



County Offices  
Newland  
Lincoln  
LN1 1YL

27 February 2024

## **Lincolnshire Fire and Rescue Fire Pension Scheme Board**

A meeting of the Lincolnshire Fire and Rescue Fire Pension Scheme Board will be held on **Wednesday, 6 March 2024 at 10.00 am in the Council Chamber, County Offices, Newland, Lincoln LN1 1YL** for the transaction of the business set out on the attached Agenda.

### **MEMBERS OF THE BOARD**

**Employer Representatives** (voting): Councillor L A Cawrey and Mark Baxter

**Employee Representatives** (voting): William Dziadkiewicz and 1 Vacancy

## **AGENDA**

<b>Item</b>	<b>Title</b>	<b>Pages</b>
<b>1</b>	<b>Apologies for Absence and Introductions</b>	
<b>2</b>	<b>Declarations of Interest</b>	
<b>3</b>	<b>Minutes of the previous meeting held on 23 November 2023</b>	3 - 8
<b>4</b>	<b>Performance Data (West Yorkshire Pension Fund)</b> <i>(To receive an update from Helen Scargill, West Yorkshire Pension Fund, on the following matters: the numbers in each pension scheme, a report of the last period, and a communications update)</i>	9 - 28

- |           |  |                  |
|-----------|--|------------------|
| <b>5</b>  | <b>Current Issues</b><br><i>(To receive an update from Elizabeth Hipworth, HR Advisor to the Board, on a summary of IDRPs cases, breaches, Sargeant / McCloud Age Discrimination Remedy and the Matthews 2nd Options Exercise)</i> | 29 - 34          |
| <b>6</b>  | <b>Fire Pension Board Plan</b><br><i>(To receive an update from Mark Baxter, Chair, on the Board's Action Plan, Training Record and Risk Register)</i>   | 35 - 44          |
| <b>7</b>  | <b>Fire Pensions Scheme Bulletins</b><br><i>(To receive a report from Elizabeth Hipworth, HR Advisor to the Board, on Fire Pensions Scheme bulletins)</i>  | 45 - 48          |
| <b>8</b>  | <b>Fire Pension Officers' Group</b><br><i>(To receive an update from Helen Scargill, West Yorkshire Pensions Fund, and Elizabeth Hipworth, HR Advisor to the Board, on the last meeting of the Fire Pension Officers' Group)</i>   | Verbal<br>Report |
| <b>9</b>  | <b>Update from Scheme Advisory Board</b><br><i>(To receive an update from Helen Scargill, West Yorkshire Pension Fund, on the Scheme Advisory Board)</i>   | Verbal<br>Report |
| <b>10</b> | <b>Date of Next Meeting</b><br>The next meeting of the Lincolnshire Fire and Rescue Fire Pension Scheme Board is scheduled for 21 June 2024, 10am.   |                  |

Published on Tuesday, 27 February 2024

Please note: This meeting will be broadcast live on the internet and access can be sought by visiting [Agenda for Lincolnshire Fire and Rescue Fire Pension Scheme Board on Wednesday, 6th March, 2024, 10.00 am \(modern.gov.co.uk\)](https://www.lincolnshire.gov.uk/council-business/search-committee-records)

All papers for council meetings are available on: <https://www.lincolnshire.gov.uk/council-business/search-committee-records>

Should you have any queries on the arrangements for this meeting, please contact Thomas Crofts via telephone 01522 552334 or alternatively via email at [thomas.crofts@lincolnshire.gov.uk](mailto:thomas.crofts@lincolnshire.gov.uk)



**LINCOLNSHIRE FIRE AND RESCUE FIRE  
PENSION SCHEME BOARD  
23 NOVEMBER 2023**

**PRESENT:**

**Employer Representatives:** Councillor L A Cawrey and Mark Baxter

**Employee Representatives:** William Dziadkiewicz and Richard Wright

Officers in attendance:-

Alex Clelland (Strategic Finance Manager), Elizabeth Hipworth (HR Advisor to the Board) and Thomas Crofts (Democratic Services Officer)

Others in attendance:-

Helen Scargill (West Yorkshire Pension Fund)

36 APOLOGIES FOR ABSENCE AND INTRODUCTIONS

There were no apologies for absence received.

37 DECLARATIONS OF INTEREST

There were no declarations of interest made at this point in proceedings.

38 MINUTES OF THE PREVIOUS MEETING HELD ON 14 SEPTEMBER 2023

RESOLVED

That the minutes of the previous meeting be agreed and signed by the Chair.

39 PERFORMANCE DATA (WEST YORKSHIRE PENSION FUND)

Consideration was given to the latest monthly report by West Yorkshire Pension Fund (WYPF). The following matters were highlighted:

- Regarding KPIs, two had performed outside of the agreed timeframe. This was due to non-urgent cases having been delayed by the processing of urgent cases.
- There had not been much movement in terms of web registration numbers in November.
- The administrator asked the FRA to promote the need for members to provide good notice of intention to retire to help the processing of cases, especially concerning those requiring reassessment.

**LINCOLNSHIRE FIRE AND RESCUE FIRE PENSION SCHEME BOARD**  
**23 NOVEMBER 2023**

- Currently there were no cases needing reassessment.
- Internal ill health processes required improvement as audits had found that 50% of the claims submitted used incorrect certification. This was a national issue and work was underway sector wide. The FRA was to conduct a quality assurance exercise in relation to this matter.
- The Affinity Connect course continued to successfully run for members.
- Resilience against ransomware testing proved positive and a full report on this exercise was to be reported back to the Board.

The Board discussed the report and the following comments were raised:

- Annual statements had been submitted and it was confirmed that those in breach of their annual allowance would not need to take any further action unless they had been written to by the administrator. This only applied to unprotected members and those members were signposted towards the Remedy tax calculator.
- Home Office grant funding regarding the Matthews and Remedy changes were to be explored by the FRA.

#### ACTIONS

- FRA to promote the need for scheme members to provide good notice of intention to retire, i.e. 3 months notice rather than contractual notice
- FRA to continue to promote the Affinity Connect pre-retirement course to staff.
- Review warm up comms letter for those who retired on ill health.
- FRA to investigate Home Office funding in relation to undertaking work to ensure Matthews and Remedy changes

#### RESOLVED

That the report and agreed actions be noted.

#### 40 CURRENT ISSUES

An update on current issues was given by Elizabeth Hipworth, HR Advisor to the Board. The status concerning current cases was as follows:

- IDRPs Cases – none
- Breaches – none
- Sargeant / McCloud Age Discrimination Remedy – 590 pension records in scope. Some individuals had more than one pension record and of these 221 records were also in scope of the Matthews Second Options Exercise.
- Matthews Second Options Exercise – 866 in scope. It was required that those in scope needed to be written to by the 31 December.
- There were 62 individuals where the address held was incorrect as the letters sent to them in the first options exercise were returned as not known. There were a further

**LINCOLNSHIRE FIRE AND RESCUE FIRE PENSION SCHEME BOARD**  
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496 individuals whose addresses were unable to be validated. Tracing needed to be employed to validate and track these addresses.

- A contract had been drawn up and was being finalised with Legal Services and the Tracing Company.
- Some of those in scope of the Matthews Second Options Exercise may also be in scope of the Sargeant Age Discrimination Remedy.
- Richard Wright, Employee Representative, was retiring in December and the role had been advertised in the Fire Weekly Bulletin. No individuals had come forward to date to express interest.

The Board discussed the report and noted the need to recruit an employee representative as there was currently a vacancy for the substitute representative and Richard Wright was about to retire. It was recognised that lots of communications had been issued in relation to recruiting to the Board and that it would be beneficial to create a more diverse group. It was also noted that the quorum stated by the Board's Terms of Reference might present an issue if another employee representative was not successfully appointed.

RESOLVED

That the update be noted.

41      FIRE PENSION BOARD PLAN

An update on the Fire Pensions Board Plan was given by Mark Baxter, Employer Representative (Chair). The following matters were highlighted:

- The Annual Scheme Return to the Pensions Regulator had now been submitted.
- There were no changes to the training record.
- There were no changes to the risk register.
- Once the new employee representative had been recruited they would be signposted to all relevant training.

ACTIONS

That action 2113 (Annual Scheme Return to the Pensions Regulator) be marked as complete.

RESOLVED

That the Fire Pensions Board Plan be noted.

42      FIRE PENSIONS SCHEME BULLETINS

An update on recent scheme bulletins was given by Elizabeth Hipworth, HR Advisor to the Board. The following matters were highlighted:

**September Bulletin**

- The Firefighters' Pension Schemes (England) (Amendment) Order 2023 was laid and the regulations came into force on the 1 October 2023.
- Sargeant Age Discrimination Remedy:
  - Warm up letters had been sent to members in scope by WYPF on behalf of LFR
  - Government Actuaries Department released a Tax and Contribution Calculator on 12 September 2023. This provided information on tax relief and interest to be applied to benefits. In order to provide benefits on time, 3 cases where the gross contributions were deducted from lump sums where individuals chose legacy scheme benefits, members were informed in writing that this was an outstanding issue and needed to repay any underpayments that may be due. Colleagues at Serco were currently looking into this.
  - Member Videos – one for retired members and one for active and deferred members had been added to the fps member website. These were to be published in the Fire Weekly Bulletin.
- Matthews 2nd Options Exercise:
  - Supporting Documentation (template letters and guidance) had been reviewed by the Communications Working Group which could be found on the Special Members of the FPS 2006 page of the regulations and guidance website.
  - Initial expression of interest letters were to be issued by 31 December 2023 to comply with the disclosure requirements under Regulation 8 of the Occupational and Personal Pension Schemes (Disclosure of Information) Regulation 2015. Under the Disclosure requirements, Scheme Managers had to notify individuals of any material alterations to basic scheme information within 3 months of the changes taking place. A contract with a tracing company was being finalised to identify addresses for lost contacts of those in scope.

**October Bulletin**

- Sargeant Age Discrimination Remedy:
  - Contingent Decision Guidance was available from the FPS regulations and guidance website and set out the approach a scheme manager should take when considering a contingent decision claim which fell into the following three categories:
    - Opt-out: A member would not have opted-out if they had been allowed to remain in the legacy scheme beyond their transition date or if protected members had been allowed to join the reformed scheme from 1 April 2015.
    - Transfers: Members chose to transfer (in or out) and now wish to revisit the decision, or they chose not to transfer and now wish to do so.
    - Additional Service: Members argue they would have purchased (more) additional service if they were in the alternative (legacy) scheme (guidance to follow on this category).
  - A member guidance was also being developed.

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- Age Discrimination Remedy – HMRC member tax adjustment calculator had been designed for members to correct their tax position if they had been affected by the age discrimination remedy. Information had also been added to the FPS member website.
- Matthews Second Options Exercise
  - Pay Assumptions – in the absence of data for eligible individuals to purchase historic service prior to the 1 July 2000, regulations allowed for a central set of assumptions including assumption that the individual was a firefighter and that retained firefighters earn on average 25% of a whole-time regular firefighter.
  - Individual who defaulted on payments in the first options exercise were able to purchase any service which was previously defaulted on.

The Board thanked officers for regularly circulating monthly bulletins and updating the website accordingly.

RESOLVED

That the update be noted.

43      FIRE PENSION OFFICERS' GROUP

An update was given by Elizabeth Hipworth, HR Advisor to the Board. It was stated that the Fire Pension Officers' Group met on 4 October 2023 and key points from the meeting were the GAD Sergeant and the GAD Matthews Second Options Exercise calculators, the HMRC member tax calculator, Contingent Decision Guidance and the Matthews Data Sharing Agreement. It was also noted that there was to be a further revision of the Matthews GAD calculator released in December.

RESOLVED

That the update be noted.

44      UPDATE FROM SCHEME ADVISORY BOARD

The Board was updated that the Scheme Advisory Board met on 14 September 2023 and discussions largely concerned the awaited response from the Home Office in relation to the Sergeant consultation.

RESOLVED

That the position be noted.

45      DATE OF NEXT MEETING

**6**

**LINCOLNSHIRE FIRE AND RESCUE FIRE PENSION SCHEME BOARD  
23 NOVEMBER 2023**

The date of the next meeting of the Board was scheduled for 7 March 2024, 10am.

The meeting closed at 10.41 am



# Monthly Report

January 2024

Lincolnshire Fire Authority



**West Yorkshire Pension Fund**

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](http://www.wypf.org.uk)

Follow WYPF on Twitter [www.twitter.com/wypf\\_lgps](https://www.twitter.com/wypf_lgps)

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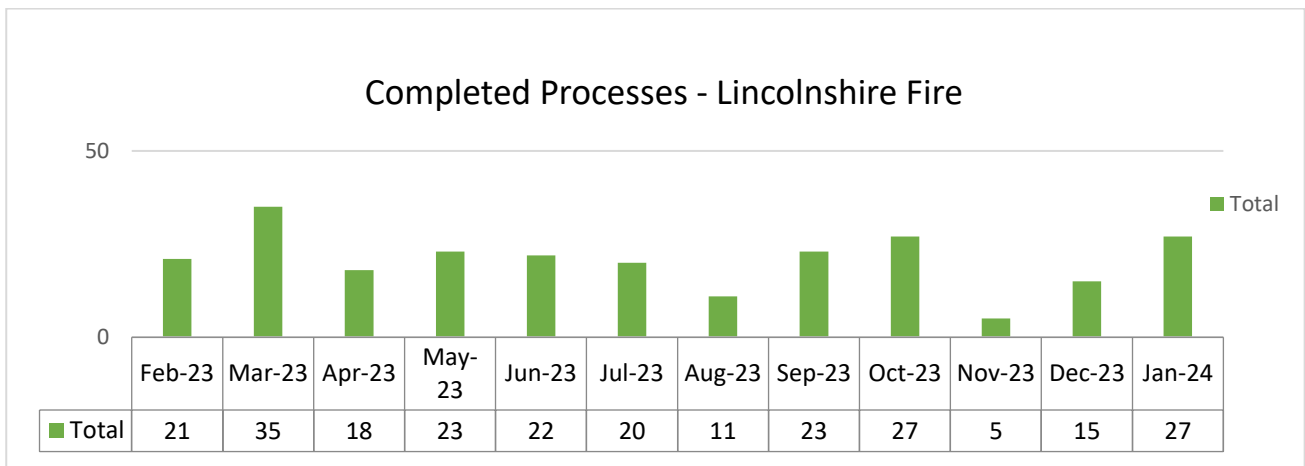


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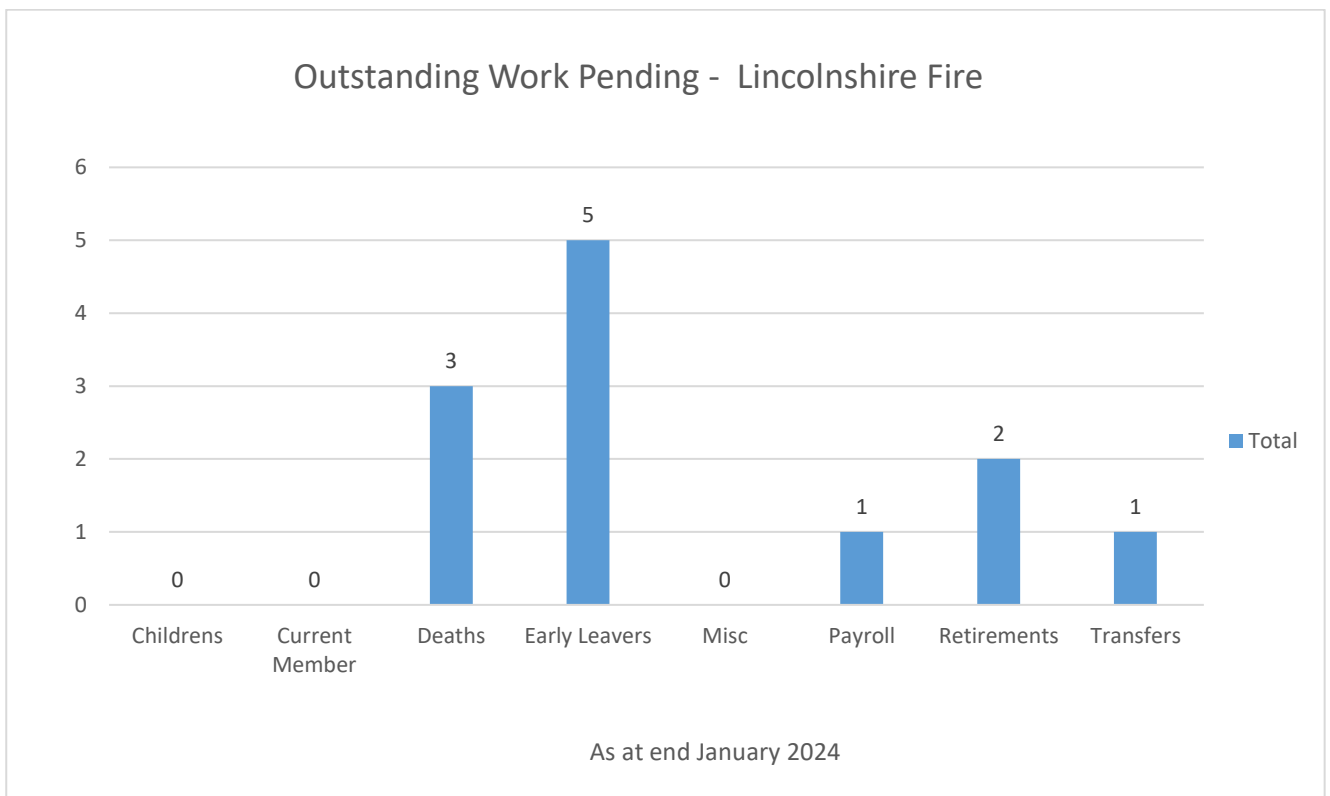
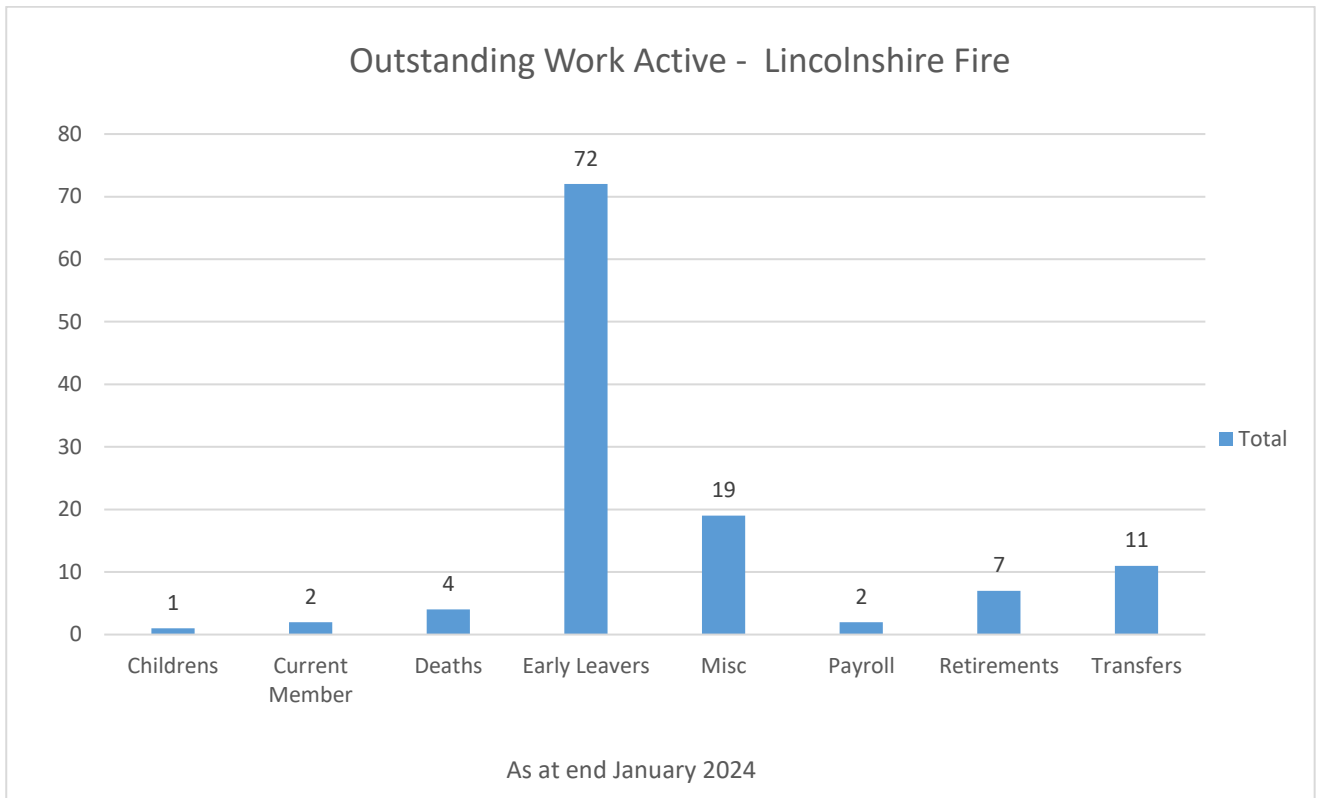
## 1. Completed processes

1 to 31 January 2024						
Work Type	Total Cases	Target days for each case	Target met cases	Minimum Target Met	Target met percent	Average time taken
Divorce Settlement/Pension Sharing order Implemented	1	80	1	100	100	3
Deferred Benefits Set Up on Leaving	3	20	0	85	0	69
Pension Set Up/Payment of Lump Sum	1	3	1	85	100	3
Retirement Actual	1	10	1	90	100	2
Refund Quote	1	35	1	85	100	22
Change of Address	2	20	2	85	100	2
Change of Bank Details	1	20	1	85	100	7
Death in Retirement	1	10	1	85	100	5
Update Member Details	2	20	2	100	100	1
Injury Review	1	20	1	100	100	1
Life Certificate	4	10	4	85	100	2
Initial letter Death in Retirement	9	10	9	85	100	1.22
Monthly Pension	435	Pay date	435	100	100	



**Deferred Benefits Set Up on Leaving** 1 case did not meet the KPI target due to high volumes of work within the team. However, within 2 months of WYPF receiving the leaver information the member did receive confirmation they have a deferred benefit. This meets the statutory requirements.

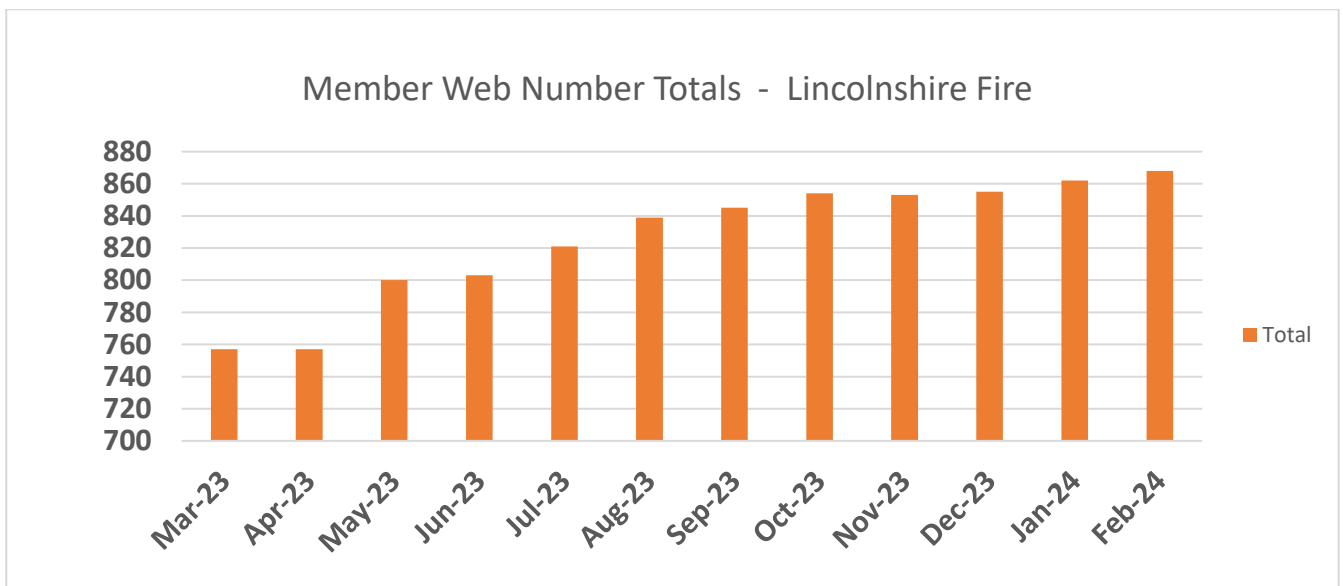
## 2. Work in Progress



### 3. Member Web Registrations

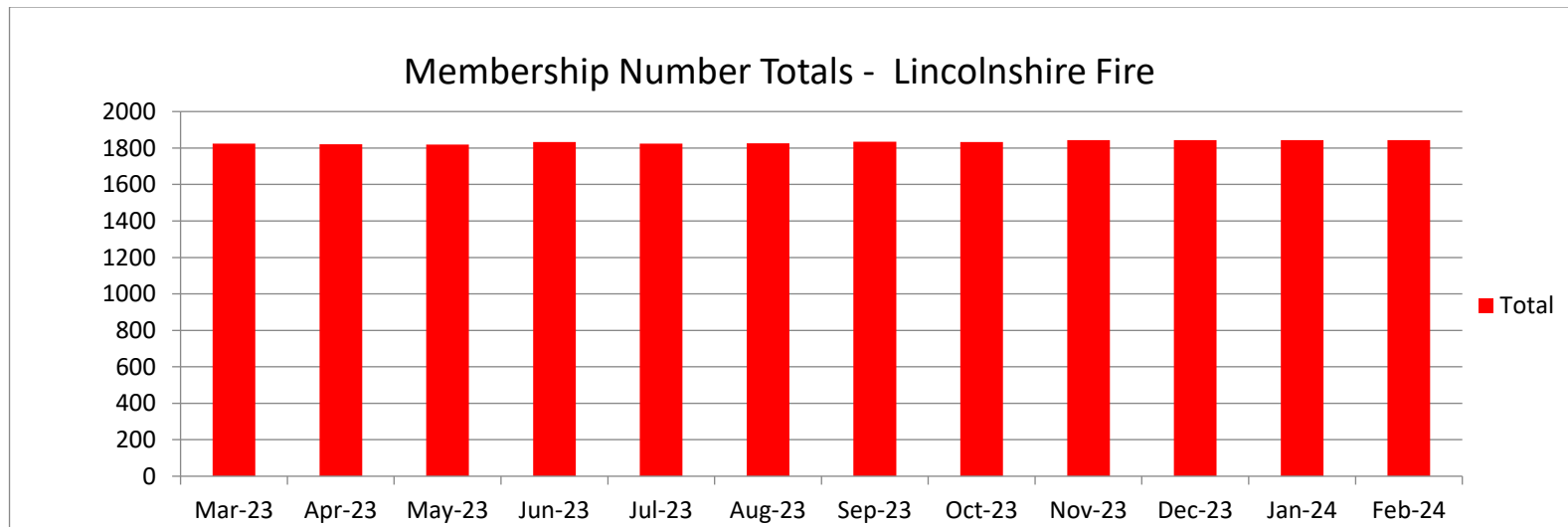
The number of members signed up to member web are:

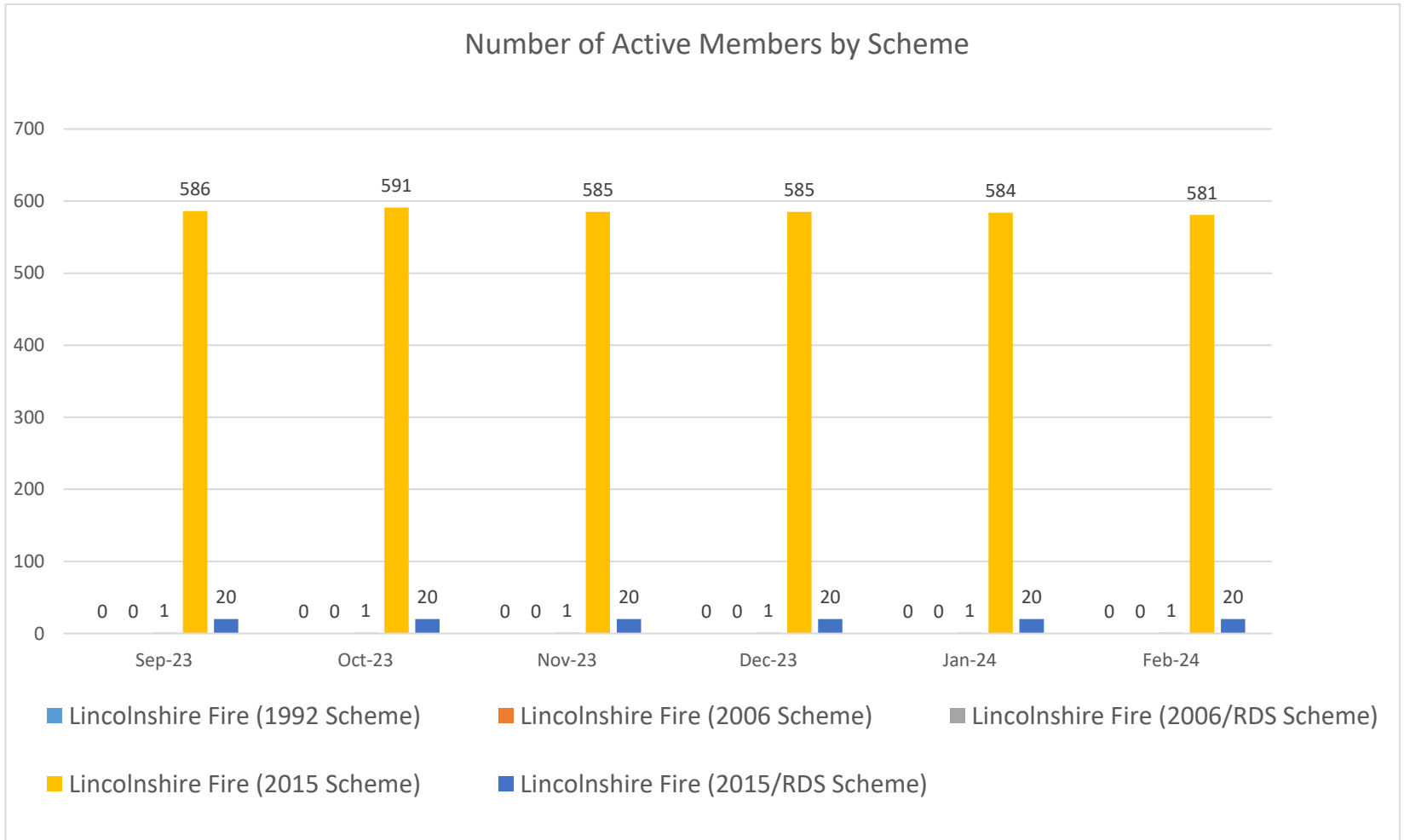
Status	Number
Active	306
Pensioner	248
Pensioner Ex-Spouse	0
Beneficiary Pensioner	17
Deferred Ex-Spouse	2
Deferred	295



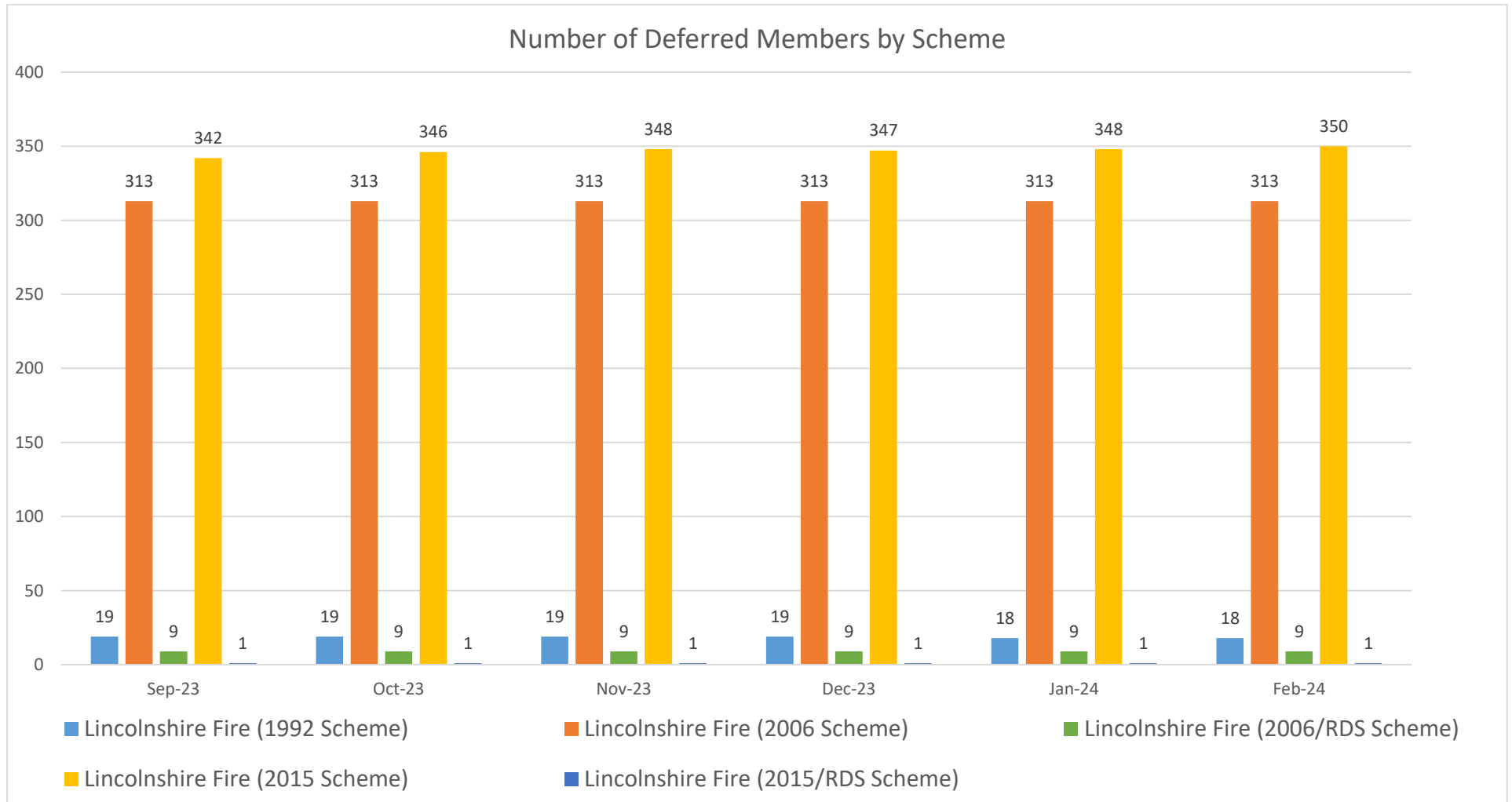
## 4.Membership Numbers

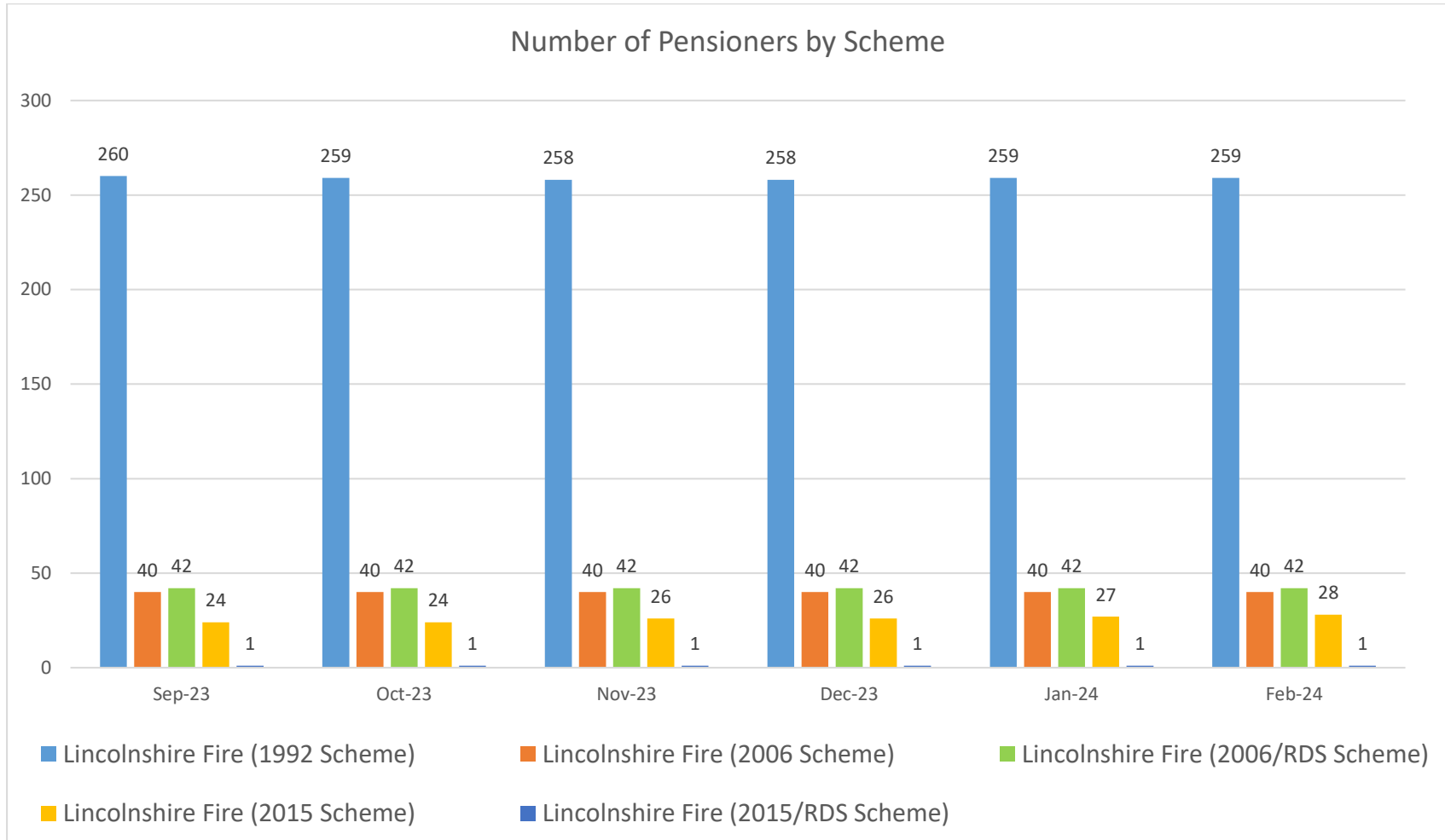
Scheme Name	Active Members	Deferred Members	Pensioners	Beneficiaries	Preserved Refund	Leavers Options Pending
Lincolnshire Fire (1992 Scheme)	0	18	259	49	1	0
Lincolnshire Fire (2006 Scheme)	0	313	40	7	20	1
Lincolnshire Fire (2006/RDS Scheme)	1	9	42	1	0	0
Lincolnshire Fire (2015 Scheme)	581	350	28	4	15	81
Lincolnshire Fire (2015/RDS Scheme)	20	1	1	0	0	1











## 5. Administration Update

### Injury pension calculation for a retained firefighter appointed after 5 April 2006

The recent Bulletin discusses the revisiting of post 2006 injury cases.

Please note that WYPF are currently looking into this area and collating data for the number of FRAs that may be affected. Further information will be provided as soon as we have this.

### Working with TPR

Although this is not strictly about Fire it is about WYPF, we were chosen to participate in a voluntary supervisory engagement with the Pensions Regulator (TPR) along with nine other LGPS Funds in England and Wales.

The Authorities were selected to represent a cross section of the differing administration models in the LGPS and were based on size of membership, numbers of employers, and commercial complexity.

WYPF was chosen for the supervisory engagement as it is one of the largest LGPS Funds and because it has a shared administration partnership with LB Barnet, LB Hounslow and Lincolnshire County Council, and more than half of the Fire authorities in England and Wales who are responsible for the Firefighters' Pension Scheme.

The purpose of the engagement was for TPR to gain an understanding of how WYPF operates and the management and governance controls in place.

The engagement provided the opportunity for TPR to understand how WYPF ensures compliance with legislation; adherence to codes of practice; and the application of good industry practice.

TPR focused on two key areas for this supervisory engagement, Management and Governance & Systems and Processes and concluded, in their opinion, WYPF is well managed with good governance.

### Data breaches

None

## 6. Communication & Training

We would like to introduce our Spring 2024 series of employer training webinars. The sessions will include:

- **FRA – Monthly Contributions 3 (MC3)** - (Brief run through of the new MC3 system as currently being introduced for LGPS clients)
  - Thursday 15th February 10:00am -10:45am (I-Trent)
  - Wednesday 21st February 14:00pm – 14:45pm (Resource Link and SAP)
  
- **FRA – Year End** - (Help and advice in completing your month 12 return)
  - Thursday 29th February 10:00am – 10:45am
  - Wednesday 6th March 14:00pm – 14:45pm

- **FRA – Portals and Forms** - (A tour of our facilities for uploading your data)
  - Thursday 14th March 10:00am – 10:45am
  - Wednesday 20th March 14:00pm – 14:45pm

The sessions will run online from **15th February to 20th March** and each webinar will last 30–45 minutes where you will have the opportunity to ask questions throughout.

Invites will be issued to all FRAs via email.

### **Pension boards**

- East Sussex – 10th January 2024
- Northumberland – 23rd January 2024
- Norfolk – 23rd January 2024
- Avon – 25th January 2024
- South Yorkshire – 25th January 2024
- Durham & Darlington – 26th January 2024

### **National / regional meetings**

- Civica Technical Working Group – 9th January 2024
- P& F Stakeholder Group – 9th January 2024
- WYPF Quarterly Client Meeting – 10th January 2024
- NERFOG – 17th January 2024

### **Client training delivered by WYPF**

- Cambridgeshire Pre Retirement – 22nd January 2024

## **7. Member Update**

None

## **8. IT Update**

None

## 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	✓	✓	✓	✓	✓
<b>Audits Per Year</b>					<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
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	✓			✓	
<b>Audits Per Year</b>					<b>4</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>
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	✓	✓	✓	✓	✓

<b>West Yorkshire Pension Fund Five Year Audit Plan 2022 - 2027</b>	<b>Frq</b>	<b>Last Audit</b>	<b>Rcmd</b>	<b>Days</b>	<b>23/24</b>	<b>24/25</b>	<b>25/26</b>	<b>26/27</b>	<b>27/28</b>
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			✓		
<b>Audits Per Year</b>					<b>5</b>	<b>5</b>	<b>5</b>	<b>4</b>	<b>4</b>
<b>Additional work outside plan</b>									
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
<b>No of audits</b>					<b>12</b>	<b>11</b>	<b>11</b>	<b>10</b>	<b>12</b>
<b>Audit days over five years</b>				<b>885</b>	<b>177</b>	<b>177</b>	<b>177</b>	<b>177</b>	<b>177</b>
<b>Resourced days</b>				<b>1,225</b>	<b>245</b>	<b>245</b>	<b>245</b>	<b>245</b>	<b>245</b>
<b>Headroom</b>				<b>340</b>	<b>68</b>	<b>68</b>	<b>68</b>	<b>68</b>	<b>68</b>

## 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	0
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	0
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 76 - December 2023 \(fpsregs.org\)](https://www.fpsregs.org)

Some key issues to highlight:

### FPS

#### Matthews – Deceased members

In [FPS Bulletin 75 – November 2023](#), we made readers aware of the specific provisions which provide remedy for deceased beneficiaries.

We have provided template letters to cover these types of cases, which have been published on the [Special members of the FPS 2006](#) section of the FPS regulations and guidance website.

**ACTION:** FRAs to use the documents provided and can amend them where required.

#### Matthews – Supporting documents

In [FPS Bulletin 73 – September 2023](#), [FPS Bulletin 74 – October 2023](#) and [FPS Bulletin 75 – November 2023](#) we made readers aware of the supporting documentation that has been published to assist FRAs with the implementation second options exercise.

With thanks to Jill Swift at Cheshire Fire and Rescue Service, James Durrant at Essex Fire and Rescue Service and the Communications Working group we have published an Individual Statement of Details document, for each category of special membership.

The statements can be used to illustrate the output from the Matthews GAD calculator to provide the individual with information on their options.

The document can be found on the [Special Members of the FPS 2006](#) section of the [FPS regulations and guidance](#) website.

**ACTION:** FRAs are encouraged to use the Individual Statement of Details documents to send an individual with information on their options.

### Other News and Updates

#### The Pensions Dashboard Programme – proposed staging date and timeline

The Pensions Dashboard Programme (PDP) are currently consulting with the industry regarding the final staging guidance that will be published by the Money and Pensions Service (MaPS) in the Spring of 2024. The staging guidance will confirm the staging date.

We expect that the staging date for Public Service Pension Schemes is likely to be summer of 2025.

[Regulation 15\(2\) of the Pensions Dashboards Regulations 2022](#) confirms Scheme Managers have a legal duty to have regard to this guidance.

## Events

### FPS coffee mornings

Our MS Teams coffee mornings are continuing in November. 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.

The first session of the new year was on 10 January 2024 at 10am, where the Government Actuary's Department (GAD) joined us to discuss the 2020 Valuation results.

The second session will be held on 30 January 2024 at 10am. The content of this session is still being finalised but will be confirmed in the new year.

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

12 December 2023 – [Immediate Choice Remediable Service Statement \(RSS\) and timetabling](#)

19 December 2023 – [End of year review and a forward look to 2024](#)

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](#) [SI2023/986]

Directions Orders

[Public Service Pensions \(Valuations and Employer Cost Cap\) Directions 2023](#)

### 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](#)

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Secretariat: [bluelight.pensions@local.gov.uk](mailto:bluelight.pensions@local.gov.uk)

## **Breach Assessment Template**

### **Date of assessment**

26 January 2024 – Panel: Elizabeth Hipworth, HR Business Partner

### **Introduction**

Under Regulation 8 of the Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2015, individuals should be notified of material alternations to basic scheme information within 3 months of the changes taking place.

Under the Matthews 2<sup>nd</sup> options exercise, legislation came into effect on the 1 October 2023. Under the disclosure requirements, expressions of interest letters should have been sent to those individuals who had been identified as being in scope by the 31 December 2023.

### **Identified**

- 865 individuals are in scope of the Matthews 2<sup>nd</sup> options exercise
- Records had been checked with multiple sources to verify addresses: There have been 2 HRIS used for pay purposes and 2 Fire rota systems.
- Letters went out to 308 individuals on the 11 December 2023 where we had verified addresses.

- Additionally a procurement process was undertaken for a tracing company and following appointment of Target Professional Services (UK) Ltd the relevant Information Assurance arrangements made.
- The names of 557 individuals were sent to Target for an address trace and results received on the 19 January 2024, from the initial trace. Addresses were found for 367 individuals. Addresses for 166 individuals needed a fuller trace and 24 individuals were confirmed as deceased.

# Assessment

[Using the [TPR guidance](#) comment on the four areas and score red, amber or green

	<b>Cause</b>	<b>Effect</b>	<b>Reaction</b>	<b>Wider Implications</b>
<b>Red</b>				
<b>Amber</b>	Length of time since employment and individuals have moved since employment ended.	Not able to write in desired timescales	Tracing company appointed and letters sent once addresses verified	Some ex employed will not be informed of options. May contact at a later date.
<b>Green</b>				

## Action

The plan is to write to the 367 individuals that have been located via the tracing company by 29<sup>th</sup> February 2024.

When addresses are located for any of the remaining 166 individuals, we will write to the within 6 weeks of locating.

Where there are no addresses located, there will be no further action, unless the individuals make contact at a later date.

## History / Frequency

This breach has not occurred before, it is a one off and specific to the Matthew 2<sup>nd</sup> options exercise.

## Decision

<b>Report as material breach</b>	No
<b>Recorded as breach</b>	Yes

**Assessed by:** Vicki Sharpe, Elizabeth Hipworth

**Date of assessment:** 31 January 2024



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## **Board Review:**

**Tabled at Board Meeting:** 6 March 2024

**Agreed by board:**

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Serial	Item	Due Date	Responsible	Remarks	Status
1601	Annual Fire Pension Conference handouts to be shared with the Fire Pension Board.	Completed	V Sharpe	Circulated via e-mail on 21 October 16	Closed
1602	Tax changes affecting lifetime allowance reduction from £1.25m to £1m.	From 6 April 2016	H Scargill/V Sharpe	WYPF newsletter referenced tax changes. WYPF website has leaflets available. V Sharpe to publicise leaflets via weekly bulletin.	Closed
1603	Annual allowance changed significantly.	From 6 April 2016	H Scargill / V Sharpe	Growth calculations sent to K White on 21.10.16 for picking up on 4.11.16 with Vicki.	Closed
1604	Clarify how any corrections will be put onto the finance system post 30 October due to 2015/16 accounts being closed.	As soon as possible	V Sharpe	E-mail sent to A Tierney, Serco on 13 Oct 16 by VS.	Closed
1605	IAS19 (actuarial report) return timetable for next year to be put together	End of December 2016	J Gratrick	Define who sends information to who?	Closed
1606	Calendar of events to be put together from WYPF	As soon as possible	H Scargill		Closed
1607	Inform pension regulator of delay to Annual Benefits Statement	Completed	WYPF	Delay due to software issue.	Closed
1608	Stop employer contributions pensions holiday	30-Sep-16		WYPF have provided report to Serco.	Closed
1609	Staff to be assigned to the correct pension scheme	Mar-17	Serco	To enable appropriate deduction – confirmation report required.	Closed
1610	WYPF require revised data return following payroll corrections	30-Nov-16	Serco	E-mail sent to A Tierney, Serco on 13 Oct 16 by VS.	Closed
1611	Annual benefit statements for 15/16 to be sent to all members.	31-Dec-16	WYPF	Date agreed with The Pension Regulator.	Closed
1612	The Pension Regulator annual survey – October 2016	Completed	P Moore / V Sharpe	Completed and results published	Closed
1701	Provide year end return to Home Office	30-Apr-17	LCC Finance	Based on data available	Closed
1702	Provide mid-year forecasting return to Home Office ( Logasnet return)	06-Sep-17	LCC Finance	K Rossington confirmed by email had data he needed	Closed
1703	Annual Benefit Statements 2017	31-Aug	Serco / WYPF	Serco provide information to WYPF by 30 April in order for statements to be sent by the 31 August 2017.	Closed
		2017			Breach reported to TPR
	Active members			Data finalised December 2018, 40 queries	
		Now January 2018 TBC			Update provided to TPR Feb 18
1704	Annual Benefit Statements 2017	31-Aug-17	WYPF		Closed
	Deferred members				
1704	Recovery of overpayments – letters to employees	Jun-18	Serco/ LFR	2015/16 – 2016/17 pay statements issued Sep 18. 2017/18 pay statements tbc Pension reconciliation tbc	Closed
1705	Training course to be planned in following new Cllr appointment.	Aug-17	K White	Cllr and CFO attended training on 22 <sup>nd</sup> August	Closed
1706	The Pension Regulator annual survey	Nov-17	P Moore / V Sharpe	Completed	Closed

1707	Attendance at annual conference	9 or 10 Oct	One board member	To discuss at Sept board	Closed
1708	Survey on the administration of the pension Board	Nov-17	V Sharpe/ D Yeates	Completed	Closed
1801	Provide year end return to Home Office	30-Apr-18	LCC Finance	Completed	Closed
1802	Annual Benefit Statements 2018	31-Aug-18	Serco / WYPF	Serco provide information to WYPF by 30 May 18 in order for statements to be sent by the 31 August 2018	Closed
	Active members				
1803	Annual Benefit Statements 2018	31-Aug-18	WYPF		Closed
	Deferred members				
1804	Provide mid-year forecasting return to Home Office (Logasnet return)	6 <sup>th</sup> Sept 2018	LCC Finance	Completed	Closed
1805	Internal audit on Fire Pay / Pensions	April / May 2019	A Crookham	Recently agreed revised schedule in audit plan	Closed
				Audit plan has not been sighted. B Selby noted that this may be to do with the lodged dispute over Serco pay errors some years ago which may be why this audit action was created.	

				16 07 20 – this goes back to pay statement work which has all been finalised. Noted that I would be useful to see feedback on J Castledine's report. A copy to be provided so aware of any Fire Pension issues.	
1806	Review Pensions Auto-enrolment	Ongoing	Serco / WYPF	Commence communications 2020. Review and close at next pension board meeting.	Closed
1807	Pension Annual Banding updated	May-18	V Sharpe		Closed
1808	GDPR Privacy Notice - Ensure requirements have been covered under LCC actions	Oct-18	P Board	Requirement to issue GDPR compliant Privacy Notice?	Closed
1809	Review Pension ombudsmen decision regarding pensionable pay for an RDS FF with various allowances	Sep-18	P Board	(See FPS Bulletin 5)	Closed
1809	Occupational Pension Scheme Survey	01-Oct-18	V Sharpe	See email T Weaver (WYPF) dated 26/9/18	Closed
1810	TPR Annual Survey	Nov-18	V Sharpe		Forward Plan
1901	Pension Board Annual Report	31-Mar-19	Pension Board	Not completed due to capacity issues.	Closed
1902	Provide year end return to Home Office	30-Apr-19	LCC Finance	Completed.	Closed
1903	Annual Benefit Statements 2019 (Active members)	31-Aug-19	Serco / WYPF	Completed.	Closed
1904	Annual Benefit Statements 2018 (Deferred members)	31-Aug-19	WYPF	Completed.	Closed
1905	Recovery of overpayments – Pension reconciliation				Closed
2001	Provide mid-year forecasting return to Home Office (Logasnet return)	Sep-20	LCC Finance	Completed	Closed
2002	TPR Annual Benefit Statement Survey	Nov-20	E Hipworth	08/12 - not yet come through. SD to contact C Hey to identify the position of this.	Closed

2004	Provide year end return to Home Office	30-Apr-20	LCC Finance	Completed	Forward Plan 21
2005	Annual Benefit Statements 2020	Aug-20	Serco/WYPF	August 2020 statutory deadline for annual benefit statements for deferred members. 08/12 - went out. Closed. AB to add for August 2021.	Forward plan 21
2006	Pension Annual Banding updated	May-20	E Hipworth		Closed
2007	TPR Pension Board Survey – Pension Board Survey	Nov-20	Pension Board	08/12 - survey which ties in with effectives of local pension board. Not yet come through. 02/03 - E Hipworth submitted the TPR Public Service Governance & Administration Survey 2020 on the 3 Feb.	Closed
2008	Pension Board Annual Report	Jul-20	S Maycock	08/12 - not yet progressed. SM to bring draft report to next board meeting. AB to put on next meetings agenda. 22 03 21 - circulate prior to next meeting. MB to speak to SM.	Closed
2009	Pension Remedy Actions – LGA return on current retirements	Mar-20	E Hipworth	Completed	Closed
2101	2021	30-Apr-21	LCC Finance	SM - return made to HO which results in getting Fire Pension top-up grant. That was completed but now due to be done in April 2022.	Closed
2102	TPR Public Service Governance & Administration Survey	Jan-22	E Hipworth	16 09 21 - DY confirmed that there will not be a survey and this can be closed until Jan 2023.	Closed
2103	Annual Benefit Statements 2021	Aug-21	Serco/WYPF		Forward plan 22
2104	IDRP Data Collection	May-21	E Hipworth	Completed	Closed
2105	SAB remedy self- assessment survey	Jun-21	E Hipworth	Completed	Closed
2106	Pensions Auto-enrolment	Feb-22	E Hipworth/Serco	Completed	Closed
2107	Provide year end return to Home Office - Fire Pension Top-up Grant	Apr-22	LCC Finance	06 06 22 - SM confirmed this has been completed	Closed
2108	Annual Benefit Statements 2022	Aug-22	Serco/WYPF	Completed	Closed

2109	Annual Scheme Return to the Pensions Regulator	Nov-22	T Weaver - WYPF	Completed	Closed
2110	TPR Public Service Governance & Administration Survey	Jan-23	E Hipworth	Completed by M Baxter	Closed
2111	Provide year end return to Home Office - Fire Pension Top-up	Apr-23	LCC Finance	Completed	Closed
2112	Annual benefit statements	Aug-23	Serco / WYPF	Statements sent out before 31 August deadline	Closed
2113	Annual Scheme Return to the Pensions Regulator	Nov-23	T Weaver - WYPF	Completed	Closed
2114	TPR Public Service Governance & Administration Survey	Jan-24	E Hipworth		Forward Plan
2115	Provide year end return to Home Office - Fire Pension Top-up Grant	Apr-24	LCC Finance		Forward Plan
2116	Annual benefit statements	Aug-24	Serco / WYPF		Forward Plan
2117	Pensions Auto-enrolment	Feb-25	E Hipworth		Forward Plan

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Date	Training	LB	NW	VS	MB	BS	RW	DY	EH	KN	SM	LC	WD
27-Jul-15	Formal Pension Board start up training					✓							
04-Feb-16	West Yorkshire Pension Fund presentation by H Scargill			✓		✓							
26-Apr-16	Fire Pension Officers' Group (FPOG)							✓					
20-Jul-16	Pensions seminar			✓									
20-Sep-16	Briefing by Chair of Scheme Advisory Board and Local Government Association Pension Advisor			✓	✓	✓							
11-Oct-16	Attendance at Annual Fire Pension Conference 2016 (along with H Scargill & S Duncombe). Pre-conference networking event on 10 October attended by H Scargill.			✓									
20-Oct-16	Fire Pension Officers' Group (FPOG)			✓				✓					
02-May-17	Fire Pension Officers' Group (FPOG)			✓									
22-Aug-17	Formal Fire Pension Board Training		✓										
05-Sep-17	Fire Pension Officers' Group (FPOG) (Verity Cutler attended due to leave)												
9 /10 Oct 2017	Attendance at Annual Fire Pension Conference 2017												
20-Sep-17	GDPR regulations update by H Scargill and circulated documents		✓	✓	✓	✓		✓					
06-Dec-17	Tax Allowance Training							✓					
02-May-18	Modified Pensions Workshop							✓					
19-Jun-18	Pension Board wrap up training							✓					
Sep-18	FPS Annual Conference			✓									
On-going	SAB Local Pension Board Effectiveness Group							✓					
06-Dec-18	Tax Allowance							✓					
19-Jun-19	Ill Health & Injury Workshop							✓					
21-Jun-19	LGA Local Pension Board Member training	✓	✓	✓		✓	✓	✓	✓				
25-Sep-19	Annual Fire Pension Conference								✓				
12-Nov-19	Pension Tax Seminar							✓					
10-Jun-20	LGA Local Pension Board Member training (webinar)								✓				
08-Jul-20	LGA Local Pension Board Member training (webinar)							✓					
15-Dec-20	CIPFA McCloud Stakeholder Engagement Webinar								✓				
14-Jan-21	Immediate Detriment Seminar							✓					
09-Feb-21	FPS Coffee Morning - Immediate Detriment							✓	✓				
01-Jan-22	TPR Conflicts of interest				✓			✓	✓		✓		✓

01-Jan-22	TPR Managing risk and internal controls				✓			✓	✓		✓		✓
01-Jan-22	TPR Managing accurate member data				✓			✓	✓		✓		✓
01-Jan-22	TPR Maintaining member contributions				✓			✓	✓				✓
01-Jan-22	TPR Providing information to members and others				✓			✓	✓				✓
01-Jan-22	TPR Resolving internal disbutes				✓			✓	✓				✓
01-Jan-22	TPR Reporting breaches of the law				✓			✓	✓				✓
29-Mar-22	Fire Pension Board Training				✓	✓			✓			✓	✓
24/05/22	LGA Payroll Workshop - Data Collection Exercise for Age Discrimination Remedy								✓				
26/05/22	NFCC Pensions Update - Financial Costing Model								✓				

No	Description of Risk		Inherent Risk 0:None 4:High			Controls & Contingencies	Residual Risk 0:None 4:High			Risk Owner	Remarks
	Source (Lack of... / Failure to...)	Consequences (Results in... / Leads to...)	P	I	T	In place	P	I	T		
	Still required										
<b>Management</b>											
M1	Securing compliance with legislation	Damaged reputation Intervention from the Pensions Regulator	2	3	6	<ul style="list-style-type: none"> <li>Board staff appropriately qualified and aware of policies and procedures.</li> <li>Pension Board meetings</li> <li>Technical support from WYPF</li> </ul>	1	2	2	Chair	Changed 25/9/18
M2	Lack of resource	<ul style="list-style-type: none"> <li>Statutory requirements not met</li> <li>Reputational risk</li> <li>No Pensions Officer for LFR.</li> </ul>	2	5	10	<ul style="list-style-type: none"> <li>Concerns reported to Scheme Administrator</li> <li>Concerns reported to Pension Board</li> <li>Support from WYPF</li> </ul>	2	4	6	All	Changed Dec 2022
M3	Knowledge and understanding of scheme rules	<ul style="list-style-type: none"> <li>Pension scheme not monitored effectively</li> </ul>	2	3	6	<ul style="list-style-type: none"> <li>Board members attend appropriate training</li> </ul>	2	1	2	All	Changed Jun 2022
M4	Conflicts of interest	<ul style="list-style-type: none"> <li>Damaged reputation</li> <li>Pension scheme not monitored effectively</li> </ul>	1	3	3	<ul style="list-style-type: none"> <li>Pension board awareness of legal responsibilities</li> <li>All pension board members have completed educational material</li> <li>All pension board members to declare any conflicts and potential conflicts</li> </ul>	1	2	2	Chair	
M5	Immediate Detriment	<ul style="list-style-type: none"> <li>Not complying with legal ruling</li> <li>Financial detriment to employees</li> <li>Financial risk to LCC</li> <li>Reputational and relationship risk</li> </ul>	3	4	12	<ul style="list-style-type: none"> <li>LGA Guidance being sought</li> <li>National Framework developed</li> <li>Additional resource allocated to support process</li> </ul>	2	3	6	Scheme manager	Changed Jun 2022
<b>Administration</b>											
A1	Member data incomplete or inaccurate	<ul style="list-style-type: none"> <li>Data not submitted on time or accurately</li> <li>Statutory deadlines missed</li> <li>Members missing starter/leaver information</li> <li>Incorrect pensions paid/accrued to members</li> <li>Incorrect contribution rate for LCC calculated</li> </ul>	2	4	8	<ul style="list-style-type: none"> <li>Annual report from administrator used as basis for rectification plan</li> <li>Close liaison with payroll provider</li> <li>Concerns reported to Pension Board</li> </ul>	2	3	6	WYPF / LCC	Changed Dec 2021
A2	Systems failures	<ul style="list-style-type: none"> <li>Systems hacked</li> <li>Loss of Admin system leading to being unable to calculate and pay pensions</li> <li>Loss of data from third party service providers and managers</li> </ul>	2	3	6	(Dependent on LCC and WYPF systems) <ul style="list-style-type: none"> <li>Maintenance of hardware and software</li> <li>Regular back up or data and systems</li> <li>Testing of information technology recovery plans</li> </ul>	1	2	2	WYPF / LCC	Changed Dec 2020
A3	Compliance with GDPR	<ul style="list-style-type: none"> <li>Damaged reputation</li> <li>Intervention from Information Commissioner</li> </ul>	2	2	4	<ul style="list-style-type: none"> <li>County DPO in place</li> <li>Advice from WYPF</li> </ul>	1	2	2	LCC	Changed 25/9/18
A4	Lack of skilled resources - LCC and WYPF	<ul style="list-style-type: none"> <li>Inability to meet statutory deadlines</li> <li>Failure to access appropriate data</li> <li>Members not receiving accurate and timely information/quotes</li> </ul>	3	4	12	<ul style="list-style-type: none"> <li>Recruit dedicated Pension support within LCC</li> <li>Recruit additional support within WYPF</li> <li>Personnel recruited following retirement and long term sickness of skilled resources</li> </ul>	2	2	4	WYPF/LCC	Changed Feb 2024
A5	Lack of skilled resources - Serco	<ul style="list-style-type: none"> <li>Inability to meet statutory deadlines</li> <li>Failure to access appropriate data</li> <li>Members not receiving accurate and timely information/quotes</li> </ul>	3	4	12	<ul style="list-style-type: none"> <li>Liaise with Serco for dedicated support</li> <li>Supported by LCC staff</li> </ul>	2	3	6	Serco	Changed March 2023

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## FPS Bulletins 75 – 77

75 – Nov 2023

### Matthews 2<sup>nd</sup> Options Exercise

- **Matthews GAD calculator** has been released along with a user guide and has to be updated each month to allow the latest applicable interest rates A second version of the calculator is being released by the end of the year.
- **Deceased members**
  - There are specific provisions in the Firefighters' Pension Schemes (England) (Amendment) Order 2023 that relate to deceased members:
  - [Special Death Grant](#) – for those who have died in the period 7/4/2000 to 5/4/2006
  - [Additional Death Grant](#) – for those who
    - Joined the modified scheme as part of the 1<sup>st</sup> options exercise
    - Purchased their past service to 1 July 2000
    - Been entitled to purchase pre-July 2000 service as part of the 2<sup>nd</sup> options exercise but died before having the opportunity to make a positive election

The Home Office are considering a scenario where an individual who was not identified under the first options exercise, so were never given the opportunity to join the modified scheme but have since died and are unable to make an election under the second options exercise - Presently the regulations do not provide any remedy for such cases.

- **Monitoring and Reporting** – FRA's will be asked by the LGA to provide data on a quarterly basis including GAD calculator inputs and outputs for all individual who elect to join the 2<sup>nd</sup> options exercise
- [Member FAQ's](#) – are available on the FPS member website and will be publicised through the Fire Weekly Bulletin
- [Historical payscales](#) are available on the FPS Regulations and Guidance website for retained firefighter from 1977 to 2023 for any assumptions needed
- **Consequential Loss Claims** – all claims have to be submitted to the Court by the 31/1/2024

### Sargeant Age Discrimination Remedy

- [Member Contingent Decisions Guidance](#) is available on the FPS website and will be published in the Fire Weekly Bulletin
- **Aggregation of concurrent service** is not supported in the scheme regulations. A section covering this has been included within the [members short guide to the FPS 2015](#) on the FPS regulations and guidance website.
- [Retirement FPS 2015 factsheet](#) has been updated to reflect the revised early retirement factors and will be published in the Fire Weekly Bulletin
- A factsheet regarding [eligibility to join FPS 2015](#) was last updated in Oct 2019. It is for the FRA locally to determine whether a role meets the definition of 'firefighter' under the interpretation of the Regulations.

- [The Pension Regulator – 2022/23 Governance and Administration survey](#) results have been published on the governance and administration practices among public service pension schemes against six key processes. 67% of Firefighters’ schemes responded to say they had all six processes in place, which is a crease from 74% in 2021. [The six key processes factsheet](#) is going to be updated and will give further guidance to FRA’s to achieve a higher rate of understanding and compliance.

## 76 – December 2023

- **Employer Contribution Rate 1/4/2024 – 31/3/2027** – as a result of the 2020 valuation of the Firefighters’ Pension Scheme (England) by the Government Actuary’s Department, the [actuarial report](#) shows that the employer contribution rate will rise from 8.5% to 38.7% of pensionable pay for the above period.
- **Matthews - Deceased Members** – template letters have been published on the [special members of the FPS 2006](#) section of the FPA regulations and guidance website for FRA;s to use.
- **Age Discrimination Remedy Immediate Choice Remedial Services (IC RSS) Statement and Timetabling** – Administrators have been asked to commence testing the use of the OC RSS.
- **Local Pension Board Training** – going forwards the LGA will provide quarterly training and are in the process of finalising the agenda and dates.
- **The Pension Dashboard Programme** – currently consulting with the industry regarding the final staging guidance that will be published by the Money and Pensions Service in the Spring of 2024. The guidance will confirm the staging date and the summer of 2025 is expected to be the staging date for Public Service Pension schemes. [Regulation 15\(2\) of the Pensions Dashboards Regulations 2022](#) confirms Scheme Managers have a legal duty to have regard to this guidance.

## 77 – January 2024

- [The Police and Firefighters’ Pensions \(Remediable Service\) \(Amendment\) Regulations 2024](#) were laid on the 18 January 2024 and come into force on the 9 February 2024.

### Matthews 2<sup>nd</sup> Options Exercise

- Matthews 2<sup>nd</sup> options Exercise data return for Quarter 1 (1 Oct 2023 – 31 Dec 2023) sent by 21 February 2024 deadline
- Matthews GAD Calculator: Second version published on the 1 February 2024.

### Sargant Age Discrimination Remedy

- **Added Pension Compensation** – Added Pension arrangements do not exist in the legacy schemes so when members are ‘rolled back’ to their relevant legacy scheme any Added Pension Contributions that have been paid between 1 April 2015 and 31 March 2022 must be returned to the member. [Guidance](#) on dealing with cases has been produced and process has to be completed by the 31 March 2024.
- [Data Sharing Agreement and guidance](#) has been made available on the FPS regulations and guidance website to allow information to be obtained to complete the GAD tax and

contribution calculator where a firefighter was employed by a previous FRA during the remedy period (1 April 2015 to 31 March 2022)

- [Contingent Decisions Guidance](#) has been updated to confirm there are no circumstances where a member would need to make a contingent decision for transfers
- [Remedial Service Statements Factsheet](#) has been produced to help Scheme Managers / Administrators understand the regulatory requirements and deadlines associated with the production of an RSS. Scheme Managers need to liaise with Administrator to establish plans in place for producing an RSS for eligible individuals.
- **Injury Pension Calculation for a retained firefighters appointed after 5 April 2006** – following an amendment in January 2007, (backdated to 6 April 2006) the regulations instruct the application of [Schedule 1, Part 3 of the Firefighter's Compensation Scheme \(England\) Order 2006](#) for retained individuals. Administrators have been asked to review how they have calculated injury pensions for retained firefighter after 5 April 2006 and consider whether a recalculation is required.
- The Pensions Regulator [six key processes factsheet](#) has been refreshed following the 2022-23 Governance and Administrative Survey to improve understanding and compliance:
  - 1. Documented policy to manage board members conflicts of interest
  - 2. Access to knowledge, understanding and skills needed to properly run the scheme
  - 3. Documented procedures for assessing and managing risks
  - 4. Process to monitor records for accuracy / completeness
  - 5. Process for resolving contribution payment issues
  - 6. Procedures to identify, assess and report breaches of the law.
- **Public Service Pension Increase 2024**  
FPS pensions will increase by 6.7% from 8 April 2024 (a lower, pro-rata increase will apply to pensions that started after 23 April 2023).
- New General [Code of Practice](#) from the Pensions Regulator was laid in Parliament on the 10 January 2024 and brings together ten existing codes of practice on scheme governance and administration.
- **Local Pension Board Training Sessions**  
The LGA are offering training sessions on the following dates:
  - Tuesday 26 March 2024 10:00 – 14:00 (MS Teams)
  - Monday 17 June 2024 13:00 – 17:00 (MS Teams)
  - Wednesday 18 September 2024 11:00 – 15:30 (In person - 18 Smith Square)
  - Thursday 23 January 2025 10:00 – 14:00 (MS Teams)

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