

Monthly Report

December 2024

Warwickshire Fire Authority



West Yorkshire Pension Fund

Prepared by:

Matt Mott

Head of Governance and Business Development

Mobile: 07815 476877

Email: matt.mott@wypf.org.uk

West Yorkshire Pension Fund

Aldermanbury House

4 Godwin Street

Bradford

BD1 2ST

www.wypf.org.uk

Follow WYPF on Twitter www.twitter.com/wypf_lgps

Follow WYPF on Facebook www.facebook.com/westyorkshirepensionfund

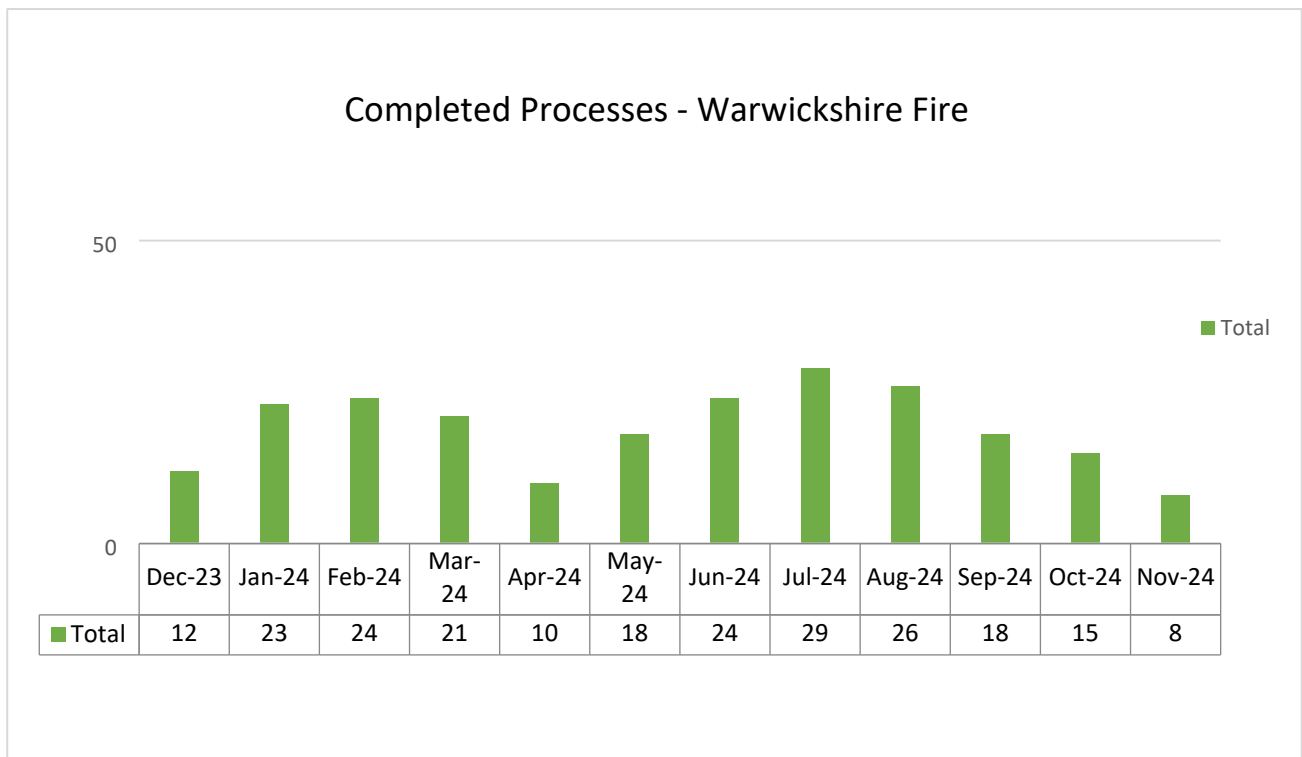


Contents

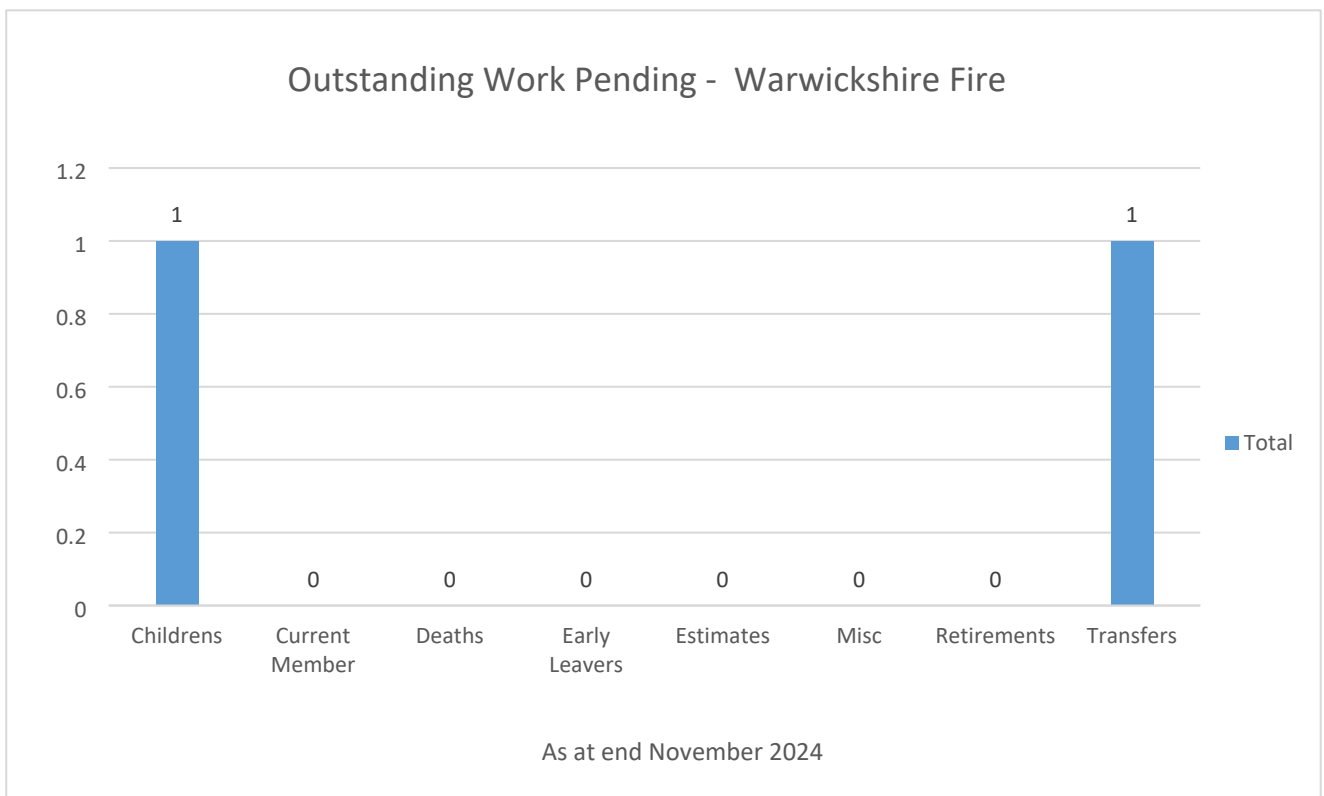
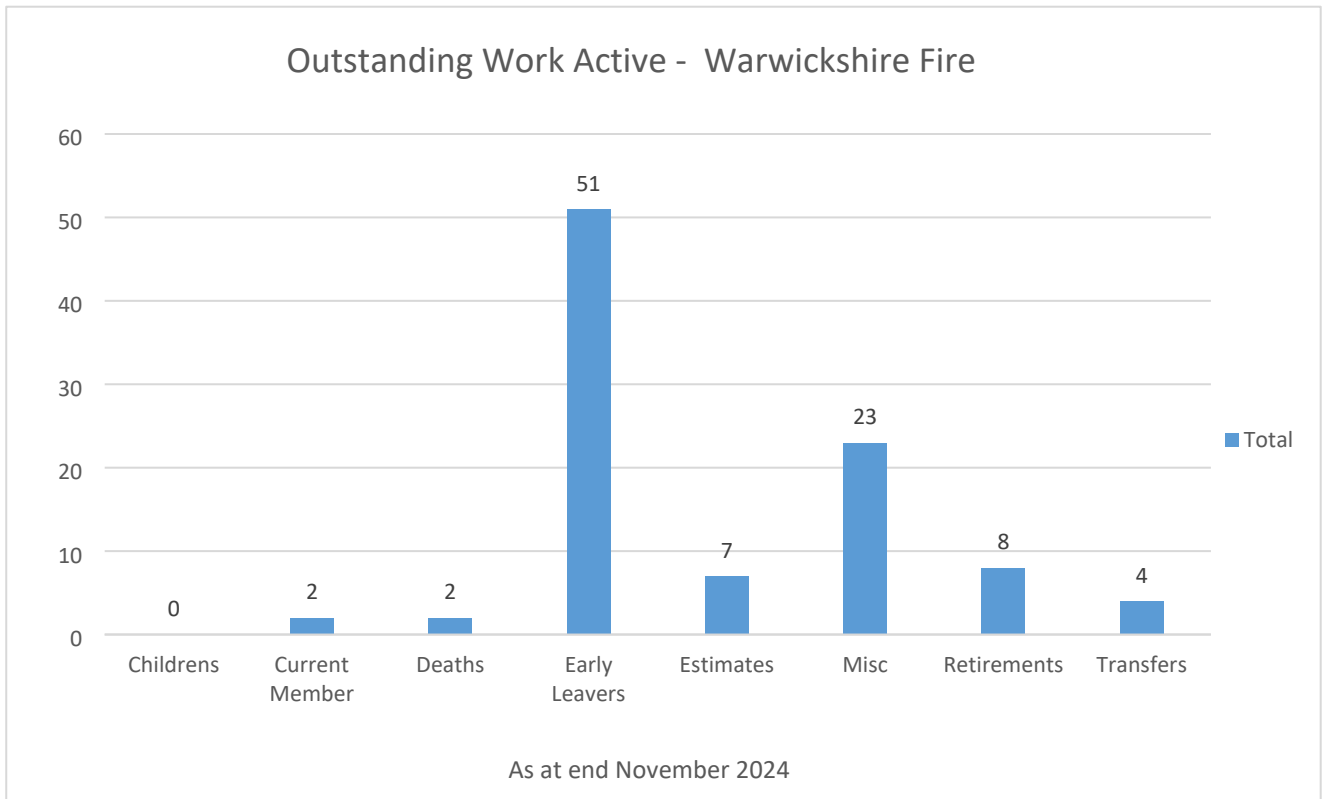
1 Completed work	4
2 Work in progress	5
3 Member web registrations	6
4 Membership Numbers.....	7
5 Administration Update	11
6 Communication & Training.....	12
7 Member Update	12
8 IT Update	13
9 Five Year Audit Plan	14
10 Overriding Disclosure Time Limits	16
11 Calendar of Events.....	18
12 Regulations/Fire Scheme Update	19

1. Completed processes

1 to 30 November 2024						
Work Type	Total Cases	Target days for each case	Target met cases	Minimum Target Met	Target met percent	Average time taken
Change of Address	1	20	1	85	100	20
Deferred Benefits Into Payment / Payment of Lump Sum	1	3	1	85	100	2
General Payroll Changes	1	20	1	85	100	1
Pension Set Up/Payment of Lump Sum	1	3	1	85	100	2
Refund Quote	1	35	1	85	100	25
Retirement Actual	1	10	1	90	100	2
Update Member Details	2	20	2	100	100	1
Monthly Pension	486	Pay date	486	100	100	



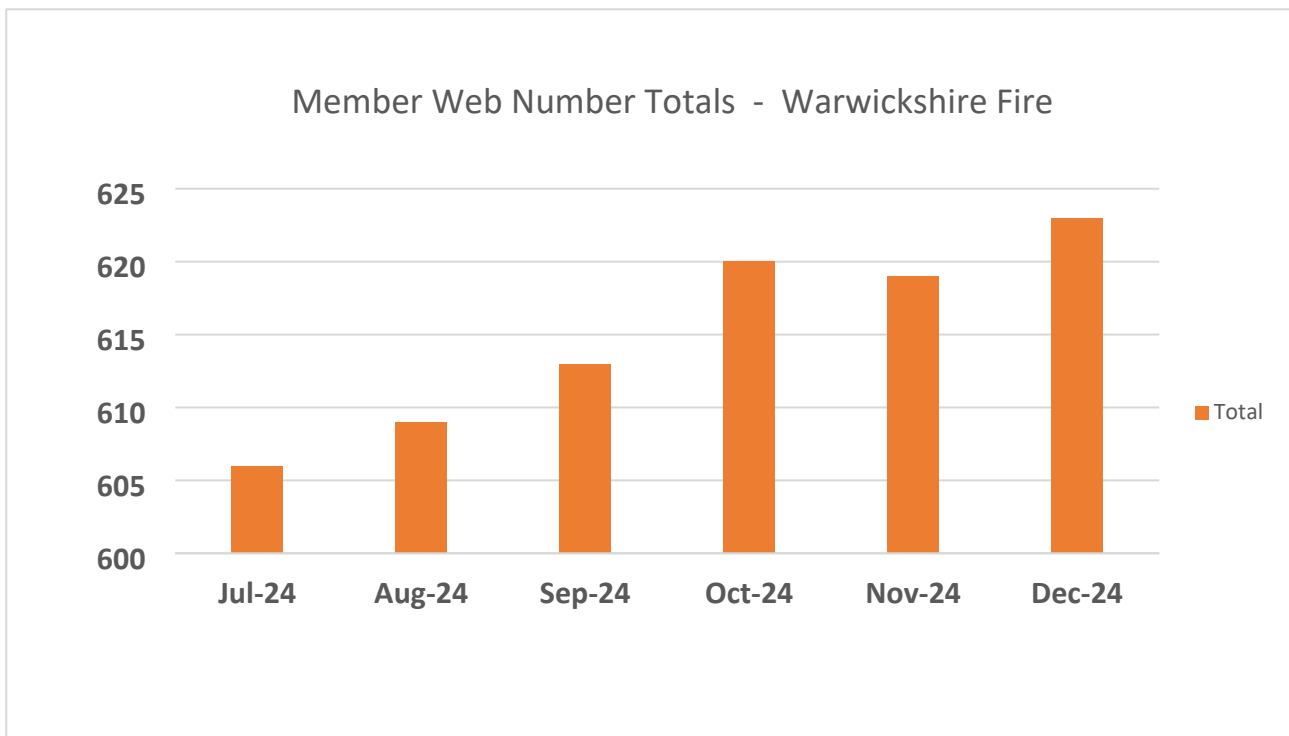
2. Work in Progress



3. Member Web Registrations

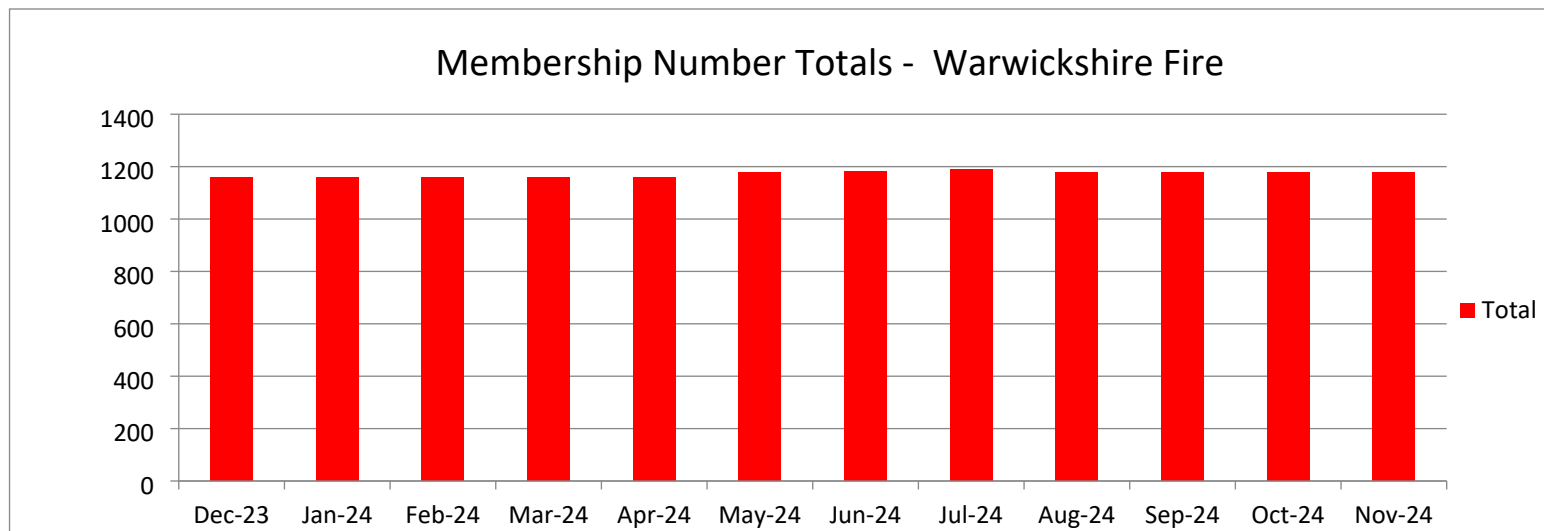
The number of members signed up to member web are:

Status	Number
Active	216
Pensioner	286
Pensioner Ex-Spouse	0
Beneficiary Pensioner	24
Deferred Ex-Spouse	0
Deferred	97

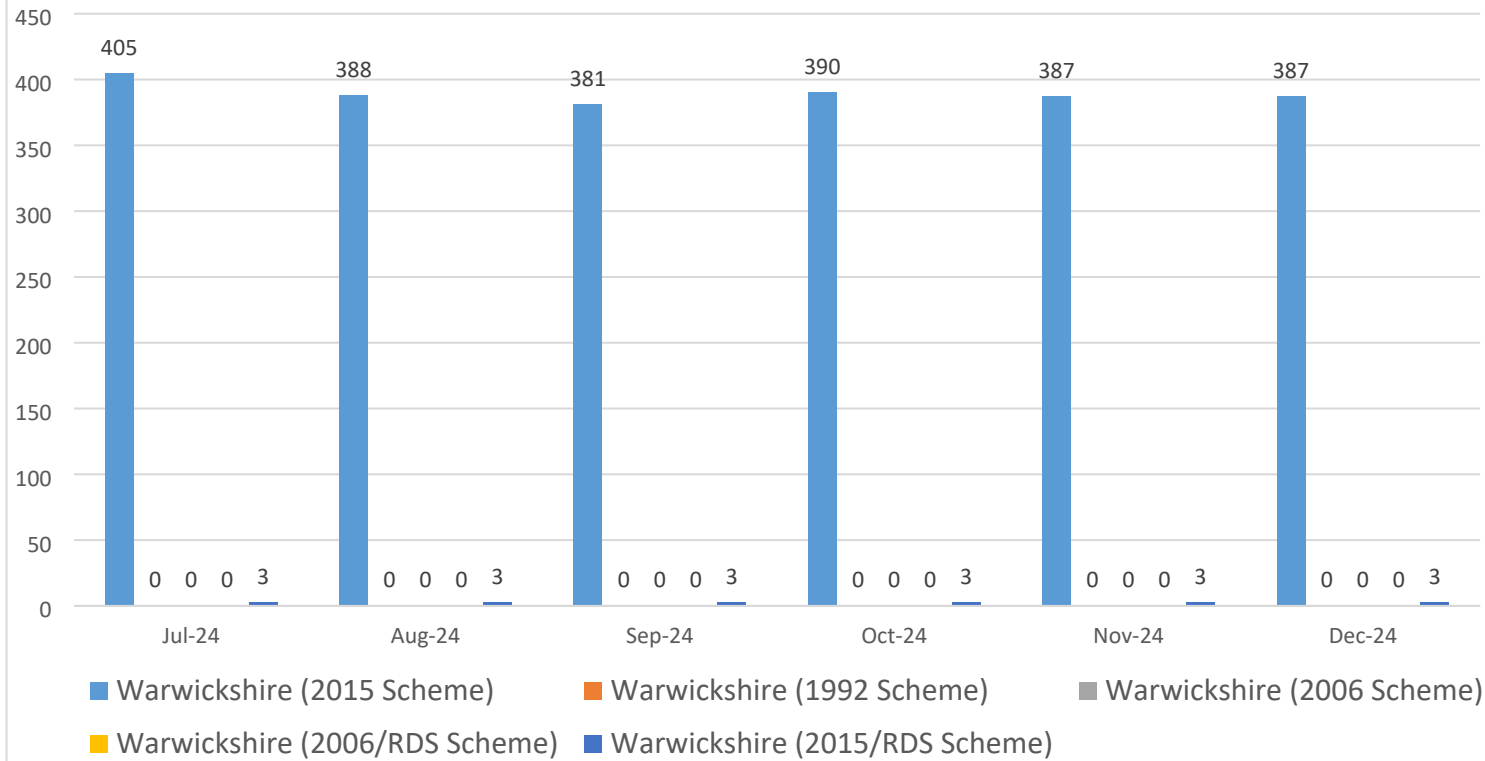


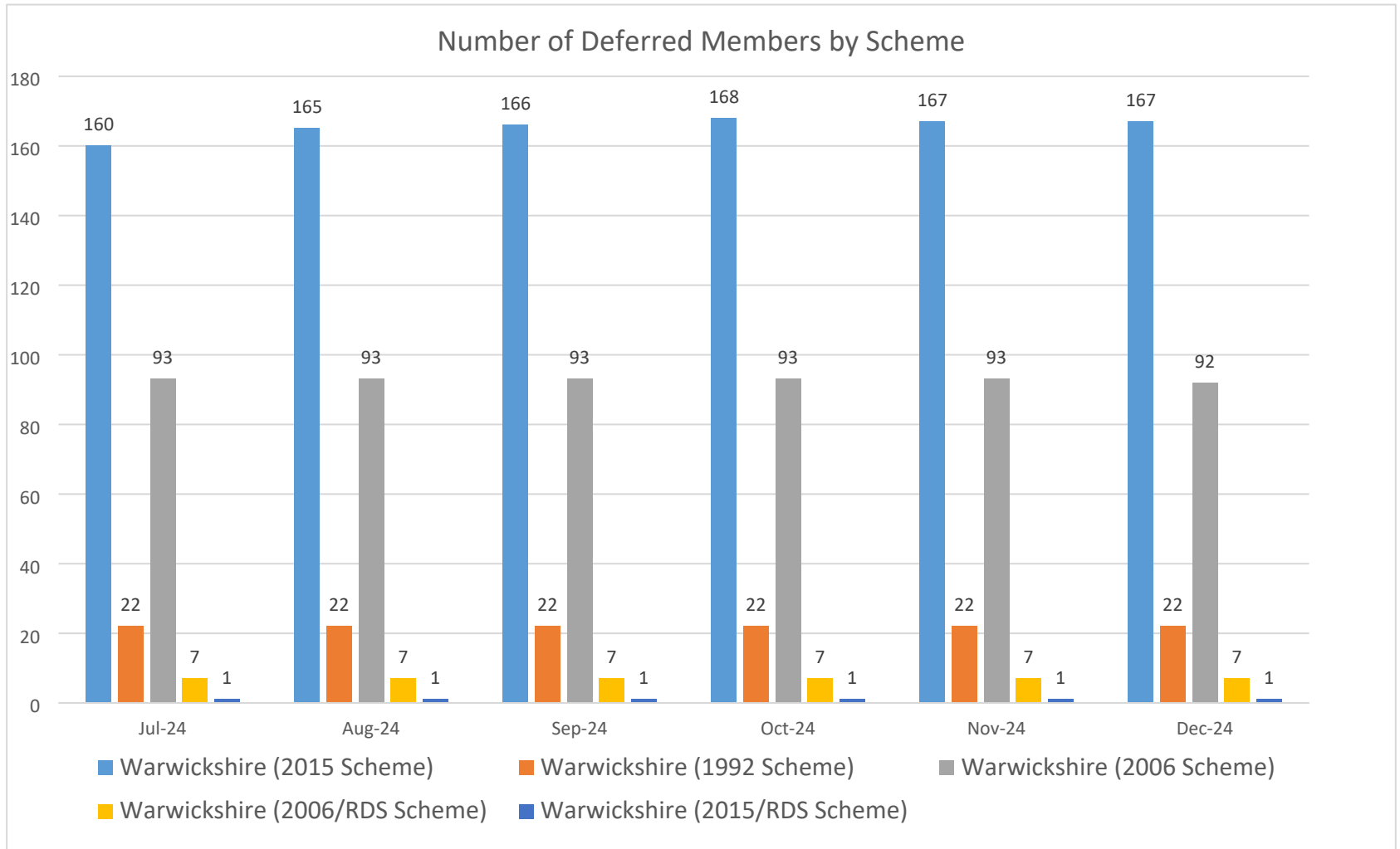
4.Membership Numbers

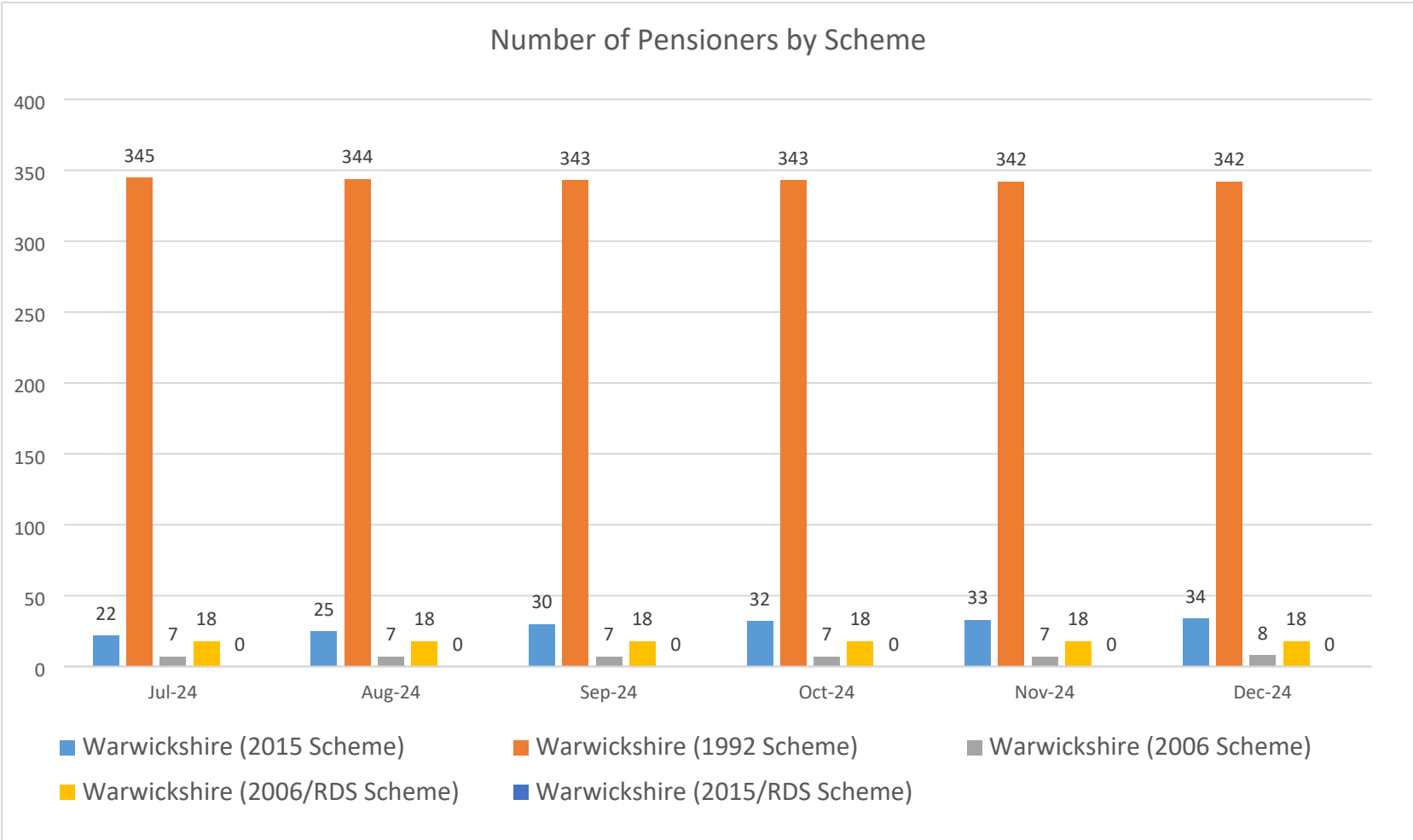
Scheme Name	Active Members	Deferred Members	Pensioners	Beneficiaries	Preserved Refund	Leavers Options Pending
Warwickshire (1992 Scheme)	0	22	342	72	0	0
Warwickshire (2006 Scheme)	0	92	8	3	2	0
Warwickshire (2006/RDS Scheme)	0	7	18	0	0	0
Warwickshire (2015 Scheme)	387	167	34	3	3	14
Warwickshire (2015/RDS Scheme)	3	1	0	0	0	0



Number of Active Members by Scheme







5. Administration Update

Matthews

Notice of Appointment Forms:

Following on from the November update and feedback, we can confirm the Notice of Appointment Form is now editable. This can be found at: <https://www.wypf.org.uk/fra-zone/fra-forms-guides-and-factsheets/>

Requests for Data to complete GAD Calculator:

WYPF has not yet received a response from GAD regarding the item below; a reminder was sent on 6 December 2024 and we will feedback once we receive a response.

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

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

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

GAD Calculator:

FPS Bulletin 87 informs us that GAD will be releasing an updated version of the calculator in December. Please see the excerpt and action from the bulletin:

Calculator forthcoming update

GAD will be releasing an updated version of the calculator alongside the December interest file update. This will include:

- The impact on Matthews first exercise purchased pension of a new standard to special conversion election (via the associated change in final pensionable pay)
- Expansion of the outputs for without-commutation to include pension amount at calculation date for pensioners
- Allowing cases where deferred members accessed unreduced benefits early due to ill health
- Improvements to validations, in-calculator text and user guide (including many of those recommended by First Actuarial in their review of the calculator earlier in 2024)

ACTION: Scheme managers: Should recalculate any cases processed to date where pension was purchased in the Matthews first exercise, but standard to special conversion was not chosen until this Matthews second exercise, using this new Matthews 2 Calculator (version 2.5)

ABS-RSS update

On Monday 9 December we issued an update to your strategic and administration contacts setting out the latest position regards the 2024 ABS-RSS for in-scope members. You should ask your contacts for a copy of this this.

In summary we explained that following our initial communications in the summer when we informed you that we wouldn't be able to produce ABS-RSS by the usual 31 August deadline, that although we now have all the necessary system developments to proceed with ABS-RSS we're still in the testing phase which will likely continue past 31 December.

As a result, we'll now aim to produce your members' ABS-RSS early in the new year, but before the statutory deadline of 31 March 2025. Our member website has been updated to reflect this and we will be writing to your members individually later this month explaining the situation.

Data Checks

Please can we remind all FRAs to ensure they double check any data/forms they are sending to us.

1. Ensuring that any medical certificates are sent to WYPF at the same time as the Retirement Notification.
2. To make sure when dealing with an ill health retirement they check whether Assumed Pensionable Pay should apply
3. When sending the IDF Retirement Spreadsheet that the pay figures are checked before supplying. The spreadsheet highlights in red where the pay figure goes down. Where this happens, the figures should be checked and if the reduced pay is correct then a note explaining why should be added. This will ensure no query is generated by WYPF and will stop both parties looking at the case more than once

6. Communication & Training

Pension boards

1. Warwickshire– 4 November 2024
2. Staffordshire – 14 November 2024

National / regional meetings

1. PLSA Budget webinar – 6 November 2024
2. Administrator Forum – 11 November 2024
3. NPCC/LGA meeting on HMRC Offsetting provisions
4. Fire Technical Working Group – 25 November 2024
5. North East Region Pensions Officer Group – 27 November 2024

Other

1. Cambridgeshire Pre Retirement Seminar – 8 November 2024
2. West Yorkshire Pre Retirement Seminar – 12 November 2024

7. Member Update

None

8. IT Update

Systems Update

All system developments and amendments have been received from Civica.

Currently data is being uploaded into the test system and checks are being carried out on accuracy of data, processes and calculations.

Rollback has been successful in test and we are now uploading to the live system with data from the first 7 FRAs. Testing has begun in live and will continue through December and into January.

Pensions Dashboard

We have begun a series of monthly comms for FRAs, a countdown to October 2025 and we are just finalising a communication to all FRAs regarding our current understanding of the process, timings and responsibilities for delivery of Dashboard. It will also include information about our data testing exercise. We expect this to be distributed in the next week or two.

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	Breach for in scope scheme members
Annual Benefit Statement (upon request)	Within 2 months of request, if not already provided within previous 12 months	0
Deferred Benefit Statements	By 31 August each year	Breach for in scope scheme members
Deferred Benefit Statement (upon request)	Within 2 months of request, if not already provided within previous 12 months	0
Pension Savings Statements	By 6 October each year	0
Cash Equivalent Transfer Value Out	Within 3 months of request	0
Accessing Benefits before Normal Pension Age	2 month of benefits becoming payable	0
Accessing Benefits on or after Normal Pension Age	1 month of benefits becoming payable	0
Notification of Deferred Benefit entitlement	2 months of being notified of leaver	0

Divorce Time limits

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

11. Calendar of Events

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

12. Regulations/Fire Scheme Update

Age Discrimination Remedy updates

GAD Tax and Contributions calculator

On 7 November 2024, we [emailed](#) scheme managers, internal pension, finance and HR contacts, to inform them that GAD had published a new version of the GAD calculator.

The calculator allows for periodical payments for opted out contingent decisions.

This should only be used for opted out service within the remedy period. As a reminder pre and post remedy periods can only be repaid as per the pension regulations in place and cannot be paid in periodical payments.

As with previous updates, we ask that you use the version published on the [GAD Tax and Contributions Calculator](#) section of the [FPS regulations and guidance](#) website, and do not make a local copies of the calculator, to ensure you are using the most up to date version.

Action: Scheme Managers should ensure that they are using the correct version of the calculator

Immediate Detriment

Readers will recall that in [FPS Bulletin 50 – October 2021](#) we made you aware of the [FBU and LGA's joint statement](#) to announce the agreement of a [Memorandum of Understanding and Framework](#) for managing immediate detriment cases arising from the McCloud/Sargeant age discrimination judgment and supporting guidance was published.

Now that both the [Public Service Pensions and Judicial Officers Act 2022](#) and the [Firefighters' Pensions \(Remediable Service\) Regulations 2023](#) are in force. FRAs may have begun to receive queries from members regarding how this may affect their benefits that are in payment.

We are currently working with Bevan Brittan to review their position and establish what guidance may be required. We would therefore recommend that you currently do not take any steps to rectify their position, but please do let us know through bluelightpensions@local.gov.uk if you are being approached by members in the meantime.

Action: Scheme Managers and administrators are encouraged not to take any actions to rectify members benefits where they are affected by immediate detriment, until we have provided further guidance

FPS

GAD 2024 Valuation

This is a reminder that in [FPS Bulletin 84 - August 2024](#) we made readers aware of GAD's request to provide membership data extracts for the 2024 valuation no later than **1 December 2024**.

Should you have any issues relating to this please contact GAD via email Fire.2020Valuation@gad.gov.u

WYPF have an agreement with GAD to provide data by 31 December 2024

FPS England SAB updates

Age Discrimination Remedy – request for data

As introduced in [FPS Bulletin 86 – October 2024](#) the Scheme Advisory Board is keen to have oversight of the production of Remediable Service Statements (RSS), in the run up to 31 March 2025.

Thank you to those who have provided a response already, to those who have not yet we would encourage you to do this as a priority, and by Monday 9 December 2024, to allow us to give a verbal update to the figures we already have at the SAB meeting on 12 December 2024.

We are now requesting the next month's data. The scheme manager for each FRA will need to work with their administrator to collate this information.

Please therefore populate the RSS spreadsheet and return to bluelightpensions@local.gov.uk by 3 January 2025.

ACTION: Scheme managers: should liaise with their administrator to obtain the outstanding information requested in FPS Bulletin 86 – October 2024 by 9 December 2024 and ensure that this month's data is provided by the deadline of 3 January 2025.

Administrators should ensure that they make this information available to their FRAs by 9 December 2024 if they have not yet already done so, and then by 3 January 2025 for this month's data

WYPF: Intend to provide this month's data by 20 December

Local Pension Boards: may wish to consider monitoring this as part of their meetings if they are not already

Events

Local Pension Board (LPB) Training Sessions

Further to [FPS Bulletin 77 – January 2024](#) where we let readers know that we launched our new LPB training.

We are pleased to confirm our 2025 dates as follows:

Full training

- Thursday 23 January 2025 10:00 – 14:00 (MS Teams) (Fully booked)
- Tuesday 25 March 2025 10:00 – 14:00 (MS Teams) (Fully booked)
- Monday 16 June 2025 13:00 – 17:00 (MS Teams) (Fully booked)
- Wednesday 17 September 2025 11:00 – 15:30 (in person – 18 Smith Square)

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

The full training is aimed at LPB members who have not been on the board for long, and who require knowledge of history of the Firefighters' pension schemes, introduction of the Scheme Advisory Board (SAB) and Local Pension Boards, as well as the overall governance of the role of the LPB.

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.

Refresher training

- Tuesday 11 February 2025 10:00 – 13:00 (MS Teams)

The refresher training session is aimed at LPB members who have already received LPB training, as they have been a LPB member for a period already, and just require a bit of a refresher in their knowledge.

This training is provided by the LGA Team, and will cover the current hot topics, management, and governance and the six key principles.

If you have booked onto the full training, and think that this would be more suitable, please contact us and we can transfer your booking.

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 2025 in-person session at the LGA offices, 18 Smith Square, Westminster, SW1P 3HZ

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](#)

Pensions Dashboards

[TPR guidance and checklist](#)

[DWP guidance on connection](#)

[PASA connection readiness guidance](#)