



## **NORTHAMPTONSHIRE FIRE AND RESCUE AUTHORITY**

### **PENSION BOARD MEETING**

**Thursday 18th July 2024**

**10:30-12:00**

**Hill Room Darby House  
And Microsoft Teams**

**If you should have any queries in respect of this agenda, or would like to join the meeting please contact Kate Osborne 03000 111 222**

**[Kate.Osborne@northantspfcc.gov.uk](mailto:Kate.Osborne@northantspfcc.gov.uk)**

Members of the public, with the permission of the Chair of the Committee, may ask questions of members of the Committee, or may address the Committee, on an item on the public part of the agenda.

***Further details regarding the process for asking questions or making an address to the Committee are set out at the end of this agenda notice***

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<b>Public Meeting of the Fire Pension Board</b>				Time
1	Welcome and Apologies for non- attendance			
2	Declarations of Interests			
3 (pg 3)	Meetings and Action log 26th March 2024	Chair	Report	
4 (pg 6)	WYPF Month Report - review	HS	Report	
5	Communications update	SM	Verbal	
6 (pg 30)	Agenda Plan	VA / KO	Report	
7	Recruitment Update - Employee Representative	ST	Verbal	
8	Pension Board Training session	NA	Verbal	
9	AOB	Chair		
10	Confidential items – any	Chair		
11	Resolution to exclude the public	Chair		
	Future Meetings: <ul style="list-style-type: none"> <li>- 25th September 2024</li> <li>- 17th December 2024</li> </ul>			

## Agenda Item : 3

## NFRS Pension Board meeting NOTES AND ACTION LOG –26th March

Attendees: Nick Alexander (NA); Vaughan Ashcroft (VA); Kate Osborne (KO); Cat Moule (CM); Aiden Philips (AP); Helen Scargill (HS)

	Issue	Actions	Comments
1	Welcome and Apologies for non- attendance		<ul style="list-style-type: none"> <li>- Apologies – Simon Tuhill (ST);</li> <li>- Welcomes – Cat Moule (CM)</li> </ul>
2	Declarations of Interests		- none declared
3	Meetings and Action log 15th December	ACTION – ToR subgroup	<ul style="list-style-type: none"> <li>-ST to feedback about employee rep after meeting</li> <li>- data extracts – data dump expected shortly. Early April 2024</li> <li>- NA – good news that there has been a commitment to send through data</li> <li>- <b>ACTION</b> - ToR subgroup – CF – to happen after meeting when ToR is confirmed.</li> <li>- KO – ToR – send around for electronic vote for quorum agreement</li> </ul>
4	WYPF Monthly Report – March 2024	ACTION – NA and HS to discuss death in service	<ul style="list-style-type: none"> <li>- March Report attached</li> <li>- KPI section – everything has met 100% apart from the two death in retirements and high volume of work in that team. NA - Is this high compared to previous years too? – HS yes. Due to time of year but also remedy, Matthews and Deaths peak at this time of year.</li> <li>- <b>ACTION</b> - NA request catch up regarding death in service with HS after this meeting.</li> <li>- web registration has increased from Feb to March – positive change</li> <li>- 267 active members signed up – 420 active pension records but that’s not people as there might be duplicated. Pretty good sign up though. Once correspondence with members increases this number will also increase.</li> <li>- AP – queried about multiple pensions – does AP contribute to each of the numbers on the Membership list. HS – likely yes you are in all relevant categories.</li> <li>- NA- payroll moving in house as of first April – we are reminding people that all payslips etc are online so encouraging people to register for all online services.</li> <li>- section 5 – information from WYPF – Northants may here from SAB or might not depending upon the FRA Administration survey</li> <li>- WYPF good feedback from recent internal audit. Provides assurance to FRA.</li> <li>- NA – will we receive a copy of full report? – HS – unlikely</li> <li>- 1stApril 2024 increases benefits – any errors highlighted will be worked through and sorted prior to payroll run</li> </ul>

		<p>ACTION – NA &amp; CM – share details of pre-retirement training</p> <p>ACTION – HS to confirm dates</p> <p>ACTION – comms on reduction and pre-retirement sessions</p> <p>ACTION – HS to send NA blank copy of tax letter</p>	<ul style="list-style-type: none"> <li>- in Jan bulleting – injury pension calculations – further update – cases been examined and number of cases in collect. Once past April payroll these will be worked through and put right. None effecting Northamptonshire</li> <li>- details about processes for leavers from April 2024 – preferred process in place noted in this report.</li> <li>- HS – request details of pre-retirement training sessions with affinity connect to be shared with members please. – <b>ACTION</b> NA&amp;CM – to share</li> <li>- confirmed that in the legislation the absolute backstop date for going live was October 2026 – confirmation of public sector pension schemes – October 2025. Something has come through from DWP advice given is 31st October 2025 –<b>ACTION</b> - HS to confirm the dates</li> <li>- HS highlighted unpaid carers leave which need to be aware of</li> <li>- HS can confirm the carer pensions for active members have been updated with new rates. Deferred members are being worked on.</li> <li>- ill health reassessments – new factsheet with information and forms updated.</li> <li>- NA – no amendments to any of certificates through the year? HS –no changes.</li> <li>- WYPF – annual allowances and lifetime allowances changes training in May – all staff will have this training. NA – will there be any comms released about this that FRAs can circulate? – HS yes potentially something we can generate for guidance/ newsletter.</li> <li>- HS shared screen “ Revised Pensions Saving Statement following “rollback” into your 1992 legacy scheme”</li> <li>- HMRC have produced a remedy calculator.</li> <li>- HS likely plan that everyone will have a statement.</li> <li>- <b>ACTION</b> – coms on reduction and pre-retirement sessions please</li> <li>- <b>ACTION</b> – HS to send NA blank copy of tax letter to communicate with members</li> </ul>
5	Risk Register	<p>ACTION – HS to send NA example of Risk Register</p>	<ul style="list-style-type: none"> <li>- NA – typo – 7 should be orange impact of 4 and likelihood of 3. It is not closed. Still open.</li> <li>- HS – kindly offered to provide good example of risk register to be shared with NA – <b>ACTION</b> – HS to follow up. NA with aim to look at best practise and then to update risk register accordingly.</li> <li>- NA – risks are low due to numbers around other areas so potentially more manageable. Thanks given to CM for her work since arrival.</li> </ul>

6	Election of Chair and Vice Chair	ACTION – electronic vote for chair and vice chair – KO to email	CF or anonymous through electronic KO <b>ACTION</b> send email accordingly.  Employer Rep to be chair Employee Rep to be deputy chair.  Independent Chair potentially? Expensive? PFCC whomever they are may have an interest in who sits as chair and who sits on the board?  Recruitment for AP replacement
7	Communications update		3 comms going out this week  Ill health reassessment Reminder from us to retained firefighters around expression of interest forms due in June FLAG from bulletin 78 – remedial statement understanding  Q1 – tax letter to be communicated.
8	Pension Board ToR update		Changes have been circulated. To discuss and approve
9	Agenda Plan	ACTION – meeting dates KO  ACTION – NA training session	<b>ACTION</b> - KO to arrange September and December meeting <b>ACTION</b> - NA request training session for September and December meeting from HS -
10	Recruitment Update – Employee representative		ST – 1 expression of interest received. ST to meet with them over the next couple of weeks to explain role more fully. Further update to be provided to Board in due course
11	AOB		
12	Confidential items – any	Chair	
	<b>Resolution to exclude the public</b>	Chair	
	<b>Future meetings</b> - 18th July 2024		

# Monthly Report

June 2024

Northamptonshire Fire Authority



**West Yorkshire Pension Fund**

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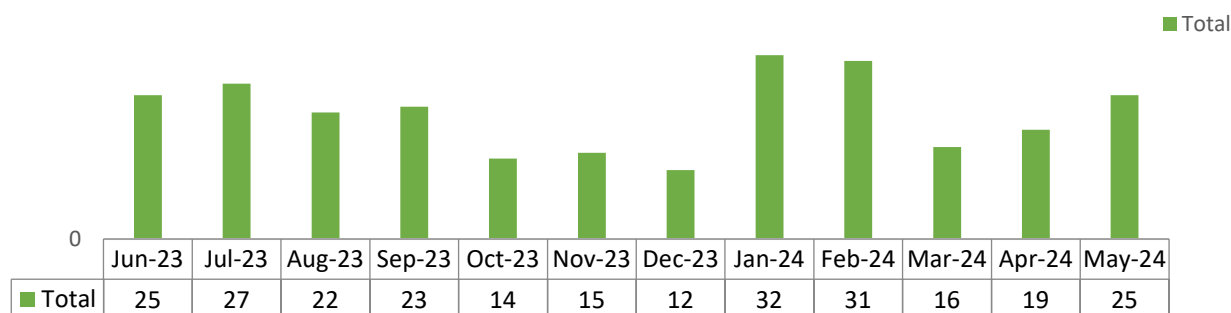
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## 1. Completed processes

1 to 31 May 2024						
Work Type	Total Cases	Target days for each case	Target met cases	Minimum Target Met	Target met percent	Average time taken
Deferred Benefits Set Up on Leaving	1	20	0	85	0	75
Pension Estimate	4	10	2	90	50	38.5
Pension Set Up/Payment of Lump Sum	2	3	2	85	100	3
Deferred Benefits Into Payment /Payment of Lump Sum	1	3	1	85	100	3
Retirement Actual	2	10	2	90	100	3
Set Up New Spouse Pension	1	5	1	85	100	2
Change of Address	1	20	1	85	100	1
General Payroll Changes	2	20	2	85	100	1
Age 55 Increase to Pension	1	20	1	85	100	20
Death in Retirement	2	10	1	85	50	24.5
Death on Deferred	1	10	0	85	0	184
Update Member Details	2	20	2	100	100	1.5
Dependant Pension To Set Up	1	10	1	100	100	2
Life Certificate	1	10	0	85	0	44
Initial letter Death in Retirement	2	10	2	85	100	1
Initial letter Death on Deferred	1	10	1	85	100	2
Monthly Pension	463	Pay date	463	100	100	

### Completed Processes - Northamptonshire Fire

50



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

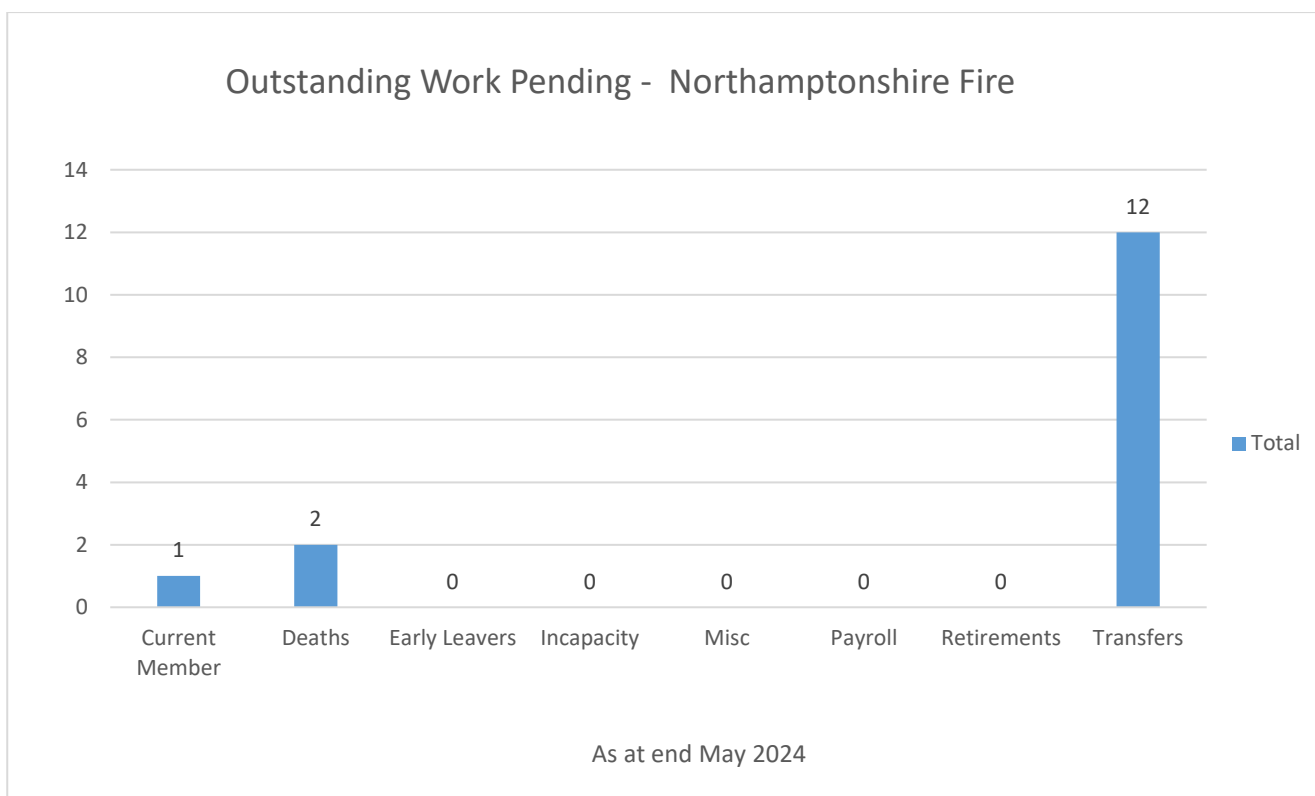
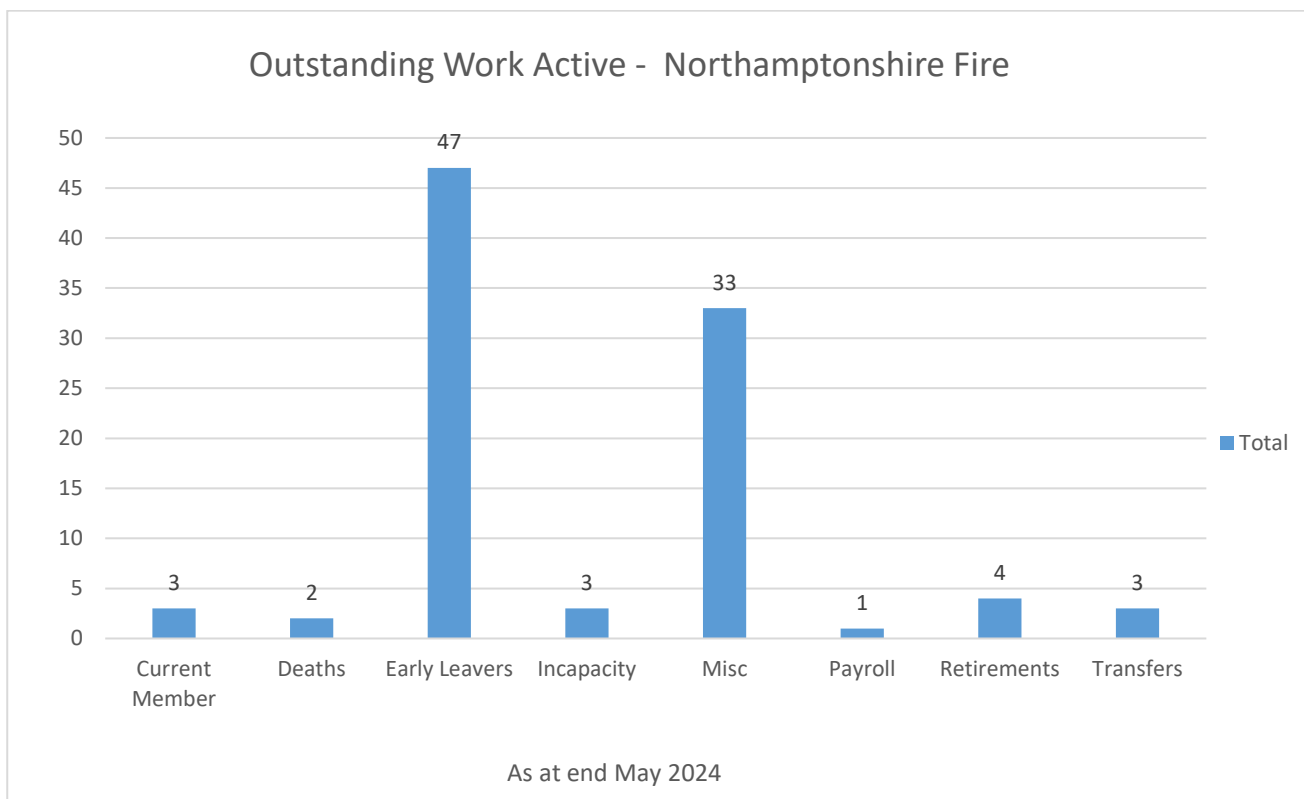
**Pension Estimate** did not meet because estimates with an intended retirement date of 3 months or more in the future are not processed until the more urgent estimates with a retirement date within 3 months have been completed.

**Death in Retirement** did not meet due to the team experiencing high volumes of work.

**Death on Deferred** did not meet due to a delay in tracing the next of kin for this case.

**Life Certificates** did not meet due to incomplete form being returned by the member which led to a delay in processing.

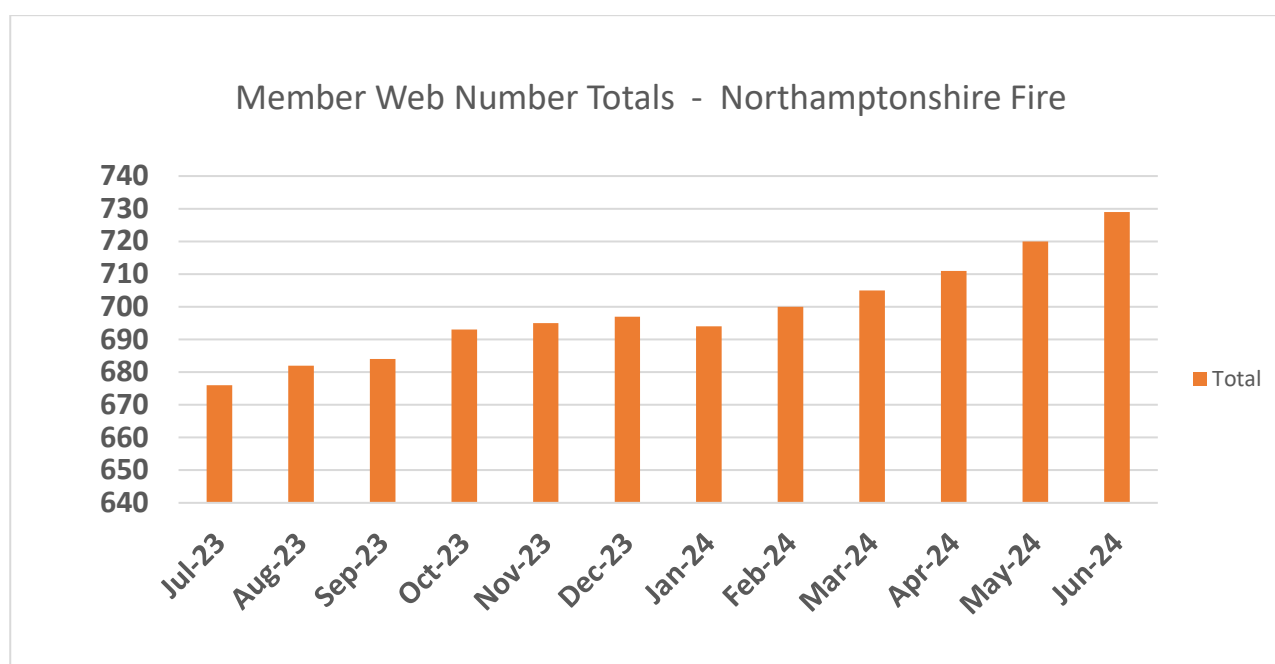
## 2. Work in Progress



### 3. Member Web Registrations

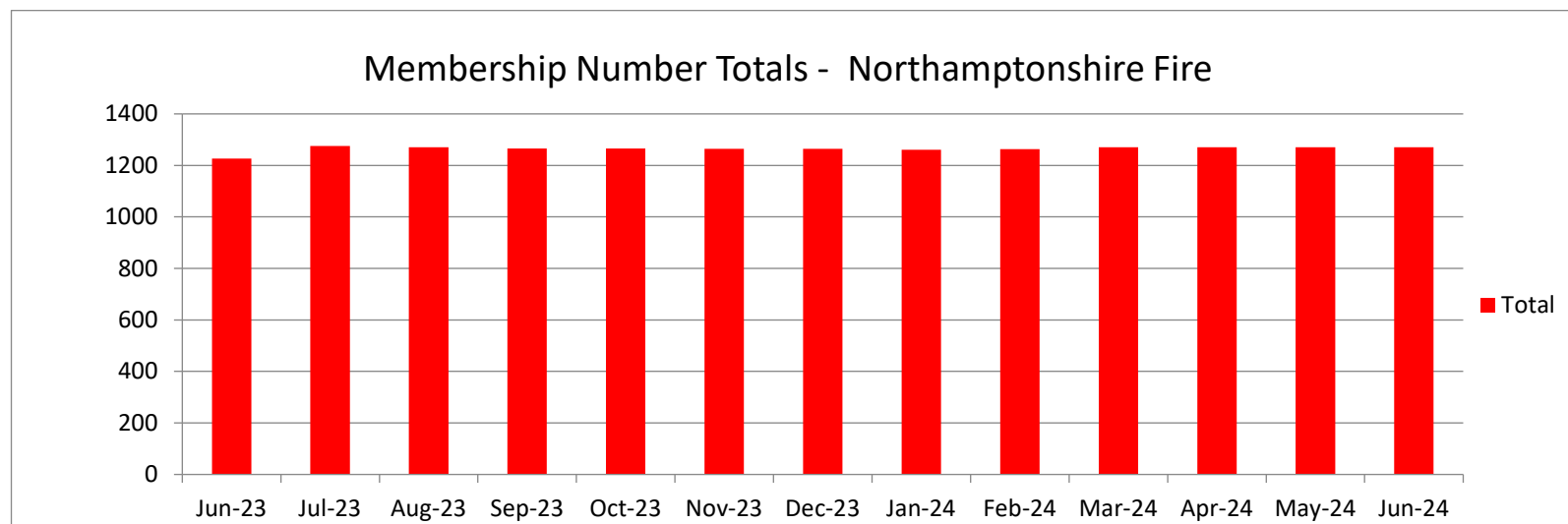
The number of members signed up to member web are:

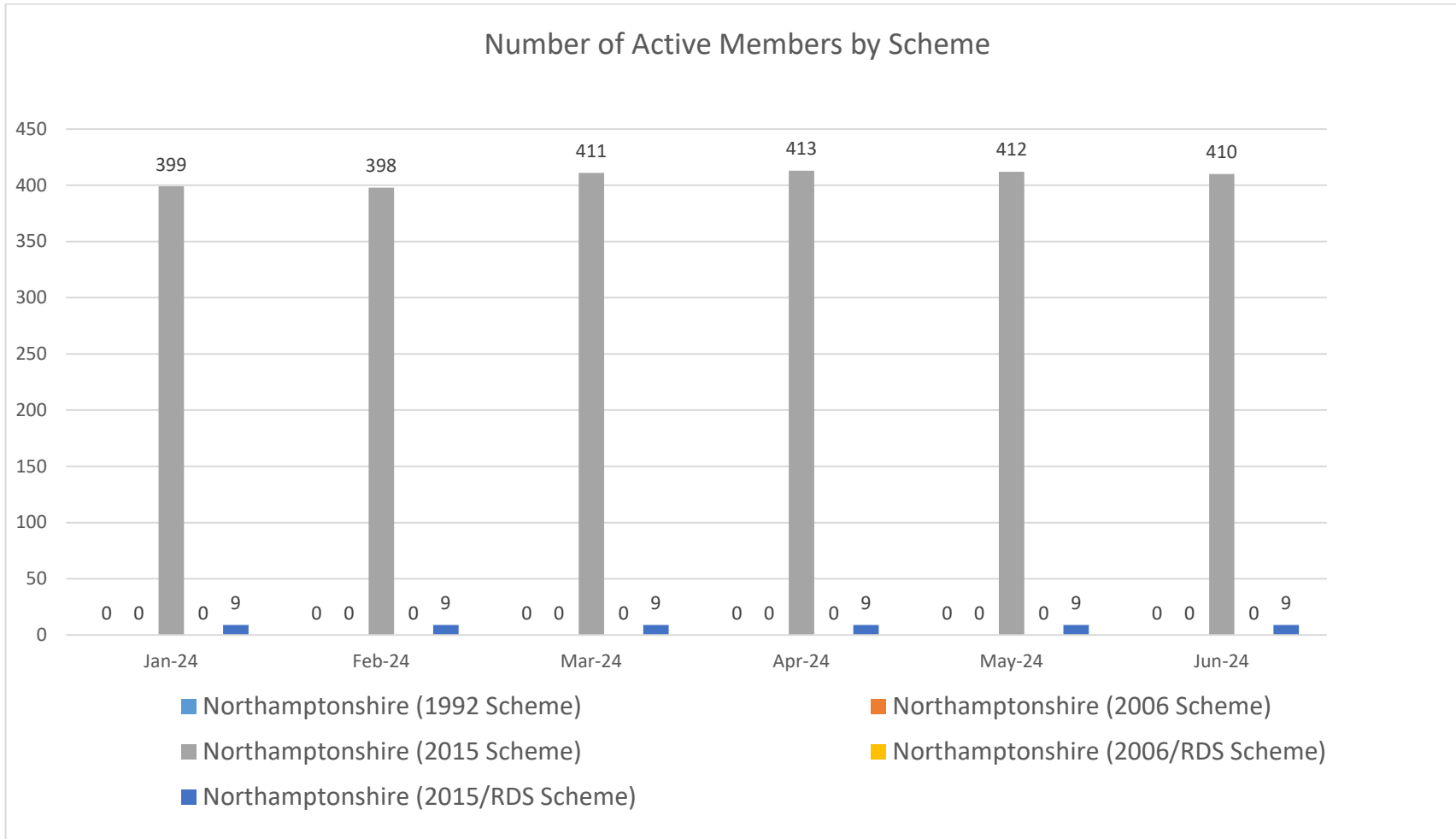
Status	Number
Active	275
Pensioner	266
Pensioner Ex-Spouse	0
Beneficiary Pensioner	19
Deferred Ex-Spouse	0
Deferred	169

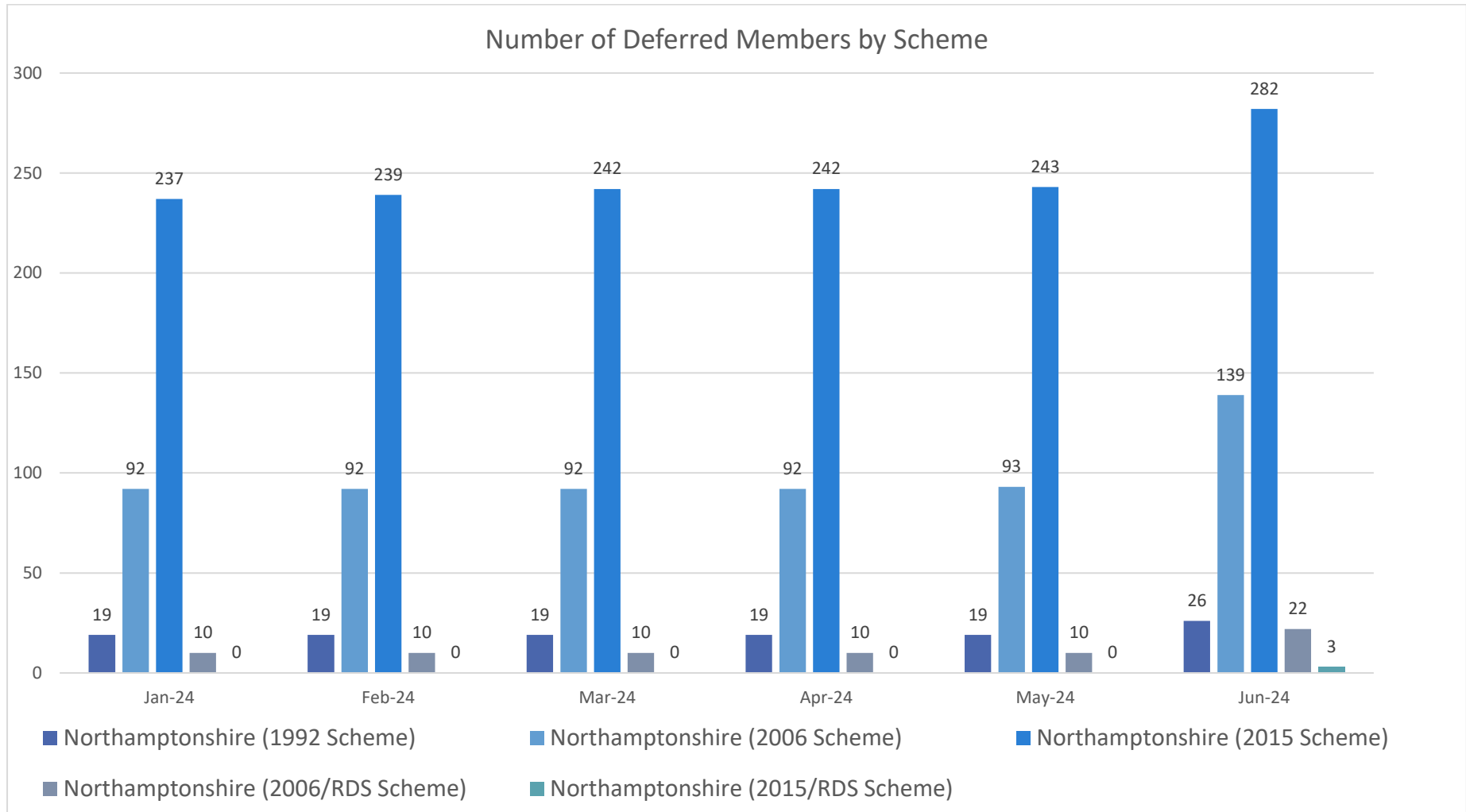


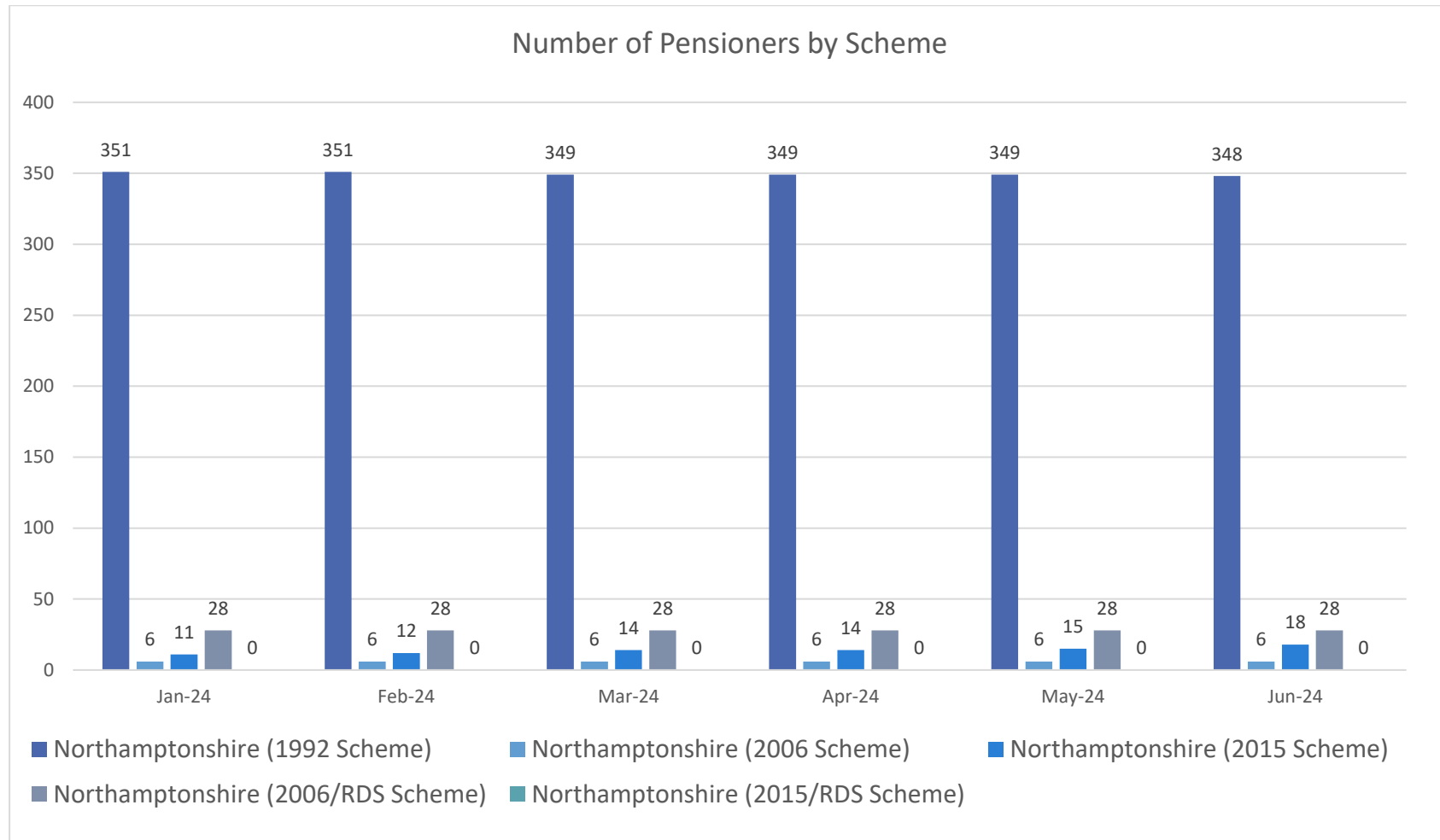
## 4.Membership Numbers

Scheme Name	Active Members	Deferred Members	Pensioners	Beneficiaries	Preserved Refund	Leavers Options Pending
Northamptonshire (1992 Scheme)	0	18	348	56	0	0
Northamptonshire (2006 Scheme)	0	93	6	1	10	0
Northamptonshire (2006/RDS Scheme)	0	10	28	0	0	0
Northamptonshire (2015 Scheme)	410	244	18	0	4	15
Northamptonshire (2015/RDS Scheme)	9	0	0	0	0	0









## 5. Administration Update

### Modified Exercise Guidance

**Please see below for an update to last month's guidance. As we continue to process these cases our guidance is evolving – please check the latest copy of your monthly report for the most up to date position.**

If you have cases that you wish to send to us, please can you forward the following documents by email to **both** the WYPF main email [pensions@wypf.org.uk](mailto:pensions@wypf.org.uk) and our new Matthews project email address [Matthews@wypf.org.uk](mailto:Matthews@wypf.org.uk)

**Format of the Emails – this will help us to index the emails more easily.**

**In the Subject :** Matthews: FRA Name: Member Number if already set up on UPM: Status of the case to process – i.e. Active, Deferred, Pensioner

**In the body of the email** please can you give us a brief description of what is happening with this member for example:

- Active member record to be updated due to Matthews in preparation for retirement.
- New Special Pensioner Member – retirement from deferred no record currently set up on UPM

### Documents Required:

#### All cases

- The original statement sent to the member
- The Options Election Form
- A pdf copy of the calculator output with **and** without Commutation
  - Calculated at date of election for active and deferred members.
  - For pensioner members, the original calculation to match the member statement for in order that we have a record of what has been sent to members by the FRA in case of query.

#### Pensioner Members

- For pensioner members, please export the calculator output and send the spreadsheet that is produced– we will then be able to re-import this to the calculator and calculate the interest and arrears due to the date the member is paid.

#### First Time Pension Scheme members

- If the person is **NOT** already a pension scheme member, we will need a new starter form to set up their record – these can be found on the Employer portal.

**Please ensure that you have verified the date of birth for all members before sending the documents to us.**

**Active members due to retire in the medium term – a suggested approach.**

We are aware that some FRAs are concentrating on completing their pension members in the first instance using the rationale that the members are older and should have retired a number of years ago and therefore they want this cohort to have the benefit of their additional pension.

However, if you have members who are currently active and are looking to retire in the medium term, we suggest that you may want to identify these cases and complete their paperwork. We can then set up/amend their records and when they come to retire the Matthews part of their process will have been completed and we can then process them as modified retirements and provide the Sargeant options.

We are suggesting this as we are aware that for members coming up to retirement, for the purposes of the GAD calculator, they are active members but that they will want to see their figures including both the Matthews and Sargeant options. The GAD calculator doesn't accommodate this and WYPF are not in a position to amend records and do 'what if' calculations on the basis that members might join under Matthews but may want to compare the cost of Matthews with what they will get under Sargeant to see if it's worth paying the additional contributions.

### **Update on the tax issues affecting the payment of pensioners.**

#### **There were three areas that needed clarification:**

1. Tax treatment of interest, it has been confirmed that this can be paid gross to the member and will be treated as savings interest. Details of the mechanism for this to follow.
2. Pension arrears all being paid in a single tax year and the member paying 40/45% tax where they would only have paid 20% if paid normally. LGA are still working with Home Office and HMRC to come up with a Compensation route for members (they are aware that HMRC can adjust going back four years but want to make the process as easy as possible).
3. Current Special Pensioner Members receiving a second lump sum outside 12 months and the additional lump sum needing to be treated as an unauthorised payment and it all being taxed at 40% with the FRA also having to pay the Scheme Sanction Charge

**Items 1 and 2** above are no longer preventing payments to members. Wording has been provided by LGA to explain the situation around taxation of the interest and arrears of lump sums and is being included in both retirement packs and pension payment letters.

**Item 3** is still preventing payments. Suggested wording was sent to FRAs in LGA's email dated 7th June sent to all Scheme Managers.

## **6. Communication & Training**

### **ABS 2024**

We are about to commence ABS production for 2024.

Statements will only be produced for scheme members who are out of scope for remedy.

Current estimate for distribution of ABS for scheme members in scope for remedy is 31 December 2024. WYPF will communicate with each of these scheme members and notify them they will not receive their ABS by 31 August 2024.

### **Employer Relations Team**

#### **May 2024 Employer Engagement**

Our Summer 2024 series of employer training webinars, is continuing with only

“FRA – Fire Pay on *Thursday 13 June 14:00 – 14:45*”, a survey is sent out after each event, and we take these comments into account when planning and writing the webinars.

Places for all training events can be booked by clicking [here](#), or visit our Hot Topics blog for details.

Please get in touch with [David Parrington](#), your Pension Fund Representative, if you have any suggestions or requests for what you would like to see at future training sessions.

### **Member Engagement**

A quiet month for member meetings with an in-person presentation in Durham being the highlight, so please do remember that we do provide both New Starter Induction and Pre-retirement presentation for members.

Whilst for logistical reasons Teams meetings are preferred, we can do in person if required, if you'd like more details please contact David Parrington.

An additional date for the sessions provided by Affinity Connect been added for 20 June 2024, members can book, for free, using the self-service tool [here](#)

### **Fire Client Survey 2024**

Our annual client satisfaction survey is now live and we'd really like to hear what you think.

It only takes a few minutes to fill in, we use the results to see how we are doing from your perspective. Your reply will help make sure we can keep improving our service and help shape what we focus on over the next 12 months.

[Click here to fill it in](#)

Or the survey can be accessed via our Hot Topics site.

This year's deadline to complete the survey is **Friday 21 June**.

We look forward to hearing from you.

### **National / regional meetings**

- P& F Stakeholder Group – 14 May 2024
- Fire Technical Working Group – 30 May 2024

### **Training/Presentations**

- Pre-Retirement – West Yorkshire Fire – 23 May 2024

## **7. Member Update**

None

## **8. IT Update**

None

## 9. Five Year Audit Plan 2023 – 2027

West Yorkshire Pension Fund Five Year Audit Plan 2022 - 2027	Frq	Last Audit	Rcmnd	Days	23/24	24/25	25/26	26/27	27/28
Annual Accounts Verification	1	20/09/21	1	50	✓	✓	✓	✓	✓
<b>Audits Per Year</b>					<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
Local Government Scheme Contributions	2	01/11/21	2	50					
New Pensions and Lump Sums - WYPF									
- Normal and Early Retirements	5	09/10/19	1	25	✓			✓	
- Death in Service, Post Retirement Widow and Dependent Benefits	5	08/10/21	0	25		✓			
- Ill Health Pensions	5	11/07/23	0	25				✓	
- Flexible Retirements	5	30/11/20	2	25	✓				
- Deferred Pensions	5	28/06/22	0	25			✓		
Transfers Out	5	07/10/20	0	20					✓
Transfers In	5	17/05/21	0	20			✓		
Reimbursement of Agency Payments	5	10/03/23	0	20		✓		✓	
Life Existence / Certificates	5	11/08/21	3	20					✓
AVC Arrangements	5	21/12/22	0	20			✓		
Admission of New Bodies	5	07/02/20	0	20					✓
Pensioners Payroll	2.5	17/11/20	0	50		✓			
Purchase of Additional Pension	5	29/03/22	0	20	✓		✓		
Annual Benefits Statements	2.5	30/09/22	0	40				✓	
Fire Service New Pensions and Lump Sums			1						
- Normal and Early Retirements	3	17/12/20	0	33.3		✓			✓
- Ill Health and Death Benefits	3	23/06/22	0	33.3			✓		✓
- Deferred Pensions	3		0	33.3	✓			✓	
<b>Audits Per Year</b>					<b>4</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>
UK and Overseas Equities	1	01/02/23	0	75	✓	✓	✓	✓	✓
UK Fixed and Index Linked Public and Corporate Bonds	3	18/08/22	0	25		✓			✓
UK and Overseas Unit Trusts (Property and Other)	3	06/02/23	1	25		✓			✓
Fund of Hedge Funds	5	09/06/16	1	15			✓		
UK and Overseas Private Equities	3	31/03/22	3	25		✓		✓	
Global Bonds	5	11/12/18	0	15	✓				
Treasury Management (Short Term Cash Lending)	1	18/12/22	0	75	✓	✓	✓	✓	✓

<b>West Yorkshire Pension Fund Five Year Audit Plan 2022 - 2027</b>	<b>Frq</b>	<b>Last Audit</b>	<b>Rcmd</b>	<b>Days</b>	<b>23/24</b>	<b>24/25</b>	<b>25/26</b>	<b>26/27</b>	<b>27/28</b>
Stock Lending	5	24/11/21	1	15				✓	
Compliance with IAP Investment Decisions and Policies	5	22/02/21	0	15	✓		✓		
Verification of Assets	5	01/03/21	0	15			✓		
Verification of Assets	5	01/03/21		15	✓				
Listed Alternatives	5	00/01/00		15			✓		
<b>Audits Per Year</b>					<b>5</b>	<b>5</b>	<b>5</b>	<b>4</b>	<b>4</b>
<b>Additional work outside plan</b>									
Transfer of Data to New Pensions System		02/07/12	0						
Monthly Contribution Data Usage		20/08/15	6						
Information Governance Including GDPR		01/05/19	7						
Transfer of Data From Outside Bodies		10/06/19	6						
Pooling Arrangements		20/03/19	1						
Custodial Transfer Arrangements		01/07/20	0						
Accuracy of Contributions Recorded on Member Records		10/02/20	7						
GLIL		30/07/20	1						
Accuracy of Contributions Recorded on Member Records - Follow Up (i)		05/11/21	2						
NLGPS Collaborative Work - Common Custodian Arrangements		30/04/21	1						
Business Continuity		17/01/22	5						
Shared Service Admission		07/04/22	6						
NLGPS Collaborative Work - NPEP		29/06/22	3						
NLGPS Collaborative Work - GLIL Infrastructure		18/04/23			1				1
Exiting Employers		25/04/23			1				1
<b>No of audits</b>					<b>12</b>	<b>11</b>	<b>11</b>	<b>10</b>	<b>12</b>
<b>Audit days over five years</b>				<b>885</b>	<b>177</b>	<b>177</b>	<b>177</b>	<b>177</b>	<b>177</b>
<b>Resourced days</b>				<b>1,225</b>	<b>245</b>	<b>245</b>	<b>245</b>	<b>245</b>	<b>245</b>
<b>Headroom</b>				<b>340</b>	<b>68</b>	<b>68</b>	<b>68</b>	<b>68</b>	<b>68</b>

## 10. Overriding Disclosure Time Limits

<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

## 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 – Compensation guidance

The Public Service Pensions and Judicial Offices Act 2022 (PSPJOA 2022) gives power for scheme managers to pay compensation in respect of compensatable financial losses incurred by members, or in the case of deceased members, their personal representatives, that are not rectified by the member's immediate or deferred choice and the provisions of The Firefighters' Pensions (Remediable Service) Regulations 2023 (2023 Regulations).

We are pleased to confirm that we have published [scheme manager](#) and [member guidance](#) to help support consistent decision making. Additionally, we have also provided a member claim form. All documents can be found on the [retrospective remedy](#) section of the [FPS regulations and guidance](#) website. The member documents have also been added to the [age discrimination remedy – compensation section](#) of the [FPS member](#) website.

On 14 May 2024 Home Office [emailed](#) FRAs to confirm that they had also published their compensation funding guidance.

They asked FRAs to note that:

- Funding for the compensation arrangement will be managed through the Annual Managed Expenditure (AME) process. However, compensation payments will not be paid from the pension funds account. This requires a new, separate AME process for the purpose of paying compensation from operational accounts which is the purpose of this guidance (they do not qualify as legitimate payments in or out of the pension fund accounts).
- Compensation payments made through this new process will be paid in arrears and on a quarterly basis meaning that FRAs will make payments to successful compensation claims and can seek reimbursement from the Home Office following the end of every quarter (e.g. July, October, January, April).
- To support this new Sargeant compensation payments we will be collecting data via DELTA on dedicated forms, but the completion window will be short given that they are not forecasts and the need to make timely payments. Timely completion of the DELTA forms will be essential for the Home Office to be able to make the quarterly payments.
- The Home Office will consider making supplementary funding payments outside the quarterly process in exceptional circumstances where any FRAs can demonstrate cashflow challenges arising from making the compensation payments.

**ACTIONS:** Scheme managers, and local pension boards should familiarise themselves with the compensation scheme manager guidance and the Home Office compensation funding guidance.

**Scheme managers-** are strongly encouraged that they follow the guidance when making a:

- decision
- payments.
- AME funding claim, and
- reporting to local pension boards

**Local Pension Boards** - are encouraged to request reporting of the decisions and payments made

### **Age Discrimination Remedy – Contingent Decision guidance**

We have been considering the position of an FPS 1992 member who was opted out on 31 March 2015. Currently the examples within the contingent decision guidance suggest that if a member opted out on or before the 31 March 2015, they would be automatically entitled to a contingent decision claim, however they would only be able to be reinstated within FPS 2006.

Having considered this further, it is our understanding that this is incorrect. If a member is opted out on 31 March 2015, this would mean that the first day they are no longer a member of FPS 1992 is 1 April 2015 (first day of the remedy period). This would mean that they would be able to be reinstated membership back to FPS 1992.

We have therefore updated the [scheme manager contingent decision guidance](#), which is published on the [retrospective remedy](#) section of the [FPS regulations and guidance](#) website. The member documents have also been updated. These are published on the [Age Discrimination Remedy – Contingent Decision](#) section of the [FPS member](#) website.

**ACTION:** Scheme managers, administrators and local pension boards should familiarise themselves with the updated guidance, to ensure that they are aware of the updated position.

**Scheme managers** are encouraged to report any contingent decision claims and their outcome to their local pension board.

**Local Pension Boards:** are encouraged to request reporting of any contingent decision claims.

### **Matthews – GAD calculator**

On 15 May 2024, GAD published a revised calculator and updated their guidance.

The calculator fixes some issues that had been identified within the calculator. A summary of the fixes can be found on the [Special members of FPS 2006 – GAD calculator](#) section of the FPS regulations and guidance website.

Calculations that have been run through the previous version of the calculator, will not need to be rerun, this is unless they are affected by fixes referenced above.

FRAs are encouraged not to make local copies of the calculator, but to refer to the [Special members of FPS 2006 – GAD calculator](#) section of the FPS regulations and guidance website.

**ACTION:** Scheme managers should ensure that they are using the most up to date version of the calculator.

### **Update on the Tax Treatment of Matthews cases**

On the 14 May we [emailed](#) scheme managers, Chief Fire Officers (CFOs) and FRA pension contacts to provide an update on the Tax Treatment of Matthews cases. Over the past few weeks, we have been in conversation with HMRC on the correct tax treatment for individuals who elect for the Matthews exercise.

Further updates will be provided at the earliest opportunity.

**ACTION:** Scheme managers should ensure that they have familiarised themselves with the email and the recommendations and update their administrators of their relevant decision for processing these cases.

## HMRC

### Age Discrimination Remedy – HMRC member tax calculator

The HMRC calculator has been ‘temporarily offline’ since 11 April 2024.

HMRC have not yet been able to provide us with any timeframe for how long the calculator will be offline, other than to confirm that it will be down for weeks as they need to make improvements to the service, such as, the save and return function and to fix some technical issues they have identified.

#### What should members do now?

We know that some members will look to use the calculator twice,

- Firstly, to help inform their tax position so they can decide between legacy or reformed scheme benefits and,
- Then again when they have made their election, to submit the revised position to HMRC.

Where members are using the calculator upon receipt of an estimate or their retirement options, HMRC have confirmed that administrators can direct them to use the Annual Allowance calculator: –

<https://www.tax.service.gov.uk/pension-annual-allowance-calculator>

The annual allowance calculator will provide the member with details of the amount that is subject to a tax charge for each year, however it is unable to:

- Calculate the tax charge due from the member based on their marginal rate or,
- Take account of any charges previously paid and make any adjustments for either compensation or increased tax charge.

Members who have had or are likely to have a tax charge will have been provided with a Notional Remediable Pensionable Saving Statement (NR-PSS), which gives them the original position of what tax charges were paid by the scheme. With this information they would be able to assess their revised position, which will enable them to make a choice of remedy benefits.

#### Member submissions

If a member has made a choice for their remedy benefits, and they need to submit the changes to HMRC, this can be done by a manual process direct with a dedicated HMRC remedy team. In the first instance, the member should send an email to [publicservicepensionsremedy@hmrc.gov.uk](mailto:publicservicepensionsremedy@hmrc.gov.uk), using “PSPR submission - Fire” as the subject line, alternatively they can call 0300 123 1079 (option 1).

Within the body of the email, a member should make it clear that they need to make a remedy submission for the Firefighters’ Pension Scheme, providing the following details:

- full name,
- email address, and
- telephone number

A member of the dedicated HMRC remedy team will then contact the individual and go through the manual submission process, this will involve the member completing a [manual submission form](#) and they will need to have the relevant PSTR numbers along with the information listed on GOV.UK webpages.

**ACTION:** Administrators should ensure that they are making members aware of the interim process for them to make a submission to HMRC.

## 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.

- Monday 17 June 2024 13:00 – 17:00 (MS Teams) ([Fully booked](#))
- 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)
- 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](mailto: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.

### **FPS coffee mornings**

Our MS Teams coffee mornings are continuing in March 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 be holding a session with Home Office on 11 June 2024 at 10am to cover the newly published Compensation and funding guidance, as referenced earlier within the bulletin.

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

7 May 2024 – [TPR session on Pension Dashboards](#)

21 May 2024 – Employee Contribution review

- [GAD and Home Office](#)
- [SAB Priorities](#)

If you do not already receive the meeting invitations and would like to join us, please email [bluelightpensions@local.gov.uk](mailto:bluelightpensions@local.gov.uk). Please note that attendance at the coffee mornings is generally restricted to FPS practitioners and managers.

### **Legislation**

#### **Statutory Instruments**

[Firefighters' Pension Schemes \(England\) \(Amendment\) Order 2023](#) [SI2023/986]

Directions Orders

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

#### **Useful links**

- [The Firefighters' Pensions \(England\) Scheme Advisory Board](#)
- [FPS Regulations and Guidance](#)
- [FPS Member](#)
- [Khub Firefighters Pensions Discussion Forum](#)
- [FPS1992 guidance and commentary](#)
- [The Pensions Regulator Public Service Schemes](#)
- [The Pensions Ombudsman](#)
- [HMRC Pensions Tax Manual](#)
- [LGA pensions website](#)
- [LGPS Regulations and Guidance](#)
- [LGPC Bulletins](#)



## Northamptonshire Firefighters' Pension Scheme Local Pension Board

**AGENDA ITEM: 9**

<b>REPORT BY</b>	<b>Project Support Officer</b>
<b>SUBJECT</b>	<b>Northamptonshire Firefighters' Pension Scheme Local Pension Board - Agenda Plan</b>
<b>RECOMMENDATION</b>	To discuss the agenda plan

### 1. Background

1.1 The agenda plan incorporates statutory, good practice and agreed scrutiny items and has been updated to reflect the items at the March to December 2024

	frequency required	26th March 2024	18th July 2024	25th September 2024	17th December 2024
Confirmed agenda to be circulated		19th February	12th June	27th August	18th November
Deadline for reports to be submitted		16th March	8th July	16th September	6th December
Papers to be circulated		18th March	10th July	18th September	10th December
Apologies and Declaration of Interests	every meeting	Apologies and Declaration of Interests	Apologies and Declaration of Interests	Apologies and Declaration of Interests	Apologies and Declaration of Interests

Minutes	every meeting	Minutes	Minutes	Minutes	Minutes
WYPF Monthly report (latest is presented and will cover: - admin update - update and breaches of law -LGA points of interest	every meeting	Fire Fighters Pensions Scheme Administration	Fire Fighters Pensions Scheme Administration	Fire Fighters Pensions Scheme Administration	Fire Fighters Pensions Scheme Administration
Compliance with the Pensions regulator and Code of Practice	annually				
Risk Register	every meeting	Risk Register	Risk Register	Risk Register	Risk Register
Annual Report	annually			Annual Report	
Annual Benefits Statement	Annually			Annual Benefits Statement	
Immediate Detriment position	Annually				
Age Discrimination remedy	annually			Age Discrimination remedy	
Election of Chair and Vice chair	Annually (1st meeting within FY)		Election of Chair and Vice chair		
Knowledge Management and Representative self-assessment				Knowledge Management and Representative self-assessment	
Communication update (to list communications being sent)	Every meeting	Communication plan.	Communication plan.	Communication plan.	Communication plan.
Board Training	Every meeting	Board Training	Board Training	Board Training	Board Training

Data improvement plan	Annually?			Data improvement plan	
Proposed discretions				Proposed discretions	
Firefighters pension scheme administration – annual update	annually				