



Monthly Report

July 2023

Warwickshire Fire Authority



West Yorkshire Pension Fund

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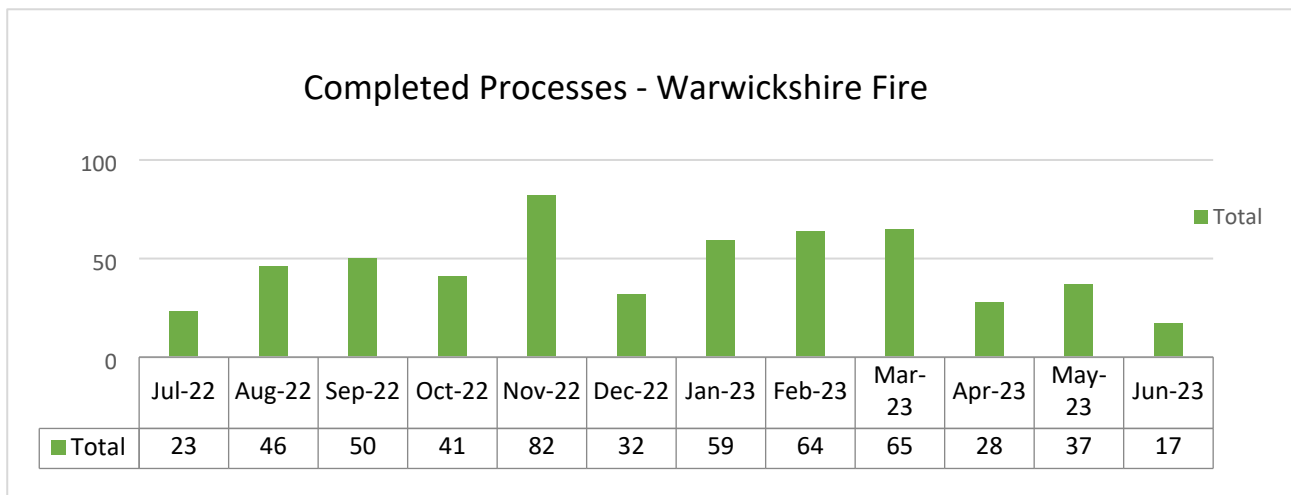


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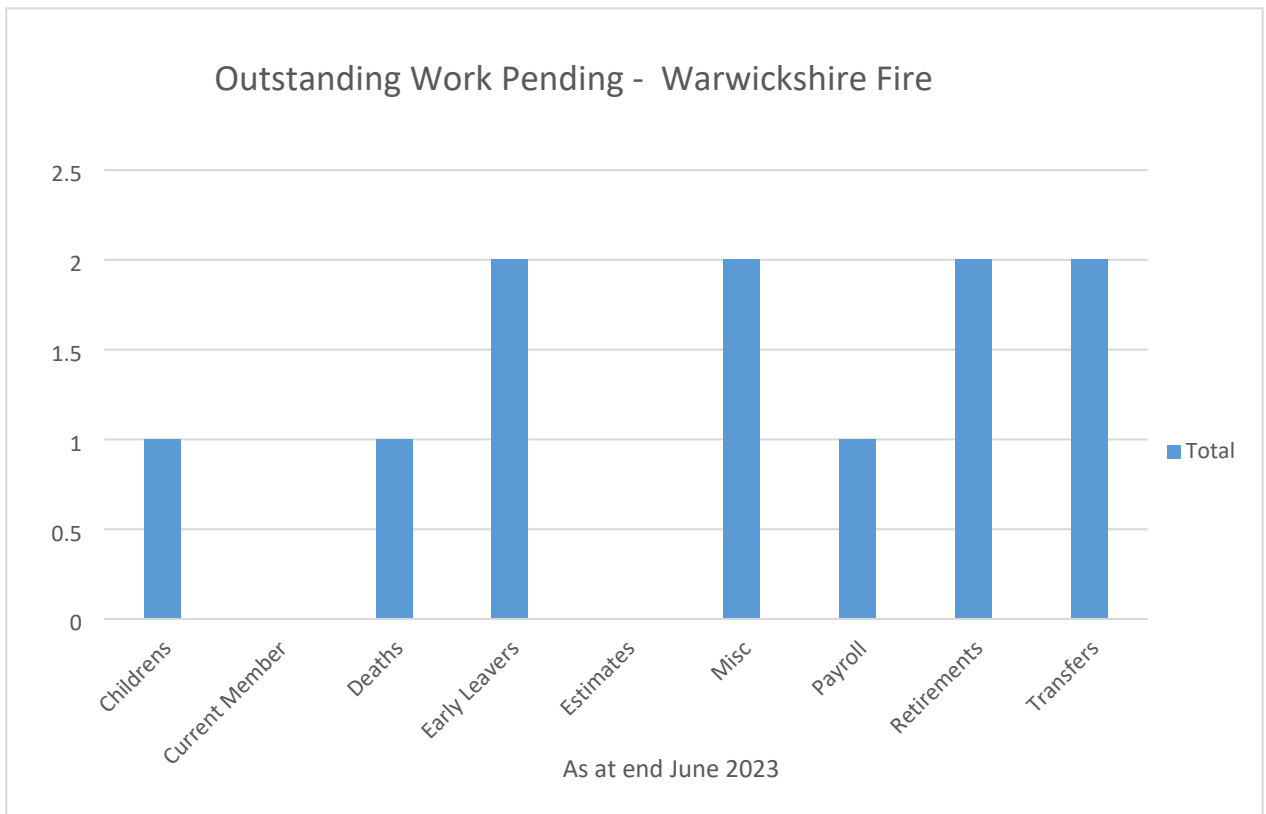
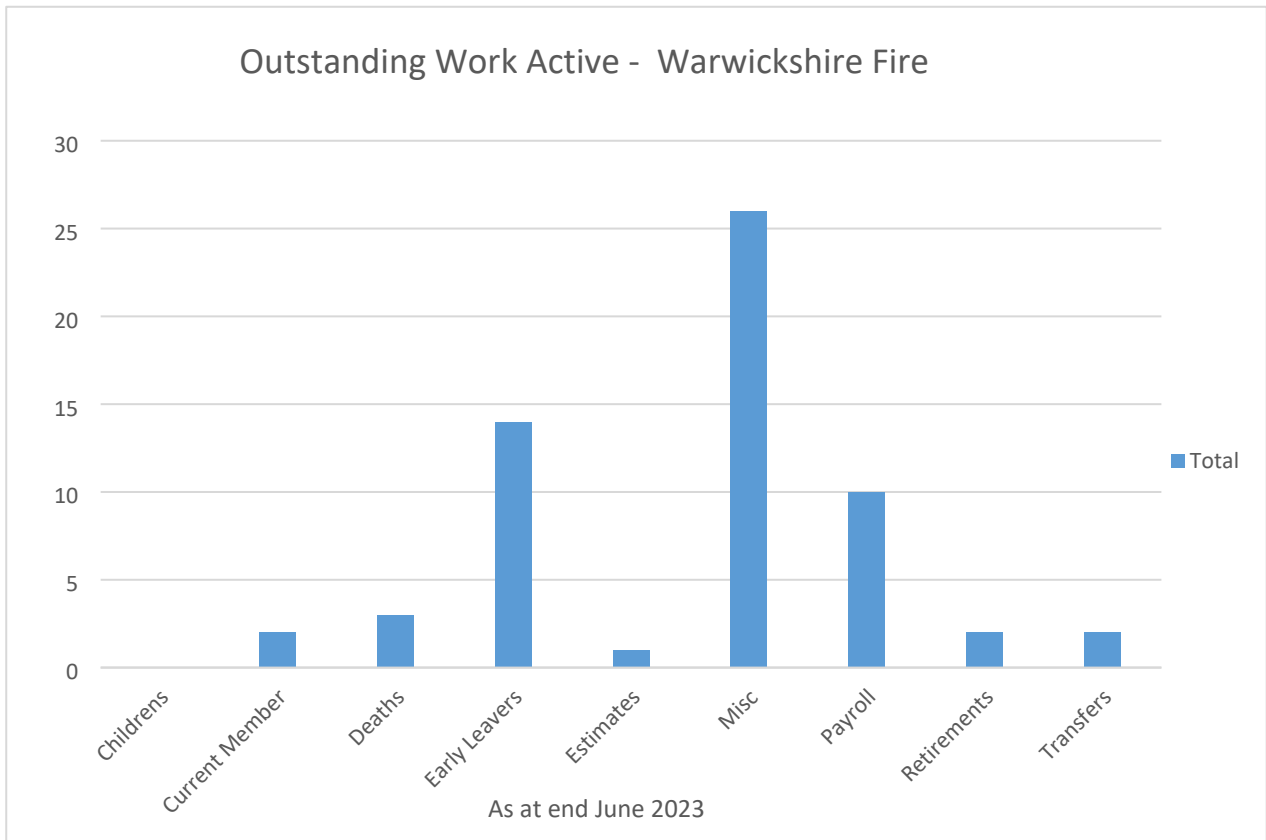
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1. Completed processes

1 to 30 June 2023						
Work Type	Total Cases	Target days for each case	Target met cases	Minimum Target Met	Target met percent	Average time taken
Set Up New Spouse Pension	1	5	1	85	100	3
Change of Address	3	20	3	85	100	2
General Payroll Changes	8	20	8	85	100	8.5
Death in Retirement	2	10	2	85	100	3
Update Member Details	1	20	1	100	100	1
Injury Review	1	20	1	100	100	1
Dependant Pension To Set Up	1	10	1	100	100	1
Monthly Pension	460	Pay date	460	100	100	



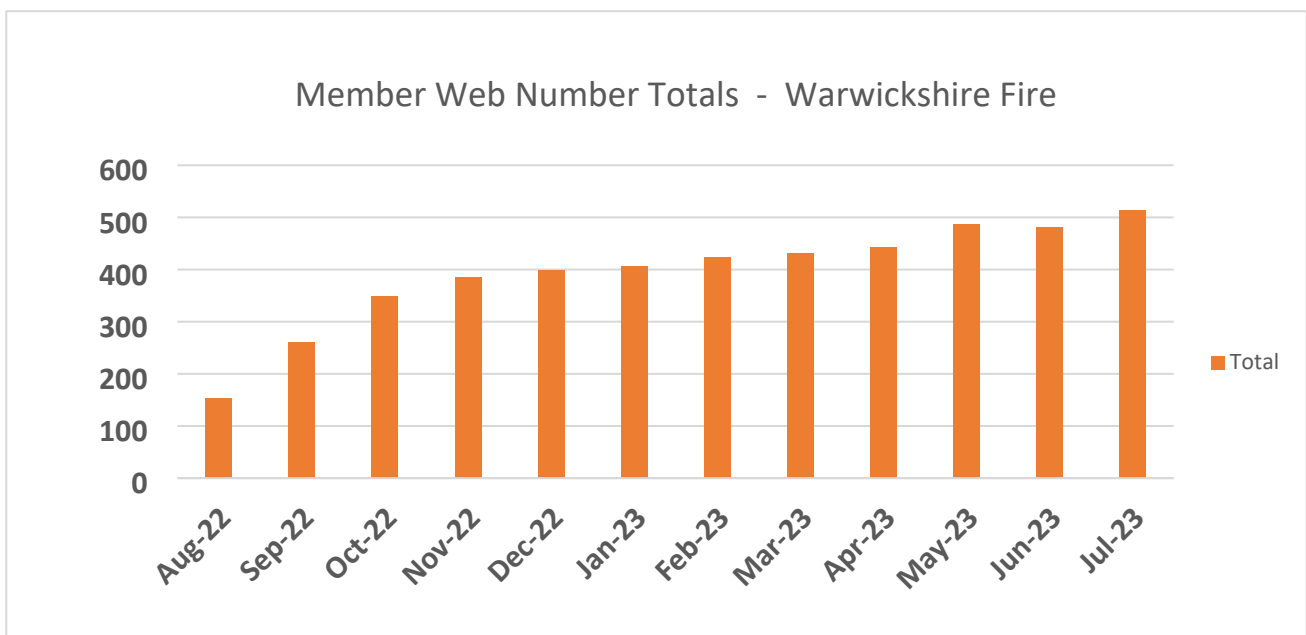
2. Work in Progress



3. Member Web Registrations

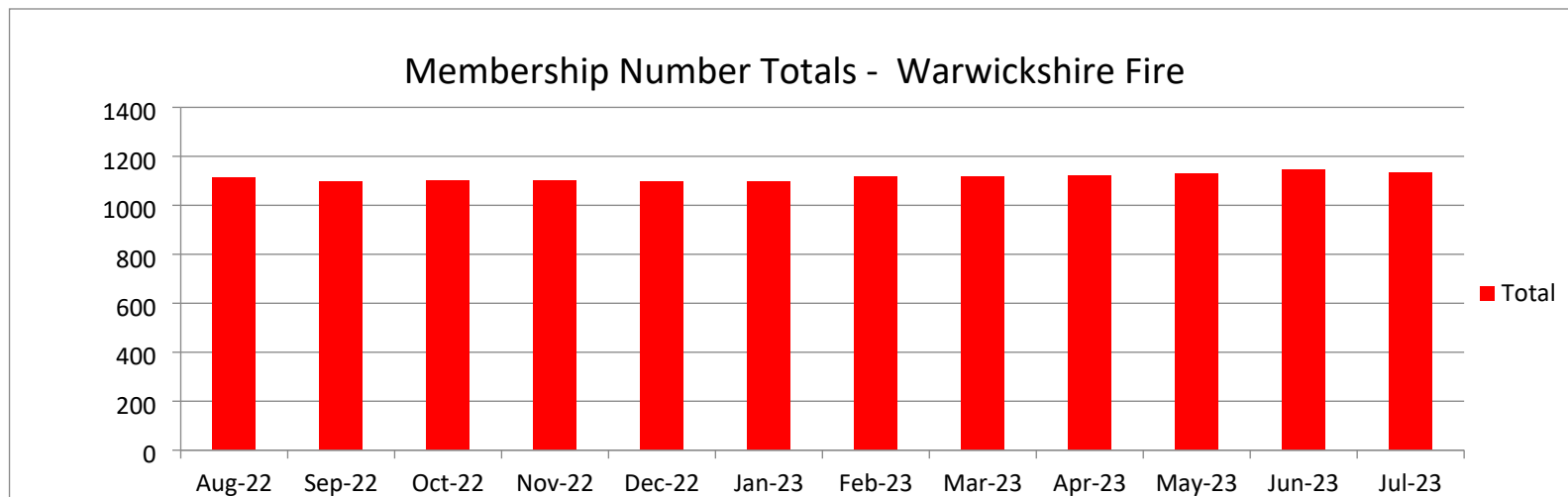
The number of members signed up to member web are:

Status	Number
Active	178
Pensioner	241
Pensioner Ex-Spouse	0
Beneficiary Pensioner	19
Deferred Ex-Spouse	0
Deferred	78

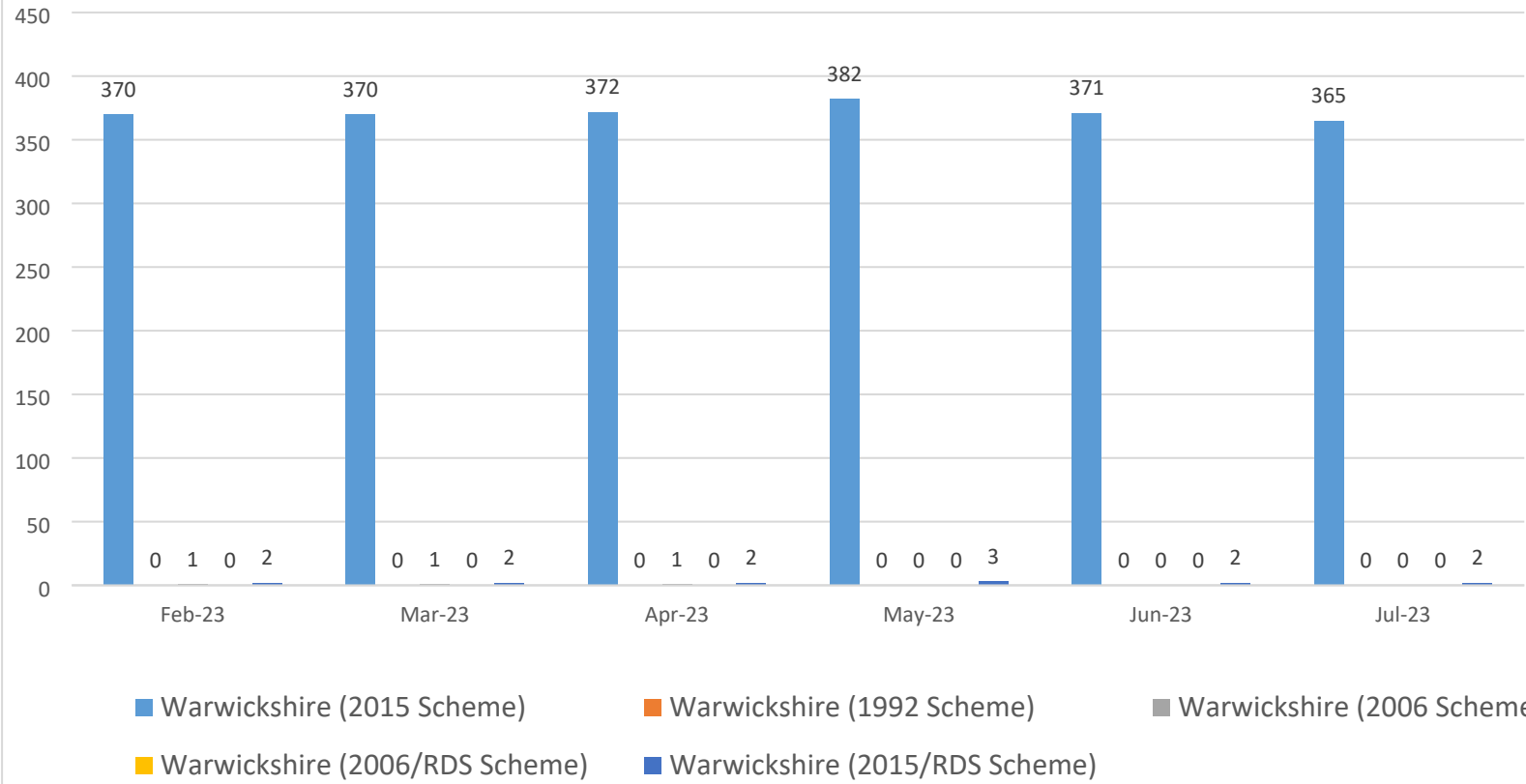


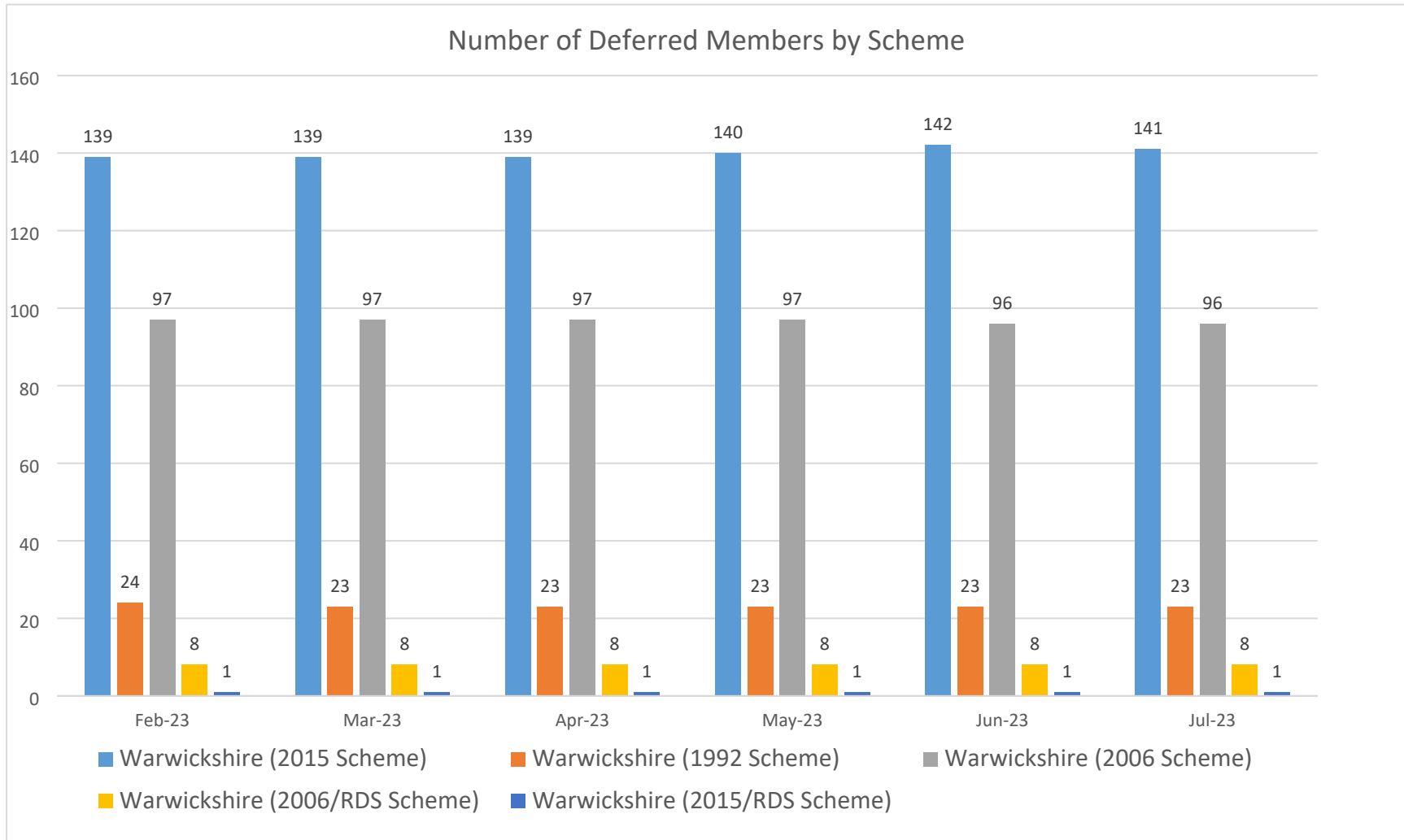
4.Membership Numbers

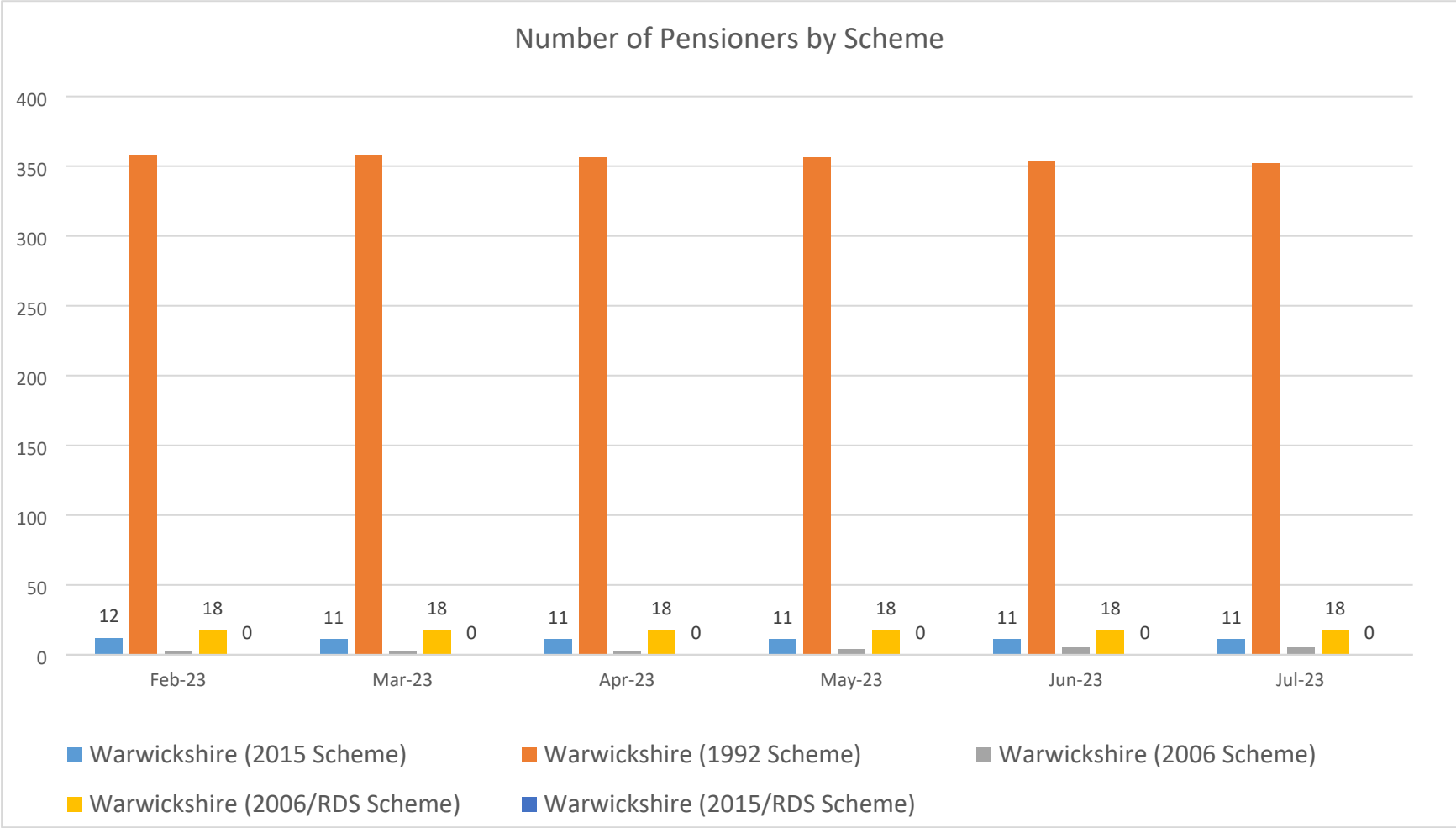
Scheme Name	Active Members	Deferred Members	Pensioners	Beneficiaries	Preserved Refund	Leavers Options Pending
Warwickshire (1992 Scheme)	0	23	354	63	0	0
Warwickshire (2006 Scheme)	0	96	5	1	2	0
Warwickshire (2006/RDS Scheme)	0	8	18	0	0	0
Warwickshire (2015 Scheme)	371	142	11	4	3	41
Warwickshire (2015/RDS Scheme)	2	1	0	0	0	1



Number of Active Members by Scheme







5. Administration Update

At the LGA Coffee Morning on 11 July there was some concern amongst FRAs about the ability to pay retirements in October.

Currently Fire fighters intending to retire in October cannot be sent a Retirement Pack, because that would have to include an RSS and all their various options. As discussed, the RSS is mandatory post 30 September and is not yet available for administrators to use.

We also don't know when the RSS will be available and so cannot confirm at the moment when we will be in a position to supply the Retirement Pack and if this issue will mean a delay in the payment of Post October retirement benefits. We will, of course, keep you updated as things progress.

You can, however, be assured WYPF will meet legislative requirements and if necessary seek further guidance on this issue.

Please ensure that you request a pension estimate for any member looking to retire between 1 October 2023 and 31 December 2023. WYPF will be able to supply the legacy figures provided you have completed and returned the disclaimer sent earlier this year.

Data breaches

None

6. Communication & Training

Keeping in Touch

If you've missed any Hot Topics communications, please head over to the fire client news blog [here](#) and sign up for updates.

Pension boards

- Warwickshire – 5 June
- Buckinghamshire – 7 June
- Derbyshire – 8 June
- Northamptonshire – 9 June
- Staffordshire – 9 June
- Cambridgeshire – 13 June
- Lincolnshire – 15 June
- Devon & Somerset – 21 June
- Nottinghamshire – 30 June

National / regional meetings

- X Whitehall TWG – 1 June
- Tax Consultation (2) with HMRC – 2 June
- Fire Scheme Advisory Board (SAB) – 8 June
- Civica – P&F McCloud TWG – 13 June
- P&F Stakeholders – Remedy – 13 June
- NERFOG – 14 June
- Fire Technical meeting – 20 June
- SAB – Valuation 2020 Assumptions
- P&F Stakeholders – Remedy – 27 June
- Valuation 2023 (GAD) – 28 June

- X Whitehall TWG – 29 June

Client training delivered by WYPF

- Staffordshire Pre Retirement – 14 June

Financial Data Extract Discussions

- East Sussex
- South Yorkshire
- Devon & Somerset
- Lincolnshire

7. Member Update

None

8. IT Update

None

9. Five Year Audit Plan 2019 – 2024

West Yorkshire Pension Fund Five Year Audit Plan 2019 - 2024	Frequency	Last Audit	Recommendations	Days	19/20	20/21	21/22	22/23	23/24	Total
Annual Accounts Verification	Annual	Jul 18	1	10	✓	✓	✓	✓	✓	
Audits Per Year					1	1	1	1	1	5
Benefits										
Local Government Scheme Contributions	2 Yearly	Nov 18	0	20			✓		✓	
New Pensions and Lump Sums - WYPF										
- Normal and Early Retirements	5 Yearly	Mar 15	0	25	✓					
- Death in Service, Post Retirement Widow and Dependent Benefits	5 Yearly	Mar 17	0	20			✓			
- Ill Health Pensions	5 Yearly	Oct 13	2	20					✓	
- Flexible Retirements	5 Yearly	Apr 16	1	20		✓				
- Deferred Pensions	5 Yearly	Mar 18	0	20				✓		
Transfers Out	3 Yearly	Nov 17	0	20		✓				
Transfers In	3 Yearly	Sep 16	2	20	✓		✓			
Reimbursement of Agency Payments	5 Yearly	Mar 18	2	15				✓		
Life Certificates	5 Yearly	Oct 15	0	15		✓				
AVC Arrangements	5 Yearly	Sep 17	0	15				✓		
Admission of New Bodies	5 Yearly	Jan 15	0	20	✓					
Pensioners Payroll	2.5 years	Mar 16	3	20		✓			✓	
Purchase of Additional Pension	5 Yearly	Mar 17	1	15			✓			
Annual Benefits Statements	2.5 years	Oct 16	0	20	✓			✓		
New Pensions and Lump Sums - Fire Service	3 Yearly	Jul 18	1	15		✓			✓	
Audits Per Year					4	5	4	4	4	21

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 70 - June 2023 \(fpsregs.org\)](https://www.fpsregs.org)

Some key issues to highlight:

FPS

Consultation on the retained Firefighters' Pensions: Proposed changes to the Firefighters' Pension Scheme (England) 2006

In [FPS Bulletin 68 – April 2023](#) we informed you that the above consultation had been launched. The LGA has responded to the consultation and our response is available on the [Consultations section](#) of the Firefighters' Pension Schemes Regulations and Guidance website.

ACTION: FRAs and administrators to familiarise themselves with the response, for information ahead of the Home Office's response to the consultation

Consultation on The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) (No.2) Regulations 2023

In [FPS Bulletin 69 – May 2023](#) we informed you that the above consultation had been launched. The LGA has responded to the consultation and our response is available on the [Consultations section](#) of the Firefighters' Pension Schemes Regulations and Guidance website.

ACTION: FRAs and administrators to familiarise themselves with the response, for information ahead of HMRC's response to the consultation.

Data Collection for 2015 remedy

In [FPS Bulletin 44 – April 2021](#) and [FPS Bulletin 66 – February 2023](#) we advised that remedy data collection tools had been developed with the assistance of software suppliers and the Fire Communications Working Group to help FRAs to collect the relevant data needed to prepare for the 2015 remedy exercise.

In [FPS Bulletin 69 – May 2023](#) we covered the Fire and Police data conference event and the workshop feedback coffee morning, which both raised concerns by administrators and software suppliers that not all FRAs had been in a position to provide the relevant data.

There are no assumptions made for missing data within the Police and Firefighters' Pension Schemes (Amendment) Regulations 2023 and FRAs should be near completion of the collection of this data. It is imperative that for administrators to be able to commence the remedy options exercise in October 2023, that they receive this data in good time.

The data collection template and notes are as follows:

[FPS remedy data collection template](#)

[FPS remedy data collection notes for completion](#)

[Age discrimination remedy data collection - Guidance for administrators and FRAs – version 2 clean](#)

ACTION: FRAs to ensure that the data collection template is completed and sent to administrators by their set deadlines, so that they are prepared for the implementation of remedy from [1 October 2023](#).

Government Actuary's Department (GAD): Data Projects and Long-Term Strategy

In [FPS Bulletin 69 – May 2023](#) we provided an overview of the Fire and Police Data Conference which took place on 17 May 2023.

We reflected on the importance of data for setting long term strategy about the management of pensions and ultimately supporting FRAs. GAD have now published [a news feature](#) reflecting on the event as well as covering a broader focus on data generally.

In the article GAD refers to a blog they have written about Pensions Dashboards, where they compared the matching process to a game of Guess Who. They then referenced pensions administration projects to another board game that I am sure we are all aware of where they urge the bankers (scheme managers) to invest time in the game to prioritise the experience of the players (the members) and provide an exceptional service.

ACTION: FRAs are advised to read GAD's write up of the event and their broader focus on data

SAB updates

SAB response to the Consultation on retained Firefighters' Pensions: Proposed changes to the Firefighters' Pension Scheme (England) 2006

In [FPS Bulletin 68 – April 2023](#) we informed you that the above consultation had been launched. The Scheme Advisory Board has responded to the consultation and the response is available on the [Consultations section](#) of the Firefighters' Pensions SAB (England) website.

ACTION: FRAs and administrators to familiarise themselves with the response, for information ahead of the Home Office's response to the consultation.

SAB response to HMRC Consultation on The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) (No.2) Regulations 2023.

In [FPS Bulletin 69 – May 2023](#) we informed you that the above consultation had been launched. The Scheme Advisory Board has responded to the consultation and the response is available on the [Consultations section](#) of the Firefighters' Pensions SAB (England) website.

ACTION: FRAs and administrators to familiarise themselves with the response, for information ahead of HMRC's response to the consultation

Other News and Updates

McCloud – unions granted right to appeal cost cap mechanism

The Court of Appeal has granted unions permission to appeal against the recent High Court judgement over the government's proposed method of paying for costs incurred by the McCloud ruling in public sector schemes. See [FPS Bulletin 67 – March 2023](#) for more information.

Pensions Dashboard Programme

On 8 June 2023, a [Ministerial Statement](#) was made to announce that as part of the reset of the Pensions Dashboard Programme, amending legislation will be laid to amend the Pensions Dashboard Regulations 2022.

On 9 June 2023 the Department for Work and Pensions (DWP) laid draft [Pensions Dashboards \(Amendment\) Regulations 2023](#).

The amending regulations remove the phased staging timeline, replacing it with a single connection deadline of 31 October 2026. The regulations will allow the DWP and the Money and Pensions Service (MaPS) *to issue guidance setting out a staged connection timeline for individual schemes, to which FRAs must have regard*. MaPS aim to collaborate with industry on the guidance later this year.

Please note: Although the connection deadline has moved to 31 October 2026, WYPF are still working towards the original timelines provided. Furthermore, additional information will be received before the summer recess and we will be provided with a revised staging date. All FRAs should be aware this may likely be earlier than 31 October 2026.

Events

FPS AGM – London – 19 to 20 September 2023 (save the date)

The Fire Pensions Annual Conference will take place from 19 to 20 September this year. The two-day programme will allow delegates to network with fellow colleagues and hear the latest news on the Firefighters' Pension Scheme from the scheme's key stakeholders. The full programme and booking link will be available in due course.

Legislation

Acts

[Legislation Acts Pensions Dashboards \(Prohibition of Indemnification\) Act 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](#)

