

# Warwickshire Fire and Rescue Local Pension Board of the Firefighters' Pension Scheme

Date: Monday 6 November 2023  
Time: 1.00 pm  
Venue: Committee Room 2, Shire Hall

## Membership

Martin Reohorn (Chair)  
Councillor Brian Hammersley  
Caroline Jones  
Sian Marsh  
Paul Morley  
David Vazquez  
Sally Waldron

Items on the agenda: -

- |  |       |
|--|-------|
| <b>1. General</b>  | F_PRO |
| <b>(1) Apologies</b>   | F_PRO |
| <b>(2) Board Members' Disclosures of Interest</b><br>(As stipulated by the Public Sector Pensions Act 2013 and set out in Annex A of the Agreed Board Terms of Reference). | F_PRO |
| <b>(3) Public Minutes of the Previous Meeting</b>  | F_PRO |
| <b>2. Risk Register</b>  | F_PRO |
| <b>3. Governance and Policy Update</b>   | F_PRO |
| <b>4. Forward Plan</b>   | F_PRO |
| <b>5. Administration Update</b>  | F_PRO |
| <b>6. Any Other Business</b>   | F_PRO |
| <b>7. Future Meeting Dates</b>   | F_PRO |

Future meeting dates are as follows:

12 February 2024

3 June 2024

23 September 2024

4 November 2024

10 February 2025

All meetings to start at 2pm

**Monica Fogarty**  
Chief Executive  
Warwickshire County Council  
Shire Hall, Warwick

To download papers for this meeting scan here with your camera



## Disclaimers

### Disclosures of Pecuniary and Non-Pecuniary Interests

Members are required to register their disclosable pecuniary interests within 28 days of their election of appointment to the Council. Any changes to matters registered or new matters that require to be registered must be notified to the Monitoring Officer as soon as practicable after they arise.

A member attending a meeting where a matter arises in which they have a disclosable pecuniary interest must (unless they have a dispensation):

- Declare the interest if they have not already registered it
- Not participate in any discussion or vote
- Leave the meeting room until the matter has been dealt with
- Give written notice of any unregistered interest to the Monitoring Officer within 28 days of the meeting

Non-pecuniary interests relevant to the agenda should be declared at the commencement of the meeting.

The public reports referred to are available on the Warwickshire Web  
<https://democracy.warwickshire.gov.uk/uuCoverPage.aspx?bcr=1>

### Observing the Meeting

Scheme members and scheme employers who wish to observe the meeting should contact Democratic Services by email ([democraticservices@warwickshire.gov.uk](mailto:democraticservices@warwickshire.gov.uk)) to request a joining link.

This page is intentionally left blank

# Warwickshire Fire and Rescue Local Pension Board of the Firefighters' Pension Scheme

Monday 25 September 2023

## Minutes

### Attendance

#### Committee Members

Martin Reohorn (Chair)  
Councillor Brian Hammersley  
Caroline Jones  
Paul Morley

#### Officers

Victoria Jenks, Pensions Admin Delivery Lead  
Andy Carswell, Democratic Services Officer  
Nicole Conway, Trainee Democratic Services Officer  
Martin Griffiths, Technical Specialist Pensions Fund Policy and Governance

#### Others Present

Helen Scargill, West Yorkshire Pension Fund  
David Vazquez, Observer

### 1. General

The Chair introduced members to David Vazquez, who, subject to approval at Full Council the following day, would be filling the vacancy on the Board.

#### (1) Apologies

Apologies were received from Liz Firmstone.

#### (2) Board Members' Disclosures of Interest

There were none.

#### (3) Public Minutes of the Previous Meeting

The minutes of the meeting held on 5 June 2023 were approved as an accurate record.

## **2. Administration Update**

The item was introduced by Vicky Jenks (Pensions Administration Delivery Lead). She advised the administration update was based on the monthly reports received from the West Yorkshire Pension Fund. The most recent information contained in the update was from the July report, although the August update had now been received and would be circulated separately to stakeholders. Vicky Jenks said there were no significant updates to advise the Board on. Data was continuing to be monitored, with the Fund working with payroll to ensure there were no discrepancies. Work on the reconciliation of pensioner payments was nearly finished. Vicky Jenks reminded members that the legislation arising from the second retained modified exercise was due to come into place from 1 October. Once it had taken effect, the Warwickshire Fund would need to liaise with the West Yorkshire Fund to set up records relating to which members had made a decision on purchasing service.

Responding to a question from the Chair regarding preparedness for remedy, Vicky Jenks said the data had been submitted to the West Yorkshire Fund but it had been returned because there were some queries. The updated data had now been resubmitted but had not yet been analysed.

Helen Scargill (West Yorkshire Pension Fund) said a webinar relating to the GAD contribution calculator had been arranged. Vicky Jenks said an officer from Warwickshire would be attending. Helen Scargill said the West Yorkshire Fund was preparing for the first batch of post-1 October retirements; however there had been a delay in the relevant remedial service statement being made available. Officers had therefore had to make changes to the West Yorkshire Pension Fund's retirement pack to ensure compliance with the new code. Helen Scargill said she hoped payments would still be made either on time or with minimal delay, as the contributions could not be calculated yet. She added she did not believe any Warwickshire pension scheme holders would be affected. Paul Morley said the first retirees were due in January, which would mean there could be some notifications in November. Helen Scargill confirmed the West Yorkshire Pension Fund would use the LGA version of the retirement pack once it was available.

Responding to a question from the Chair, Helen Scargill said there were 373 members who had registered online and were active users. She said she would look at what this amounted to in percentage terms, and how this compared to other clients administered by the West Yorkshire Pension Fund.

Members noted the contents of the report.

## **3. Governance and Policy Update**

The item was introduced by Vicky Jenks, who advised the main points of interest continued to be the MacLeod age discrimination work and the Matthews second retained exercise. The Home Office had submitted its comments on the two consultations.

A training log had been created for Board members, to keep track of any upcoming training sessions and if there were any gaps in member knowledge. Training for new Board members was scheduled for November, and there would also be training on the second modified exercise.

Vicky Jenks confirmed there had been no breaches since the last update. This would be included in the administration update. The Chair said the topic of breaches had been discussed at the Pension Regulator Conference the previous week, and concerns had been raised that they were not being reported properly.

Members noted the contents of the update.

#### **4. Risk Register**

Vicky Jenks said the risk register had been revised but there were no significant updates since the last meeting. Risks relating to the second modified exercise had been added to the register.

Helen Scargill said the West Yorkshire Pension Fund would be moving to a cloud-hosted system for its pensions dashboard and a service provider had been identified.

Responding to a question from the Chair, Helen Scargill said there was a minimal number of people that the Fund did not have address details included on the system. The vast majority had been confirmed during the first exercise. Vicky Jenks said there were around 120 individuals who were members of the Warwickshire Pension Scheme that had been identified as being within scope, and letters had been sent to all of them. Of these, around 30 had responded. Messages had been sent through the retained fire stations to see if more members could be contacted. Consideration would be given to using a tracing scheme for members who had not responded.

Members noted the contents of the risk register and the update.

#### **5. Forward Plan**

Vicky Jenks reminded members of the training log, and of the upcoming exercises for completion. A review of the discretions policy was scheduled for the February meeting. There were 53 discretions that needed to be looked at. Legal colleagues were conducting a review of the Board's terms of reference.

#### **6. Any Other Business**

The Chair said he had attended the LGA's Firefighter Pension Scheme AGM the previous week. Updates on the Matthews calculator and communications were given. Vicky Jenks said Lisa Eglesfield was attending the GAD calculator session.

#### **7. Future Meeting Dates**

Members noted the dates of future meetings. It was agreed one of the forthcoming meetings should take place in person.

The meeting rose at 2.32pm

.....  
Chair

This page is intentionally left blank



## **Warwickshire Fire and Rescue Local Pension Board of the Firefighters' Pension Scheme**

**6 November 2023**

### **Risk Register**

#### **Recommendation**

That the Warwickshire Fire and Rescue Local Pension Board consider and comment on the report and the attached risk register.

#### **1. Executive Summary**

- 1.1 The Pensions Administration Service (PAS) maintains the risk register in order to manage the risks facing the administration of the Firefighters' Pension Schemes.
- 1.2 Risks are identified and responsibility is allocated to either Warwickshire County Council as the Scheme Manager or West Yorkshire Pension Fund as the third-party administrator.

#### **Financial Implications**

None

#### **2. Environmental Implications**

None

#### **3. Supporting Information**

- 3.1 The register has been reviewed and updated as follows:
- 3.2 Item 9 – With regard to the government's Pension Dashboard project, West Yorkshire Pension Fund (WYPF) have now procured an Integrated Service Provider (ISP) that will connect to the national Pensions Dashboards. WYPF will undertake a tracing exercise to find members listed as 'gone away' as part of the data improvement work required as preparation for Pensions Dashboards.

- 3.3 Item 10 – Pay data has been collated ready for the Second Modified Retained Exercise. WCC hold accurate pay data back to April 2000. No pay data is held before this date. This means that calculations pre 2000 will be based on the reference pay of a firefighter. Pay rates back to the 1960s are available on the FPSregs.org website. Firefighters in scope will be given the option of purchasing 25% of a wholetime firefighter’s service for each year they were employed. If complete pay and service information can be provided by the firefighter this can be used.

#### 4. Timescales associated with the decision and next steps

- 4.1 None

#### Appendices

1. Appendix 1 – Risk Register

#### Background Papers

None

	<b>Name</b>	<b>Contact Information</b>
Report Author	Vicky Jenks	vickyjenks@warwickshire.gov.uk
Director	Andrew Felton Director of Finance	andrewfelton@warwickshire.gov.uk
Executive Director	Executive Director for Resources	robpowell@warwickshire.gov.uk
Portfolio Holder	Portfolio Holder for Finance and Property	peterbutlin@warwickshire.gov.uk

The report was circulated to the following members prior to publication:

Local Member(s): Cllrs Dahmash and Gifford

Other members: n/a

FIRE PENSIONS ADMINISTRATION - RISK SHARING PROPOSAL															
Jun-23															
Risk Identification						Inherent Risk Scoring			Existing Risk Controls		Residual Risk Scoring			Further Risk Controls	
Risk No.	Risk Description	Outsourcing Risk Allocation	Risk appetite	Risk Causes	Risk Consequences (Effect)	Likelihood	Impact	Risk Score	Control	Responsibility	Likelihood	Impact	Risk Score	Control	Responsibility
1	Pandemic (Administration and People Related)	Shared	Averse	pandemic (financial pressure on individuals and institutions, and more)	Members do not receive a high quality service	5	5	30	Office presence for processes that require it (e.g. physical post)	Both	3	3	12	Use of extraordinary committee or board meetings where necessary	WCC
				Further restrictive lockdowns	Business interruption				IT systems supporting remote and flexible working	Provider (Pensions system) WCC (Other feeder systems)				Continue to develop flexible and remote working practices	WCC
				Staffing capacity impacted by both short and long term health implications of infection	High costs in order to maintain service resilience				Flexible working policies for staff	WCC				Review electronic signatory processes	Both
					Staff health, wellbeing and productivity				Health and safety protocols for staff	Both					
					Impairment of the financial situation of employers				Policies that account for the scenario experienced	Both (e.g. business continuity)					
					Inability to make quick decisions in an emergency				Business continuity arrangements in place	Both					
					Non-payment of pensions				Ensure provider has satisfactory business continuity arrangements in place	WCC					
2	Inability to meet demand for activity	Provider	Averse	Taking on too many new customers / too quickly	Quality of services reduces	4	3	15	Medium term forecasting of demand and planning for the capacity and resources required	Provider	3	3	12		
				Growth in complexity	Governance failures				Investing in quality and productivity of staff through training and development	Provider					
				New and complex regulations (e.g. Sargeant (Age discrimination, Matthews retained Modified cases)					Investing in systems development	Provider					
				Erosion of staff capacity/resilience due to long term remote working	Key administration performance measures not met				Use of management information to monitor and manage performance	Provider					
				Inability to recruit / retain appropriately skilled staff					Succession planning arrangements are in place	Provider					
				Inability of the officers to keep up with demand (capacity or skills)					Data quality reviewed at least annually	Provider					
				Persistently increasing customer expectations											
				Unpopular government decisions impacting on Fire Pension Schemes											

Risk Identification					Inherent Risk Scoring			Existing Risk Controls		Residual Risk Scoring			Further Risk Controls		
3	Lack of capacity or competence to act as intelligent client and effective Scheme Manager	WCC	Averse	Outsourcing of delivery	• Quality of services reduces	5	3	18	Medium term forecasting of demand and planning for the capacity and resources required	provider	2	3	9	Collaboration with other Fire Authorities using same provider for continuous improvement	WCC
				Growth in complexity	• Governance failures				Investing in quality and productivity of staff through training and development	provider					
				New and complex regulations (e.g. Sargeant (Age discrimination, Miller retained Modified cases)	• Key administration performance measures not met				Use of management information to monitor and manage performance	both					
				Erosion of staff capacity/resilience due to long term remote working					Succession planning	both					
				Inability to recruit / retain appropriately skilled staff					Data quality reviewed at least annually	WCC					
				Inability of the officers to keep up with demand (capacity or skills)					Maintain strong working relations with provider and other key stakeholders	WCC					
				Persistently increasing customer expectations											
				Unpopular government decisions impacting on Fire Pension Schemes											
4	Business interruption	Both	Averse	Pandemic (financial pressure on individuals and institutions, and more transactions being made online)	Delays in decisions or their implementation	3	4	16	Building resilience requirements into service contracts	Both	2	3	9		
				Industrial action	Failure to meet performance targets				Digital record keeping	Both					
				Small specialist teams with single person risks	Reputational damage				Storing data back ups off site	Both					
				Significant changes in adviser and consultant personnel	Data quality deterioration				Maintaining close links with advisers, consultants, and external organisations	Both					
				Lack of systems maintenance	Significant restoration costs				Implementation of Cyber Security policy	Both					
				Systems failure					Review and update disaster recovery plan	Both					
				Disaster event - fire, flood, etc					Use of IT systems to work remotely	Both					
				Lack of remote working facilities											
5	Cyber security	Both	Averse	Systemic cybersecurity events (e.g. taking down financial trading institutions globally)	Loss of data and/or data disruption	4	5	25	Use of scheme administrator systems and system security	Both	3	4	16		
				Local cyber security events (e.g. targeting the Council)	Reputational damage				Staff training	Both					
				Personal cyber security events (e.g. phishing emails targeting staff)	Breaches of the law				Bespoke Scheme cyber security policy	Both					
				Inadequate system security	Fines				Implementation of Cyber security policy	Both					
				Inadequate staff training and staff vigilance	Costs of fixing issues				Review and update disaster recovery plan	Both					

Risk Identification						Inherent Risk Scoring			Existing Risk Controls		Residual Risk Scoring			Further Risk Controls	
					Business interruption										
6	Data Quality	Both (WCC as data controller and provider as data processor)	Averse	McCloud/Sargeant impact	Incorrect benefit payments to scheme members	3	3	12	Review data quality and agree action plan to address issues highlighted	Both	3	2	9	Audit of data quality management arrangements	WCC
				Persistently increasing customer service expectations	Complaints and disputes from scheme members				SLA with Council payroll service	WCC					
				External events impacting on member health and wellbeing - increasing the adverse impact of any problems with pensions	Negative reputational impact				Maintenance of Scheme website and sign posting to the new LGA Fire Pension scheme members website	Both					
				Member benefits paid incorrectly	Breaches resulting in fines from tPR				Staff training	Both					
				Inadequate administration systems and processes					Performance monitoring of employer data quality	Both					
				Poor data provided by employer					Performance monitoring of administration team KPIs	Both					
				Data provided by previous administrator in consistent, with data on both administration and pensioner payroll not matching	over/underpayment of pensions loss of reputation with stakeholders				reconciliation of data to be done on a regular basis to ensure consistency	WY				data matching exercise underway between admin and pensioner payroll to look at data transferred as at March 2022	WCC/WY
				Inadequate payroll services											
7	Fraud or corruption	Both	Averse	Poor application of controls by the Employer or Provider	Members lose benefits to fraudsters	4	3	15	Application of Authority code of conduct for officers, fraud strategy, and whistleblowing policy	Both	3	3	12	Fraud risk review in 2022/23	WCC
				Increased financial pressure on individuals due to geo political activity and its impact on the economy and jobs	Reputational risk				Application of division of duties and signatory processes for financial transactions and administration	Both					
				The passing of time since any previous targeted review of Fraud and corruption risk	Time spent unpicking the fraud				Periodic independent internal audit reviews of administration controls and activity	Both					
				Fraud or corruption instigated by any Fund stakeholders	Fraudulent members gain benefits they are not entitled to				Annual external audit reviews	Both					
					Breaches resulting in fines from tPR										
				Lack of capacity to service governance requirements	Adverse impact on service reputation				Training needs analysis and plans for Committees and Board	WCC				Audit of governance arrangements	WCC
				Lack of training	Breaches of the Law				Training needs analysis and plans for staff	Both				Look at best practice to create training plan	Both
				Lack of continuity in staffing, advisers, or committee / board members	Exposure to unplanned risks				Quarterly committee and Board meeting cycles	WCC					

Risk Identification					Inherent Risk Scoring			Existing Risk Controls		Residual Risk Scoring			Further Risk Controls		
8	Governance Failure	Both	Averse	Inadequate checking/review of standards compared to requirements and best practice	Poor Decisions that are not appropriately authorised	3	4	16	Monthly meetings between Scheme Administrator and provider (moving to quarterly after 6 months)	Both	2	3	9		
				Complacency in light of recent governance improvements	customer dissatisfaction				All training provision to be made available to all committee and Board members	WCC					
				Out of date policies and contracts	Incorrect benefit payments to scheme members				Management of a policy schedule	WCC					
				Local government elections impact on committee and Board continuity					Use of digital technology - remote working and remote meetings	Both					
				Pandemic - impact on officer, adviser, and committee/board personnel health and availability					Responding to government consultations	Both					
				Uncertainty around overall governance structure and responsibility for decision making and actions					ensure mandatory scheme police documents are reviewed and updated on a regular basis or when regulatory changes are introduced	WCC				the schedule for policy documents needs to be shared with key personnel who are responsible for decision making with an indicator for who is responsible for the review and update of each document	WCC
				Unpopular government decisions impacting on Fire Pension Schemes											
9	Dashboard readiness	Both	Adverse	Poor Data Quality	Poor Data quality leading to low number of matches for members looking for lost pensions . The Fund will need to comply with standards published by the Money and Pensions Service (MaPS) and have regards to their guidance and that of the Pension Regulator. Failure to maintain records accurately may lead to fines being imposed.	3	4	16	Monthly data extract to be provided by WCC payroll sense checking and validation will take place before data can be uploaded to member records for active members, work on data quality issues for deferred members to be identified and work plan created to correct data West Yorkshire have now procured an Intergrated Service Provider (ISP) ready for connection to the Dashboards.	Both	2	3	9	West Yorkshire and WCC payroll continue to work together to ensure monthly extracts are accurate and sent by 19th of following month to ensure records are kept up to date for active members A tracing exercise will be completed by West Yorkshire to find members listed as 'gone away' as part of the data quality improvement required before Dashboards go live	both

Risk Identification						Inherent Risk Scoring			Existing Risk Controls		Residual Risk Scoring			Further Risk Controls	
10	2nd modified exercise	both	Adverse	resource and data required to deliver the project	retained officers not provided with the information required within timescales set in regulations. A review of calculations completed for the first exercise will also need to be undertaken as there was a query over pay used for these.	3	4	16	project team within WCC to be established, this will include payroll/HR/pensions admin staff. In scope members have been identified and contacted. Communication sent to all retained staff to spread the word for any retained staff that may have left the service and contact has been lost. <b>pay data has now been collated from WCC payroll systems, this goes back to 2000</b>	WCC	3	3	12	calculators and pay information will be supplied by Home Office to assist with calculation of service that can be purchased by retained staff.	WCC

This page is intentionally left blank



## Warwickshire Fire and Rescue Local Pension Board of the Firefighters' Pension Scheme

6 November 2023

### Governance and Policy Update

#### Recommendation

That the Warwickshire Fire and Rescue Local Pension Board notes and comments on the Regulatory updates affecting Firefighter Pension Schemes set out in this report.

#### 2nd Modified Retained Exercise

On 8 September 2023, Government laid [Firefighters' Pension Schemes \(England\) \(Amendment\) Order 2023](#), which came into force on 1 October 2023. These regulations now allow for retained firefighters in scope to purchase membership in the 2006 scheme.

The Scheme Manager is now identifying all members who fall within scope, to advise them of the changes and to invite those who wish to purchase membership in the 2006 scheme to do so.

#### Firefighters' Pensions (Remedial Service) Regulations 2023

The Firefighters' Pensions (Remedial Service) Regulations 2023 and came into effect on 1 October 2023. This follows various consultations by the government regarding its remedies in response to the McCloud/Sargeant age discrimination cases.

These regulations now mean that all members in scope will be rolled back into their legacy scheme (Final Salary) for the remedy period (1<sup>st</sup> April 2015 to 31<sup>st</sup> March 2022).

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

The Public Service Pensions Act 2013 provides the legal framework for regular actuarial valuations of the public service pension schemes to measure the costs of the benefits being provided.

These valuations will inform the future contribution rates to be paid into the schemes by employers. The 2013 Act, when taken together with regulations made under it and the Public Service Pensions and Judicial Offices Act 2022, also provides for the introduction of a reformed cost control mechanism to ensure that the benefits of the pension schemes remain fair to members and taxpayers.

The Directions, made under the 2013 Act, implement this policy.

HM Treasury is publishing Directions which revoke and replace the previous Directions due to the extensive changes necessitated by the reforms to the cost control mechanism, and to ensure that the 2020 valuations of the public service pension schemes can be completed using updated assumptions.

The Treasury has a statutory duty to consult the Government Actuary before making the Directions. The Treasury completed this statutory consultation during August 2023.

#### **4. Financial Implications**

The Home Office have confirmed that the expenditure for Age Discrimination Remedy, including compensation payments, will be paid out of the Annual Managed Expenditure (AME) top up grant. The Fund awaits further detail.

#### **5. Environmental Implications**

None

#### **6. Timescales associated with the decision and next steps**

The 2<sup>nd</sup> Modified exercise should be completed by April 2025 as set out in the regulations.

### **Appendices**

None

### **Background Papers**

None

	<b>Name</b>	<b>Contact Information</b>
Report Author	Vicky Jenks	vickyjenks@warwickshire.gov.uk
Director	Andrew Felton Director of Finance	Andrewfelton@warwickshire.gov.uk
Executive Director	Executive Director for Resources	robpowell@warwickshire.gov.uk
Portfolio Holder	Portfolio Holder for Finance and Property	peterbutlin@warwickshire.gov.uk

The report was circulated to the following members prior to publication:

Local Member(s): Cllrs Dahmash and Gifford

Other members: n/a

This page is intentionally left blank

## **Warwickshire Fire and Rescue Local Pension Board of the Firefighters' Pension Scheme**

**6 November 2023**

### **Forward Plan**

#### **Recommendation**

That the Warwickshire Fire and Rescue Local Pension Board for Firefighters' Pension Scheme considers and comments on the forward plan.

#### **1. Executive Summary**

The forward plan is attached at appendix 1. This provides a plan for items to be reviewed and discussed and sets out training to be undertaken by the Board.

#### **2. Financial Implications**

None

#### **3. Environmental Implications**

None

#### **4. Supporting Information**

4.1 The forward plan has been updated to include items for future meetings.

4.2 Dates for Quarter 3 and 4 meetings have now been added.

4.3 The Discretions policy work has been delayed due to the need to focus on Age Discrimination Remedy and 2<sup>nd</sup> Modified exercise. This will be picked up in the new year and hopefully be presented to the board in June 2024.

#### **5. Timescales associated with the decision and next steps**

None

## Appendices

1. Appendix 1 - Forward Plan

## Background Papers

1. None

	<b>Name</b>	<b>Contact Information</b>
Report Author	Vicky Jenks	vickyjenks@warwickshire.gov.uk
Director	Andrew Felton Director of Finance	andrewfelton@warwickshire.gov.uk
Executive Director	Executive Director for Resources	robpowell@warwickshire.gov.uk
Portfolio Holder	Portfolio Holder for Finance and Property	peterbutlin@warwickshire.gov.uk

The report was circulated to the following members prior to publication:

Local Member(s): Cllrs Dahmash and Gifford

Other members: n/a

## Forward Plan items Warwickshire Fire Local Pension Board

Q3 6th November 2023	Q4 12th February 2024	Q1 3 <sup>rd</sup> June 2024	Q2 23 <sup>rd</sup> September 2024
Monthly admin report from West Yorkshire	Monthly admin report from West Yorkshire	Monthly admin report from West Yorkshire	Monthly admin report from West Yorkshire
Governance and Regulatory update	Governance and Regulatory update	Governance and Regulatory update	Governance and Regulatory update
Risk monitoring	Risk monitoring	Risk monitoring	Risk monitoring
	Chairs Report		
Forward Plan	Forward Plan	Forward Plan	Forward Plan
<b>Policies</b>	<b>Policies</b>	<b>Policies</b>	<b>Policies</b>
	<del>Discretions Policy</del> Conflict of Interest Terms of Reference		Full Discretions Policy
<b>Training</b>	<b>Training</b>	<b>Training</b>	<b>Training</b>
New member training 2 <sup>nd</sup> modified exercise			

This page is intentionally left blank



## Warwickshire Fire and Rescue Local Pension Board of the Firefighters' Pension Scheme

6 November 2023

### Administration Update

#### Recommendation

That the Warwickshire Fire and Rescue Local Pension Board notes and comments on the administration report provided by West Yorkshire Pension Fund (WYPF) dated October 2023 covering the work they have undertaken to administer the Firefighter Pension Schemes for Warwickshire Fire and Rescue Service (WFRS).

#### 1. Executive Summary

- 1.1 From 1 April 2022 WYPF have provided the pension administration service for WFRS. As part of this service a monthly report is provided by WYPF, which gives details of the work they have undertaken, key performance indicators and other relevant information regarding the membership of the Firefighter Pension schemes.

#### 2. Financial Implications

- 2.1 None

#### 3. Environmental Implications

- 3.1 None

#### 4. Supporting Information

- 4.1 The latest report provided by WYPF is for October 2023 and is attached at Appendix 1.
- 4.2 The report has been shared with stakeholders at the Council.

- 4.3 In relation to KPIs, 2 of 16 have not been delivered within the target timescales:

**Deferred Benefits on leaving** - This did not meet the target, due to other urgent work taking priority. The scheme members have received confirmation within 2 months of WYPF receiving the leaver information that they have a deferred benefit. This meets the statutory requirements, and the values/details were issued shortly after.

**Pension Estimates** – This did not meet the target because estimates with an intended retirement date of 3 months or more in the future are not processed until the more urgent estimates with a retirement date within 3 months have been completed.

- 4.4 On 1 October 2023, the 2<sup>nd</sup> part of the legislation required to deliver the Age Discrimination Remedy came into force. West Yorkshire have contacted members in scope using the template letters supplied by the Local Government Association.
- 4.5 On 1 October 2023 the Firefighters' Pension Scheme 2006 (England) (Amendment) Order 2023 came into force. The Pensions Administration Team at Warwickshire has commenced work on the calculations required for retained Officers who have expressed an interest to purchase service.
- 4.6 A notification has been sent out to those in scope notifying them of this options exercise. For those where no response has been received, we will use The Department for Work and Pensions (DWP) tracing service to ensure that where we might not have a current address, we have used best endeavours to try to reach those individuals.
- 4.7 As part of this work a review of the calculations will be undertaken, and revised information sent out to members who have already elected to purchase service under the 1<sup>st</sup> exercise. This is because it has been identified that pay information used for this may not have included all elements of pay that should have been classed as pensionable.
- 4.8 The work for this exercise must be completed by April 2025. A period of 18 months has been specified for Fire Services/Authorities to ensure the project is delivered within a reasonable timeframe.
- 4.9 There are no Breaches to report.

## **5. Timescales associated with the decision and next steps**

- 5.1 None

## **Appendices**

## 1. Appendix 1 – October 2023 monthly report.

	<b>Name</b>	<b>Contact Information</b>
Report Author	Victoria Jenks	vickyjenks@warwickshire.gov.uk
Director	Andrew Felton Director of Finance	andrewfelton@warwickshire.gov.uk
Executive Director	Executive Director for Resources	robpowell@warwickshire.gov.uk
Portfolio Holder	Portfolio Holder for Finance and Property	peterbutlin@warwickshire.gov.uk

The report was circulated to the following members prior to publication:

Local Member(s): Cllrs Dahmash and Gifford

Other members: n/a

This page is intentionally left blank

# Monthly Report

October 2023

Warwickshire Fire Authority



**West Yorkshire Pension Fund**

Prepared by:

**Matt Mott**

Governance and Business Development Manager

Mobile: 07815 476877

Email: [matt.mott@wypf.org.uk](mailto: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)

Follow WYPF on Facebook [www.facebook.com/westyorkshirepensionfund](https://www.facebook.com/westyorkshirepensionfund)

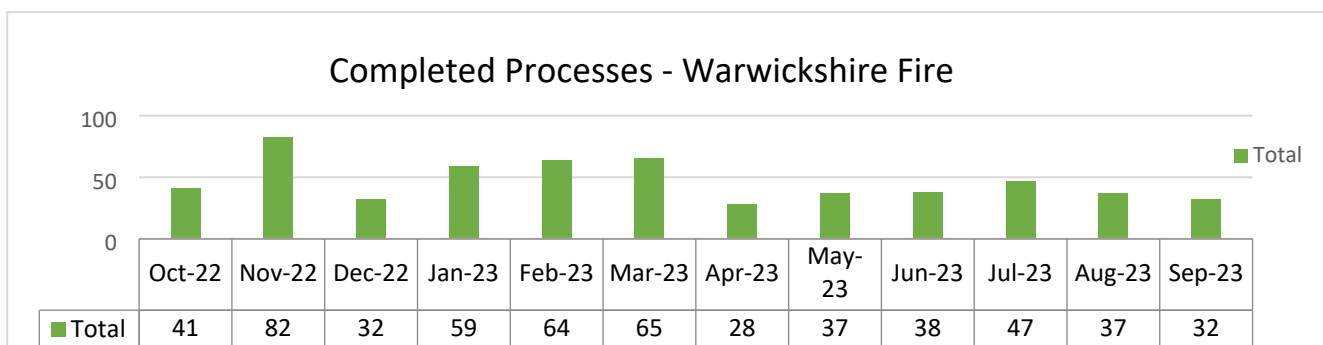


# Contents

1 Completed work .....	4
2 Work in progress .....	5
3 Member web registrations .....	6
4 Membership Numbers.....	7
5 Administration Update .....	11
6 Communication & Training.....	13
7 Member Update .....	13
8 IT Update .....	13
9 Five Year Audit Plan .....	15
10 Overriding Disclosure Time Limits .....	17
11 Calendar of Events.....	19
12 Regulations/Fire Scheme Update .....	20

## 1. Completed processes

1 to 30 September 2023						
Work Type	Total Cases	Target days for each case	Target met cases	Minimum Target Met	Target met percent	Average time taken
Divorce Quote	1	40	1	85	100	27
Deferred Benefits Set Up on Leaving	5	20	3	85	60	15.2
Pension Estimate	8	10	3	90	37.5	10.38
Pension Set Up/Payment of Lump Sum	1	3	1	85	100	1
Deferred Benefits Into Payment/Payment of Lump Sum	1	3	1	85	100	3
Retirement Actual	1	10	1	90	100	1
Set Up New Spouse Pension	1	5	1	85	100	2
Change of Bank Details	3	20	3	85	100	1
General Payroll Changes	4	20	4	85	100	1.75
Death in Retirement	1	10	1	85	100	9
Update Member Details	2	20	2	100	100	1
Dependant Pension To Set Up	1	10	1	100	100	2
Transfer Out Quote Fire	1	35	1	85	100	1
Life Certificate	1	10	1	85	100	1
Initial letter Death in Retirement	1	10	1	85	100	1
Monthly Pension	462	Pay date	462	100	100	

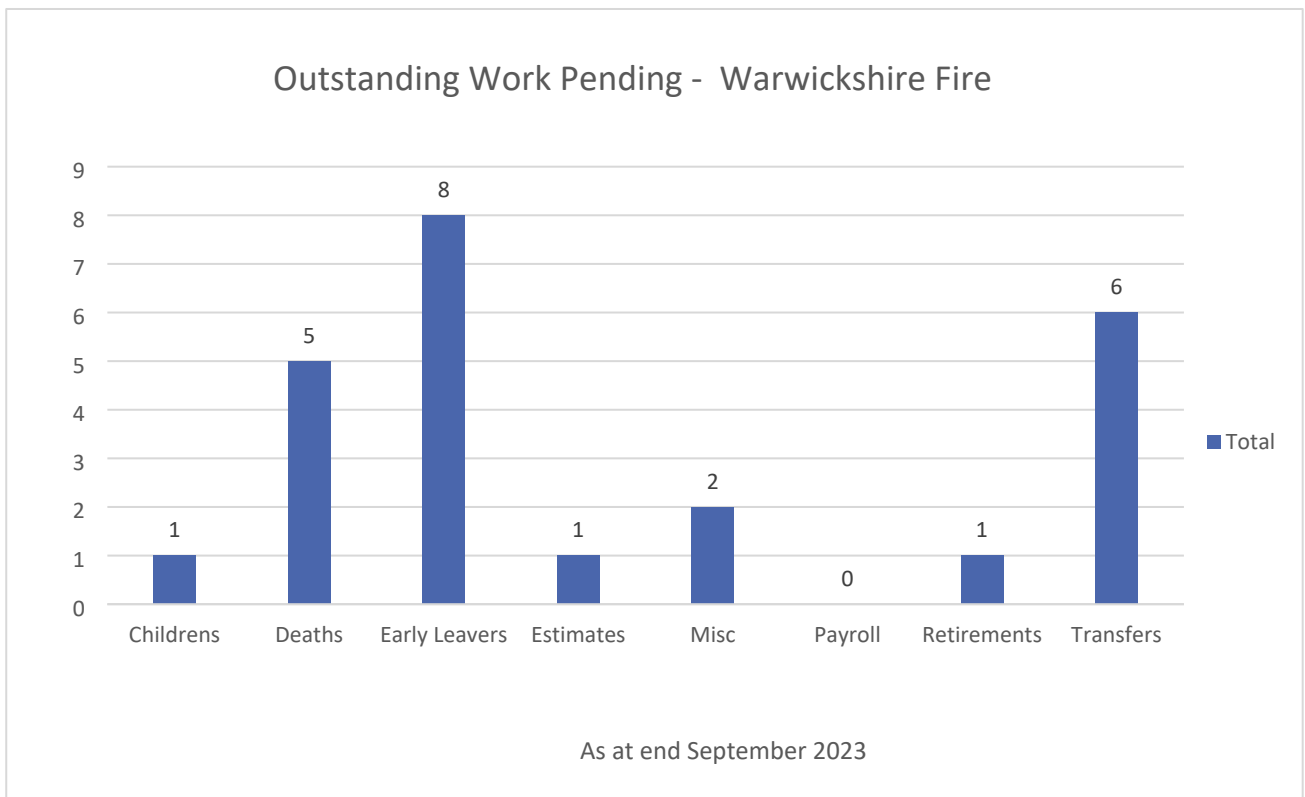
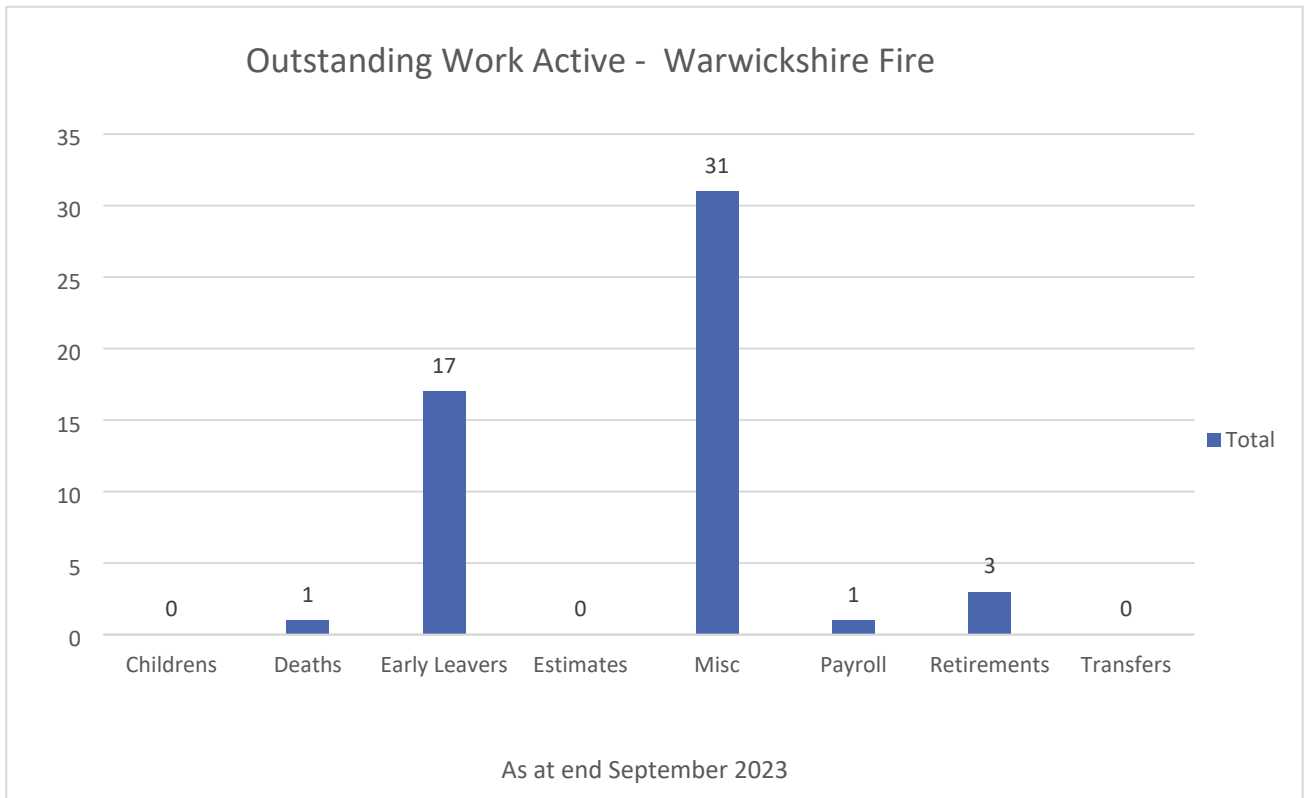


**Deferred Benefits on leaving** didn't meet due to other urgent work taking priority. The scheme members have received confirmation within 2 months of WYPF receiving the leaver information that they have a deferred benefit. This meets the statutory requirements, and the values/details were issued shortly after.

**Pension Estimates** did not meet. This is because estimates with an intended retirement date of 3 months or more in the future are not processed until the more urgent estimates with a retirement date within 3 months have been completed.



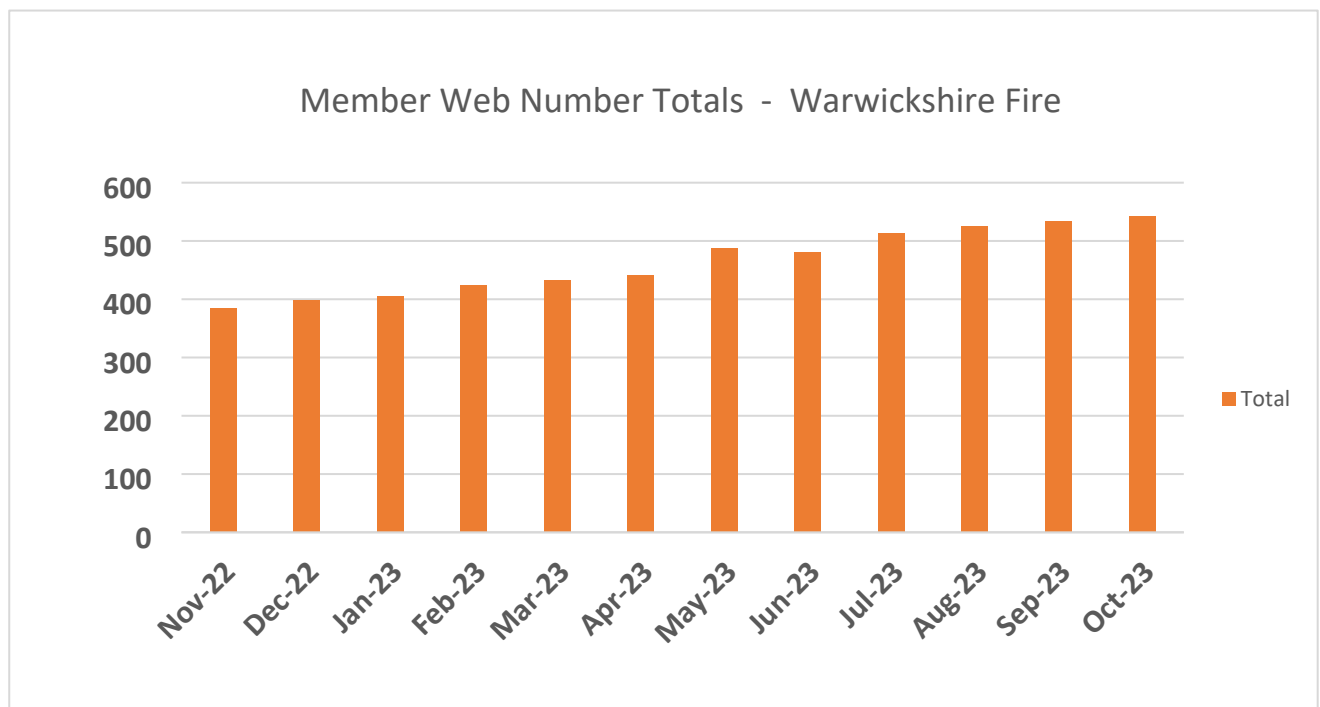
## 2. Work in Progress



### 3. Member Web Registrations

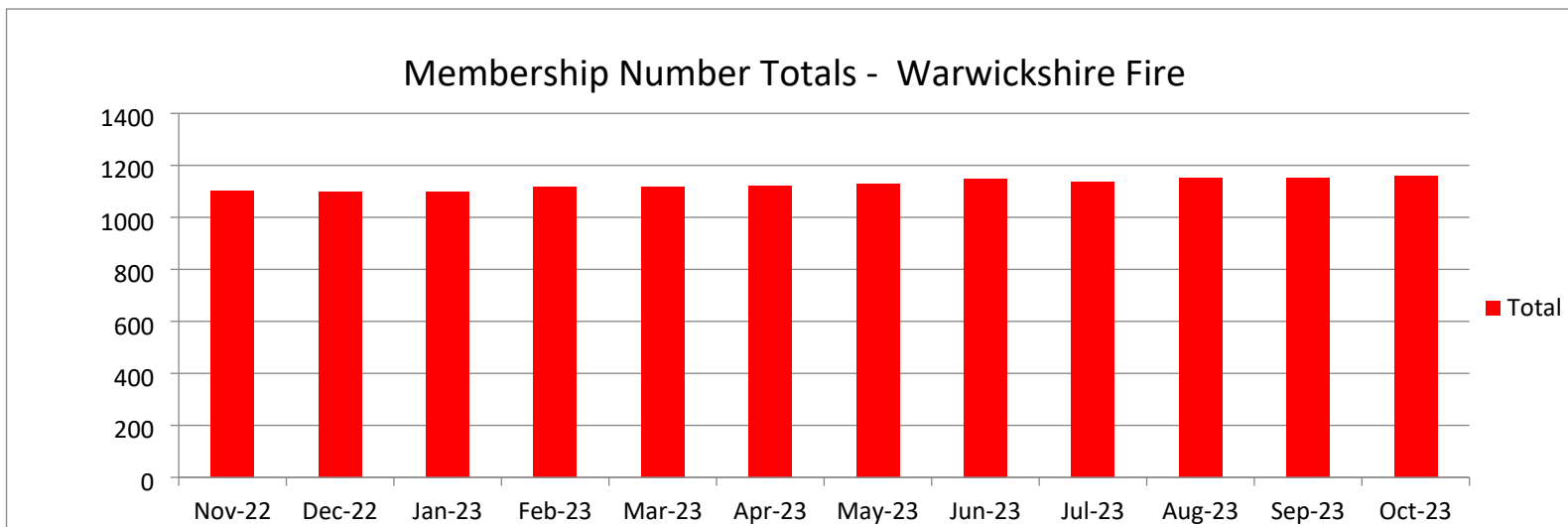
The number of members signed up to member web are:

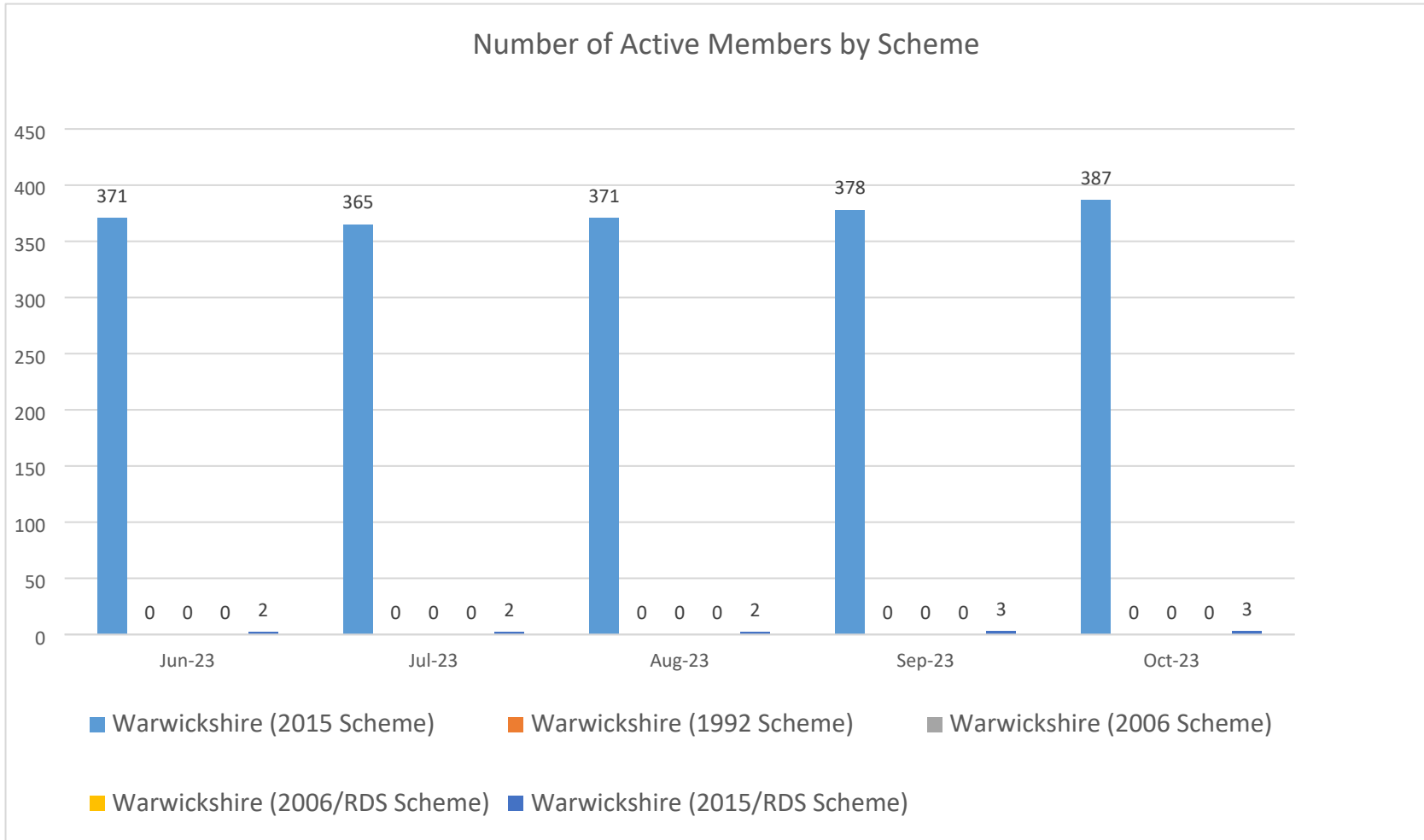
Status	Number
Active	195
Pensioner	245
Pensioner Ex-Spouse	0
Beneficiary Pensioner	21
Deferred Ex-Spouse	0
Deferred	81

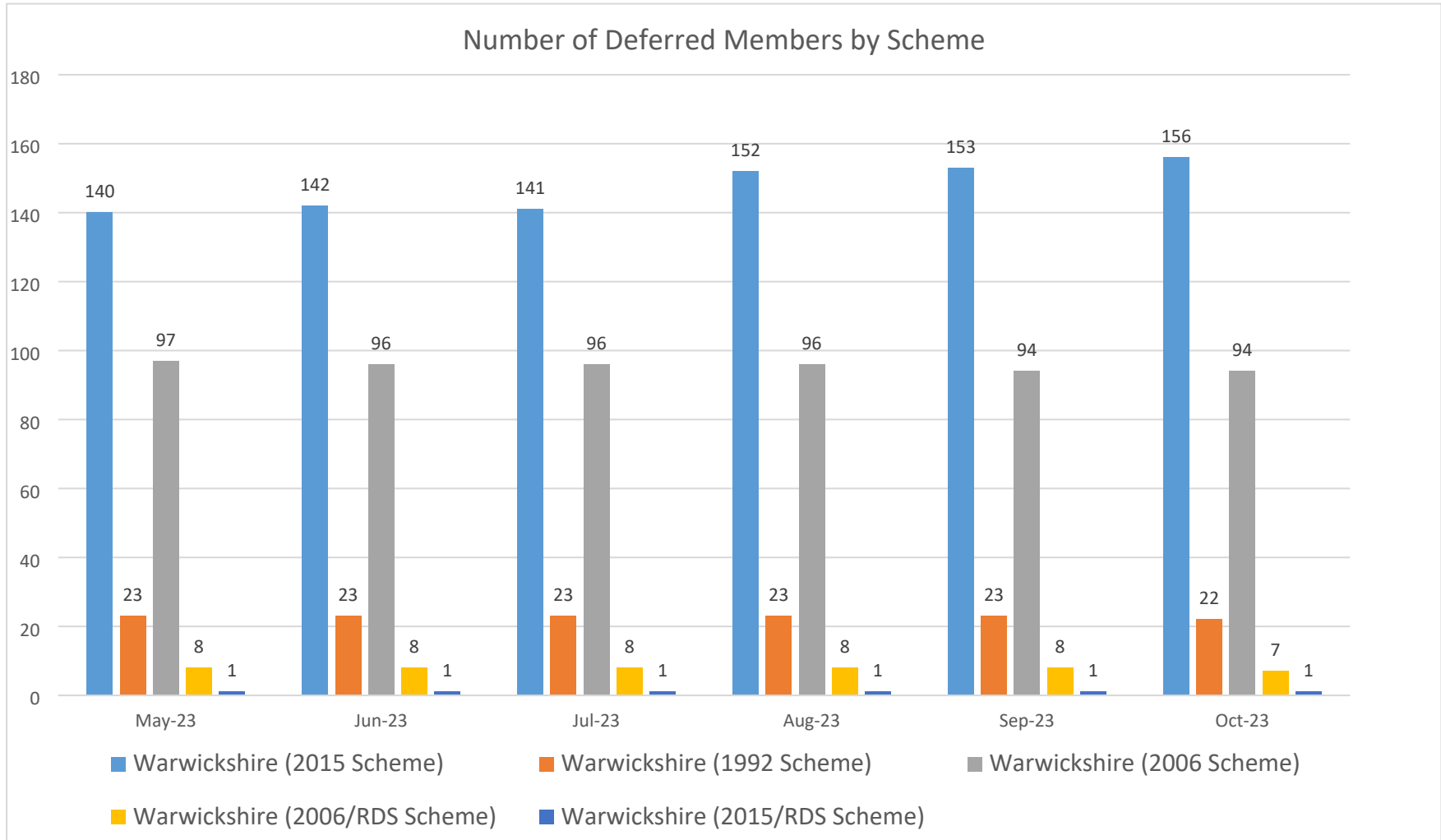


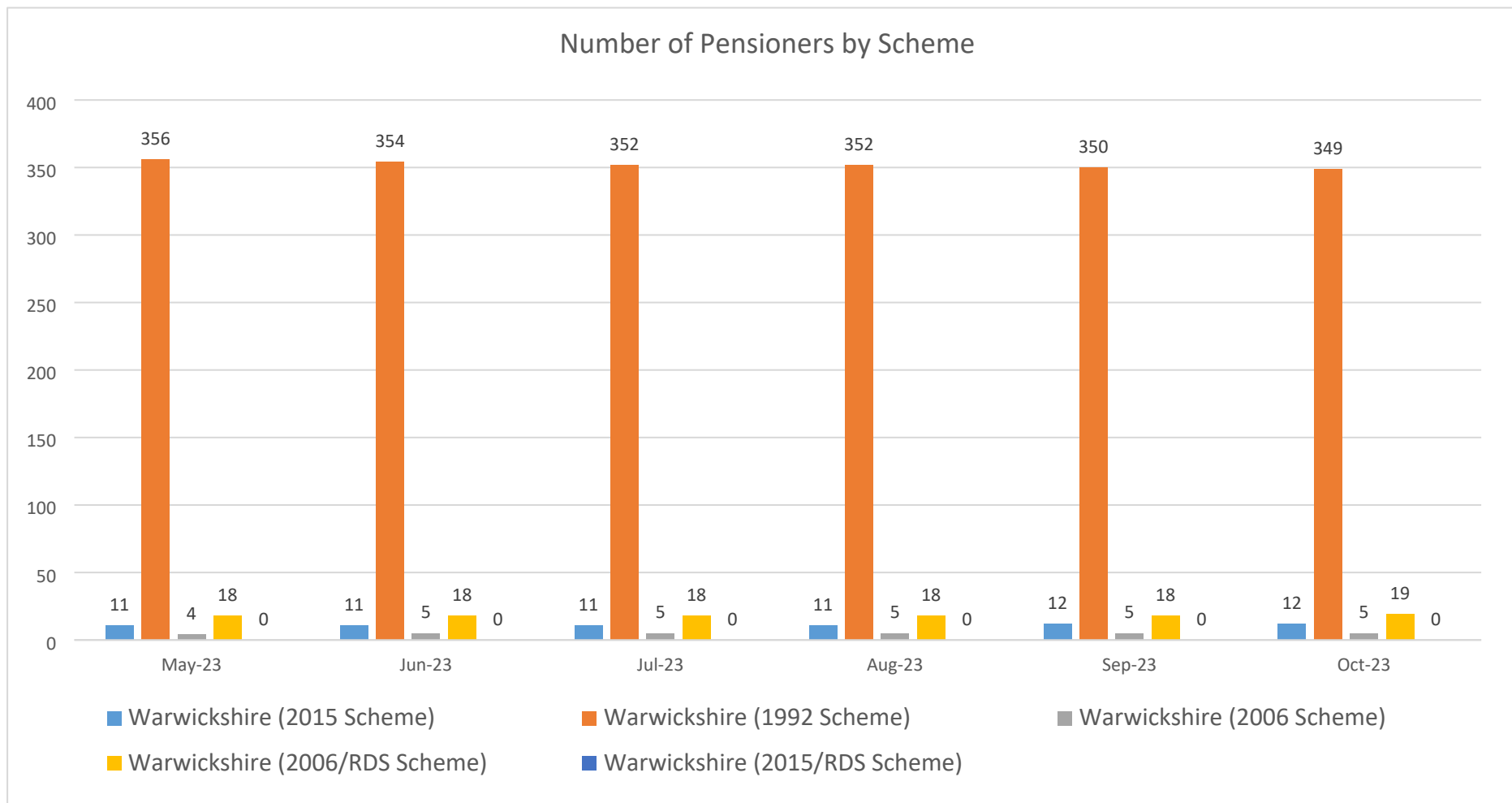
## 4.Membership Numbers

Scheme Name	Active Members	Deferred Members	Pensioners	Beneficiaries	Preserved Refund	Leavers Options Pending
Warwickshire (1992 Scheme)	0	22	349	67	0	0
Warwickshire (2006 Scheme)	0	94	5	3	2	0
Warwickshire (2006/RDS Scheme)	0	7	19	0	0	0
Warwickshire (2015 Scheme)	387	156	12	4	3	23
Warwickshire (2015/RDS Scheme)	3	1	0	0	0	0









## 5. Administration Update

### From 1st October

Now that we find ourselves post 1st October 2023, there are a number of important issues we need to share with you regarding:

- Warm up letters to members
- Processing of retirements
- 'Roll back' into legacy scheme and My Pension
- Immediate Choice - Timeline

#### **Warm up letters to members**

In the last few weeks, WYPF have issued the Sargeant warm up letters to members of FPS based on those produced by LGA.

As you may know the letters reference the 'rolling back into the member's legacy scheme, effective 1 October 2023, for the remedy period (1 April 2015 – 31 March 2022) and the provision of a remediable service statement (an ABS-RSS for ongoing active members) each year.

All in-scope members have been sent the appropriate letter **with the exception of the 1992 III Health Review cohort** – these remain the responsibility of your FRA to send. We think the warm-up letter exercise has been a success as over 13,000 letters have been distributed to date with only 60 calls from Firefighters to our contact centre.

The cost is £0.75 per scheme member and FRAs will shortly receive an invoice based on the number of letters we sent for them.

**Please note:** The 1992 ill health cohort letters must be distributed by FRAs within 3 months of the date of legalisation change, which was 1 October, to comply with Disclosure Regulations. These letters, therefore, must be sent to scheme members by 31 December 2023.

#### **Processing of retirements**

In relation to retirements, we can confirm as communicated in Hot Topics that we would pay benefits on a legacy-only basis whilst we awaited the LGA-produced deferred choice remediable service statement (DC-RSS). Administrators must use this national document, hence our decision at that time.

Although the RSS is still not available, the GAD contribution calculator has since been made available (albeit with certain caveats). WYPF will, therefore, follow the LGA guidance as per their bulletin 72 enabling members facing retirement from 1 October to exercise their final remedy option prior to retirement.

WYPF will send the remedy retirement packs to FRAs that reflects the LGA position and consists of:

- The covering letter proposed by LGA in bulletin 72 that makes it clear that members are being offered their remedy choice now but with the key exception that details of the contribution adjustment is not included (see below)
- Benefit details on both a legacy and reform basis, along with the associated option and claim form required to pay their chosen benefits.

Members will be required to return all signed elections forms/documentation directly to WYPF.

**Please note:**

The contribution adjustment (GAD calculator), and the deduction mandate that will provide the necessary authorisation for WYPF to deduct any underpaid contributions from the lump sum, must be provided by FRA.

WYPF have drafted a deduction mandate that has been shared with a few FRA. Providing feedback is positive, we will share this mandate with all FRA clients and require it to be used for all retirements.

Estimate requests will also consist of benefits on a legacy and reform basis and just to remind all FRAs we will continue to provide these estimates where the retirement date is within the next 12 months.

FRAs will be aware of the incorrect CARE revaluation that has been applied to member benefits for 2020/21 & 2021/22 years. WYPF are using the corrected figures for the Remedy cases and members benefit values will be calculated correctly first time without the need for additional communication and recalculations.

**‘Roll back’ into legacy scheme and My Pension**

Roll back only happens on 1 October for active and deferred members. Pensioner members will be rolled at the point of their immediate choice election.

Rollback into their former legacy (final salary) scheme for active members is a key aspect of the legislation. Whilst our calculations to members include the roll back mechanism, this is not yet presented within our software. Members who login to the My Pension portal will not see the effect of the roll back being displayed on their pension record at the moment.

FRAs should be aware WYPF are currently considering the most appropriate means of making it clear to members that roll back will be reflected within their pension record at the earliest possible time and members should be assured that any figures produced by WYPF will include roll back.

**Immediate Choice - Timeline**

The Remedy Priority Timeline was produced following discussions with key members of both the Police & Fire Pensions Community.

The key reasons for the decisions can be found at slide 10 of the [Remedy timetabling](#) presentation delivered at the LGA Coffee Morning on 5 January 2023.

A [paper](#) was presented to the 23 January 2023 meeting of the Fire Scheme Advisory Board and the proposals agreed by SAB at that meeting.

There are a number of union representatives on the board, FBU x 4, FOA x 1, FRSA x 1 & FLA x 1, there were no objections raised.

The indicative timetable is now available on the member [website](#). The dates were also included in the Warm Up letters WYPF sent to pensioner members on behalf of the FRAs.

The members, therefore, already have an expectation of when their benefit choice will be made available.

As this has been agreed at a national level to manage member expectations and provide a level of consistency across all FRAs and administrators nationally, WYPF will be following these timescales for all our FRAs and their scheme members so that everyone is treated consistently regardless of the FRA they used to work for. By complying with this nationally agreed approach WYPF believes we will deliver Remedy in accordance with the scheme regulations, best practice and guidance resulting in the removal of discrimination.



## Data breaches

None

## 6. Communication & Training

### Pre Retirements Courses

As communicated in Hot Topics 16 August there are two online courses provided by Affinity Connect. Please can FRAs communicate and promote these courses internally.

Members can book online and the details can be found on our website. The course dates are 30 October and 30 November.

### Pension boards

- Derbyshire – 7<sup>th</sup> September
- North Yorkshire – 6<sup>13th</sup> September
- Lincolnshire – 14<sup>th</sup> September
- Warwickshire – 25<sup>th</sup> September
- Buckinghamshire – 27<sup>th</sup> September

### National / regional meetings

- P&F Stakeholders – Remedy – 12<sup>th</sup> September
- Fire Technical Meeting – 19<sup>th</sup> September
- Fire AGM – 19<sup>th</sup> & 20<sup>th</sup> September
- Matthews TWG – 21 September 2023
- GAD McCloud Contribution Calculator – 25<sup>th</sup> September
- X Whitehall TWG – 28<sup>th</sup> September

### Client training delivered by WYPF

- Buckinghamshire – Annual Allowance – 27th September
- Buckinghamshire – Pre retirement – 28th September

## 7. Member Update

None

## 8. IT Update

### ISP provider appointed for Dashboard

We are delighted to announce we have appointed Bravura as our Integrated Service Provider (ISP), who will provide our cloud hosted services connected to the Pensions Dashboard technology ecosystem.

### GAD factors

Significant work is in progress to update the GAD factors across LG and Fire. This is an extensive and detailed piece of work.

All calculations will include the current factors, even if in the short term we may have to manually apply the correct factor to some calculations.

### **GMP Reconciliation**

The systematic side of the reconciliation has now been run for a number of fire authorities and we will update you with further information as other FRAs are completed.

The results are positive with limited non-systematic work remaining and will be fed into the data quality scores in due course.

## 9. Five Year Audit Plan 2023 – 2027

West Yorkshire Pension Fund Five Year Audit Plan 2022 - 2027	Fr q	Last Audit	Rcmn d	Days	23/2 4	24/2 5	25/2 6	26/2 7	27/2 8
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		✓		✓	

<b>West Yorkshire Pension Fund Five Year Audit Plan 2022 - 2027</b>	<b>Fr q</b>	<b>Last Audit</b>	<b>Rcmn d</b>	<b>Days</b>	<b>23/2 4</b>	<b>24/2 5</b>	<b>25/2 6</b>	<b>26/2 7</b>	<b>27/2 8</b>
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			✓		
<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**

<b>Disclosure Requirement</b>	<b>Time Limit</b>	<b>Number of breaches in month</b>
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

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 73 - September 2023 \(fpsregs.org\)](#)

Some key issues to highlight:

### FPS

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

In [FPS Bulletin 68 – April 2023](#), we informed you that the consultation on the retained Firefighters' Pensions: proposed changes to the Firefighters' Pension Scheme (England) 2006 had been launched. On 8 September 2023, Government [published their response](#) to the draft Firefighters' Pension Schemes (England) (Amendment) Order 2023 to provide further access to the modified pension scheme for retained firefighters and the policy intent to implement this.

[The Firefighters' Pension Schemes \(England\) \(Amendment\) Order 2023](#) were also laid. The regulations come into force from 1 October 2023.

**ACTION:** FRAs and administrators to familiarise themselves with the consultation response ahead of the Matthews Second Options exercise.

#### Matthews - Supporting documentation

To assist FRAs with the Matthews second options exercise the Firefighters Communications Working Group have undertaken a thorough review of the communication material which was available for the first options exercise. Where appropriate, the material has been updated to reflect the position of the second options exercise. The template letters and guidance FRAs require have now been published and can be found on the [Special Members of FPS 2006](#) page of the regulations and guidance website.

To ensure consistency across the sector, FRAs are encouraged to use the material provided.

A data sharing agreement and template wording to be added to an FRAs privacy notice, has been commissioned through Eversheds, for those cases where an FRA needs to obtain pay and service details from another FRA to allow them to give the individual their options.

#### Disclosure Requirements

In advance of the regulations for the Sargeant and Matthews remedies coming into force on 1 October 2023 we would like to remind scheme managers of their requirements under the [Regulation 8](#) of the Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2015. Which is to notify individuals of material alterations to basic scheme information within 3 months of the changes take place.

In terms of the Sargeant remedy, this requirement will be achieved when all eligible members have been sent a warm up letter, details of which can be found in [FPS Bulletin 71 – July 2023](#) and [FPS Bulletin 72 – August 2023](#).

In terms of the Matthews remedy, this requirement is achieved when FRAs send out the initial 'expression of interest' letter to those individuals who have been identified as being eligible under the second options exercise.

For further information regarding disclosure requirements please see our [factsheet](#) which is available on the regulations and guidance website.



**ACTION:** FRAs to ensure they comply with disclosure requirements by ensuring they send the appropriate letter to Sargeant and Matthews eligible members no later than 31 December 2023.

### **Age Discrimination Remedy – GAD Tax and Contribution Calculator**

On 12 September 2023, the Government Actuary's Department (GAD) released the Age Discrimination Remedy - Tax and Contribution Adjustment Calculator, user guide, data template and supporting administration process note.

The material will be stored centrally on the member area of the FPS Regs and Guidance website. A new page titled '[Age Discrimination Remedy – GAD Tax and Contribution Calculator](#)' has been created specifically for this material. Our intention is to keep the material on this page up to date, we therefore recommend that you refer to this section to access the most current version as emails will not be sent each time, we update the page is updated. We therefore recommend that you do not save the calculator locally, instead please use the website to access the current version.

Since launch we can confirm that the calculator has been updated to allow for those who use Excel 2019.

GAD have confirmed that should stakeholder IT departments wish to audit the VBA (Visual Basic for Applications) macros, a password can be provided. Please contact GAD directly using the [firepolicemcloudtaxinterest@gad.gov.uk](mailto:firepolicemcloudtaxinterest@gad.gov.uk) email for access.

It is recommended that stakeholders carry out testing of the calculator and report any issues directly back to GAD [firepolicemcloudtaxinterest@gad.gov.uk](mailto:firepolicemcloudtaxinterest@gad.gov.uk). It would also be helpful if you could copy the LGA into such emails using our central email address ([bluelightpensions@local.gov.uk](mailto:bluelightpensions@local.gov.uk)), this will allow us to monitor where any issues arise.

Over the course of the model's development, GAD have tested a diverse range of example members. However, they have not received any live member data for testing. As such there remains two risks

1) That the calculator struggles to process very large datasets

a. They do not expect this to be a likely issue, but if users encounter it, they can resolve the issue by splitting data into separate groups.

2) That there are some complex cases which do not work as expected within the model

a. As above, GAD strongly recommend users to check the results of the calculator for accuracy and appropriateness.

Please note that the NS&I interest rates go past those set out in the HMT PSP Directions 2022. GADs understanding is that HMT will amend their Directions to line up to these rates. However, GAD are seeking confirmation, through the Home Office, of this. **Therefore, please do not issue any payments until this confirmation has been received.**

**ACTION:** FRAs and administrators to familiarise themselves with the calculator and carry out testing against their data and feedback any issues to GAD and LGA

### **Age Discrimination Remedy – Member videos**

We are delighted to announce the publication of the member remedy videos, that we have been working in partnership with Aon. There is one video for retired members and one for active and deferred members.

For those of you who attended the remedy communications workshop at the AGM last week, you will have had a 'premiere' viewing of the videos. We are pleased to confirm that the final version has now been added to the [fps member website](#).

**Action:** FRAs and administrators to publicise the QR code and signpost individuals to the fps member website for information relating to remedy, in particular the member videos as part of your communications.

WYPF to put videos on our website

### **Concurrent Service – Interbrigade transfers**

We would like to remind FRAs that scheme regulations do not support aggregation of concurrent service. We therefore strongly recommend that, when a firefighter is subject to an interbrigade transfer, the FRA that they are transferring to and the FRA they are transferring from agree a mutually acceptable transfer date which results in no break or overlap in service.

Failure to do so could prevent members from combining their pension entitlement.

**ACTION:** FRAs to make employees aware of the pension implications, should an overlap of service occur when leaving and joining another FRA, even if only by a day.

## **HMRC**

### **Public Service Pensions Remedy – Member calculator**

Tax Adjustment inputs

HMRC have produced a [document](#) that sets out the inputs a member will need to put into the member calculator.

This is the information a user could be asked in order to calculate compensation and/or tax adjustments (biographical info entered by the user is not included). The calculator is designed to only ask users for the information specific to their circumstances, so questions around the tax (AA or LTA) and the years will be displayed as appropriate, based on the options they select at the beginning of the journey. The wording of the questions in this document does not reflect the wording in the calculator itself- that wording has been user tested and approved by content designers.

As previously communicated, the information which users will need to have from their pension scheme to complete the calculator is;

- original pension input amount (for each tax year from 2012/13 to 2022/23) – 2012/13 to 2014/15 is only required if the member did not have an AA tax charge in 2014/15, so the correct carry forward amount is used from 2015/16
- revised pension input amount (for each tax year from 2015/16 to 2022/23)

**ACTION:** FRAs and administrators to familiarise themselves with the inputs that the member will need information for

## 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](#)

This page is intentionally left blank