wish to discuss it at their Pension Board meetings and consider adding Pension Dashboards to their risk register.

**9. Five Year Audit Plan 2023 – 2027**

| **West Yorkshire Pension Fund Five Year Audit Plan 2022 - 2027** | **Frq** | **Last Audit** | **Rcmnd** | **Days** | **23/24** | **24/25** | **25/26** | **26/27** | **27/28** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |
| Annual Accounts Verification | 1 | 20/09/21 | 1 | 50 | **** | **** | **** | **** | **** |
| **Audits Per Year** |  |  |  |  | **1** | **1** | **1** | **1** | **1** |
|  |  |  |  |  |  |  |  |  |  |
| Local Government Scheme Contributions | 2 | 01/11/21 | 2 | 50 |  |  |  |  |  |
| New Pensions and Lump Sums - WYPF |  |  |  |  |  |  |  |  |  |
| - Normal and Early Retirements | 5 | 09/10/19 | 1 | 25 | **** |  |  | **** |  |
| - Death in Service, Post Retirement Widow and Dependent Benefits | 5 | 08/10/21 | 0 | 25 |  | **** |  |  |  |
| - Ill Health Pensions | 5 | 11/07/23 | 0 | 25 |  |  |  | **** |  |
| - Flexible Retirements | 5 | 30/11/20 | 2 | 25 | **** |  |  |  |  |
| - Deferred Pensions | 5 | 28/06/22 | 0 | 25 |  |  | **** |  |  |
| Transfers Out | 5 | 07/10/20 | 0 | 20 |  |  |  |  | **** |
| Transfers In | 5 | 17/05/21 | 0 | 20 |  |  | **** |  | **** |
| Reimbursement of Agency Payments | 5 | 10/03/23 | 0 | 20 |  | **** |  | **** |  |
| Life Existence / Certificates | 5 | 11/08/21 | 3 | 20 |  |  |  |  | **** |
| AVC Arrangements | 5 | 21/12/22 | 0 | 20 |  |  | **** |  |  |
| Admission of New Bodies | 5 | 07/02/20 | 0 | 20 |  |  |  |  | **** |
| Pensioners Payroll | 2.5 | 17/11/20 | 0 | 50 |  | **** |  |  |  |
| Purchase of Additional Pension | 5 | 29/03/22 | 0 | 20 | **** |  | **** |  |  |
| Annual Benefits Statements | 2.5 | 30/09/22 | 0 | 40 |  |  |  | **** |  |
| Fire Service New Pensions and Lump Sums |  |  | 1 |  |  |  |  |  |  |
| - Normal and Early Retirements | 3 | 17/12/20 | 0 | 33.3 |  | **** |  |  | **** |
| - Ill Health and Death Benefits | 3 | 23/06/22 | 0 | 33.3 |  |  | **** |  | **** |
| - Deferred Pensions | 3 |  | 0 | 33.3 | **** |  |  | **** |  |
| **Audits Per Year** |  |  |  |  | **4** | **5** | **5** | **5** | **5** |
|  |  |  |  |  |  |  |  |  |  |
| UK and Overseas Equities | 1 | 01/02/23 | 0 | 75 | **** | **** | **** | **** | **** |
| UK Fixed and Index Linked Public and Corporate Bonds | 3 | 18/08/22 | 0 | 25 |  | **** |  |  | **** |
| UK and Overseas Unit Trusts (Property and Other) | 3 | 06/02/23 | 1 | 25 |  | **** |  |  | **** |
| Fund of Hedge Funds | 5 | 09/06/16 | 1 | 15 |  |  | **** |  | **** |
| UK and Overseas Private Equities | 3 | 31/03/22 | 3 | 25 |  | **** |  | **** |  |
| Global Bonds | 5 | 11/12/18 | 0 | 15 | **** |  |  |  |  |
| Treasury Management (Short Term Cash Lending) | 1 | 18/12/22 | 0 | 75 | **** | **** | **** | **** | **** |
| Stock Lending | 5 | 24/11/21 | 1 | 15 |  | **** |  | **** |  |
| Compliance with IAP Investment Decisions and Policies | 5 | 22/02/21 | 0 | 15 | **** |  | **** |  |  |
| Verification of Assets | 5 | 01/03/21 | 0 | 15 |  |  | **** |  |  |
| Verification of Assets | 5 | 01/03/21 |  | 15 | **** |  |  |  |  |
| Listed Alternatives | 5 | 00/01/00 |  | 15 |  |  | **** |  |  |
| **Audits Per Year** |  |  |  |  | **5** | **5** | **5** | **4** | **4** |
|  |  |  |  |  |  |  |  |  |  |
| **Additional work outside plan** |  |  |  |  |  |  |  |  |  |
| Transfer of Data to New Pensions System |  | 02/07/12 | 0 |  |  |  |  |  |  |
| Monthly Contribution Data Usage |  | 20/08/15 | 6 |  |  |  |  |  |  |
| Information Governance Including GDPR |  | 01/05/19 | 7 |  |  |  |  |  |  |
| Transfer of Data From Outside Bodies |  | 10/06/19 | 6 |  |  |  |  |  |  |
| Pooling Arrangements |  | 20/03/19 | 1 |  |  |  |  |  |  |
| Custodial Transfer Arrangements |  | 01/07/20 | 0 |  |  |  |  |  |  |
| Accuracy of Contributions Recorded on Member Records |  | 10/02/20 | 7 |  |  |  |  |  |  |
| GLIL |  | 30/07/20 | 1 |  |  |  |  |  |  |
| Accuracy of Contributions Recorded on Member Records - Follow Up (i) |  | 05/11/21 | 2 |  |  |  |  |  |  |
| NLGPS Collaborative Work - Common Custodian Arrangements |  | 30/04/21 | 1 |  |  |  |  |  |  |
| Business Continuity |  | 17/01/22 | 5 |  |  |  |  |  |  |
| Shared Service Admission |  | 07/04/22 | 6 |  |  |  |  |  |  |
| NLGPS Collaborative Work - NPEP |  | 29/06/22 | 3 |  |  |  |  |  |  |
| NLGPS Collaborative Work - GLIL Infrastructure |  | 18/04/23 |  |  | 1 |  |  |  | 1 |
| Exiting Employers |  | 25/04/23 |  |  | 1 |  |  |  | 1 |
|  |  |  |  |  |  |  |  |  |  |
| **No of audits** |  |  |  |  | **12** | **11** | **11** | **10** | **12** |
|  |  |  |  |  |  |  |  |  |  |
| **Audit days over five years** |  |  |  | **885** | **177** | **177** | **177** | **177** | **177** |
| **Resourced days** |  |  |  | **1,225** | **245** | **245** | **245** | **245** | **245** |
| **Headroom** |  |  |  | **340** | **68** | **68** | **68** | **68** | **68** |

**10. Overriding Disclosure Time Limits**

|  |  |  |
| --- | --- | --- |
| **Disclosure Requirement** | **Time Limit** | **Number of breaches in month** |
| Material alterations to basic scheme information | Within 3 months of the change taking effect | 0 |
| Transfer Credits (quote) | Within 2 months | 0 |
| Annual Benefit Statements | By 31 August each year | Breach for in scope scheme members |
| Annual Benefit Statement (upon request) | Within 2 months of request, if not already provided within previous 12 months | 0 |
| Deferred Benefit Statements | By 31 August each year | Breach for in scope scheme members |
| Deferred Benefit Statement (upon request) | Within 2 months of request, if not already provided within previous 12 months | 0 |
| Pension Savings Statements | By 6 October each year | 0 |
| Cash Equivalent Transfer Value  Out | Within 3 months of request | 0 |
| Accessing Benefits before Normal Pension Age | 2 month of benefits becoming payable | 0 |
| Accessing Benefits on or after Normal Pension Age | 1 month of benefits becoming payable | 0 |
| Notification of Deferred Benefit entitlement | 2 months of being notified of leaver | 0 |

**Divorce Time limits**

|  |  |  |
| --- | --- | --- |
| **Type of request** | **Time limit** | **Number of breaches in month** |
| Request for divorce information only. | 3 months from receipt of the request. | 0 |
| Request for divorce information where you are notified that the information is required in connection with divorce proceedings that have already commenced. | 6 weeks from receipt of the request. | 0 |
| Request for divorce information where a Court Order imposes a deadline. | Within the deadline specified by the Court. | 0 |
| Request for divorce information where you are notified that a Pension Sharing Order may be issued. | Within 21 days of receiving notification that a Pension Sharing Order may be issued or a date outside 21 days as specified by the Court. | 0 |
| Where the request is for information which does not include a Cash Equivalent Transfer Value | 1 month from receipt of the request. | 0 |
| Pension Sharing Order received but some information\* and/or charges are still outstanding. | A letter to both parties needs to be sent out within 21 days of receiving the Order to explain the Order cannot be implemented and request the missing information and/or charges. | 0 |
| Pension Sharing Order received including all relevant information\* and charges. | A letter\*\* must be sent to both parties within 21 days of the start of the implementation period notifying them of the deadline. | 0 |
| Pension Sharing Order Received including all relevant information and charges. | 4 months to implement the Order of the date of receipt of the final information which allows calculation | 0 |
| PSO has been implemented. | A letter\* must be sent to both parties within 21 days of implementing the PSO to notify both parties their entitlement. | 0 |

**11. Calendar of Events**

|  |  |  |  |
| --- | --- | --- | --- |
| January | February | March | April |
| Life Certificates  HMRC Event Reporting  Payment of Unauthorised Lump Sum and Scheme Sanction Charge to HMRC | Life Certificates  Review of DWP benefits for Injury cases  GAD Data Collection Spreadsheet | Life Certificates | Apply Pensions Increase  Apply Care Revaluation  Issue P60’s  Life Certificates  Pensioner Newsletter |
| May | June | July | August |
| Life Certificates | Active Newsletter  Life Certificates  Issue Deferred Annual Benefits Statements | Life Certificates  Issue Deferred Annual Benefits Statements  Issue active Annual Benefits Statements | Issue active Annual Benefits Statements  Life Certificates |
| September | October | November | December |
| Pension Estimates Assumption Exercise  Life Certificates  Pension Savings Statement | Life Certificates  Participate in NFI  tPR Scheme Returns | tPR Annual Survey  Life Certificates | IAS19 Data capture exercise for Actuaries  Life Certificates |

**12. Regulations/Fire Scheme Update**

Please take a few minutes to read the Firefighters’ Pension (England) Scheme Advisory Board Bulletin (Link to Bulletin below) and take any action required.

[FPS Bulletin](https://fpsregs.org/images/Bulletins/Bulletin-86-October-2024/FPS-Bulletin-86-October-2024.pdf)

Some key issues to highlight:

**FPS**

**Age Discrimination Remedy – Immediate Choice Remediable Service Statement (IC-RSS) rollout**

In [FPS Bulletin 85 – September 2024](https://www.fpsregs.org/images/Bulletins/Bulletin-85-September-2024/FPS-Bulletin-85-September-2024.pdf) we informed readers of [HMRC’s Public Service Pensions Remedy Newsletter](https://www.gov.uk/government/publications/public-service-pensions-remedy-newsletter-september-2024/5f1e138d-e1d3-467e-a7bf-e63fe29827e3), including [Appendix B](https://www.gov.uk/government/publications/public-service-pensions-remedy-newsletter-september-2024/5f1e138d-e1d3-467e-a7bf-e63fe29827e3) which set out the offsetting guidance for the unauthorised payment charge that is to be used for IC members who previously received an unauthorised payment.

We also provided details of a joint roundtable discussion with scheme managers and administrators, the slides of which are available on our Coffee Morning section of the [FPS regulations and guidance](http://www.fpsregs.org/) website.

Further to this on 4 October 2024, we [emailed](https://www.fpsregs.org/index.php/member-area/age-discrimination-remedy-useful-information) scheme managers to provide a briefing paper requesting approval for administrators to commence processing red IC-RSS cases ahead of HMRC legislation coming into force.

At our administrators forum on 14 October 2024, we made administrators aware of the majority position of scheme managers, and we discussed the offsetting guidance and whether there were any gaps that had been identified.

We took away the comments and where appropriate we will come back with additional information/guidance. This should not however stop administrators from commencing processing red cases unless their clients have instructed otherwise.

**ACTIONS:** Scheme managers should ensure that they update their administrators should their position change. Administrators should ensure that they have read the offsetting guidance and unless otherwise instructed by their client, should commence processing red cases.

**WYPF –** Please see admin update

**Age Discrimination Remedy – Immediate Choice Protected members**

Following a recent query, we wanted to reiterate the legal requirement for sending a Remediable Service Statement to all eligible members under remedy. Whilst a member may be better off financially by being in the legacy scheme for the remedy period, there are other reasons why they may choose the reformed scheme instead, and it is their right to make that decision.

As a reminder in [FPS Bulletin 77 – January 2024](https://www.fpsregs.org/images/Bulletins/Bulletin-77-January-2024/FPS-Bulletin-77-January-2024-updated.pdf) we published a [remediable service statement factsheet](https://www.fpsregs.org/images/Age-discrimination/RSS/Remediable-Service-Statement-Factsheet.pdf) and in [FPS bulletin 81 – May 2024](https://www.fpsregs.org/images/Bulletins/Bulletin-81-May-2024/FPS-Bulletin-81-May-2024.pdf) we published a [statutory deadline factsheet](https://www.fpsregs.org/images/Age-discrimination/Age-discrimination-remedy-Statutory-deadlines-factsheet-v1.1.pdf) to provide you with the relevant requirements that a scheme manager needs to adhere to when producing a remediable service statement

**ACTIONS:** Scheme managers should ensure that their administrators are producing a remediable service statement for all eligible members for remedy. Administrators should ensure that they are adhering to the legislative requirements for producing a remediable service statement for all eligible members. Local Pension Boards are encouraged to monitor the production of remediable service statements as part of their regular updates

**Firefighters Pension Scheme Valuation 2024 - GAD data request**

As set out on page 6 of the [FPS Bulletin 84 – August 2024](https://url.uk.m.mimecastprotect.com/s/HR0BCP1JWI3XMrxS0hRFxwQmr), GAD is now:

• launching their spreadsheet tool to allow Fire and Rescue Authorities to validate their valuation data extracts prior to submission

• sharing details of how to submit your valuation data via a secure data transfer portal for each FRA or administrator.

GAD is collecting this data primarily for the purposes of the 31 March 2024 valuation. However, at the request of responsible government and devolved government departments GAD may also use the data provided for other purposes connected to the operation of the Scheme and the development of policy within government. GAD’s privacy notice can be found [here](https://url.uk.m.mimecastprotect.com/s/p-pfCQ1LgIoPrEWSMivFGPU2x). If you have any concerns about our use of the 2024 data, please get in touch with GAD: [Fire.2020Valuation@gad.gov.uk](mailto:Fire.2020Valuation@gad.gov.uk).

**Process to follow**

1. **Action required**: Please identify the most appropriate contact(s) to receive the tool and upload your data once ready, and send the following information to [Fire.2020Valuation@gad.gov.uk](mailto:Fire.2020Valuation@gad.gov.uk):

• The email address of the preferred contact

• The FRA(s) on behalf of which they will be submitting data

2. GAD will then send this email address an invite to a secure folder through a system called Egress. Please make the preferred contact aware that this invitation can sometimes find its way into spam / junk folders.

3. Within the secure folder, users will find the Fire valuation data specification, the Fire valuation data checker tool and the accompanying data checker tool user guide. The valuation data tool can then be downloaded and populated.

4. Once the tool is populated and any flagged issues have been worked through, please upload the populated tool into the same Egress folder no later than 1 December 2024. The Egress system ensures secure data transfer – the folder will only be accessible to GAD and the email address(es) provided. GAD’s data team will also ensure any personal data received is encrypted before use.

5. To help us form a more complete picture of each FRA fund’s membership please also complete the short data questionnaire sections.

As a reminder, the 1 December deadline applies to “Data …” tables covering the status of scheme members as at 31 March 2024. Tables covering changes in member status since the 2020 valuation extract (“movement data”) are required to be provided by February 2025. Shortly after 31 March 2025 GAD will ask FRAs to provide their compiled data in respect of positive elections under the Matthews second options exercise. (The request to compile data on positive Matthews elections was first raised in FPS Bulletin 75, page 6.)

GAD will also be providing this information directly to FRAs and administrators via email.

**ACTION**: Administrators should follow GAD’s process to follow to meet the 1 December 2024 deadline.

**WYPF:** We have been in discussion with GAD about receiving data pre rollback. GAD have agreed to this and have agreed to accept data ideally by 1 December but no later than 31 December.

**SAB**

**Age Discrimination Remedy – request for data**

The Scheme Advisory Board is keen to have oversight of the production of Remediable Service Statements (RSS), particularly in the run up to 31 March 2025.

We will now therefore be requesting monthly information relating to how many RSS’ have been issued to members.

The scheme manager for each FRA will need to work with their administrator to collate this information.

Please therefore populate the [RSS spreadsheet](http://www.fpsregs.org/images/Age-discrimination/RSS/RSS-monthly-data-spreadsheet-october.xlsx) and return to [bluelightpensions@local.gov.uk](mailto:bluelightpensions@local.gov.uk) by 30 November 2024.

**ACTION**: WYPF are looking at developing internal reports to meet the request by SAB. We will confirm if this is possible in the next few weeks. In any event WYPF are not able to submit this data to SAB on behalf of FRAs.

**Other News and Updates**

**Pensions Dashboards readiness survey**

As part of TPR’s dashboards communications approach, they will be sending all scheme managers two surveys at key points in their journey to their ‘connect by’ date, as set in DWP’s guidance.

The surveys will be sent to Public Service Pension Schemes in the month following their second and third ‘nudge’ communications – and therefore all PSPS schemes can expect to receive the first survey in November. It is important that schemes complete and submit the surveys, which are anonymous, as they provide TPR with useful insights into industry readiness, and where any gaps in awareness and 22 Click here to return to Contents understanding may lie, in order to inform their approach.

**WYPF:** We understand these surveys are currently being received by FRAs. WYPF cannot submit responses on your behalf but we are producing a template of survey answers and will provide this to FRAs in the next week or two.

**Events**

**Local Pension Board (LPB) Training Sessions**

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) *(Fully booked)*

• Wednesday 17 September 2025 11:00 – 15:30 (in person – 18 Smith Square)

• Thursday 22 January 2026 10:00 – 14:00 (MS Teams)

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](mailto: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.

**FPS coffee mornings**

Our MS Teams coffee mornings are continuing in October 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.

On 26 November 2024 we will be joined by Home Office to discuss their workplan for the coming 12 months.

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

3 October 2024 – [Unauthorised payments process for offsetting](https://www.fpsregs.org/images/Events/Coffee-mornings/Unauthorised-payments-process-for-offsetting.pdf)

22 October 2024 – [Matthews update](https://www.fpsregs.org/images/Events/Coffee-mornings/Coffee-morning-22-October-2024-Matthews-update-v2.pdf)

If you do not already receive the meeting invitations and would like to join us, please email [bluelightpensions@local.gov.uk](mailto:bluelightpensions@local.gov.uk). Please note that attendance at the coffee mornings is generally restricted to FPS practitioners and managers

**Legislation**

**Statutory Instruments**

[Firefighters’ Pension Schemes (England) (Amendment) Order 2023](http://www.legislation.gov.uk/id/uksi/2023/986)  [SI2023/986]

Directions Orders

[Public Service Pensions (Valuations and Employer Cost Cap) Directions 2023](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1181505/The_Public_Service_Pensions__Valuations_and_Employer_Cost_Cap__Directions_2023_-_Final.pdf)

**Useful links**

• [The Firefighters’ Pensions (England) Scheme Advisory Board](http://www.fpsboard.org/)

• [FPS Regulations and Guidance](http://www.fpsregs.org/)

• [FPS Member](https://fpsmember.org/)

• [Khub Firefighters Pensions Discussion Forum](https://khub.net/group/thefirefighterspensionsdiscussionforum)

• [FPS1992 guidance and commentary](http://webarchive.nationalarchives.gov.uk/20120919152859tf_/http:/www.communities.gov.uk/fire/firerescueservice/firefighterpensions/firefighterspensionscheme/)

• [The Pensions Regulator Public Service Schemes](http://www.thepensionsregulator.gov.uk/public-service-schemes.aspx)

• [The Pensions Ombudsman](https://www.pensions-ombudsman.org.uk/)

• [HMRC Pensions Tax Manual](https://www.pensions-ombudsman.org.uk/)

• [LGA pensions website](https://www.local.gov.uk/our-support/workforce-and-hr-support/local-government-pensions)

• [LGPS Regulations and Guidance](https://www.lgpsregs.org/)

• [LGPC Bulletins](https://lgpsregs.org/bulletinsetc/bulletins.php)

Pensions Dashboards

[TPR guidance and checklist](https://www.thepensionsregulator.gov.uk/en/trustees/contributions-data-and-transfers/dashboards-guidance)

[DWP guidance on connection](https://www.gov.uk/government/publications/pensions-dashboards-guidance-on-connection-the-staged-timetable)

[PASA connection readiness guidance](https://www.pasa-uk.com/guidance-2/)