



Monthly Report

July 2024

Warwickshire Fire Authority



West Yorkshire Pension Fund

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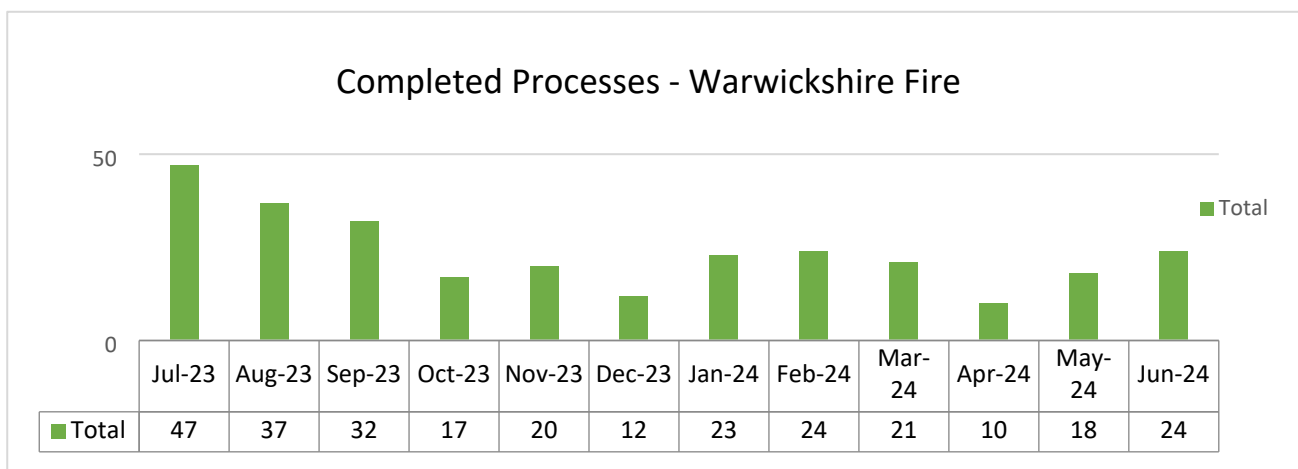


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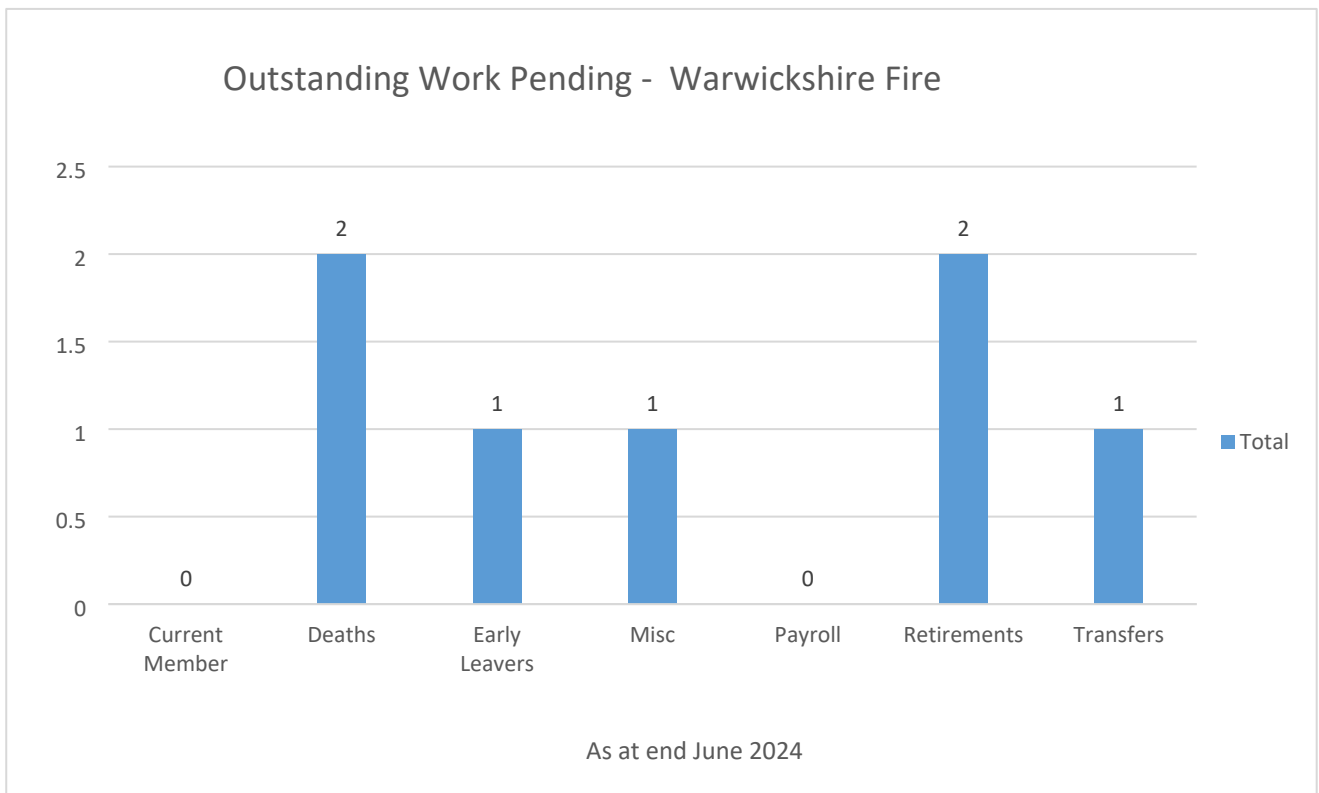
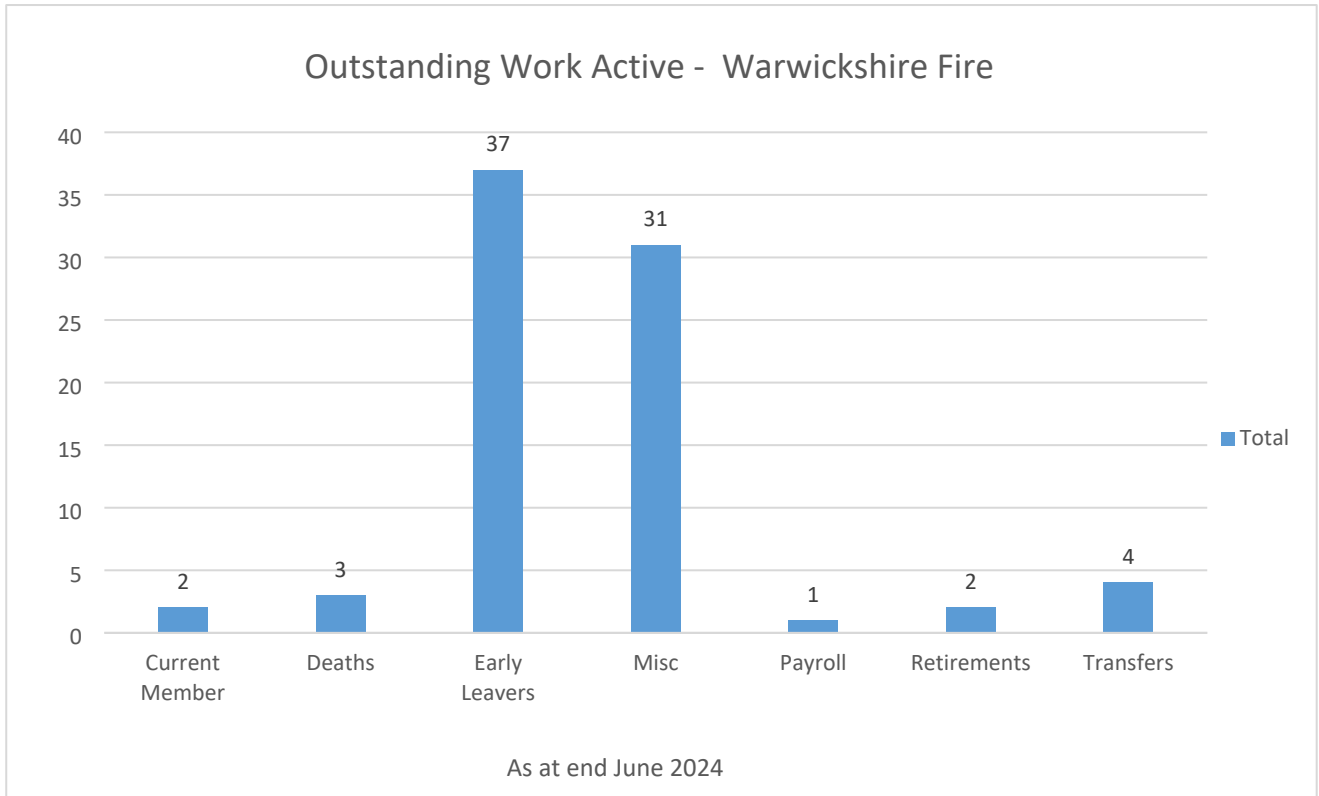
1. Completed processes

1 to 30 June 2024						
Work Type	Total Cases	Target days for each case	Target met cases	Minimum Target Met	Target met percent	Average time taken
Transfer In Quote	3	35	3	85	100	35
Deferred Benefits Set Up on Leaving	3	20	2	85	66.67	13
Pension Set Up/Payment of Lump Sum	2	3	2	85	100	3
Retirement Actual	2	10	2	90	100	2.5
Set Up New Spouse Pension	1	5	1	85	100	1
General Payroll Changes	1	20	1	85	100	2
Age 55 Increase to Pension	1	20	1	85	100	14
Death in Retirement	1	10	1	85	100	5
Dependant Pension To Set Up	1	10	1	100	100	1
Transfer Out Quote Fire	1	35	1	85	100	1
Life Certificate	7	10	7	85	100	1.86
Initial letter Death in Retirement	1	10	1	85	100	1
Monthly Pension	471	Pay date	471	100	100	



Deferred Benefits Set Up on Leaving did not meet due to high volumes of work within the team, however, the members did receive confirmation within 2 months of WYPF receiving the leaver information that they have a deferred benefit. This meets the statutory requirements.

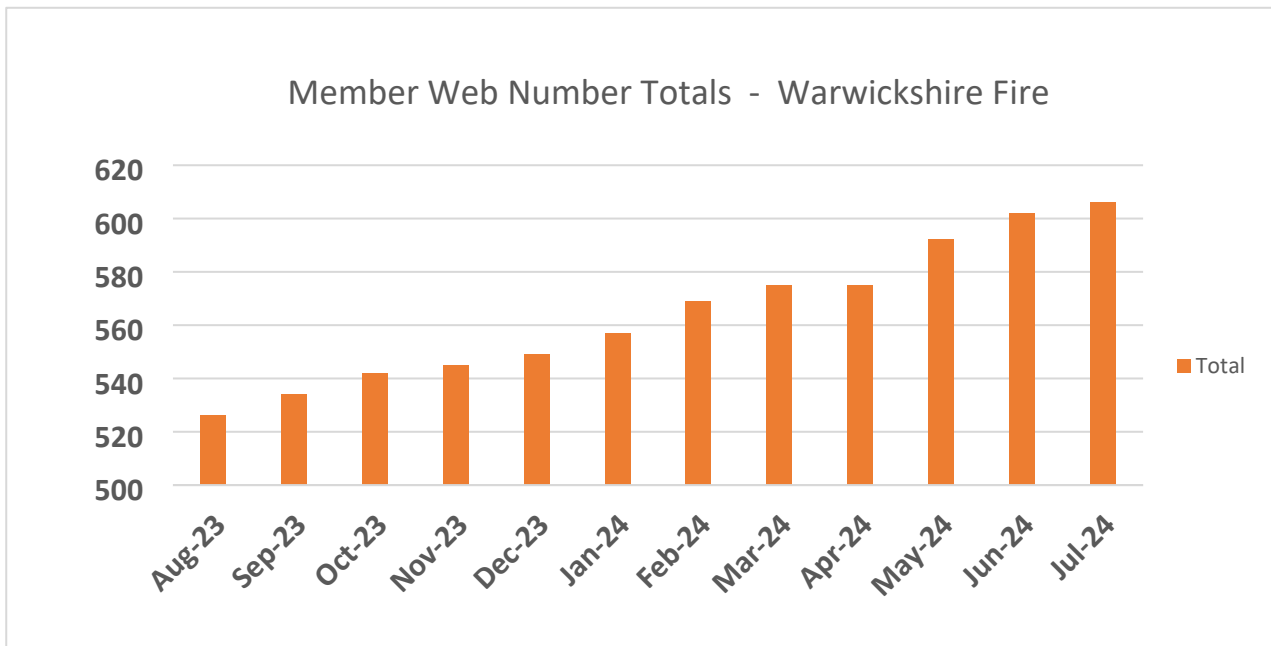
2. Work in Progress



3. Member Web Registrations

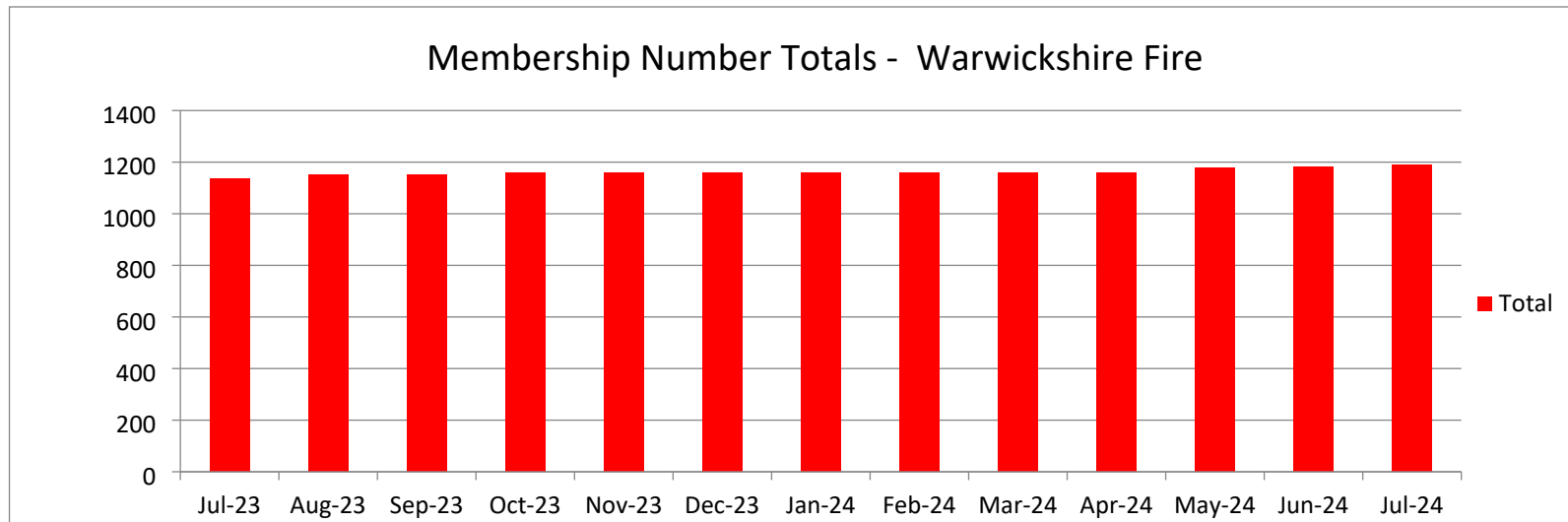
The number of members signed up to member web are:

Status	Number
Active	223
Pensioner	271
Pensioner Ex-Spouse	0
Beneficiary Pensioner	23
Deferred Ex-Spouse	0
Deferred	89

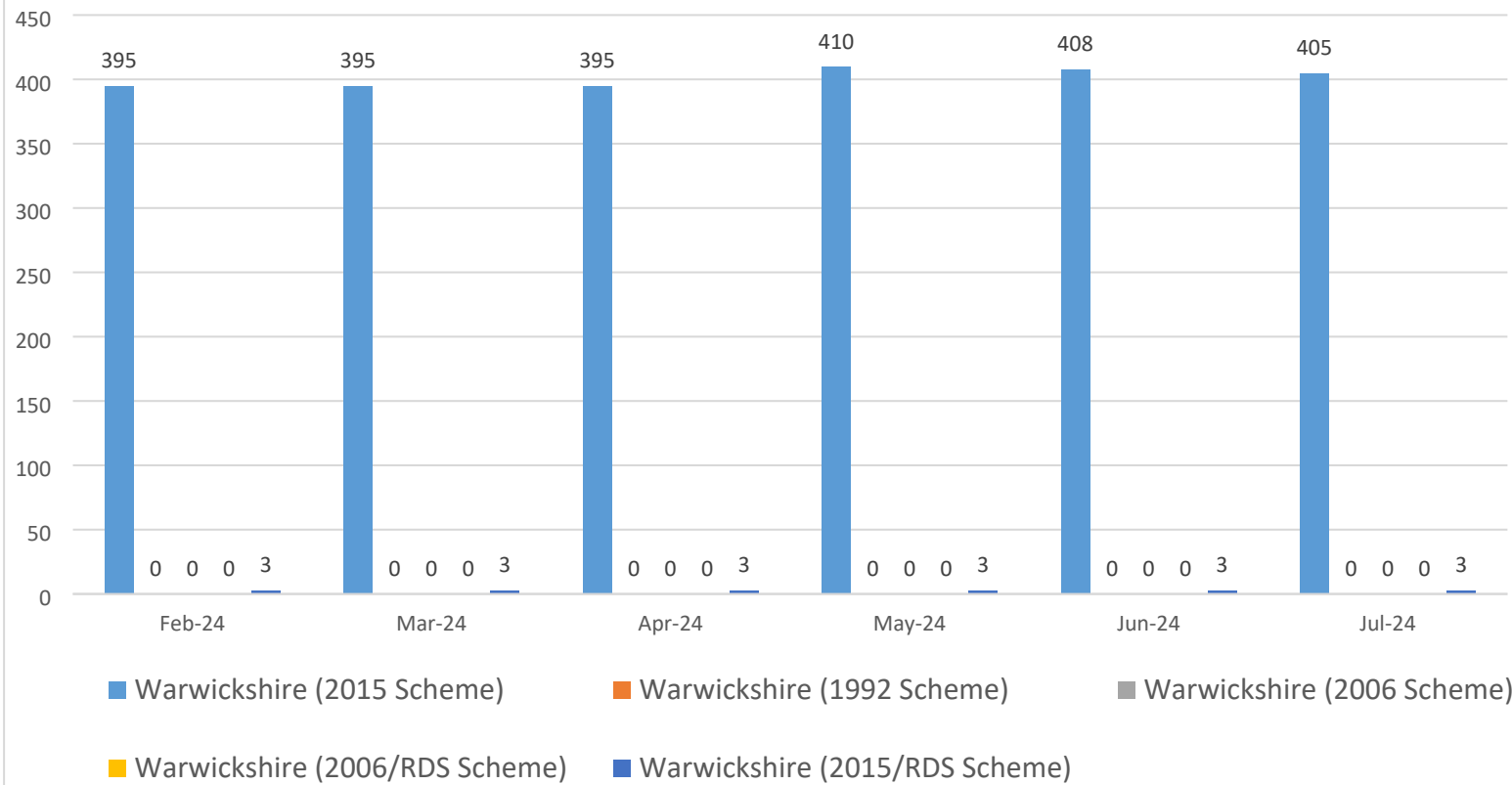


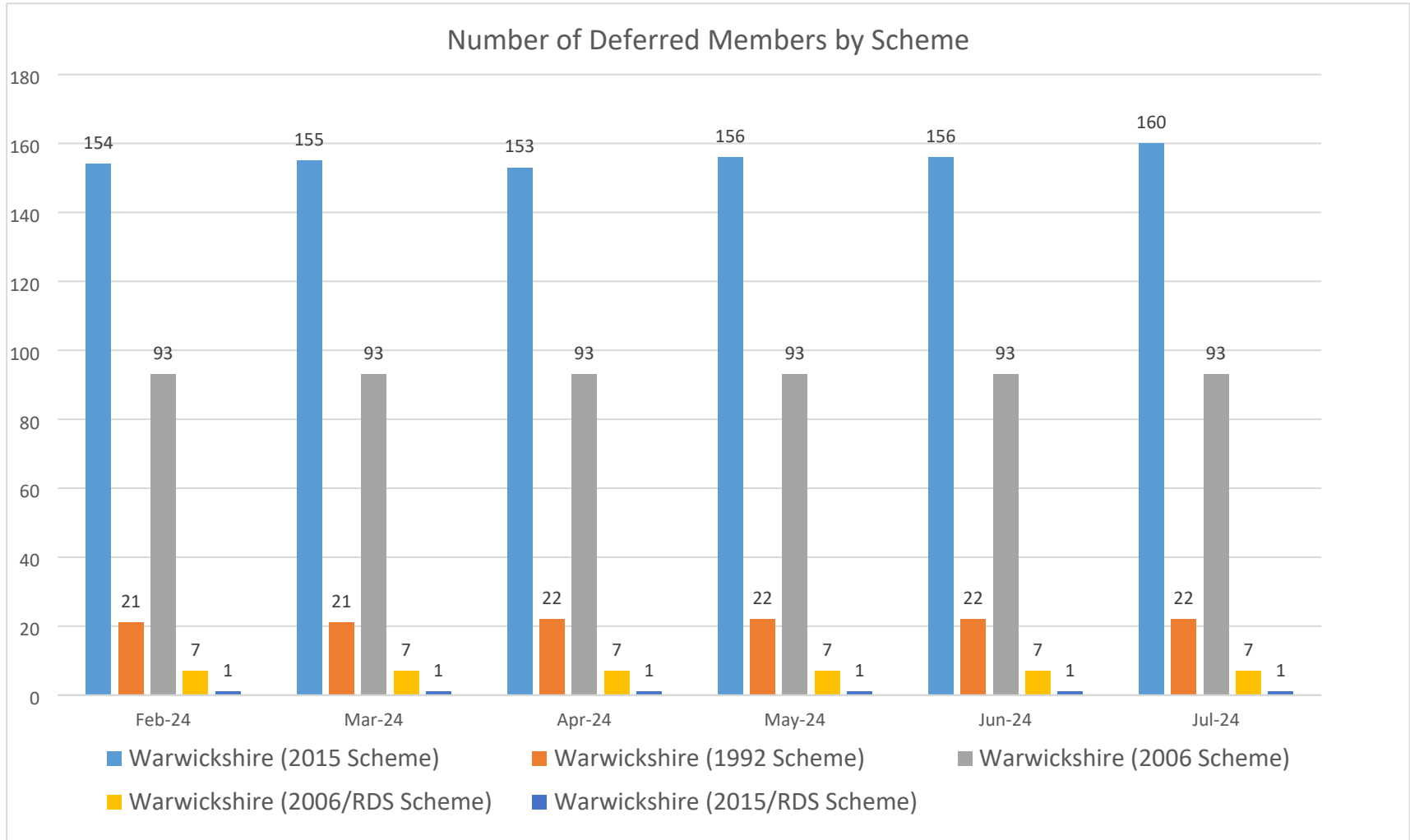
4.Membership Numbers

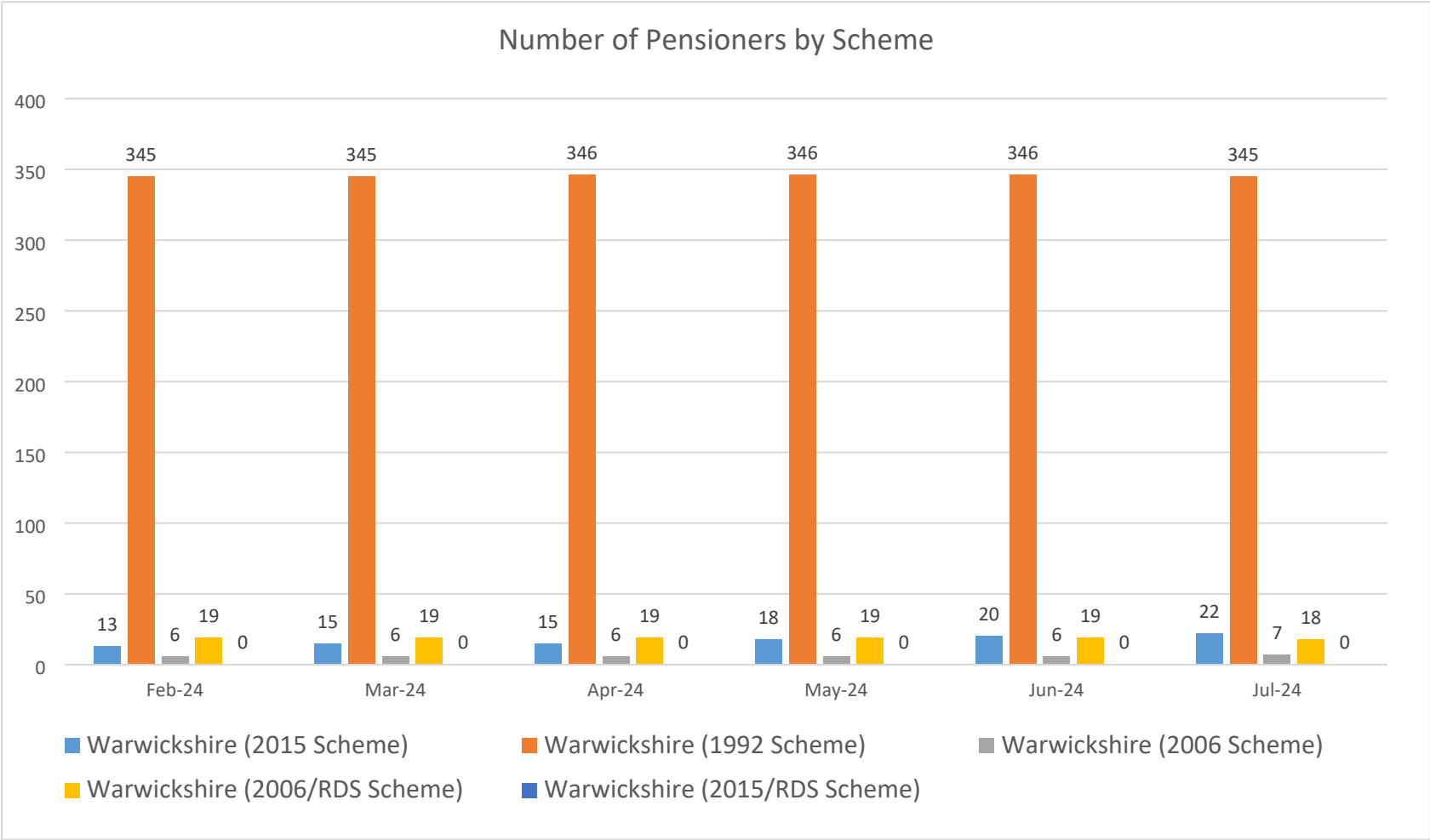
Scheme Name	Active Members	Deferred Members	Pensioners	Beneficiaries	Preserved Refund	Leavers Options Pending
Warwickshire (1992 Scheme)	0	22	345	69	0	0
Warwickshire (2006 Scheme)	0	93	7	3	2	0
Warwickshire (2006/RDS Scheme)	0	7	18	0	0	0
Warwickshire (2015 Scheme)	405	160	22	3	3	25
Warwickshire (2015/RDS Scheme)	3	1	0	0	0	0



Number of Active Members by Scheme







5. Administration Update

Matthews

Please can we request that all FRAs keep a record of all Matthews cases on a spreadsheet. West Yorkshire Pension Fund will need this data submitted 31 March 2025 so that we can do a reconciliation of the cases sent and received at this point.

Contacting WYPF

If you are looking to contact WYPF to check on the progress of a specific member or requesting information about a certain member please send your email to pensions@wypf.org.uk. Do not send your email directly to a named individual at WYPF (this includes Helen Scargill).

Immediate Choice

Following on from all the issues we have had to overcome since 1 October 2023 WYPF have now started production of the IC-RSS for those members in the green category. We will keep you updated with our progress.

Pension Saving Statements

The deadline for producing Remedy Pension Saving Statements up to the 2022/23 year and statements for 2023/24 is 6 October 2024. Because production of the ABS-RSS is delayed WYPF will not be able to use this process to produce Pension Savings Statements.

We are manually working through cases where the member currently has a Scheme Pays debit and will then move on to those who breached the Annual Allowance threshold in 2022/23 and continue to work backwards to the 2015/16 tax year.

At the moment we believe we will be able to produce the majority of statements by the deadline. Again, we will keep you updated with our progress.

6. Communication & Training

Employer Engagement

The summer season is now finish and we had 59 bookings for the 7 sessions, unfortunately one was cancelled due to sickness, and we will be working on building further cover within the team for these events.

We have received some positive feedback, with a satisfaction index of 93.40 for the sessions, however we only received 6 responses to our survey, so we ask for future events, please complete the survey as these allow to monitor how effective the sessions are to all FRAs.

The next sessions will take place in September/ October 2024 and will cover the following topics:

- Assumed Pensionable Pay
- Absences and paying contributions

We will confirm the exact dates once these are agreed.

Fire Client Survey 2024

Thank you to those of you who participated in the Fire Client Survey. We received 20 responses covering 12 FRA's. We will be looking at the results over the next few weeks and will provide feedback once the data has been collated.

Employer webcasts

Seven webcasts were held between 2nd May – 13th June 2024 covering the following topics:

- Guide to Fire Pay
- Guide to the Leaver form
- Guide to Retirement form

Pension boards

- Buckinghamshire – 5 June 2024
- Cambridgeshire – 12 June 2024
- Warwickshire – 17 June 2024
- Lincolnshire – 28 June 2024

National / regional meetings

- P& F Stakeholder Group – 11 June 2024
- Fire Scheme Advisory Board – 18 June 2024
- Fire Communications Group – 25 June 2024

7. Member Update

None

8. IT Update

We are aware that FRAs are no longer able to view the earnings and contribution screens for members on the UPM system. This issue has been reported to our software provider Civica and once we have any updates, we will let you know via Hot Topics. Apologies for any inconvenience caused by this.

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	✓	✓	✓	✓	✓
Audits Per Year					1	1	1	1	1
Local Government Scheme Contributions	2	01/11/21	2	50					
New Pensions and Lump Sums - WYPF									
- Normal and Early Retirements	5	09/10/19	1	25	✓			✓	
- Death in Service, Post Retirement Widow and Dependent Benefits	5	08/10/21	0	25		✓			
- Ill Health Pensions	5	11/07/23	0	25				✓	
- Flexible Retirements	5	30/11/20	2	25	✓				
- Deferred Pensions	5	28/06/22	0	25			✓		
Transfers Out	5	07/10/20	0	20					✓
Transfers In	5	17/05/21	0	20			✓		
Reimbursement of Agency Payments	5	10/03/23	0	20		✓		✓	
Life Existence / Certificates	5	11/08/21	3	20					✓
AVC Arrangements	5	21/12/22	0	20			✓		
Admission of New Bodies	5	07/02/20	0	20					✓
Pensioners Payroll	2.5	17/11/20	0	50		✓			
Purchase of Additional Pension	5	29/03/22	0	20	✓		✓		
Annual Benefits Statements	2.5	30/09/22	0	40				✓	
Fire Service New Pensions and Lump Sums			1						
- Normal and Early Retirements	3	17/12/20	0	33.3		✓			✓
- Ill Health and Death Benefits	3	23/06/22	0	33.3			✓		✓
- Deferred Pensions	3		0	33.3	✓			✓	
Audits Per Year					4	5	5	5	5
UK and Overseas Equities	1	01/02/23	0	75	✓	✓	✓	✓	✓
UK Fixed and Index Linked Public and Corporate Bonds	3	18/08/22	0	25		✓			✓
UK and Overseas Unit Trusts (Property and Other)	3	06/02/23	1	25		✓			✓
Fund of Hedge Funds	5	09/06/16	1	15			✓		
UK and Overseas Private Equities	3	31/03/22	3	25		✓		✓	
Global Bonds	5	11/12/18	0	15	✓				

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
Treasury Management (Short Term Cash Lending)	1	18/12/22	0	75	✓	✓	✓	✓	✓
Stock Lending	5	24/11/21	1	15				✓	
Compliance with IAP Investment Decisions and Policies	5	22/02/21	0	15	✓		✓		
Verification of Assets	5	01/03/21	0	15			✓		
Verification of Assets	5	01/03/21		15	✓				
Listed Alternatives	5	00/01/00		15			✓		
Audits Per Year					5	5	5	4	4
Additional work outside plan									
Transfer of Data to New Pensions System		02/07/12	0						
Monthly Contribution Data Usage		20/08/15	6						
Information Governance Including GDPR		01/05/19	7						
Transfer of Data From Outside Bodies		10/06/19	6						
Pooling Arrangements		20/03/19	1						
Custodial Transfer Arrangements		01/07/20	0						
Accuracy of Contributions Recorded on Member Records		10/02/20	7						
GLIL		30/07/20	1						
Accuracy of Contributions Recorded on Member Records - Follow Up (i)		05/11/21	2						
NLGPS Collaborative Work - Common Custodian Arrangements		30/04/21	1						
Business Continuity		17/01/22	5						
Shared Service Admission		07/04/22	6						
NLGPS Collaborative Work - NPEP		29/06/22	3						
NLGPS Collaborative Work - GLIL Infrastructure		18/04/23			1				1
Exiting Employers		25/04/23			1				1
No of audits					12	11	11	10	12
Audit days over five years				885	177	177	177	177	177
Resourced days				1,225	245	245	245	245	245
Headroom				340	68	68	68	68	68

10. Overriding Disclosure Time Limits

Disclosure Requirement	Time Limit	Number of breaches in month
Material alterations to basic scheme information	Within 3 months of the change taking effect	0
Transfer Credits (quote)	Within 2 months	0
Annual Benefit Statements	By 31 August each year	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 \(fpsregs.org\)](https://www.fpsregs.org)

Some key issues to highlight:

FPS

Age Discrimination Remedy – NS&I rate update

The National Savings & Investment (NS&I) rate has been updated from 3.65% to 4% from 23 May 2024.

<https://www.nsandi.com/historical-interest-rates>

The change in rate will affect all Sargeant remedy interest calculations which are based on NS&I rates. This affects both the GAD Tax and Contributions calculator and the standalone interest calculator.

An updated version of the tax and contribution calculator, data input csv. File and user guide have been published on the [Age Discrimination Remedy – GAD Tax and Contribution calculator section](#) of the member area of the [FPS regulations and guidance](#) website.

In our [email](#) to scheme managers, internal pensions, and finance contacts of 5 June 2024, we confirmed that GAD had updated the standalone interest calculator, however this was incorrect, as that calculator related to settlements for the devolved nations periodical contribution cases, and not England where this provision is not available.

GAD have confirmed that they will not be updating the Standalone interest calculator, and that users will need to add the new NS&I rate on the 'Assumptions' tab of the calculator. As a reminder the link to the standalone interest calculator held on GADs website and the password is available in the [Age Discrimination Remedy – Useful information](#) section of the member area of the website.

FRAs are reminded to use the tax and contribution calculator published on the website and are recommended **not to save a local version**. This is to ensure that they are using the most up-to-date version.

FRAs who have already provided the tax and contribution outputs to their administrators with a calculation date on or after 23 May 2024 on an earlier version of the calculator will need to provide an updated calculation.

Administrators should take instructions from their software suppliers on how the rate change will affect the data they have already received and communicate it with their clients accordingly.

Age Discrimination Remedy – Data Sharing

In [FPS Bulletin 77 – January 2024](#), we published a data sharing agreement, data request and guidance for scheme managers setting out the recommended process and timescale of how FRAs should share data between FRAs in a timely manner.

In [FPS Bulletin 79 – March 2024](#), we published updated guidance to reflect reasonable timescales and stressed the importance of providing data in a timely manner, as this can result in a delay in payment of a members retirement benefits, and could result in a member complaint and/or a breach in law.

As a reminder the relevant contacts that FRAs should send their data requests to for each FRA, are held within the [Firefighters' Pension Contacts](#) section of the member area of the [FPS regulations and guidance](#) website. Please ensure that these are kept up to date, to avoid any delays.

ACTION: Scheme managers should ensure:

- that those individuals who are working on the age discrimination remedy GAD calculations are acknowledging receipt of data requests and are responding in a timely manner in line with the guidance.
- That the contact for their FRA is kept up to date.

Age Discrimination Remedy - Immediate Choice Remediable Service Statement rollout update

On 3 June 2024, we met with Chief Fire Officers, scheme managers, and internal pension contacts to discuss the current position with regards to the rollout of Immediate Choice Remediable Service Statements (IC RSS).

To confirm, the outstanding issue identified only affects members who have received an unauthorised lump sum i.e. members with legacy FPS 1992 membership who when they retired received an unauthorised lump sum and paid a tax charge.

We continue to liaise with HMRC and HM Treasury (HMT) on this and will keep you up to date with any developments. It is worth noting that as we have now entered a pre-election period, we are unlikely to receive any substantial updates until after the General Election.

In the interim, there are several cohorts of members which remain unaffected and can receive their IC-RSS, these have been split these into three 'traffic light' groups as follows:

Green	Amber	Red
Legacy FPS 2006 member with no eligibility for Matthews 2 or outstanding election	Higher tier ill health (single source ill health)	Unprotected and *taper protected legacy FPS 1992 members who elected for maximum lump sum (ie. paid and unauthorised tax charge) *who at the point of retirement had tapered into FPS 2015
Legacy RDS modified members with no eligibility for Matthews or outstanding election	Protected and *taper protected legacy FPS 1992 members who elected for maximum lump sum (ie. paid an unauthorised tax charge) *who at the point of retirement had not tapered into FPS 2015	
Legacy FPS 1992 members who retired with restricted commutation (ie. Age 50 with 25 years service)	Legacy FPS 2006 members with an outstanding Matthews 2 election	
Legacy FPS 1992 members who remain within authorised limits (ie. No lump sum or lump sum within HMRC limits)	Legacy RDS modified members with an outstanding Matthews 2 election	

FRA's are encouraged to write to members who fall into the **red category** so they remain reliably informed. A [template](#) with suggested wording has been provided. . A local decision is required on whether you would like to adapt it and arrange for it to be shared members who fall into the amber category.

At our LGA drop-in session on 17 June 2024, some FRA's confirmed that they have made the decision to contact the green category as well. [Cheshire and Tyne and Wear FRA's](#) have very kindly shared their follow up letters for others to use should they deem appropriate.

On 19 June 2024 we sent an [email](#) to administrators providing some suggested template wording to be included within retirement letters to explain the tax spreading mechanism available to members who may be put into a higher tax bracket following receipt of arrears of pension and lump sum.

The follow up member communications are available on the [retrospective remedy](#) section of the [FPS regulations and guidance](#) website

We have also updated the [member FAQs](#) to reflect our understating of the current position. These are available on [the FPS member](#) website.

ACTION:

Scheme managers:

- Should consider the cases set out in the 'traffic light' categories and decide whether they agree and instruct their administrator accordingly.
- Are encouraged to send out the member communication to those members in the red category and should consider whether they also wish to contact those in the amber and green categories.

Administrators are encouraged:

- to discuss which cases they can take forward with their FRA clients and process accordingly.
- to consider the suggested template wording and include in their retirement letters where appropriate

FPS regulations and guidance website updates

We have been making some changes to the website, so do not be alarmed if you start to see some of the pages in a different format. We are doing this, in a hope, to try to make things easier for stakeholders to reference items, now that there is a lot more content on some of the pages, particularly for the Sargeant and Matthews remedies.

We have also added two new pages to the [Regulations](#) section of the website, these are:

- [Age Discrimination Remedy regulations](#)
- [Special Members of the FPS 2006 regulations.](#)

Each page sets out the relevant regulations that are required to implement the particular remedy, so that they are all in one please for ease of reference.

Matthews – GAD calculator bulk upload

Further to several requests from FRA's relating to the GAD calculator bulk upload functionality, GAD will be providing an hour's session starting at **11am on Wednesday 10 July**. If you are interested in attending, please email the BluelightPensions@local.gov.uk.

Events

Local Pension Board (LPB) Training Sessions

Further to [FPS Bulletin 77 – January 2024](#) where we launched our new LPB training and the success of our first session which we covered in [FPS Bulletin 79 – March 2024](#).

We are excited to release the dates of the training and the proposed speakers.

- Wednesday 18 September 2024 11:00 – 15:30 (In person - 18 Smith Square) ([bookings live on LGA events page](#))
- Thursday 23 January 2025 10:00 – 14:00 (MS Teams) ([Fully booked](#))

We are also pleased to release our 2025 dates as follows:

- Tuesday 25 March 2025 10:00 – 14:00 (MS Teams) ([5 spaces left](#))
- Monday 16 June 2025 13:00 – 17:00 (MS Teams)
- Wednesday 17 September 2025 11:00 – 15:30 (in person – 18 Smith Square)
- Thursday 22 January 2026 10:00 – 14:00 (MS Teams)

Attendees will hear from a range of speakers including:

LGA – to provide an overview of the FPS scheme(s) and current pension related hot topics e.g. Matthews and McCloud

SAB (England) Chair – to give an introduction and overview of the work that SAB are involved in.

Fire LPB Effectiveness Committee Chair – to provide input on LPB effectiveness and what the committee have been working on.

The Pensions Regulator – to provide an update on the Administration and Governance survey and how the results relate to Fire, as well as covering the importance of the Public Sector Pensions toolkit and any current developments e.g. the General Code. The Pensions

Dashboard Programme (PDP)/ The Pensions Regulator (TPR) – to provide an update on the programme and requirements on scheme managers/to provide detail of the tools that scheme managers can use to help them prepare for dashboards e.g. checklists.

To book:

Please email bluelightpensions@local.gov.uk for the MS Teams sessions and we will announce when the booking link goes live for the in-person session at the LGA offices, 18 Smith Square, Westminster, SW1P 3HZ.

ACTION: Readers are asked to make their LPB members aware of the training sessions and encourage them to book onto a session.

Firefighters Pensions AGM – 18 and 19 September 2024

We are pleased to announce that bookings have opened for our AGM.

The two-day programme allows delegates to network with fellow colleagues and hear the latest news on the Firefighters' Pension Scheme (FPS) from the scheme's key stakeholders.

You will hear important updates, from:

- The Home Office
- The Pensions Regulator
- First Actuarial
- The SAB legal advisor
- The Pension Dashboards Programme

Day one – Wednesday 18 September 2024 16:30 – 18:30

This will follow the Local Pension Board training session and is primarily for Scheme Managers and Local Pension Board members, day one of the conference will provide practical guidance on the role of the scheme manager and will offer the opportunity to network with counterparts in other FRAs.

Following this session there will be a drinks reception on the terrace from 18:45.

Day two – Thursday 19 September 10:00 – 15:30

Day two of the conference provides delegates with an annual update on the Firefighters' Pension Scheme from key stakeholders.

Bookings are open on the LGA Events page:

[Day One](#)

[Day Two](#)

FPS coffee mornings

Our MS Teams coffee mornings are continuing in July 2024. The informal sessions lasting up to an hour allow practitioners to catch up with colleagues and hear a brief update on FPS issues from the LGA Bluelight team.

We are pleased to confirm that we will be holding a coffee afternoon on 9 July 2024 from 14:00 till 15:00, where we will be covering statutory deadlines.

We will also be holding a coffee morning on 23 July 2024 at the usual time of 10:00 till 11:00.

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

11 June 2024 – PSPJOA 2022 Compensation Mechanism

- [LGA slides](#)
- [Home Office Slides](#)

If you do not already receive the meeting invitations and would like to join us, please email 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](#)