



Fire & Rescue Service Headquarters Summergroves Way Kingston upon Hull HU4 7BB
Telephone 01482 565333

To: Members of the Pension Board	Enquiries to: Samm Campbell Email: committeemanager@humbersidefire.gov.uk Tel. Direct: (01482) 393205 Date: 4 July 2025
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Dear Member

I hereby give you notice that a meeting of **PENSION BOARD** will be held on **MONDAY, 14 JULY 2025 at 10.30AM** at **HUMBERSIDE FIRE & RESCUE SERVICE HEADQUARTERS, SUMMERGROVES WAY, KINGSTON UPON HULL, HU4 7BB.**

The business to be transacted is set out below.

Yours sincerely

for Lisa Nicholson
Monitoring Officer & Secretary to Fire Authority

A G E N D A

PENSION BOARD

Monday 14 July 2025, 10.30AM

Business	Page Number	Lead	Primary Action Requested
1. Apologies for absence	-	Monitoring Officer/ Secretary	To record
2. Declarations of Interest (members and Officers)	-	Monitoring Officer/ Secretary	To declare and withdraw if pecuniary
3. Election of the Chairperson of the Pension Board 2025/26	-	Monitoring Officer/ Secretary	To appoint
4. Minutes of the meeting of 27 January 2025	(pages 1 - 2)	Chairperson	To approve
5. Matters arising from the Minutes, other than on the Agenda	-	Chairperson	To raise
6. Calendar of Board Meetings 2025/26	(page 3)	Chairperson and Monitoring Officer/ Secretary	To receive

Business		Page Number	Lead	Primary Action Requested
7.	Pension Fund Account	(pages 4 - 6)	Head of Finance	To receive
8.	Update Report: Reporting Breaches	Verbal	Head of Finance (Pensions)	To receive
9.	Workstreams Update	(pages 7 - 130)	Executive Director of Finance/S151 Officer	To receive
10.	Matthews Update	Verbal	Head of Finance (Pensions)	To receive
11.	Any other business	-	All Members	To raise

Under the Openness of Local Government Bodies Regulations 2014 members of the public may film, record, take photographs or use social networking during Authority and committee meetings that are open to the public. *The Monitoring Officer/Secretary kindly requests advance warning from anyone wishing to film, record or take photographs during open meetings so that suitable provision can be made.*

HUMBERSIDE FIRE AUTHORITY

PENSION BOARD

27 JANUARY 2024

PRESENT:

Employer representatives: Councillor Shepherd (Chairperson) (attended remotely) and Steve Duffield (Area Manager of Emergency Response)

Scheme Member representatives: Sam Miller-Hodges (FBU Representative) and Peter Wheldale (Scheme Member Representative)

Martyn Ransom - Executive Director of Finance/Section 151 Officer and Scheme Manager, Sarah Keyes – Senior Finance Officer, David Lofthouse - Head of Finance (Pensions), Lisa Nicholson - Monitoring Officer/Secretary and Rob Close - Committee Manager.

The meeting was held at the Humberside Fire and Rescue Service Headquarters.

1/25 APOLOGIES FOR ABSENCE – There were no apologies for absence.

2/25 DECLARATIONS OF INTEREST - There were no declarations of interest.

3/25 MINUTES OF THE MEETING OF 8 JULY 2024 - Resolved - That the minutes of the meeting of the Board held on 8 July 2024 be approved as a correct record.

4/25 MATTERS ARISING FROM THE MINUTES OTHER THAN ON THE AGENDA - There were no matter arising.

5/25 UPDATE REPORT: REPORTING BREACHES - The Head of Finance (Pensions) informed the Board that there had been one breach reported in September 2024 in relation to the remedial process and a further breach in December 2024. However, it was not anticipated that the March 2025 deadline would be breached.

Resolved - That the update be received.

6/25 PENSION BOARD WORKSTREAMS UPDATE - The Executive Director of Finance/Section 151 Officer and Scheme Manager submitted a report setting out an update on the Board's workstreams for 2024/25.

The Board was reminded that Members could submit requests for training and agreed to hold a training session following its 14 July 2025 meeting. No complaints had yet been received during 2024/25.

Resolved - That the report be received.

7/25 MATTHEWS UPDATE - The Head of Finance (Pensions) updated the Board on the remedy process for the Matthews case. The Board was advised that around 500 people were affected as part of the Matthews remedy, of which 316 had been written to, 232 replies had been received and 185 statements had been issued. Of these, 70 had expressed a preference to take up the remedy and these were being processed. This represented a favourable position compared to other services.

Resolved - (a) That the update be received, and

(b) that a further update be provided at the Board's 14 July 2025 meeting.

8/25 ANY OTHER BUSINESS – There were no items.

Humberside Fire Authority & Committees Schedule of Meetings 2025/26

Day	Date	Time	Meeting
Friday	13 June 2025	10:30	Humberside Fire Authority AGM <i>(Followed by New Member Induction)</i>
Monday	7 July 2025	10:00	Governance, Audit and Scrutiny Committee AGM
Friday	11 July 2025	10:00	Member Day *
Monday	14 July 2025	10:30	Pension Board AGM
Friday	18 July 2025	10:30	Humberside Fire Authority
	AUGUST		RECESS
Monday	8 September 2025	10:00	Governance, Audit and Scrutiny Committee
Monday	10 November 2025	10:00	Governance, Audit and Scrutiny Committee
Friday	21 November 2025	10:00	Member Day *
Friday	28 November 2025	10:30	Humberside Fire Authority
Monday	26 January 2026	10:30	Pension Board
Monday	09 February 2026	10:00	Governance, Audit and Scrutiny Committee <i>(Followed by Scrutiny Topic scoping workshop)*</i>
Friday	13 February 2026	10:00	Member Day *
Friday	20 February 2026	10:30	Humberside Fire Authority <i>(Budget and Precept setting)</i>
Friday	20 March 2026	10:00	Member Day *
Friday	27 March 2026	10:30	Humberside Fire Authority
Friday	05 June 2026	10:30	Humberside Fire Authority AGM

* Not open to the public



HUMBERSIDE
Fire & Rescue Service

Humberside Fire Authority Pension Fund Account 2024/25

FIREFIGHTERS' PENSION FUND ACCOUNT

The following table analyses movements on the Fund for the year 2024/25

2023/24 £'000s		2024/25 £'000s
	Contributions receivable:	
(6,016)	Employers' contributions receivable	(8,303)
<u>(2,753)</u>	Firefighters' contributions	<u>(2,870)</u>
<u>(8,769)</u>		<u>(11,173)</u>
<u>(239)</u>	Transfers in from other authorities	<u>(123)</u>
	Benefits payable:	
19,768	Pensions	22,402
<u>3,343</u>	Commutations & lump sum retirement benefits	<u>5,381</u>
<u>23,111</u>		<u>27,783</u>
	Payments to and on account leavers	
45	Transfers out to other authorities	-
<u>14,148</u>	Net amount payable for the year	<u>16,487</u>
<u>(14,148)</u>	Top-up grant receivable to the Firefighters' Pension Fund	<u>(16,487)</u>
-	Fund Account balance	-

	<u>Net Assets Statement</u>	
2023/24		2024/25
	Current Assets	
2,245	Home Office grant debtor	-
1,775	Pensions Paid in Advance	1,675
	Humberside Fire Authority	7,169
	Current Liabilities	
-	Pensions owing to members (See Matthews note)	(1,493)
(4,020)	Humberside Fire Authority	(1,675)
-	Home Office Grant creditor	(5,676)
<u>-</u>		<u>-</u>

Notes to the Firefighters' Pension Fund Account

The funding arrangements for the Firefighters' Pension Scheme (FPS) changed on 1 April 2006. The Pension Fund was established under the Firefighters' Pension Scheme (Amendment) (England) Order 2006. The Pension Fund administers all four of the Firefighters' Pension Schemes (the 1992 Firefighters' Pension Scheme, the 2006

Firefighters' Pension Scheme, the 2015 Firefighters' Pension Scheme and the Modified Firefighters' Pension Scheme).

The Pension Fund is administered by Humberside Fire Authority.

The Pension Fund is managed by the Executive Director of Finance and Section 151 Officer.

The benefits payable from the Pension Fund are pensions, lump sum commutation payments and ill health pensions. Injury awards are payable from the Authority's General Fund Account.

The Pension Fund is an unfunded scheme, consequently:

- It has no investment assets;
- Benefits payable are funded by contributions from employers and employees; and
- any difference between benefits payable and contributions receivable is met by top-up grant from the Home Office (HO)

The Pension Fund is statutorily prevented from including interest on cashflows and administration expenses in the pension fund. These expenses are accounted for in the Authority's General Fund Account.

Employee and employer contribution levels are based on percentages of pensionable pay set nationally by HO and are subject to triennial revaluation by the Government Actuary's Department. The employers' contribution rates are determined nationally by the Government Actuary's Department and is currently 27.6% for the 2015 FPS.

The membership for the pensions fund is as follows;

Category of Member	31/3/2025 1992 FPS	31/3/2025 2006 NFPS	31/3/2025 Modified Pension Scheme	31/3/2025 2015 FPS	31/3/2024 1992 FPS	31/3/2024 2006 NFPS	31/3/2024 Modified Pension Scheme	31/3/2024 2015 FPS
Contributors	-	-	-	754	-	-	-	756
Deferred Pensioners	37	96	4	248	37	101	4	193
Pensioners	961	28	92	103	972	24	80	76

Matthews

In November 2018 a ruling on the legal case involving part-time judges (O'Brien v MoJ) had a direct impact on the equivalent case for Retained Firefighters (Matthews). Home Office Ministers have agreed to extend the pension entitlement for retained firefighters to cover service pre-July 2000. An options exercise to increase the pensions entitlement for some current special retained members and allow access to the scheme for historic retained members is underway. Where members have returned an election form to extend pension entitlement on or before 31st March 2025, provision for the payment of benefits owed to, reduced by contributions due from members in respect of said benefits, has been made in the accounts. The net payment to members is estimated to be £1.493m.

Statement of Accounting Policies

The Accounting Policies adopted for the Pension Fund follow those set out in the Authority's Statement of Accounting Policies (Note 1 of the Notes to the Financial Statements). Transfer values are an exception to this policy and are on a cash basis.

The following item(s) are estimated and are material to the Pension Fund account:

- Estimation of top-up grant receivable

The Pension Fund Account does not take account of the obligations to pay pensions and benefits that fall due after the end of the financial year. These are reflected in the Authority's accounts in accordance with IAS 19 – Employee Benefits (Please see note 4 in the Notes to the Financial Statements).

WORKSTREAMS UPDATE

SUMMARY

1. This report sets out an update on the workstreams that were originally agreed at the Pension Board in January 2016.
2. The workstreams are designed to ensure that the Board operates in compliance with the Pension Regulator's Code of Practice for Pension Boards.
3. The list of activities is not exhaustive and has evolved over the last 12 months and will continue to do so over the coming months.

RECOMMENDATIONS

4. That the Board considers the workstreams that are set out in this report.

WORKSTREAMS

5. **Appendix 1** of this report sets out the workstreams proposed for the Pension Board over the short-to-medium term.
6. The workload aims to meet the requirements of the Code of Practice for Pension Boards and has therefore been shaped into three broad areas:-

Governance, Administration and Communication

7. The elements that are timetabled to be reported upon at this meeting are set out below:-

- **Governance**

- G3 workstream – Training

Training has been delivered at regular points since the inception of the Board in July 2015.

In September 2017 a training session for Pension Board Members and Officers was delivered by colleagues from LGA Pensions and the Pensions Regulator and more recently training in relation to tax was delivered in October 2019.

In June 2020, the Scheme Advisory Board delivered Pension Board Wrap up Training.

In March 2021, a training session on the role of the Local Pension Board in the age discrimination remedy was delivered to Pension Board Members by colleagues at the Local Government Association.

Further training has been planned to follow this meeting.

G5B workstream – Summary of Complaints Received

A clear process for complaints has been adopted and is a key component of the governance of the Firefighter Pension Schemes (FFPS). In relation to our administration of the FFPS we have received the following:

2016/17	No complaints
2017/18	No complaints
2018/19	One complaint which has been resolved
2019/20	One complaint which has been resolved
2020/21	Three complaints, one has been resolved, one is being investigated by The Pensions Ombudsman
2021/22	One complaint which has been resolved
2022/23	Two complaints which have been resolved
2023/24	Two complaints which have been resolved
2024/25	No complaints
2025/26	53 complaints to date being investigated under Stage 1, all around the production of ABS-RSS

G6 workstreams – Risk Register

The Authority's team involved in the operation of the FFPS have developed a comprehensive Risk Register attached at **Appendix 2**.

The Risk Register identifies the three most dominant risks in Risk Areas 1, 2 and 3 as the maintenance of Member data (Risk 2), cyber security breaches (Risk 4), Judicial Review of the Cost cap (Risk 7), over reliance on key pensions administration officers (Risk 8), and also legislative change (Risk 9).

These risks reflect the recent significant changes in the FFPS which have brought a much greater emphasis on the completeness and accuracy of data and a number of fundamental scheme changes and legal rulings.

All of these risks will be monitored carefully, and it is felt that the mitigations and controls in place at present are sufficient.

- **Administration**

A1 workstream – KPIs and Benchmarking, SLAs

The Service has an agreed set of Key Performance Indicators (KPIs) with West Yorkshire Pension Fund (WYPF) who act as administrators of the FFPS on our behalf.

The KPIs are monitored and reported on monthly. **Appendix 3** sets out the position for quarters 3 and 4 of 2024/25.

The data shows good performance in most of the key areas.

The KPIs provide a sound basis on which to manage performance going forward.

A2 workstream – Costs per Member and Number of Scheme Members

Appendix 4 sets out the latest position of scheme members currently contributing to the 2015 Scheme and those in receipt of a pension. This information will be brought to each Board meeting.

- **Communication**

C1 workstream – Communication by Scheme

No further newsletters have been issued by West Yorkshire Pension Fund since the last Board meeting.

C5 workstream – Communication by the Scheme Advisory Board

The most recent Scheme Advisory Board Bulletins are attached at **Appendix 5**.

STRATEGIC PLAN COMPATIBILITY

8. No direct issues arising.

FINANCIAL/RESOURCES/VALUE FOR MONEY IMPLICATIONS

9. No direct issues arising.

LEGAL IMPLICATIONS

10. The workstreams outlined in this report will ensure that HFRS can run a legally compliant Pension Board.

EQUALITY IMPACT ASSESSMENT/HR IMPLICATIONS

11. No direct issues arising.

CORPORATE RISK MANAGEMENT IMPLICATIONS

12. No direct issues arising.

HEALTH AND SAFETY IMPLICATIONS

13. No direct issues arising.

COMMUNICATION ACTIONS ARISING

14. No direct issues arising.

DETAILS OF CONSULTATION AND/OR COLLABORATION

15. No direct issues arising.

BACKGROUND PAPERS AVAILABLE FOR ACCESS

16. Papers as attached.

RECOMMENDATIONS RESTATED

17. That the Board considers the workstreams that are set out in this report.

Officer Contact: Martyn Ransom
Executive Director of Finance/S151 Officer

Humberside Fire & Rescue Service
Summergroves Way
Kingston upon Hull

MR/SK

04/07/2025

PENSION BOARD – PROPOSED WORKSTREAMS

	Workstream	Progress	Report to Pension Board		
			Previous	Today	Future
GOVERNANCE					
G1	Establish the Pension Board	Completed	July 2015	-	-
G2	Code of Practice	Circulated and discussed at the January 2016 meeting - Completed	January 2016	-	-
G3	Training	Ongoing with initial training completed July/August 2015 and further training in April 2016 and March 2017 LGA training September 2017 WYPF training July 2018 Tax training October 2019 Pension Board Wrap up Training June 2020	Jul 2024	Jul 2025	Ongoing
G4	Knowledge	Knowledge matrix as a basis on which to identify Pension Board Members' knowledge gaps circulated at January and June 2016 meetings and at April 2016 Pension Board Training	January and June 2016 and January 2017	-	-
G5A	Complaints	Flowchart for the current complaints procedure for the FFPS circulated and discussed at January 2016 meeting. Procedure updated October 2020.	January 2016	February 2021	-
G5B	Summary of Complaints received	2016/17 – no complaints 2017/18 – no complaints 2018/19 – one complaint (concluded) 2019/20 – one complaint (concluded) 2020/21 – three complaints (two concluded, one being investigated by the Pensions Ombudsman). 2021/22 – one complaint (concluded) 2022/23 – two complaints (concluded) 2023/24 – two complaints (being investigated under Stage 2 of the IDRP) 2024/25 – No complaints to date 2025/26 – 53 complaints to date	Jul 2024	Jul 2025	Each Pension Board
G6	Risk Register	The Risk Register is updated on an ongoing basis.	Jul 2024	Jul 2025	Each Pension Board
G7	Policies	Abatement Policy published December 2020	February 2021	-	When published

ADMINISTRATION					
A1	KPIs and Benchmarking, SLAs	KPIs are reported monthly.	Jul 2024	Jul 2025	Each Pension Board
A2	Costs per member and number of scheme members	Reported to January 2016 Board and each Board thereafter	Jul 2024	Jul 2025	Each Pension Board
A3	Data for CARE and data quality	The recent move to the new ERYC payroll system has facilitated the production of this information by 31 March 2016 - Completed	June 2016	-	-
A4	Pension expenditure	Compiled as part of the Annual Accounts	Jul 2024	Jul 2025	July 2025
COMMUNICATION					
C1	By Scheme	Latest publications presented to meetings	Jul 2024	Jul 2025	When published
C2	By the Service	Latest publication presented to January 2016 meeting	January 2016	-	When published
C3	Benefit Statements	Issued week commencing 19 December 2016 and August 2017, 2018 and 2019	January 2017	-	-
C4	Calculators	Circulated at the April 2016 Pension Board Training and now on the Authority's website - Completed	April 2016 Pension Board Training	-	-
C5	By the SAB	Latest publications presented to meetings	Jul 2024	Jul 2025	When published

Firefighters' Pension Scheme - Administration Risk Register									
Risk Assessment Form									
Organisation: Humberside Fire & Rescue Service									
Scheme Manager: Delegated to Executive Director of Corporate Services and s151 Officer									
	Risk	Assessment of Risk			Risk Control Measures	Owner	Test	Next Review	Comments
	Risk Area 1 - Operations	Likelihood	Impact	Risk Rating					
1	Operational disaster (fire, flood etc)	1	4	4	Business continuity plans in place for Pension Administrator	Senior Finance Officer	Annual	Jan-26	
					Business continuity plans in place for Scheme Manager	Senior Finance Officer	Annual	Jan-26	
2	Member data incomplete or inaccurate	3	3	9	Annual report from Pension Administrator used as basis for rectification/data cleansing plan	Senior Finance Officer	Annual	Jan-26	Regular data checked monthly
					Returns from annual statements, Life Certificate checks, and National Fraud Initiative checks	Pension Admin	Annual	Jan-26	
3	Administration process failure/maladministration	1	2	2	Formal agreement in place with administrator, including SLAs	Senior Finance Officer	Annual	Jan-26	KPIs subject to review
					Authority levels clearly agreed and kept up to date	Scheme Manager	Annual	Jan-26	
					Review independent reports of administrator's process	Scheme Manager	Annual	Jan-26	
					Ongoing dialogue with administrator	Senior Finance Officer	Ongoing	Ongoing	
					Contract meetings between Pension Administrator and Senior Finance Officer	Senior Finance Officer	Quarterly	Ongoing	
4	Cyber security breaches	3	4	12	Supporting good decision making and minimising the risk of scams in line with The Pension Regulator's Guidance	Scheme Manager	Ongoing	Ongoing	

	Risk Area 2 - Financial	Likelihood	Impact	Risk Rating					
5	Excessive charges by supplier	3	2	6	Annual review of scheme budget, review of costs incurred against budget	Senior Finance Officer	Annual	Jan-26	Charges may additional work result of McClellan judgment
					Periodic review of supplier	Senior Finance Officer	Annual	Jan-26	
6	Incorrect employee and employer contributions	1	5	5	Check incoming and outgoing scheme funds against scheme forecast - reconciling all funds	Senior Finance Officer	Monthly	Jan-26	
					Monitoring of contribution payments	Senior Finance Officer	Monthly	Jan-26	
					Annual audit	Head of Finance	Annual	Jan-26	
7	Judicial review of cost cap	4	4	16	Decision to include remedy costs in the cost control mechanism was not unlawful. Unions can apply to the Court of Appeal for permission to appeal. Awaiting final outcome to determine risk control measures needed	Head of Finance	Annual	Jan-26	Consultation on to collections of from members outcome of the

	Risk Area 3 - Regulatory & Compliance	Likelihood	Impact	Risk Rating					
8	Over reliance on key pensions administration officers	3	3	9	Key officers convey specialist knowledge on to colleagues by mentoring	Senior Finance Officer/ Pensions Admin	Ongoing	Ongoing	Additional wc McCloud/Matt key officers aware work resulting in administrative
					Enhance training by bespoke sessions/courses/workshops	Senior Finance Officer/ Pensions Admin	Ongoing	Ongoing	
9	Changes to legislation	5	4	20	Ongoing review of legislative framework	Scheme manager	Ongoing	Ongoing	McCloud/Matt judgments with legislative changes
					Up to date and documented training log, showing completion of scheme specific and	Scheme manager	Ongoing	Ongoing	
					Technical advice and updates	Scheme manager	Ongoing	Ongoing	
10	Delayed Annual Benefit statements (Special Modified Scheme)	2	2	4	Submission of monthly data, and timely submission of year end data	Senior Finance Officer/ Pensions Admin	Ongoing	Ongoing	
11	Conflicts of interest	2	1	2	Pension board awareness of legal responsibilities	Scheme Manager	Ongoing	Ongoing	
					All pension board members to declare any conflicts and potential conflicts	Scheme Manager	Ongoing	Ongoing	

Risk Matrix

The following model rates the impact and likelihood of an identified risk using a scale of 1 to 5.

The likelihood score is multiplied by the impact score (as shown in the table) to give an overall risk score.

The final score will influence the level of monitoring and/or control required in relation to each risk.

Likelihood Score	1	2	3	4	5
Descriptor	Rare	Unlikely	Possible	Likely	Almost Certain
Frequency How often might it/does it happen	This will probably never happen/recur	Do not expect it to happen/recur but it is possible it may do so	Might happen/recur occasionally	Will probably happen/recur, but it is not a persisting issue/circumstance	Will undoubtedly happen/recur, possibly frequently

Impact Score	1	2	3	4	5
Descriptor	Negligible	Minor	Moderate	Major	Catastrophic
Risk Area 1 - Operations	Minor problem easily handled by normal day to day processes	Potential for some operational disruption	Significant operational disruption possible	Operations severely damaged	Operational survival at risk
Risk Area 2 - Financial	Little/no financial impact	Potential for short term financial impact	Potential for medium term financial impact	Potential for long term financial impact	Potential for permanent long term financial impact
Risk Area 3 - Regulatory & Compliance	Little/no impact	Misunderstanding of rules/regulations resulting in reduced performance	Breach of rules/regulations resulting in informal complaint(s)	Breach of rules/regulations resulting in formal report or complaint(s) being lodged	Breach of rules/regulations resulting in legal action
Risk Area 4 - Covid 19	Minor problem easily handled by normal day to day processes	Potential for some disruption to normal processes	Significant disruption to normal processes possible	Normal processes severely disrupted	Operational survival at risk

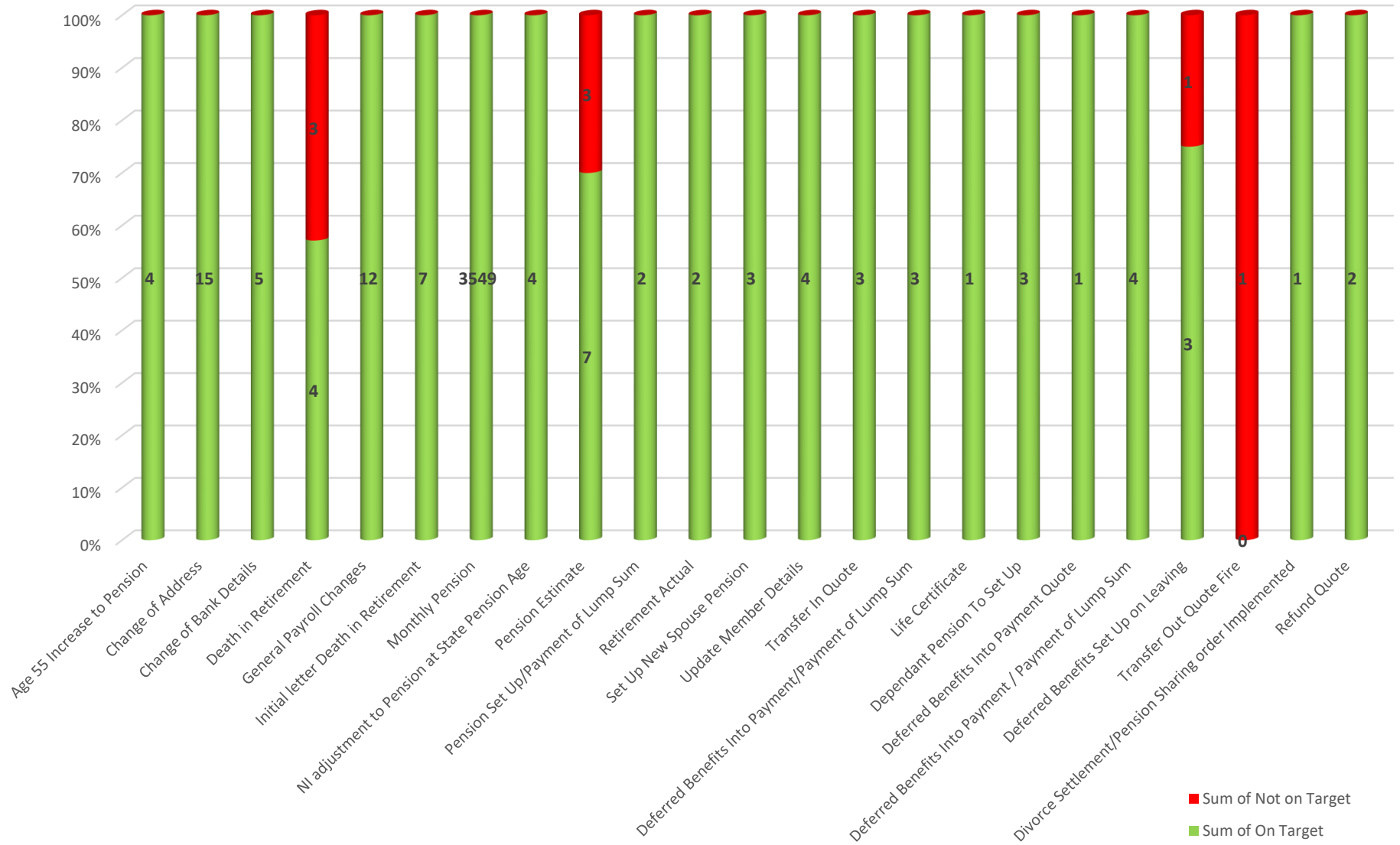
	Likelihood Score				
Impact Score	1	2	3	4	5
5 Catastrophic	5	10	15	20	25
4 Major	4	8	12	16	20
3 Moderate	3	6	9	12	15
2 Minor	2	4	6	8	10
1 Negligible	1	2	3	4	5

	1 to 3	Low risk
	4 to 6	Moderate risk
	8 to 12	High risk
	15 to 25	Extreme risk

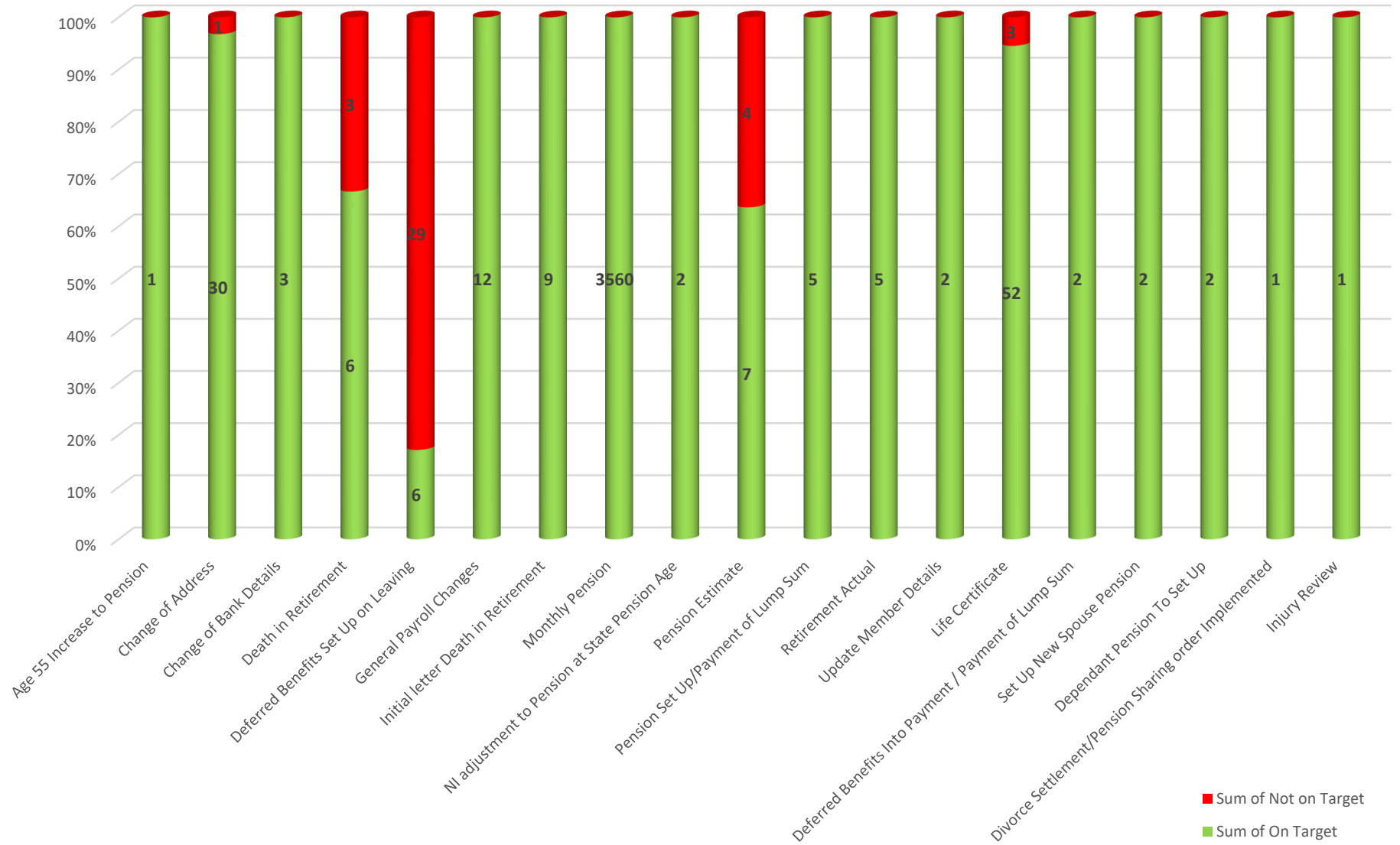
KPI Details

Number	Key Performance Indicator	Target	Minimum
1	Additional Pension Contributions Update	10	85%
2	Age 55 Increase to Pension	20	85%
3	Change of Address	20	85%
4	Change of Bank Details	20	85%
5	Death Grant to Set Up	10	85%
6	Death in Retirement	10	85%
7	Death In Service	10	85%
8	Death on Deferred	10	85%
9	Deferred Benefits Into Payment – Payment of Lump	3	85%
10	Deferred Benefits Into Payment Actual	5	90%
11	Deferred Benefits Into Payment Quote	35	85%
12	Deferred Benefits Set Up on Leaving	20	85%
13	Dependant Pension To Set Up	10	100%
14	Divorce Actual	20	85%
15	Divorce Quote	40	85%
16	Divorce Settlement – Pension Sharing order Implemented	80	100%
17	DWP Request For Information	20	85%
18	General Payroll Changes	20	85%
19	Initial letter Death in Retirement	10	85%
20	Initial Letter Death in Service	10	85%
21	Initial letter Death on Deferred	10	85%
22	Injury Review	20	100%
23	Life Certificate	10	85%
24	NI adjustment to Pension at State Pension Age	20	85%
25	Pension Estimate	10	90%
26	Pension Saving Statement	20	100%
27	Pension Set Up/Payment of Lump Sum	3	85%
28	Purchase of Service Quote	20	85%
29	Refund Actual	10	90%
30	Refund Quote	35	85%
31	Retirement Actual	10	90%
32	Set Up New Spouse Pension	5	85%
33	Transfer In Actual	35	85%
34	Transfer In Quote	35	85%
35	Transfer Out Payment	35	85%
36	Transfer Out Quote Fire	35	85%
37	Update Member Details	20	100%

KPIs 2024/25 QUARTER 3



KPIs 2024/25 QUARTER 4



Firefighters' Pension Scheme - Number of Members and Adminstration Cost Per Member as at 31/05/2025

Total Members

Scheme Name	Active	Deferred	Pensioner	Beneficiary
HFRS 1992 Pension		0	37	807
HFRS 2006 Pension		0	96	24
Modified Scheme		0	4	89
HFRS 2015 Pension	754	248	103	0
Total	754	385	1023	161
Grand Total				2323

Total Costs

Service	Cost
HFRS Salary	£78,191.10
Administration	£20,146.06
Payroll	£16,030.38
Total	£114,367.54



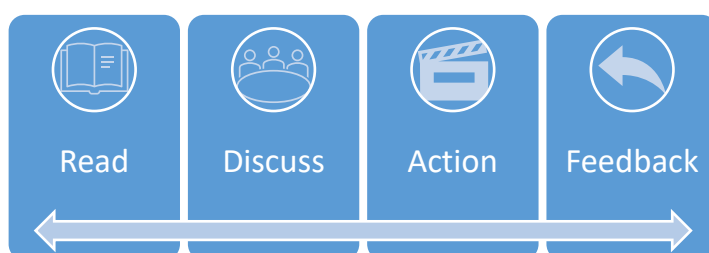
£49.23

FPS Bulletin 89 – January 2025

Welcome to issue 89 of the Firefighters' Pensions Schemes bulletin.

And just like that we find ourselves at the end of January!

We would encourage you to read this bulletin, taking note of and carrying out any relevant actions. This may entail escalating items, alerting colleagues where necessary, and circulating and discussing this bulletin in other forums including but not limited to others within your FRAs i.e. HR or Finance colleagues, Local Pension Boards and third-party administrators/payroll providers.



If you are looking for information on a certain topic, issue and content indexes are held on the [main bulletin page](#) of the website and are updated following each new issue.

If you have any comments on this bulletin, suggested items for future issues, or a job you would like to advertise, please email bluelightpensions@local.gov.uk.

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Calendar of events

Please see below a calendar of upcoming events relevant to the Firefighters' Pension Schemes. Only those events which are hyperlinked are currently available to book. If you have any events you would like to be included in a future bulletin, please email bluelightpensions@local.gov.uk.

Table 1: Calendar of events

Event	Date
FPS Coffee Morning	18 January 2025
FPS Technical Working Group	27 February 2025 22 May 2025 20 August 2025 24 November 2025
SAB	19 March 2025 18 June 2025 11 September 2025 11 December 2025
FPS Communications Working Group	8 April 2025 7 July 2025 29 September 2025
Local Pension Board training	25 March 2025 (MS Teams) <i>(fully booked)</i> 16 June 2025 (MS Teams) <i>(fully booked)</i> 17 September 2025 (in person) 22 January 2026 (MS Teams) Refresher Training: 11 February 2025 (MS Teams)
LPB Chair Forum	13 February 2025
Administrator Forum	10 February 2025 10 March 2025 22 April 2025 12 May 2025 9 June 2025

LGA FRA drop-in session	24 February 2025 24 March 2025 23 April 2025 23 May 2025 23 June 2025
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Actions arising

Scheme Managers

Pension Saving Statements: should ensure that they have read both emails and either carried out or delegated the recommended actions included.

Remediable Service Statements statutory deadlines: should discuss with their administrators the points raised and what actions they need to take to communicate with members.

Contribution adjustments: should ensure that affected members are communicated with to inform them ahead of the publication of the RSS, how they can pay their contribution adjustment.

Remediable Service Statements data request: should liaise with their administrators to obtain the RSS data and return to bluelightpensions@local.gov.uk by 9th of each month.

Manual cases update: should ensure that those in their FRA who are working on the Matthews exercise refer any Matthews manual cases to GAD alongside data being assembled to Firematthewscalculator@gad.gov.uk.

2024 Valuation update: should ensure that their remaining (movement) valuation extract tables have been provided to GAD by **28 February 2025**.

2025 Training and Development: are encouraged to allow their employees to attend the relevant training on offer, where it will help with their role and ongoing development.

Administrators

Government Actuary's Department guidance update: should email the relevant details to bluelightpensions@local.gov.uk if they have a divorce case affected by remedy where they are awaiting GAD guidance.

Remediable Service Statements statutory deadlines: should discuss with their clients the points raised and what actions they need to take to communicate with members.

Remediable Service Statements data request: should ensure that they make this information available to their FRAs by the 9th of the month to allow them to return this to.

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[2024 Valuation update](#): should ensure that their remaining (movement) valuation extract tables have been provided to GAD by **28 February 2025**.

Local Pension Boards

[Remediable Service Statements data request](#): may wish to consider monitoring this as part of their meetings, if they do not already.

[Local Pension Board Training](#): are encouraged to book a place on the relevant training session through the [Training and Development](#) section of the [FPS Board](#) website.

Age Discrimination Remedy updates

Government Actuary's Department (GAD) guidance update

Update on divorce guidance

In December 2024, GAD issued draft guidance to the Home Office, and are currently engaging with NPCC, LGA, and police and fire scheme administrators on that draft. GAD expects to issue final guidance for divorce cases that commenced on or after 1 October 2023 during February, and for cases that commenced before that date during March.

For divorce cases that commenced before 1 October 2023 (i.e. the calculation date for the initial Cash Equivalent (CE) provided to the court to take into account when making the Pension Sharing Order (PSO) was before 1 October 2023), if benefits are due to come into payment before the divorce guidance is finalised scheme managers should consider the options below so that member can receive payment of their benefits.

Cases where the pension debit member was unprotected and the PSO related only to legacy scheme benefits

Where the pension debit member was unprotected (so transferred to the reformed scheme on 1 April 2015) and the PSO relates to legacy scheme benefits only, there will be no debit applied in respect of remediable service (even if the PDM makes a legacy scheme election). Consequently, in these cases:

- For the pension debit member: The legacy scheme pension debit (related to service before 1 April 2015) will be unaffected by McCloud remedy, and that debit will be applied whether the member makes a legacy scheme election or a reformed scheme election. For example, if the pension debit was calculated to be £1,000 per year at the time of the divorce based on the pre-McCloud remedy benefits, that debit of £1,000 per year should be revalued to retirement and applied regardless of whether the member makes a legacy scheme election or a reformed scheme election: there is no increase to the debit if the member makes a legacy scheme election under McCloud.
- For the pension credit member (PCM): the pension credit will be unaffected by McCloud remedy. The pension credit calculated at the time of the divorce

based on the pre-McCloud remedy benefits can be put into payment as usual.

Pension credit cases coming into payment before the divorce guidance is finalised

Where pension credits in respect of divorce cases that commenced before 1 October 2023 are due to come into payment before the divorce guidance is finalised, scheme managers may put the PCM's benefits into payment based on the pre-McCloud pension credit calculated at the time of the divorce.

As part of the McCloud remedy, it will be necessary to rework the PSO using the forthcoming divorce guidance. This process might result in an uplift to the PCM's benefits (although in some cases the PCM's benefits will be unchanged). This process is outlined in the Home Office's McCloud / Sargeant remedy: phase two (retrospective) consultation document:

"If it [i.e. the CETV allowing for McCloud remedy] is higher than the CETV originally calculated, a portion of the additional amount in the same proportion as specified in the PSO will be converted to an additional pension credit and awarded to the pension credit member."

Pension debit cases coming into payment before the divorce guidance is finalised

Where members with a pension debit in respect of a divorce case that commenced before 1 October 2023 are due to retire and receive pension benefits before the divorce guidance is finalised, the scheme manager may use their discretion under regulations pay benefits assuming that the member makes a legacy scheme election in advance of issuing a Remediable Service Statement (RSS). If the scheme manager wants to make use of this discretion to pay benefits, the scheme administrator should provide the details listed below to bluelightpensions@local.gov.uk. GAD will then provide guidance on how the debit applies to the member's benefits, assuming that the member makes a legacy scheme election. When the divorce guidance is finalised, it will still be necessary to issue an RSS to the member.

Data to be provided:

- Date initial CE provided to the court (i.e. the CE the court was using in determining the pension sharing order)
- Transfer day (i.e. the effective date of the pension sharing order)
- Legacy scheme (i.e. 1992 scheme or 2006 scheme)
- PSO percentage legacy scheme
- PSO percentage reformed scheme
- McCloud protection status (protected, taper protected, unprotected)

- If taper protected, the taper date

ACTION:

Administrators should email the relevant details to bluelightpensions@local.gov.uk if they have a divorce case affected by remedy where they are awaiting GAD guidance.

Pensions Saving Statements

On 9 January 2025, we [emailed](#) scheme managers, internal pensions contacts, Scheme Advisory Board contacts and administrators to inform them of a joint letter from the NFCC and NPCC Chairs to HMRC highlighting concerns over self-assessment in respect of pensions tax payable by 31 January 2025.

We followed this up with a further [email](#) on 24 January 2025 following the response from HMRC.

Both emails had actions that the scheme manager needs to ensure they are addressed.

ACTION:

Scheme managers should ensure that they have read both emails and either carried out or delegated the recommended actions included.

Contingent Decisions

Opt outs

On 20 January 2025 we [emailed](#) all stakeholders to provide them with an update from Home Office relating to the current position for Contingent Decisions opt outs.

Claim deadlines

Within the [Firefighters' Pension Scheme \(Remediable Service\) Regulations 2023](#) there are deadlines for when a Contingent Decision claim can be made and these all rely upon the date that the member is issued their initial Remediable Service Statement (RSS). As RSS' are being produced at various points up until 31 March 2025, this date will vary for each member.

Scheme managers will need to ensure that this is considered when they are processing claims. There is the ability for scheme managers to use their discretion to accept claims that are later than the specified deadlines, but this should only be used in cases where it can be proved that the member was not aware of contingent decision claims and / or could not have made a claim earlier.

All national template RSS' including the ABS-RSS have a note on the back page about contingent decisions so this should be considered by scheme managers.

The deadlines are as follows: -

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- For the purchase of additional service [Regulation 29\(3\)\(c\)\(i\)](#) states that the deadline is 12 months after the receipt of their first RSS statement.
- For the purchase of Opted-Out Service [Regulation 6\(3\)\(c\)](#) states that the deadline is 12 months after the receipt of their first RSS statement.

Remediable Service Statements statutory deadlines

In [FPS Bulletin 81 – May 2024](#), we informed readers of the statutory deadline factsheet which set out the different statutory deadlines within the age discrimination remedy process, and the requirements that are needed to meet such deadlines.

We are mindful that 31 March 2025 is rapidly approaching and there are still some issues outstanding including policy decisions and guidance, but... a statutory date is a statutory date and despite public service pension schemes making representations to HMT to extend the deadline; HMT are not minded changing this which means that there will be no statutory extension to this deadline.

We would therefore urge all scheme managers and administrators to have discussions immediately about: -

- What are the exact numbers of RSS' that are yet to be issued and what are the plans for doing so by 31 March?
- In addition, we recognise that it may not be possible to meet 31 March deadline in all cases, so those discussions should also include the numbers of cases and then split by categories along with a timetabled plan of when they will be issued.
- Whether the scheme manager should use their discretion through regulation [29 \(10b\)](#) of the [Public Service Pensions and Judicial Officers Act](#) (PSPJOA) to extend the deadline. It should be noted that this cannot be used as a blanket approach for all outstanding cases.
- Whether a breach should be recorded and reported to the Pensions Regulator (TPR).
- How you will communicate the delay with your members and manage their expectations. This should include:
 - When they can expect to receive their RSS
 - Whether you have extended the deadline using Regulation 29 (10b), and on what grounds
 - Whether you have reported the breach to the TPR

ACTION:

Scheme managers and administrators should discuss the points raised and what actions they need to take to communicate with members.

Contribution Adjustments

We are aware that many Remediable Service Statements (RSS) will be being sent out in the run up to the statutory deadline of 31 March 2025. We recommend that each FRA contacts those who are affected ahead of receipt of the RSS to inform them of the internal process for them to arrange payment of their contribution adjustment, should they wish to pay this ahead of retirement.

ACTION:

Scheme managers should ensure that affected members are communicated with to inform them ahead of the publication of the RSS, how they can pay their contribution adjustment.

Remediable Service Statements Data request

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.

Whilst we may not include the request in each bulletin, this is data that we would like to receive each month.

Thank you to those who provided the data for December 2024. If you have not already, please can this be provided as soon as possible.

For each month please use the [RSS Spreadsheet](#) and return to bluelightpensions@local.gov.uk by 9th of every month.

ACTION:

Scheme managers should liaise with their administrators to obtain the RSS data and return to bluelightpensions@local.gov.uk by 9th of each month.

Administrators should ensure that they make this information available to their FRAs by the 9th of the month to allow them to return this to.

Local Pension Boards may wish to consider monitoring this as part of their meetings, if they do not already.

Matthews exercise updates

Manual Cases update

GAD would like to hear from all FRAs with Matthews manual cases to refer to GAD and data assembled and ready to share. To recap: Matthews manual cases are those which cannot be processed by the calculator. Some of these will need to be referred to GAD to calculate the Matthews second exercise offer to those firefighters. (This update is a repeat of GAD's request in [FPS Bulletin 86 – October 2024](#) and applies equally to FRAs in devolved regions as well as FRAs in England.)

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GAD is continuing to actively work on the Matthews manual cases live trial. As the trial progresses, GAD will work with LGA to publish process updates, additional data proformas, and other support for FRAs. These will help expand and refine the manual cases process. GAD need FRAs to get in touch with manual cases data to support this process. This equally applies to those FRAs who have already joined the live trial (whether or not they have shared cases to date), as well as to other FRAs who have not yet been able to participate.

FRAs should refer to the manual cases section of the [latest calculator user guide](#) (page 5) together with the [July manual cases update](#). The former detail which cases are manual cases, and the latter explains which should be referred to GAD and outlines what data GAD require. To ensure firefighter's data is protected, GAD will only accept case details via secure transfer over Egress. FRAs should contact GAD to set this up once they have their data assembled for their first case (at Firematthewscalculator@gad.gov.uk).

ACTION:

Scheme managers should ensure that those in their FRA who are working on the Matthews exercise refer any Matthews manual cases to GAD alongside data being assembled to Firematthewscalculator@gad.gov.uk.

FPS

Proposed amendments to Firefighters Pension Scheme – member contribution structure consultation

On 24 January 2025, we emailed stakeholders to inform them that our draft response to the Home Office's consultation on the [Firefighters' Pension Scheme Member Contribution Structure](#) had been published on the [consultation](#) section of the [FPS regulations and guidance](#) website.

We are pleased to confirm that this was submitted to Home Office on 28 January 2025, and the website has been updated with our final response.

2024 valuation data update

Thank you to all the FRAs who have provided the valuation 'stock' data for the 2024 valuation. The team at GAD will be in contact with the individual FRAs if they have any queries as stock data processing progresses over coming weeks.

Movement data

The next step for FRAs is to provide the remaining extract tables detailed in the GAD Fire data specification. These cover changes in member status since the 2020 valuation extract ('movement data'). This was explained in [FPS Bulletin 84 – August 2024](#) on page 6.

GAD ask that FRAs now provide this additional data by 28 February. Data should be uploaded to the same online folder as the data extracts already provided. GAD

would ideally prefer FRAs to update the previously shared data checker tool with the movement data and clearly label as a second version of the extract.

Matthews elections data

As a reminder GAD have also asked FRAs to provide their data in respect of final elections to purchase service under the Matthews second options exercise. This was initially announced in [FPS Bulletin 75](#) November 2023, page 6.

GAD ask that FRAs provide their Matthews election data by Friday 2 May. The Matthews election data should include elections received from firefighters up to and including 31 March 2025. Data should be uploaded to the same online folder as the data extracts already provided using the Matthews 2 calculator bulk input format as described in [FPS Bulletin 75](#). Only final elections to purchase benefits should be included.

GAD recognise that the FRAs are extremely busy and appreciate your continued hard work on collating the data for the valuation. If FRAs have any queries on either the movement data, GAD data checking tool, or the Matthews elections, please contact GAD at Fire.2020Valuation@gad.gov.uk

ACTION:

Scheme managers and administrators should ensure that their remaining (movement) valuation extract tables have been provided to GAD by **28 February 2025**.

Update your contact details

Readers will be aware that we carried out an exercise to update your contact details in [FPS Bulletin 76 – December 2023](#).

Going forward if you need to update your contact details, please complete the [contact details form](#) and return to bluelightpensions@local.gov.uk.

General technical query log

The [current log of queries and responses](#) can be accessed by practitioners in the member-restricted area of the FPS Regulations and Guidance website. The queries have been anonymised and divided into topics. The log is updated monthly in line with the bulletin release dates.

There have been no technical queries raised in January 2025.

Matthews and Age discrimination remedy Query logs

We have three query logs:

- Age Discrimination remedy technical query log
- Matthews technical query log
- Matthews GAD calculator query log

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These logs record the technical queries we have been receiving under the age discrimination remedy, the Matthews exercise and the calculator queries that GAD have been receiving for in respect of the Matthews exercise.

The technical query logs can be accessed by practitioners in the restricted area of the FPS regulations and guidance website under the sections '[Age Discrimination remedy technical queries](#)' and '[Special members of the FPS 2006 technical queries](#)'.

The Matthews GAD calculator query log can be accessed through the tab 'Calculator query log' in the Special members of [FPS 2006 - GAD calculator](#) section of the FPS Regulations and Guidance website.

The queries have been anonymised. The log is updated monthly in line with the bulletin release dates.

If you do not have access to the member restricted area of the FPS regulations and guidance website, you can request access by contacting the bluelightpensions@local.gov.uk inbox.

As a reminder if you have a query relating to either the [Age Discrimination remedy](#) or [Matthews](#) GAD calculators you can email GAD using their dedicated inboxes

FirePoliceMcCloudTaxInterest@gad.gov.uk

Firematthewscalculator@gad.gov.uk

FPS England SAB updates

Proposed amendments to Firefighters Pension Scheme – member contribution structure consultation

We are pleased to confirm that the SAB response to the Home Office's consultation on the [Firefighters' Pension Scheme Member Contribution Structure](#) is published on the [consultation](#) section of the [FPS Board](#) website.

SAB website

You can use the links below to find out about the latest updates on the work of the SAB and its committees on the SAB website:

- [SAB membership](#)
- [SAB meeting and agenda papers](#)
- [Committee meetings and agenda papers](#)

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Other News and Updates

Pensions Dashboards Programme



Dashboard Programme – Publications

PDP publish regular [publications](#) about the Pensions Dashboards and the Programme which you can find on their [website](#).

PDP blog on the Reporting Standards

On 8 January 2025, the Pensions Dashboards Programme (PDP) published a [blog on the draft Reporting Standards](#). The blog explains what the standards are and the updates made to them on 19 November 2024.

Amongst the changes is a new two-phase approach, with pension providers and schemes initially only being required to keep records from April 2025. An additional duty to routinely send data to MaPS will apply later. Operational monitoring has also been removed. In addition, reporting requirements for dashboards will be confirmed later. The blog confirms the final standards will be published in quarter one of 2025.

Government Actuary's Department



GAD blog on the future of pensions administration

On 14 January 2025, the Government Actuary's Department (GAD) published a [blog on the future of pensions administration](#). The blog focuses on three key areas:

- increasing complexity in pensions administration
- technical debt due to underinvestment in technology
- talent shortages, including the challenge of recruitment.

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It also looks at the challenges ahead in 2025, covering Pensions Dashboards, data management and the role of artificial intelligence in enhancing efficiency and member experience. It also looks at the challenges ahead in 2025, covering Pensions Dashboards, data management and the role of artificial intelligence in enhancing efficiency and member experience.

The Pensions Regulator (TPR)



Automatic enrolment earnings bands 2025/26

Employers need to know the earnings bands that apply for 2025/26 for the purposes of automatic enrolment under the Pensions Act 2008. The UK Government announced in its [review of the automatic enrolment earnings trigger for 2025/26](#) that it will remain at its current level of £10,000. This is unchanged since the 2014/15 year. The tables below show the position for the 2025/26 year.

Table 2: Automatic enrolment earnings bands 2025/26

Earnings*	Age 16-21	Age 22 to <SPA**	Age SPA** to <75
Under lower earnings threshold (£6,240)	Entitled worker	Entitled worker	Entitled worker
Between £6,240 and £10,000	Non-eligible jobholder	Non-eligible jobholder	Non-eligible jobholder
Over earnings trigger for automatic enrolment (£10,000)	Non-eligible jobholder	Eligible jobholder	Non-eligible jobholder

* Earnings: separate contracts are treated separately

** State Pension Age

Table 3: Automatic enrolment earnings bands per period

Pay reference period	Lower earnings threshold	Earnings trigger for automatic enrolment
Annual	£6,240.00	£10,000.00
6 months	£3,120.00	£4,998.00

Pay reference period	Lower earnings threshold	Earnings trigger for automatic enrolment
3 months	£1,560.00	£2,499.00
1 month	£520.00	£833.00
4 weeks	£480.00	£768.00
2 weeks	£240.00	£384.00
1 week	£120.00	£192.00

TPR dashboards 'Hot Topics' article

The Pensions Regulator (TPR) has written [a targeted article focusing on the 'Hot Topics'](#) identified through their industry engagement.

TPR plans to write a further article in February / March 2025, focussing on registration codes, such as what they are, how to use them and how to request additional codes.

HMRC

Inheritance tax on pensions consultation

LGA response

On 17 January 2025 we emailed stakeholders to inform them that our draft response to HMRC's consultation on [Inheritance tax on pensions](#) had been published on the [consultation](#) section of the [FPS regulations and guidance](#) website.

We are pleased to confirm that this was submitted to HMRC on 21 January 2025, and the website has been updated with our final response.

SAB response

We are pleased to confirm that the SAB response to HMRC's consultation on [Inheritance tax on pensions](#) had been published on the [consultation](#) section of the [FPS Board](#) website.

Newsletter 166 – January 2025

On 23 January 2025, HMRC published their [newsletter 166 – January 2025](#).

The newsletter has articles on:

- **inheritance tax on pensions consultation:** HMRC is reviewing the consultation responses and will publish both a formal response and draft legislation later this year

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- **tax codes for pensions:** starting April 2025, HMRC will automatically update temporary tax codes to cumulative codes for new pension recipients, ensuring they pay the correct tax faster
- **pension schemes return:** from April 2025, returns for 2024/25 tax year must be submitted via the Managing Pension Schemes service
- **lifetime allowance protections and enhancements:** the deadline to apply for fixed protection 2016, individual protection 2016, overseas enhancements and pension credit enhancements is 5 April 2025, though the deadline may be earlier for overseas and pension credit enhancements
- **low earners anomaly:** top-up payments for low earners in net pay pension schemes, will still be made for the 2024/25 tax year, but are expected to be delayed until 2026
- **public service pensions remedy:** provides information on what members should do if the public service pension scheme issues pension savings statement for 2023/24 late.

Secure Data Exchange Service (SDES) Error codes

HMT have provided a final version of the [error codes](#) that schemes may see via SDES in relation to compensation payments that need to be paid after a member has used the HMRC digital service. The document sets out what the different codes means and what schemes will need to do.

This has been published on the [Age Discrimination Remedy - HMRC Member Tax Calculator](#) section of the [FPS regulations and guidance](#) website.

Training and Development

2025 Training and Development

In [FPS Bulletin 88 – December 2024](#) we informed readers that we were launching a training programme for 2025. We are pleased to confirm that we have added a new [Training and Development](#) section to [FPS regulations and guidance](#) website, which provides information on what training and qualifications we are offering. The first set of induction training dates are now available to book.

ACTION:

Scheme managers are encouraged to allow their employees to attend the relevant training on offer, where it will help with their role and ongoing development.

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.

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On 25 January 2025, we held our first session of the year, sadly several delegates cancelled at the last minute which meant we were unable to fill those gaps.

We kindly ask, that as the sessions tend to be fully booked, that you kindly provide notice to cancel to allow for the spaces to be made available to others as we hold a waiting list.

We have added the detail of the LPB training sessions to the '[Training and Development](#)' section of the [FPS Board](#) website. The section sets out the dates that are available and how you book for these, as this will now be completed via a booking system, which is a change to the process.

The dates available to book are as follows:

Full training

- 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)

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.

ACTION:

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

Events

FPS coffee mornings

Our MS Teams coffee mornings are continuing in February 2025. 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.

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

[Matthews consultation](#)

[Website Navigation](#)

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.

Heywood Drop in Sessions

Heywood is hosting informal Sargeant drop-in sessions on the third Thursday of every month.

The sessions are an opportunity for Heywood customers to discuss overall progress on the Sargeant implementation project, share experiences, provide feedback, and enable Heywood to provide support in real time.

If you are a Heywood administrator and would like to receive the joining details and meeting link, please contact your Heywood Customer Relationship Manager.

Useful links

- [The Firefighters' Pensions \(England\) Scheme Advisory Board](#)
- [FPS Regulations and Guidance](#)
- [FPS Member](#)
- [Khuf 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](#)
- [LGPS member site](#)
- [Scottish Public Pensions Agency - Firefighters](#)
- [Welsh Government Fire circulars](#)
- **Pensions Dashboards**
 - [TPR guidance and checklist](#)
 - [DWP guidance on connection](#)
 - [PASA connection readiness guidance](#)

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Contact details

Raising a query

If you have a technical query, please complete the 'query form', that is available on the [member area](#) of the FPS regulations and guidance website and email bluelightpensions@local.gov.uk and one of the team's Firefighters' pension advisers will get back to you. To avoid delays in receiving a response, please avoid emailing advisers directly.

Tara Atkins (Firefighters' Pensions Adviser)

Telephone: 020 7664 3031 (Teams Direct Dial)

07825 731 924

Email: Tara.atkins@local.gov.uk

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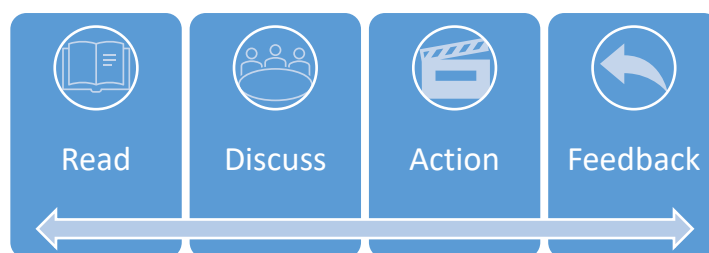
The information contained in this bulletin has been prepared by the Bluelight Pensions team, part of the Local Government Association (LGA). It represents the views of the team and should not be treated as a complete and authoritative statement of the law. Readers may wish, or will need, to take their own legal advice on the interpretation of legislation. No responsibility whatsoever will be assumed by the LGA for any direct or consequential loss, financial or otherwise, damage or inconvenience, or any other obligation or liability incurred by readers relying on information contained in this bulletin.

While every attempt is made to ensure the accuracy of the bulletin, it would be helpful if readers could bring any perceived errors or omissions to the attention of the Bluelight team by emailing bluelightpensions@local.gov.uk.

FPS Bulletin 90 – February 2025

Welcome to issue 90 of the Firefighters' Pensions Schemes bulletin.

We would encourage you to read this bulletin, taking note of and carrying out any relevant actions. This may entail escalating items, alerting colleagues where necessary, and circulating and discussing this bulletin in other forums including but not limited to others within your FRAs i.e. HR or Finance colleagues, Local Pension Boards and third-party administrators/payroll providers.



If you are looking for information on a certain topic, issue and content indexes are held on the [main bulletin page](#) of the website and are updated following each new issue.

If you have any comments on this bulletin, suggested items for future issues, or a job you would like to advertise, please email bluelightpensions@local.gov.uk.

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Calendar of events

Please see below a calendar of upcoming events relevant to the Firefighters' Pension Schemes. Only those events which are hyperlinked are currently available to book. If you have any events you would like to be included in a future bulletin, please email bluelightpensions@local.gov.uk.

Table 1: Calendar of events

Event	Date
FPS Coffee Morning	
FPS Technical Working Group	27 February 2025 22 May 2025 20 August 2025 24 November 2025
SAB	12 December 2024 19 March 2025 18 June 2025 11 September 2025 11 December 2025
FPS Communications Working Group	21 January 2025
Local Pension Board training	25 March 2025 (MS Teams) <i>(fully booked)</i> 16 June 2025 (MS Teams) <i>(fully booked)</i> 17 September 2025 (in person) 22 January 2026 (MS Teams) Refresher Training: 1 August 2025 (MS Teams)
LPB Chair Forum	29 April 2025
Administrator Forum	10 March 2025 22 April 2025 12 May 2025 9 June 2025
LGA FRA drop-in session	24 March 2025 23 April 2025 23 May 2025 23 June 2025

Induction Training	3 April 2025 (in person) 8 May 2025 (MS Teams)
Ill Health retirement training	28 July 2025 (MS Teams)
IDRP training	2 April 2025 (MS Teams)

Actions arising

Scheme Managers

[Remediable Service Statements readiness](#): should discuss the points raised and what actions they need to take to decide whether they can use Section 20(10b) or to report a breach and to communicate with their members.

[Internal Dispute Resolution Procedure](#): should consider the points raised and ensure that they have an IDRP policy in place, and if not take measures to do so.

[Training and Development](#): are encouraged to allow their employees to attend the relevant training on offer, where it will help with their role and ongoing development.

[Local Pension Board Training](#): Readers should make their LPB members aware of the training sessions and encourage them to book onto a session.

Administrators

[Annual Benefit Statement – Remediable Service Statements](#): are encouraged to use the updated versions, however as they are a template they can be modified where cases require.

[Remediable Service Statements readiness](#): should discuss the points raised and what actions they need to take to decide whether they can use Section 20(10b) or to report a breach and to communicate with their members.

Local Pension Boards

[Local Pension Board Training](#): LPB members should make themselves aware of the training sessions and ensure that they maintain their knowledge and understanding and where relevant book onto a session.

Age Discrimination Remedy updates

Compensation

A query was raised with our colleagues NPCC, regarding whether compensating a member for advice in choosing options or making a submission was taxable as a 'Benefit in Kind'. HMRC have confirmed:

"Schemes will need to consider the basis on which they are paying compensation. Where compensation is paid under Part 1 of PSPJOA and in accordance with HMT directions, then regulation 44 of Finance Act 2020 makes provision to exempt these

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compensation payments from income tax.

If there is a specific power or compensation type not covered by the above that you require specific advice on, then we would need a more detailed analysis of the type and the powers under which the scheme is making the payment.”

Both NPCC and LGA are comfortable that advice/support to use the HMRC digital service is covered by the compensation in the Public Service Pensions and Judicial Offices Act 2022 (PSPJOA) and therefore we do not see that this would be treated as a Benefit in Kind.

HMRC Digital Service

We have been made aware of an issue for some members who use the HMRC digital service if they have a previously paid annual allowance tax charge with a different FRA during the remedy period to their most current FRA.

The member will need to enter the Pensions Scheme Tax Reference (PSTR) of the relevant scheme relating to when the tax charge was paid. This is because the member will have completed a self-assessment and, if they chose scheme pays, the PSTR will have been entered. HMRC will be matching this with the information provided in the HMRC Digital service. They will contact the member if they cannot trace payment under the PSTR the member provided.

In addition, HMRC will send any details about any compensation due via the Secure Data Exchange System (SDES) to the original scheme, rather than the most current one. This means that scheme managers may receive SDES files relating to members that they are no longer responsible for.

We are in discussions with HMRC about possible solutions and ways of working to deal with these issues and we are currently awaiting confirmation on a couple of areas from both HMRC and HMT. We will be providing guidance on these processes in due course.

Annual Benefit Statement Remediable Service Statements (ABS-RSS)

At their meeting on 21 January 2025 the communications working group reviewed the active and deferred ABS-RSS templates for 2025, to consider any feedback from members.

The revised templates have been shared with software suppliers and are published on the [Age Discrimination remedy – Remediable Service Statement](#) section of the [FPS regulations and guidance](#) website.

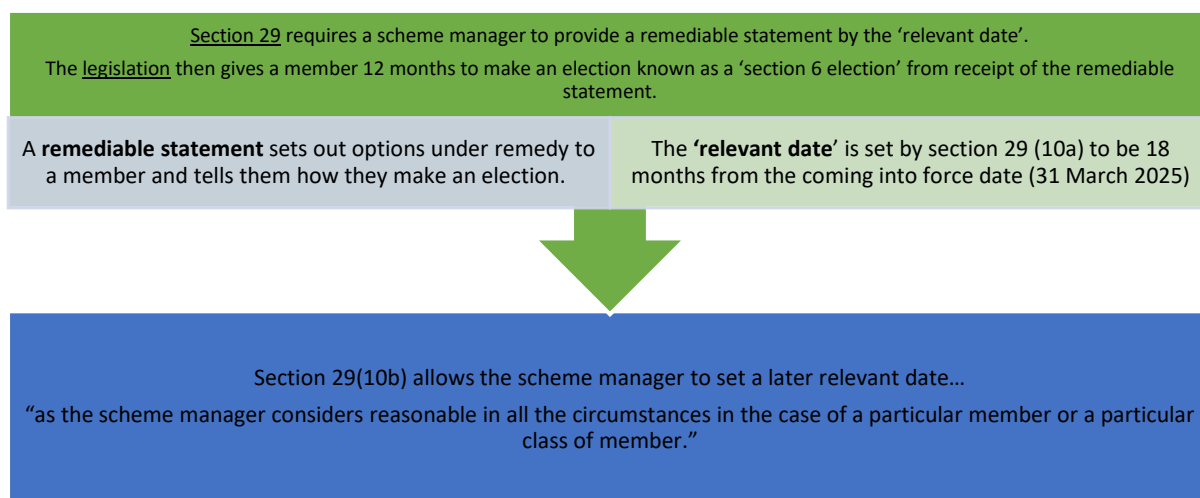
ACTION: Administrators are encouraged to use the updated versions, however as they are a template they can be modified where cases require.

Remediable Service Statements readiness

In our [coffee morning](#) session on 18 February 2025 we discussed and encouraged actions that scheme managers and administrators need to take in the run up to the deadline of 31 March 2025.

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We particularly discussed a scheme manager's use of [section 29\(10b\)](#) within the PSPJOA and what constitutes as reasonable and what should be reported as a breach.



What is reasonable?

As the scheme is locally managed by the scheme manager of each 44 FRAs, the LGA cannot confirm the exact scenarios that are deemed as being reasonable, as these will need to be considered at a local level. We have however set out below what we believe you should consider.

How do you enact Section 29(10b)?

There is no statutory process you need to invoke; however, we recommend that you demonstrate that you have considered the following questions and can confirm how the member meets the test of 29(10b).

"The scheme manager needs to consider 'reasonable' and in what 'circumstances', in the statement "as the scheme manager considers reasonable in all the circumstances"

We believe that when considering the circumstances a scheme manager should consider the circumstance of a member, not the circumstance of a scheme manager i.e. where the scheme manager does not have something at the point of the calculation which means circumstances in which **they cannot reasonably calculate a correct RSS**. We have sent out below circumstances where we believe that this is relevant, but this is not an exhaustive list:

1. GAD guidance for a transfer/divorce
2. A club transfer from another public sector scheme
3. An ill-health re-assessment
4. Data from a previous FRA or administrator

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5. Accuracy of data (if this is not something within the scheme managers control, such as historic record keeping from a previous administrator)
6. Individual is involved in both the Matthews and Sargeant remedy and have not yet been able to make their Matthews election, so has a direct impact on their Sargeant remedy choice.
7. Some other policy issue arising

“How would you define a ‘class of member’ in the statement “in the case of a particular member or a particular class of member”, given there is [case law](#) against scheme managers applying blanket policies”

We do not believe that all members can be branded as a ‘class’ of member, we believe ‘reasonable’, ‘circumstance’ and ‘class’ are linked, a member must be able to have both the first two tests met for reasonable and circumstance to be categorised in a ‘class’ of members.

To assist members, we have created a [factsheet](#) on why an RSS may be delayed, which has been published on the [‘What is remedy’](#) section of the [FPS member](#) website.

What is likely to be a breach?

Scenarios such as those illustrated below, we recommend reporting as a breach, (and consider whether the breach is materially significant to be reported to the Pensions Regulator):

Cases where there:

- has been a delay due to software development
- have been data issues (caused by lack of forward planning or thinking)
- have been delays, due to lack of resourcing

You may wish to review our [statutory deadline](#) factsheet which provides more details on breaches.

Communication

It is important that members are communicated with to manage their expectations.

We recommend that you communicate well:

Good Communications

Do:

- Be transparent
- State fact
- Apologise where relevant
- Include relevant detail
 - When can they expect to receive their RSS
 - Where have you got to so far
 - What have your challenges been so far – give context
 - Have you reported a breach
 - Are you extending the relevant date and on what grounds

Do not:

- Play the blame game
- Air your frustrations

www.local.gov.uk

ACTION: Scheme managers and administrators should discuss the points raised and what actions they need to take to decide whether they can use Section 20(10b) or to report a breach and to communicate with their members.

Internal Dispute Resolution Procedure (IDRP)

We have received several queries relating to IDRP cases where members are starting to formally complain about not receiving their RSS by 31 March 2025.

It is important that you ensure you have processes in place, as each FRA should have a published IDRP policy.

You should also consider both the TPR's [single code](#) and the Pension Ombudsman's advice '[How to avoid the Ombudsman](#)'.

Particularly as it will be a more effective use of time to communication with members to manage their expectations, than it will be to respond to an IDRP case, where they do not know when to expect to receive their RSS.

We also have a published factsheet under the 'IDRP' tab of the [Guides and Sample documents](#) section of the [FPS regulations and guidance](#) website and we are working on providing a guidance note for decision makers which should be published in the same area within the next few weeks. We have also added IDRP training to the training agenda for 2025, as covered in our [Training and Development](#) section further on in the bulletin.

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ACTION: Scheme managers should consider the points raised and ensure that they have an IDR policy in place, and if not take measures to do so.

Matthews exercise updates

Amendments to the Firefighters' Pension Scheme: retained firefighters

On 10 February 2025, we emailed stakeholders to inform them that our draft response to the Home Office's [consultation](#) published on 23 December 2024 on the Matthews remedy had been published on the [consultation](#) section of the [FPS regulations and guidance](#) website.

We are pleased to confirm that this was submitted to Home Office on 17 February 2025, and the website has been updated with our final response.

FPS

Firefighters' Pensions: Top Up grant 2025 - Collection of pensions accounting data

On Thursday 27 February 2025, Home Office [emailed](#) claim certifiers and claim administrators to provide an advance notification that they would be formally requesting the pensions accounting data for the 2025 top up grant in April 2025.

Promotion of FPS 2015 Supporting documents

Following a discussion at the Scheme Advisory Board last year, where the board were concerned that members were not aware of what the FPS 2015 offers a member, we have produced some promotional documents to help scheme managers publicise the FPS 2015 for their members.

The [factsheet](#) has been published on the [FPS 2015](#) section of the [FPS member](#) website.

The [slides](#) have been published on the [Training guides](#) section of the [FPS regulations and guidance](#) website.

2024 valuation data update

Thank you to all the FRAs who have provided the full valuation 'movement' data for the 2024 valuation ahead of the 28 February date requested. GAD look forward to receiving the remaining movement data from remaining FRAs.

GAD also note that they have now received 'stock' data for 2024 valuation from all FRAs. We are both very grateful for the efforts FRAs have made to get this information to GAD which will support the robustness of the valuation outcome. The team at GAD will be in contact with the individual FRAs if they have any queries as processing progresses over the coming weeks.

Matthews elections data

As a reminder, GAD have also asked FRAs to provide their data for final Matthews second options elections by Friday 2 May. This was initially announced in [FPS](#)

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[Bulletin 75 - November 2023](#), page 6.

The Matthews election data should include elections received from firefighters up to and including 31 March 2025. Data should be uploaded to the same online folder as the data extracts already provided using the Matthews 2 calculator bulk input format as described in [FPS Bulletin 75 – November 2023](#). Only final elections to purchase benefits should be included.

GAD recognise that the FRAs are extremely busy and appreciate your continued hard work on collating the data for the valuation. If FRAs have any queries on either the movement data, GAD data checking tool, or the Matthews elections, please contact GAD at Fire.2020Valuation@gad.gov.uk

[The Neonatal Care Leave and Pay \(Consequential Amendments to Subordinate Legislation\) Regulations 2025](#)

On 24 February 2025, the Department for Business and Trade laid the [Neonatal Care Leave and Pay \(Consequential Amendments to Subordinate Legislation\) Regulations 2025](#).

The regulations come into force on 6 April 2025 and make changes related to neonatal care leave and pay. This is a new statutory entitlement for employed parents whose child receives neonatal care starting within 28 days of birth and goes on to spend seven or more continuous days in care. The entitlement applies to children born after 5 April 2025.

The regulations amend the definition of ‘child-related leave’ in Part 8, regulation 113(4) and Part 3 regulations 18(2)(c) and 18(2)(e) and Part 1, regulation 3, treating neonatal care leave similarly to most other types of child-related leave. Members on paid neonatal care leave are treated as receiving assumed pensionable pay. Members on unpaid neonatal care leave can choose to buy back their unpaid contributions.

[Update your contact details](#)

Readers will be aware that we carried out an exercise to update your contact details in [FPS Bulletin 76 – December 2023](#).

Going forward if you need to update your contact details, please complete the [contact details form](#) and return to bluelightpensions@local.gov.uk.

[General technical query log](#)

The [current log of queries and responses](#) can be accessed by practitioners in the member-restricted area of the FPS Regulations and Guidance website. The queries have been anonymised and divided into topics. The log is updated monthly in line with the bulletin release dates.

We have not responded to any technical queries in February 2025.

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Matthews and Age discrimination remedy Query logs

We have three query logs:

- Age Discrimination remedy technical query log
- Matthews technical query log
- Matthews GAD calculator query log

These logs record the technical queries we have been receiving under the age discrimination remedy, the Matthews exercise and the calculator queries that GAD have been receiving for in respect of the Matthews exercise.

The technical query logs can be accessed by practitioners in the restricted area of the FPS regulations and guidance website under the sections '[Age Discrimination remedy technical queries](#)' and '[Special members of the FPS 2006 technical queries](#)'.

The Matthews GAD calculator query log can be accessed through the tab 'Calculator query log' in the Special members of [FPS 2006 - GAD calculator](#) section of the FPS Regulations and Guidance website.

The queries have been anonymised. The log is updated monthly in line with the bulletin release dates.

If you do not have access to the member restricted area of the FPS regulations and guidance website, you can request access by contacting the bluelightpensions@local.gov.uk inbox.

As a reminder if you have a query relating to either the [Age Discrimination remedy](#) or [Matthews](#) GAD calculators you can email GAD using their dedicated inboxes

FirePoliceMcCloudTaxInterest@gad.gov.uk

Firematthewscalculator@gad.gov.uk

Training and Development

2025 Training and Development

In [FPS Bulletin 88 – December 2024](#) we informed readers that we were launching a training programme for 2025. We are pleased to confirm that we have added a new [Training and Development](#) section to [FPS regulations and guidance](#) website, which provides information on what training and qualifications we are offering.

The first set of induction training dates are now available to book. Induction training is aimed at new employees of FRAs who need to understand the history of the Firefighters Pension Scheme and the relevant pension areas and actions needed within an FRA.

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We have also added two training dates to cover ill health retirements, and Internal Dispute Resolution Procedure (IDRP) which will be available to book in the coming week.

If there are any specific areas of training that you would like to see, please let us know via bluelightpensions@local.gov.uk or be part of our training working group.

ACTION: Scheme managers are encouraged to allow their employees to attend the relevant training on offer, where it will help with their role and ongoing development.

Local Pension Board (LPB) Training Sessions

All details of the LPB training sessions are included on the [‘Training and Development’](#) section of the [FPS Board](#) website. The section sets out the dates that are available and how you book for these, as this will now be completed via a booking system, which is a change to the process.

*Please note that you will need to put NA in the box where it asks for the purchase order.

The full training is aimed at newer LPB members, where they need a more detailed session on the different areas of FPS and their role. For this session we invite other stakeholders to cover certain sessions, including TPR, PDP and the Chair of the SAB.

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 provide a reminder of the purpose of an LPB, the key role and responsibilities of all stakeholders and the current hot topics.

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

ACTION:

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

Events

FPS coffee mornings

Our MS Teams coffee mornings are continuing in March 2025. 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 include the presentations from recent sessions below:

18 February 2025 – [Remedy \(Sargeant and Matthews\) deadline and challenges](#)

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.

FPS England SAB updates

Amendments to the Firefighters' Pension Scheme: retained firefighters

We are pleased to confirm that the SAB response to the Home Office's [consultation](#) published on 23 December 2024 on the Matthews remedy had been published on the [consultation](#) section of the [FPS Board](#) website.

SAB website

You can use the links below to find out about the latest updates on the work of the SAB and its committees on the SAB website:

- [SAB membership](#)
- [SAB meeting and agenda papers](#)
- [Committee meetings and agenda papers](#)

Other News and Updates

New Head of Pensions

We are pleased to announce that following Jo Donnelly leaving the LGA yesterday, for her new role as CEO at the London Pension Fund Authority (LPFA), the new Head of Pensions will be Clair Alcock.

The sector will be familiar with Clair, as she has been supporting the Fire pensions team over the last few months. Clair brings an understanding of the roles and responsibilities of those in charge of overseeing, managing, and administering locally administered public sector schemes, having previously established the Firefighters Pension Scheme Advisory Board and national pension teams across police and fire.

Clair will join the LGA on Monday 19th May.

Firefighters' Pensions Adviser Role

We are pleased to announce that our Pensions Adviser role has been advertised.

This role offers an exciting opportunity to work as part of the pensions team at the LGA. The LGA pensions team works with and on behalf of authorities and other stakeholders across the Firefighters and Local Government pension schemes in England. As part of the team, you will play an important role in the legislative and administrative framework of some of the largest pension schemes in the UK.

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We are looking for a highly performing individual with strong analytical, research and problem-solving skills. The successful candidate will provide technical guidance and support to Fire and Rescue Authorities in their role as scheme manager, as well as specialist advice to Government departments on the development and implementation of pension policy changes.

You will lead on the delivery of projects, develop networks and work to maintain a positive and strategic reputation for the LGA within the fire sector.

You will also play a part in the secretariat function of the Firefighters' Pensions Scheme Advisory Board, its committees as well as development of governance around Local Pension Boards.

We encourage flexible working at the LGA. This post is offered as a home or office based (Westminster) contract. The salary for a home-based worker ranges from £48,710 to £55,189. The salary for an office-based worker includes London Weighting and ranges from £52,894 to £59,373.

The job is advertised on the LGA website:

<https://www.careers.local.gov.uk/job/firefighters-pensions-adviser-002142>

If you are interested in this role or know someone that is and would like an informal discussion, please do not hesitate in contacting me tara.atkins@local.gov.uk, to find out more.

Pensions Dashboards Programme



Dashboard Programme – Publications

PDP publish regular [publications](#) about the Pensions Dashboards and the Programme which you can find on their [website](#).

The Pensions Regulator (TPR)



Dashboards readiness survey

TPR will be sending their second dashboards readiness survey in March 2025.

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We strongly recommend you complete the surveys to enable TPR to create a picture of the dashboards implementation progress across the public sector. All responses will be kept anonymous.

Pension scam blog

TPR published [a blog entitled 'Working together to strengthen our defences against pension scams'](#). It highlights TPR's efforts to enhance intelligence to combat this type of scam.

The blog includes information on a webinar on 25 March 2025, where pension schemes can learn how to support TPR's efforts and hear updates from the Pension Scams Action Group.

Blog on 2025 plans

On 17 February 2025, TPR published [a blog titled 'Implementing our vision – what you can expect from us this year'](#) by Nausicaa Delfas, Chief Executive at TPR.

On 17 February 2025, TPR published [a blog titled 'Implementing our vision – what you can expect from us this year'](#) by Nausicaa Delfas, Chief Executive at TPR.

The blog encourages pension schemes to engage early with TPR to prevent problems arising later. It also outlines their 2025 plans, which include:

- **data:** emphasising the importance of better data and supporting schemes in raising standards, seizing new opportunities, and reducing regulatory burdens and frictions in information sharing with TPR
- **supervision:** continuing to change how they supervise the most strategically significant schemes, starting with master trusts
- **innovation hub:** launching an innovation hub to encourage industry to support market innovation and facilitate early-stage discussions on new models and ideas
- **enforcement:** setting out their future approach to enforcement and tackling serious crimes
- **value for money:** continuing to progress the value for money framework
- **climate change:** continuing to protect savers' outcomes from climate-related risks.

HMT

Confirmation of annual revaluation, earnings and pensions increase

On 11 February 2025, [HM Treasury \(HMT\) published a written ministerial statement](#) confirming the rates of annual revaluation, earnings and pensions increase due to apply from April 2025. The statement confirms:

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- public service pensions will increase on 7 April 2025 by 1.7%, in line with the Consumer Prices Index for the year up to September 2024
- revaluation of 1.7% plus any local addition will be used in April 2025 to revalue CARE accounts in public service pension schemes that use prices as the measure of revaluation
- revaluation of 4.5% will be used in April 2025 to revalue the CARE accounts in public service pension schemes that use earnings as the measure of revaluation.

The Government will legislate for these changes in the coming weeks. We will publish the relevant Statutory Instruments when they become available on the [annual update Statutory Instruments](#) section of the [FPS regulations and guidance](#) website.

Pensions Increase multiplier tables

On 11 February 2025, HMT published the 2025 Pensions Increase multiplier tables and a covering letter. There are available on the [annual update Statutory Instruments](#) section of the [FPS regulations and guidance](#) website.

Wider Landscape

Inquiry on AI in banking, pensions and other financial services

The Treasury Committee has launched [an inquiry into the use of artificial intelligence \(AI\) in banking, pensions and other financial services](#). This inquiry aims to understand the potential benefits and risks, including its impact on employment, financial stability and consumer protection.

The Committee is seeking input from various stakeholders, with a deadline of 17 March 2025.

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](#)
- [LGPS member site](#)
- [Scottish Public Pensions Agency - Firefighters](#)

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- [Welsh Government Fire circulars](#)
 - Pensions Dashboards
 - [TPR guidance and checklist](#)
 - [DWP guidance on connection](#)
 - [PASA connection readiness guidance](#)
-

Legislation

Statutory Instruments

[The Neonatal Care Leave and Pay \(Consequential Amendments to Subordinate Legislation\) Regulations 2025](#) [2025/201]

Contact details

Raising a query

If you have a technical query, please complete the 'query form', that is available on the [member area](#) of the FPS regulations and guidance website and email bluelightpensions@local.gov.uk and one of the team's Firefighters' pension advisers will get back to you. To avoid delays in receiving a response, please avoid emailing advisers directly.

Tara Atkins (Senior Firefighters' Pensions Adviser)

Telephone: 020 7664 3031 (Teams Direct Dial)

Email: Tara.atkins@local.gov.uk

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Disclaimer

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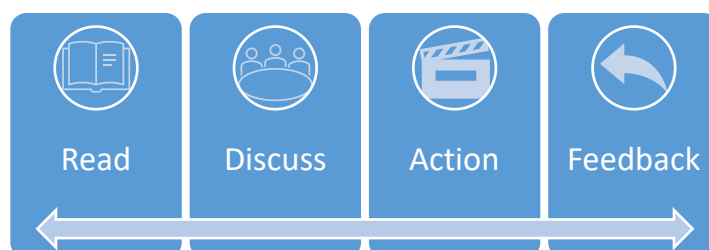
While every attempt is made to ensure the accuracy of the bulletin, it would be helpful if readers could bring any perceived errors or omissions to the attention of the Bluelight team by emailing bluelightpensions@local.gov.uk.

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FPS Bulletin 91 – March 2025

Welcome to issue 91 of the Firefighters' Pensions Schemes bulletin.

We would encourage you to read this bulletin, taking note of and carrying out any relevant actions. This may entail escalating items, alerting colleagues where necessary, and circulating and discussing this bulletin in other forums including but not limited to others within your FRAs i.e. HR or Finance colleagues, Local Pension Boards and third-party administrators/payroll providers.



If you are looking for information on a certain topic, issue and content indexes are held on the [main bulletin page](#) of the website and are updated following each new issue.

If you have any comments on this bulletin, suggested items for future issues, or a job you would like to advertise, please email bluelightpensions@local.gov.uk.

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Calendar of events

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FPS Coffee Morning	10 April 2025
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SAB	18 June 2025 11 September 2025 11 December 2025
FPS Communications Working Group	8 April 2025 7 July 2025 29 September 2025
Local Pension Board training	16 June 2025 (MS Teams) <i>(fully booked)</i> 17 September 2025 (in person) 22 January 2026 (MS Teams) Refresher Training: 1 August 2025 (MS Teams)
LPB Chair Forum	29 April 2025 25 June 2025 26 August 2025 30 October 2025
Administrator Forum	22 April 2025 12 May 2025 9 June 2025

LGA FRA drop-in session	23 April 2025 23 May 2025 23 June 2025
Internal Dispute Resolution Procedure (IDRP) Training	28 May 2025
III Health Retirement Training	28 July 2025
Induction Training	8 May 2025

Actions arising

Scheme Managers

GAD Guidance: are advised to ensure that their administrators are using the correct GAD guidance.

Changes in NS&I rate Direct Saver Interest rates: should ensure that they have updated the new NS&I rate in the calculator for any calculations on or after the date of change.

Project Implementation Data request: FRA's to complete the Project Implementation data request and return to the bluelightpensions@local.gov.uk by **22 April 2025**

2025 training and development: are encouraged to allow their employees to attend the relevant training on offer, where it will help with their role and ongoing development.

Administrators

GAD Guidance: should ensure that they are using this guidance for all transfers in and prospective divorce cases affected by remedy from 1 October 2023

Changes in NS&I rate Direct Saver Interest rates: should ensure that the correct NS&I rate is quoted in their figures to members.

FPS annual update 2025: should ensure that they are using the current revaluation rates.

Local Pension Boards

Local Pension Board training: are encouraged to book onto one of the sessions.

Age Discrimination Remedy updates

Issuance of Remediable Service Statements (RSS)

In FPS Bulletin 90 – February 2025 we included an article on RSS readiness, this included what actions scheme managers and administrators should take ahead of today's (31 March 2025) statutory deadline.

Following some queries that we have received we wanted to clarify some points:

- Any decision by the scheme manager to exercise their discretion under Section 29(10B) must be made before today (31 March 2025). TPR have confirmed that any retrospective decision would indicate that the scheme manager had not carefully considered this ahead of the deadline.
- Any breach that occurs, must be recorded on 1 April 2025, however this should then be followed by a review process to understand the material significance of the breach, and whether it is then required to be notified to

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TPR.

- If a decision is made to report the breach to TPR, they will expect the report to include why you have considered it to be material to report to them, and it will need to include what is being done to rectify the breach, and what the timescale for doing so is. This will need to be in conjunction with your administrator, who will have to confirm the timescales for when they will be able to complete each cohort of RSS.
- TPR will expect each report to be individual to each FRA, and therefore the LGA cannot provide a set of words that each FRA can use. We have produced a [Material Breach Assessment](#) factsheet that sets out the key points from TPR about how to assess, record and report a material breach in pensions law. This is available in the [factsheet](#) section, under 'M', of the [FPS regulations and guidance](#) website. SAB also have a [breach assessment template](#) to assist the sector when determining whether a breach is materially significant and this is available under the [resources section](#) of the [FPS Board](#) website.
- LGA and NPCC will be holding a joint coffee morning/pensions chat session on 10 April 2025 at 14:30 which will cover pension breaches. An invite to this session will be sent out shortly.

Communicating to members

As also covered in [FPS Bulletin 90 – February 2025](#) we want to re-emphasise the importance of good communication to members.

Scheme managers should have commenced communications for the various groups/cohorts. We recommended that scheme managers do this in conjunction with their administrator to ensure that realistic timescales can be communicated.

LGA will not be issuing any additional national template letters or communications for scheme managers to use other than the [Why my RSS may be delayed factsheet](#), which was published on the [FPS member](#) website on 27 February 2025. LGA are unable to provide any further bespoke communications as not all forces and administrators are in the same position.

In addition, scheme managers will also want to ensure that they have identified the necessary process of how the communications will be issued to members. Scheme managers should have considered:

- How will the communication be issued? Via email or sent by post to home address or an alternative?
- Who will send the communications? The force or the administrator?
- How will you obtain the list of email addresses or home addresses (if being used)

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- What processes will be used to ensure that the right communication goes to the right member?
- When will the communications be sent? Are there some cases which are more easily identifiable and can be sent sooner rather than later?

It is inevitable that some members will not receive a statement by 31 March 2025 despite being forecasted to receive one due to last minute errors in the process, it is important that these members receive follow-up comms as soon as possible if they do not receive a statement by the deadline.

GAD guidance

Transfers in

On 28 February 2025, we emailed administrators to confirm that the guidance for applying the age discrimination remedy to non-club transfers and cross border transfers in had been published on the [Transfers in](#) GAD guidance section of the [FPS regulations and guidance](#) website.

Prospective divorce guidance

On 24 March 2025, we emailed administrators to confirm that the guidance for prospective divorce cases had been published on the [Divorce \(Pension debits and credits\)](#) section of the FPS regulations and guidance website.

Retrospective divorce guidance

GAD have issued their first draft version of the guidance, which has been shared with administrators and software suppliers. This will then go through the same consultation process and review as the prospective divorce guidance did and we can therefore expect the finalised version by the end of June. Until this is published administrators should follow the process as set out in [FPS Bulletin 89 – January 2025](#).

ACTIONS:

Scheme managers are advised to ensure that their administrators are using the correct GAD guidance.

Administrators should ensure that they are using this guidance for all transfers in and prospective divorce cases affected by remedy from 1 October 2023.

Changes in NS&I rate Direct Saver Interest rates

Further to the update in [FPS Bulletin 88 – December 2024](#) we have become aware of two further changes to the Direct Saver Interest rates:

Date	Rate
20 December 2024	3.50%
5 March 2025	3.30%

This change affects any information that is calculated and provided to members on or after this date for all types of calculations where the NS&I rate is used. Scheme managers will need to update the new rate within the relevant calculator and pension administrators will need to ensure that the correct amount of interest is quoted when providing figures to members.

The [historical NS&I rates](#) can be found on the NS&I page under the Direct Saver tab.

Actions:

Scheme Managers should ensure that they have updated the new NS&I rate in the calculator for any calculations on or after the date of change.

Administrators should ensure that the correct NS&I rate is quoted in their figures to members.

HMRC Digital Service – SDES Files

Further to FPS Bulletins [71](#) and [89](#) we are pleased to confirm that after joint discussions with NPCC, HMRC and HMT we have published guidance for SDES files that scheme managers may receive after a member has used the HMRC digital service to calculate their adjustment in respect of annual allowance.

The guidance is published in the [Age Discrimination Remedy – HMRC member tax calculator](#) section of the member area of the [FPS regulations and guidance](#) website, under 'Public Service Pensions Remedy (PSPR) Scheme Pays Election' tab.

Matthews exercise updates

Matthews exercise: GAD calculator

GAD will be releasing a new version of the Matthews 2 calculator to reflect the 2024/25 pension increases at the beginning of April. This version will include the April interest file. GAD will not be separately releasing the April 2025 interest file.

ACTION: Scheme managers should ensure that those who are involved with the Matthews exercise are aware of the new version of the calculator. The new version should be used to process cases with calculation dates from 1 April 2025.

Project Implementation Data request

Further to our request in [FPS Bulletin 82 - June 2024](#) we would now like to collect the data for period 1 January 2025 to 31 March 2025.

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Please complete the return which you can access via this link [Project Implementation data request](#). Earlier templates will not capture the detail we are now asking you to provide.

ACTION: FRA's to complete the Project Implementation data request and return to the bluelightpensions@local.gov.uk by **22 April 2025**

FPS

Firefighters' Pensions Team



We would like to welcome to the team Vivian Jones, who is joining us tomorrow 1 April 2025, as a Programme Support Officer (PSO). Vivian will be helping the team with a lot of the administrative tasks, so you will start to see her name come out on invites to things such as the coffee mornings, working groups and forums etc. going forward.

FPS annual update 2025

FPS contribution rates and bandings remain unchanged for 2025-26.

All relevant thresholds and rate changes for 2025 are available in the [FPS annual update 2025](#).

The relevant legislation can be viewed on our website under [annual update Statutory Instruments](#).

ACTION: Administrators should ensure that they are using the current revaluation rates.

Internal Dispute Resolution Procedure (IDRP)

In conjunction with the launch of our first IDRP training session this week, we will be publishing guidance for decision makers by Wednesday 2 April 2025.

The guidance will set out the key areas that need to be considered and will include checklists and template letters for decision makers to use at each stage of the process.

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The guidance will be available on the [guides and sample documents](#) section, under the IDRPs tab, on the [FPS regulations and guidance](#) website.

Update your contact details

Readers will be aware that we carried out an exercise to update your contact details in [FPS Bulletin 76 – December 2023](#).

Going forward if you need to update your contact details, please complete the [contact details form](#) and return to bluelightpensions@local.gov.uk.

General technical query log

The [current log of queries and responses](#) can be accessed by practitioners in the member-restricted area of the FPS Regulations and Guidance website. The queries have been anonymised and divided into topics. The log is updated monthly in line with the bulletin release dates.

Queries have been answered this month in the following categories:

- Death Grants
- Spouses pension
- IDRPs compensation payments

Matthews and Age discrimination remedy Query logs

We have three query logs:

- Age Discrimination remedy technical query log
- Matthews technical query log
- Matthews GAD calculator query log

These logs record the technical queries we have been receiving under the age discrimination remedy, the Matthews exercise and the calculator queries that GAD have been receiving for in respect of the Matthews exercise.

The technical query logs can be accessed by practitioners in the restricted area of the FPS regulations and guidance website under the sections '[Age Discrimination remedy technical queries](#)' and '[Special members of the FPS 2006 technical queries](#)'.

The Matthews GAD calculator query log can be accessed through the tab 'Calculator query log' in the Special members of [FPS 2006 - GAD calculator](#) section of the FPS Regulations and Guidance website.

The queries have been anonymised. The log is updated monthly in line with the bulletin release dates.

If you do not have access to the member restricted area of the FPS regulations and guidance website, you can request access by contacting the

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bluelightpensions@local.gov.uk inbox.

As a reminder if you have a query relating to either the [Age Discrimination remedy](#) or [Matthews](#) GAD calculators you can email GAD using their dedicated inboxes

FirePoliceMcCloudTaxInterest@gad.gov.uk

Firematthewscalculator@gad.gov.uk

Training and Development

2025 Training and Development

In [FPS Bulletin 88 – December 2024](#) we informed readers that we were launching a training programme for 2025. We are pleased to confirm that we have added a new [Training and Development](#) section to [FPS regulations and guidance](#) website, which provides information on what training and qualifications we are offering.

The training sessions that we have available, and the links to book are as follows:

Induction

[Virtual - 8 May 2025](#)

Internal Dispute Resolution Procedure (IDRP)

[Virtual - 28 May 2025](#)

Ill Health retirement

[Virtual - 28 July 2025](#)

If there are any specific areas of training that you would like to see, please let us know via bluelightpensions@local.gov.uk or be part of our training working group.

ACTION: Scheme managers are encouraged to allow their employees to attend the relevant training on offer, where it will help with their role and ongoing development.

Local Pension Board (LPB) Training Sessions

All details of the LPB training sessions are included on the [‘Training and Development’](#) section of the [FPS Board](#) website. The section sets out the dates that are available and how you book for these, as this will now be completed via a booking system, which is a change to the process.

*Please note that you will need to put NA in the box where it asks for the purchase order.

The full training is aimed at newer LPB members, where they need a more detailed session on the different areas of FPS and their role. For this session we invite other stakeholders to cover certain sessions, including TPR, PDP and the Chair of the

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SAB.

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 provide a reminder of the purpose of an LPB, the key role and responsibilities of all stakeholders and the current hot topics.

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

ACTION:

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

Events

FPS coffee mornings

Our MS Teams coffee mornings are continuing in April 2025. 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.

As mentioned earlier in the bulletin we will be holding a joint LGA and NPCC breaches coffee morning on 10 April 2025 at the later time of 14:30.

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

[18 March 2025 – Police and Fire UPC Offsetting guidance webinar](#)

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.

FPS England SAB updates

19 March 2025 SAB meeting

The Scheme Advisory Board (SAB) last met on 19 March 2025 and their meeting covered:

- Home Office update
- GAD update

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- 2024 Valuation
- Matthews
- Sargeant
- LGA general update
- SAB Governance update
 - Terms of Reference sign off
 - Review of the risk register

The SAB were also joined by Adam Gifford of the Money and Pensions Service (MaPS) who provided a demonstration of the MaPS Pensions Dashboard.

SAB website

You can use the links below to find out about the latest updates on the work of the SAB and its committees on the SAB website:

- [SAB membership](#)
- [SAB meeting and agenda papers](#)
- [Committee meetings and agenda papers](#)

Other News and Updates

LGA job opportunity – LGPS Training and Development Adviser

Our LGPS colleagues are recruiting for an LGPS Training and Development Adviser. This role can be home based, or office based in London.

The successful candidate will join the training section of the LGPS team. They will be responsible for developing and delivering training to pension administrators, employers, councillors and local pension board members. They will also assist in the delivery of our new qualification – the Certificate in LGPS Administration.

For more information and to apply, see the [LGPS Training and Development Adviser job advert](#). Contact Lisa.Clarkson@local.gov.uk for an informal chat about the role.

The closing date for applications is 17 April 2025. Interviews will be held virtually in the week starting 28 April 2025.

Pensions Dashboards Programme



Dashboard Programme – Publications

PDP publish regular [publications](#) about the Pensions Dashboards and the Programme which you can find on their [website](#).

Connecting to dashboards

On 18 March 2025, the Pensions Dashboards Programme (PDP) published [a blog about what you need to do to connect to the dashboards ecosystem](#).

The FPS connect by date is 31 October 2025. This is set out in the [guidance published by the Department for Work and Pensions \(DWP\)](#) in March 2024. Whilst this date is not statutory, FRAs should seek to connect in line with the date set out in the guidance.

You should be well on the way to deciding your route to connection. This decision needs to be taken as quickly as possible.

PDP standards go live

Earlier this month, PDP confirmed that the Secretary of State for Work and Pensions and the Department for Communities (Northern Ireland) have approved updated:

- Data standards
- Technical standards
- Reporting standards
- Code of connection

You can find the latest versions of the [PDP standards](#) on their website. FRAs must comply with these as they prepare to connect to the pensions dashboards ecosystem.

Volunteer participants complete connection journey

In March 2025, the PDP confirmed that three organisations have passed through the stages to connect to the pensions dashboards ecosystem. This opens the way for the first schemes to connect in April 2025. You can read more about the [first participants connecting to the pensions dashboards ecosystem](#) on the PDP website.

The organisations that have passed the final stage are Heywood, Legal and General

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and Pension Fusion.

PDP blog – connecting via a third party

PDP has published information on [connecting to dashboards via a third party](#).

Most pension schemes will connect via a third-party connection provider, such as their third-party administrator or an integrated service provider (ISP). The information provides an overview of what the process involves.

Dashboards webinar

PDP is holding a one-hour dashboards webinar at 3pm on 3 April 2025. Dashboards experts from PDP and TPR will provide updates on the standards, the connection journey and registration codes. Find out more and book your place on the [Dashboards forum: Programme and regulator update](#) online.

The Pensions Regulator (TPR)



Update your contact details

The Pension Regulator has contact details for the scheme manager based on the annual scheme return that is completed, in some cases this is recorded as being a general email address, rather than a specific individual. Communications from TPR about Dashboards are being sent to this address which will also be used to issue unique connection codes.

It is important that every scheme manager checks their contact details on [exchange](#) and updates these where necessary.

Please note that this should not be your pension administrator but will need to be a suitable contact within your FRA.

All scheme managers should check who you have nominated, and or nominate the right contact by sending an email to the customer support team at TPR customersupport@tpr.gov.uk.

Warning members about pension scams

The Pensions Regulator (TPR) has updated its two-page pension scams leaflet and the letter to be issued to members when transferring benefits out of a defined benefit scheme. Both documents can be found on the [Warn members about pension scams](#) page of the [TPR website](#).

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TPR publishes data strategy

[TPR's data strategy](#) challenges pension schemes to raise data standards which will in turn improve outcomes, increase efficiency, enhance innovation and reduce the regulatory burden. It provides an overview of TPR's data vision for the coming years, expected changes at TPR and how these will affect pension scheme administrators and managers.

You can read more in the March 2025 [TPR press release about the strategy launch](#).

HMT

Finance Act 2025

The [Finance Act 2025](#) [2025 c. 8] delivers legislative changes to implement policies announced in the October 2024 Budget. The Act amends:

- Part 4 of the Finance Act 2004
- the Pension Schemes (Information Requirements for Qualifying Overseas Pension Schemes, Qualifying Recognised Overseas Pension Schemes and Corresponding Relief) Regulations 2006
- the Registered Pension Schemes (Provision of Information) Regulations 2006
- the Pension Schemes (Categories of Country and Requirements for Overseas Pension Schemes and Recognised Overseas Pension Schemes) Regulations 2006.

The purposes of the changes are to:

- harmonise the treatment of pension transfers to schemes in the European Economic Area or Gibraltar with other overseas transfers
- introduce the requirement for pension scheme administrators to be resident in the UK from 6 April 2026.

HMRC

Pension Input aggregation consultation

In [FPS Bulletin 77 – January 2024](#), we made readers aware that HMRC were [consulting on provisions aimed to implement PIA aggregation or negative PIA policy](#).

Following a recent query, we became aware that the sector may not be aware of the outcome of this consultation which concluded on 26 February 2024.

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[The Finance Act 2004 \(Registered Pension Schemes and Annual Allowance Charge\) Order 2024](#) implemented these changes and provides for pensionable service in specified legacy (closed) public service pension scheme (PSPS) and service in a reformed (open) PSPS to be combined for the purposes of calculating an individual's pension input amount when determining their annual allowance (AA). This will allow individuals to offset negative pension input in a legacy scheme against positive input in a connected reformed scheme.

Pension Schemes Newsletters 167 and 168

On 3 March 2025, HMRC published [pension schemes newsletter 167](#). The newsletter includes articles on:

- preparing for the 2024 to 2025 pension scheme return
- updates to form APSS263 (used in QROPS transfers) to include the amount of the available overseas transfer allowance
- alignment of pension schemes in the European Economic area (EEA) with the rest of the world from April 2025
- reporting pension commencement excess lump sums and the importance of:
- using a separate payroll record from any record used to pay an ongoing pension
- issuing a P45 once the payment has been made.

[Pension schemes newsletter 168](#) was published on 27 March 2025. It covers:

- preparing to submit a pension scheme return in the Managing pension schemes service, if you receive a notice to file one
- aligning the treatment of transfers to schemes in the EEA with other overseas transfers
- deadlines related to Lifetime allowance (LTA) protections following the abolition of the LTA
- a request for administrators to contact pensionsuserresearchrecruitment@hmrc.gov.uk if they would like to help develop a look-up service for checking LTA protections and enhancements. Use 'look up service' as the subject of your email.

Useful links

- [The Firefighters' Pensions \(England\) Scheme Advisory Board](#)
- [FPS Regulations and Guidance](#)
- [FPS Member](#)

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- [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](#)
- [LGPS member site](#)
- [Scottish Public Pensions Agency - Firefighters](#)
- [Welsh Government Fire circulars](#)
- Pensions Dashboards
 - [TPR guidance and checklist](#)
 - [DWP guidance on connection](#)
 - [PASA connection readiness guidance](#)

Legislation

Acts

[Finance Act 2025](#) [2025 c.8]

Contact details

Raising a query

If you have a technical query, please complete the 'query form', that is available on the [member area](#) of the FPS regulations and guidance website and email bluelightpensions@local.gov.uk and one of the team's Firefighters' pension advisers will get back to you. To avoid delays in receiving a response, please avoid emailing advisers directly.

Tara Atkins (Senior Firefighters' Pensions Adviser)

Telephone: 020 7664 3031 (Teams Direct Dial)

Email: Tara.atkins@local.gov.uk

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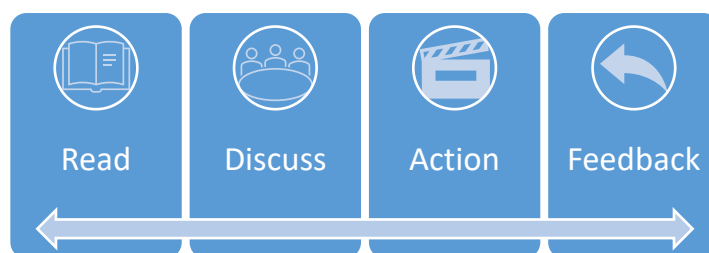
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While every attempt is made to ensure the accuracy of the bulletin, it would be helpful if readers could bring any perceived errors or omissions to the attention of the Bluelight team by emailing bluelightpensions@local.gov.uk.

FPS Bulletin 92 – April 2025

Welcome to issue 92 of the Firefighters' Pensions Schemes bulletin.

We would encourage you to read this bulletin, taking note of and carrying out any relevant actions. This may entail escalating items, alerting colleagues where necessary, and circulating and discussing this bulletin in other forums including but not limited to others within your FRAs i.e. HR or Finance colleagues, Local Pension Boards and third-party administrators/payroll providers.



If you are looking for information on a certain topic, issue and content indexes are held on the [main bulletin page](#) of the website and are updated following each new issue.

If you have any comments on this bulletin, suggested items for future issues, or a job you would like to advertise, please email bluelightpensions@local.gov.uk.

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Calendar of events

Please see below a calendar of upcoming events relevant to the Firefighters' Pension Schemes. Only those events which are hyperlinked are currently available to book. If you have any events you would like to be included in a future bulletin, please email bluelightpensions@local.gov.uk.

Table 1: Calendar of events

Event	Date
FPS Coffee Morning	13 May 2025
FPS Technical Working Group	22 May 2025 20 August 2025 24 November 2025
SAB	18 June 2025 11 September 2025 11 December 2025
FPS Communications Working Group	21 July 2025 15 October 2025
Local Pension Board training	16 June 2025 (MS Teams) <i>(fully booked)</i> 17 September 2025 (in person) 22 January 2026 (MS Teams) Refresher Training: 1 August 2025 (MS Teams)
LPB Chair Forum	25 June 2025 26 August 2025 30 October 2025
Administrator Forum	12 May 2025 9 June 2025 14 July 2025 11 August 2025 8 September 2025 13 October 2025 10 November 2025 8 December 2025
LGA FRA drop-in session	23 May 2025 23 June 2025 23 July 2025 22 August 2025 23 September 2025 23 October 2025 (November date to be added) 23 December 2025
Internal Dispute Resolution Procedure (IDRP) Training	28 May 2025

III Health Retirement Training	<u>28 July 2025</u>
Induction Training	<u>8 May 2025</u>

Actions arising

Scheme Managers:

[Contingent Decisions – opted out service reinstatement pause](#): should notify LGA via bluelightpensions@local.gov.uk should they have any contingent decision opt out cases where based on the current understanding they would end up with two legacy schemes in the remedy period.

[GAD guidance - Divorce](#): should ensure that their administrators are using the correct guidance and processing cases accordingly.

[Public Service Pensions and Judicial Offices Act: amending Directions](#): will need to assess their position and implement the amendments and notify their administrator, where they have not already adopted the LGA recommendation.

[GAD calculator](#) - should ensure that the correct version of the calculator is being used. We advise that local versions of the calculator should not be made, and you refer to the website when needing to use the calculator to ensure the correct version is being used.

[FPS Top up Grant 2025](#): should ensure that their claim administrators/certifiers complete their return by **16 May 2025**

[Matthews Elections Data](#): should ensure that bulk input data for Matthew's elections up to and including 31 March 2025 are provided to GAD by **2 May 2025**.

[2025 Training and Development](#): are encouraged to allow their employees to attend the relevant training on offer, where it will help with their role and ongoing development

[Pension Dashboard Programme – recent updates](#): should review the guidance and share with the relevant parties who are implementing dashboards for you.

[TPR launch dashboards industry social media campaign](#): should review TPR's toolkit and share its content with appropriate parties and complete the five actions TPR wants you take in preparing to connect.

[Registration codes](#): should review the hot topics article and share with the relevant parties who are implementing dashboards for you.

Administrators

[GAD guidance - Divorce](#): should ensure that they are using the correct guidance and processing cases accordingly.

[Public Service Pensions and Judicial Offices Act: amending Directions](#): will need to liaise with their clients, where they have not already adopted the LGA recommendation.

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Local Pension Boards

[Local Pension Board \(LPB\) training sessions](#): LPB members are encouraged to book onto a training session if they have not already done so.

Age Discrimination Remedy updates

Contingent Decisions – opted out service reinstatement pause

The Home Office are carrying out a forensic review of the legislation to determine what groups of members can reinstate opted out service to the FPS 1992.

Further to our [email](#) to the sector where we informed you that members who opted out after 31 March 2015 and did not rejoin during the remedy period can reinstate their opted out service within the remedy period to the FPS 1992. In addition, a further cohort of members with opted out service has now been identified as being able to reinstate to the FPS 1992, that is those that opted out after 31 March 2015 and did opt back in within the remedy period, but there are two important points to consider:

The period from date of rejoining to the end of the remedy period can still only be treated as FPS 2006, this period cannot under current legislation also be moved back to FPS 1992.

It is only the period of opted out service up to date of rejoining that can be reinstated to the FPS 1992.

We have raised the practical issues of implementing this, such as two legacy schemes in the remedy period, active service across two different legacy schemes, weighted accrual, how benefits are calculated and what remedy options the member can have.

To enable us to work with Home Office through some of the issues, scheme managers are urged to notify LGA at bluelightpensions@local.gov.uk as soon as possible if you identify any of these cases.

ACTION

Scheme managers should notify LGA via bluelightpensions@local.gov.uk should they have any contingent decision opt out cases where based on the current understanding they would end up with two legacy schemes in the remedy period.

GAD guidance – Divorce

The initial DRAFT versions of the retrospective divorce GAD guidance were issued to administrators and software suppliers on 24 March 2025 and 22 April 2025.

Administrators have also been invited to a joint police and fire Q&A session with GAD, with regards to the retrospective divorce guidance on 21 May.

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The final version of the prospective divorce GAD guidance was issued to administrators and software suppliers on 24 March 2025 and has been published on the [Divorce \(pension debits and credits\)](#) section of the [FPS regulations and guidance](#) website.

This guidance should be used with effect from 1 October 2023.

ACTION

Scheme managers should ensure that their administrators are using the correct guidance and processing cases accordingly.

Administrators should ensure that they are using the correct guidance and processing cases accordingly.

Public Service Pensions and Judicial Offices Act: amending Directions

In [FPS Bulletin 84 – August 2024](#) we provided detail on these changes following a [briefing paper](#) which set this out in more detail to scheme managers.

On 28 April 2025, [the Public Service Pensions \(Exercise of Powers, Compensation and Information\) \(Amendment\) Directions 2025](#) were made.

These directions come into force from 30 April 2025.

The LGA recommendation set out in point 16 of the briefing paper was that all scheme managers adopt the proposed position and allow contributions for active members to be repaid net of tax.

If, however, your FRA chose not to adopt this recommendation, you will need to amend your processes now.

ACTION

Scheme managers will need to assess their position and implement the amendments and notify their administrator, where they have not already adopted the LGA recommendation.

HMRC Offsetting guidance

As a result of remedy, some members will receive top-up payments of lump sum that will be unauthorised. This means the original unauthorised amount (UA) is now overpaid, the new UA needs to be offset from the old UA so the member pays the difference. This is known as offsetting.

- HMRC have amended regulations to allow for this and provided guidance on how the regulation provision for offsetting works.
 - HMRC legislation [The Public Service Pension Schemes \(Rectification of Unlawful Discrimination\)\(Tax\) Regulations 2025](#) this is the third set of tax regulations for discrimination and sets out the legislative position for the offsetting which is needed for immediate choice members who

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previously received an unauthorised payment

- GAD have provided methodologies for how administrators will use the amended regulations to allow for this in practice. On 18 March 2025 GAD held a joint police and fire administrator meeting to discuss the offsetting guidance and to talk through some additional examples that they had prepared. The [slides](#) from this meeting are published in the [FPS Coffee morning](#) section of the [FPS regulations and guidance](#) website.

The guidance and examples are published in the [Age Discrimination Remedy - Useful Information](#) section of the [FPS regulations and guidance](#) website.

Matthews exercise updates

GAD Calculator

On 4 April 2025 GAD published version 2.7.0 of the Matthews 2 GAD calculator and user guidance. This has been published on the [Special members of FPS 2006 - GAD Calculator](#) section of the [FPS regulations and guidance](#) website.

We are aware that we were unable to publish this as promptly as we usually would have, and we apologise for any delays that this caused you.

This version of the calculator adds in the 2024/25 pension increases. The user guide update reflects the maximum commutation factor age difference between Northern Ireland and other jurisdictions.

This version of the calculator supersedes previous versions. Previous versions of the calculator should no longer be used.

The April interest file has already been loaded into v2.7.0. Future interest files will only work with the latest version of the Matthews 2 calculator.

ACTION

Scheme managers should ensure that the correct version of the calculator is being used. We advise that local versions of the calculator should not be made, and you refer to the website when needing to use the calculator to ensure the correct version is being used.

FPS

GAD guidance

Following a recent case that came via an FOI, readers are reminded that if there is a reference to refer cases to Home Office within **any** GAD guidance, that this should be done through LGA via bluelightpensions@local.gov.uk.

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We encourage that you do not incorrectly inform members that guidance is outstanding, when no referral has been made.

FPS Top up grant 2025

On 24 April 2025 Home Office [emailed](#) claim administrators/certifiers to remind them that the DELTA forms for the Fire top up grant went live on 1 April 2025 and that the deadline for completion is **16 May 2025**.

ACTION

Scheme managers should ensure that their claim administrators/certifiers complete their return by **16 May 2025**

Matthews elections data

As a reminder, GAD have also asked FRAs to provide their data for final Matthews second options elections by Friday 2 May. This was initially announced in [FPS Bulletin 75](#) November 2023, page 6.

FRAs who have not progressed far enough with the exercise to have processed elections do not need to upload data. However, please do ensure you have responded to the Project Implementation Data request for the period 1 January 2025 to 31 March 2025.

We would like this data in the Matthews 2 Calculator bulk interface format. The following may be helpful steps to follow:

- FRAs who used the individual interface to process the election can use the 'Append to bulk interface' button to move details into the bulk interface (see user guide page 11 onwards).
- Once data is in the bulk interface it can be exported using the 'Export inputs' button (see user guide page 15 onwards).
- Inputs from the same version of the calculator can be collated together (e.g. using cut and paste in excel)
- We would suggest you upload separate version specific collated bulk input files for each calculator version (new calculator versions have introduced a handful of additional inputs. So, bulk input rows don't necessarily align between different version)

(Note it is possible to use the 'Import data' button to re-import inputs exported from earlier versions of the calculator into the latest version, which will align inputs correctly. However, for this valuation election data request GAD are happy to collate between different version specific collated bulk input files if more straightforward for FRAs)

Data should be uploaded to the same FRA specific online secure Egress folder as the data extracts already provided using the Matthews 2 calculator bulk input format as described in [FPS Bulletin 75](#). Where FRAs don't already have employer-side

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access to this and need it to upload this data, they can email Fire.2020Valuation@gad.gov.uk. We will send an invitation by return to the email address requested to access the respective folder.

ACTION

Scheme managers should ensure that bulk input data for Matthew's elections up to and including 31 March 2025 are provided to GAD by **2 May 2025**.

GAD recognise that the FRAs are extremely busy and appreciate your continued hard work on providing this data for the valuation. If FRAs have any queries about data for the valuation, please contact GAD at Fire.2020Valuation@gad.gov.uk.

Update your contact details

Readers will be aware that we carried out an exercise to update your contact details in [FPS Bulletin 76 – December 2023](#).

Going forward if you need to update your contact details, please complete the [contact details form](#) and return to bluelightpensions@local.gov.uk.

General technical query log

The [current log of queries and responses](#) can be accessed by practitioners in the member-restricted area of the FPS Regulations and Guidance website. The queries have been anonymised and divided into topics. The log is updated monthly in line with the bulletin release dates.

Queries have been answered this month in the following categories:

- Injury on Duty

Matthews and Age discrimination remedy Query logs

We have three query logs:

- Age Discrimination remedy technical query log
- Matthews technical query log
- Matthews GAD calculator query log

These logs record the technical queries we have been receiving under the age discrimination remedy, the Matthews exercise and the calculator queries that GAD have been receiving for in respect of the Matthews exercise.

The technical query logs can be accessed by practitioners in the restricted area of the FPS regulations and guidance website under the sections '[Age Discrimination remedy technical queries](#)' and '[Special members of the FPS 2006 technical queries](#)'.

The Matthews GAD calculator query log can be accessed through the tab 'Calculator query log' in the Special members of [FPS 2006 - GAD calculator](#) section of the FPS Regulations and Guidance website.

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The queries have been anonymised. The log is updated monthly in line with the bulletin release dates.

If you do not have access to the member restricted area of the FPS regulations and guidance website, you can request access by contacting the bluelightpensions@local.gov.uk inbox.

As a reminder if you have a query relating to either the [Age Discrimination remedy](#) or [Matthews](#) GAD calculators you can email GAD using their dedicated inboxes

FirePoliceMcCloudTaxInterest@gad.gov.uk

Firematthewscalculator@gad.gov.uk

Training and Development

2025 Training and Development

In [FPS Bulletin 88 – December 2024](#) we informed readers that we were launching a training programme for 2025. We are pleased to confirm that we have added a new [Training and Development](#) section to [FPS regulations and guidance](#) website, which provides information on what training and qualifications we are offering.

The training sessions that we have available, and the links to book are as follows:

Induction

[Virtual - 8 May 2025](#)

Internal Dispute Resolution Procedure (IDRP)

[Virtual - 28 May 2025](#)

Ill Health retirement

[Virtual - 28 July 2025](#)

If there are any specific areas of training that you would like to see, please let us know via bluelightpensions@local.gov.uk or be part of our training working group.

ACTION:

Scheme managers are encouraged to allow their employees to attend the relevant training on offer, where it will help with their role and ongoing development.

Local Pension Board (LPB) Training Sessions

All details of the LPB training sessions are included on the [‘Training and Development’](#) section of the [FPS Board](#) website. The section sets out the dates that are available and how you book for these, as this will now be completed via a booking system, which is a change to the process.

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*Please note that you will need to put NA in the box where it asks for the purchase order.

The full training is aimed at newer LPB members, where they need a more detailed session on the different areas of FPS and their role. For this session we invite other stakeholders to cover certain sessions, including TPR, PDP and the Chair of the SAB.

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 provide a reminder of the purpose of an LPB, the key role and responsibilities of all stakeholders and the current hot topics.

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

ACTION:

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

Events

FPS coffee mornings

Our MS Teams coffee mornings are continuing in May 2025. 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 include the presentations from recent sessions below:

10 April 2025 – [Breaches recording and reporting](#)

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.

FPS England SAB updates

SAB website

You can use the links below to find out about the latest updates on the work of the SAB and its committees on the SAB website:

- [SAB membership](#)

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- [SAB meeting and agenda papers](#)
- [Committee meetings and agenda papers](#)

Other News and Updates

Fighting pension fraud webinar

On 25 March 2025, the Pension Scams Action Group (PSAG) held a webinar focused on fighting pension fraud.

PSAG is a multi-agency taskforce of law enforcement, government and industry working together to tackle pension fraud. Its core members include the Department for Work and Pensions, Financial Conduct Authority, His Majesty's Treasury, Money and Pensions Service, National Economic Crime Centre, Pension Scams Industry Group and The Pensions Regulator.

Key topics covered at the webinar:

- PSAG's strategic overview
- PSAG in action: updates on fraud prevention efforts
- replacing Action Fraud: The countdown to a new service from the City of London Police.

The event concluded with a 30-minute question and answer session.

For those who missed the live event, a [recording of the webinar](#) has been published.

Pensions Dashboards Programme



Dashboard Programme – Publications

PDP publish regular [publications](#) about the Pensions Dashboards and the Programme which you can find on their [website](#).

DWP - Accounting Officer assessment

On 2 April 2025, the Department for Work and Pensions (DWP) published the latest assessment of the dashboard project from Oliver Morley, Accounting Officer at the Money and Pensions Service. It is normal practice for accounting officers to

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scrutinise significant policy proposals or plans to start major projects.

The assessment concludes that the project is back on a viable footing, with a strong likelihood of completing delivery on time. However, critical dependencies remain, such as industry cooperation, quality of pension data and maintaining skilled resources.

Recent updates

The Pensions Dashboards Programme (PDP) has recently updated the following guidance:

- [Standards](#)
- [Connecting using a third party](#)
- [Change of connection plans](#)
- [Dashboards Forum: PDP update and focus on registration codes](#)

ACTION

Scheme managers should review the guidance and share with the relevant parties who are implementing dashboards for you.

The Pensions Regulator (TPR)



TPR launch dashboards industry social media campaign

On 11 April 2025, the Pensions Regulator's (TPR) launched their industry social media campaign – [see press release](#).

The campaign includes [a content toolkit](#) which provides a full briefing and also includes suggested content and supporting images for newsletters, and social media – as well as the relevant links to all the short films.

There are five actions TPR wants scheme managers to be taking to prepare for their upcoming dashboards connection date are:

1. start preparing data now – make sure it is accurate, accessible and digital
2. download TPR's checklist to keep on track of dashboards preparations
3. nominate a dashboards contact through TPR's Exchange portal to receive communications and guidance to help prepare

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4. work with your administrator, AVC providers, and others supporting your scheme throughout the process
5. keep a record of decisions and preparations and maintain oversight at board meetings

ACTION

Scheme managers should review TPR's toolkit and share its content with appropriate parties and complete the five actions TPR wants you take in preparing to connect.

Nudge four email to scheme managers

Scheme managers can expect to receive their dashboards Nudge four email one month before their connect-by date set out in [DWP guidance](#) – i.e. one month before 31 October 2025. Unless authorities have not connected by 31 October 2025, this will be the last communication of this nature they will receive from TPR.

The Nudge four email will highlight TPR's expectations as to where they expect authorities to be in their dashboard's implementation. Authorities should be familiar with the connection process and have all the necessary information and support in place to connect by 31 October 2025. It will also highlight ongoing dashboards requirements by which authorities must comply.

Registration codes

As the first schemes approach their connect-by dates set in [DWP guidance](#), one of the key topics that's been coming up in TPR engagement meetings is around registration codes. What they are and why they are important, how many are needed, who issues them and who to, and how to go about getting replacement or additional codes if they are needed.

To help answer these questions and raise awareness, TPR have published a [hot topics article covering Registration codes and how to use them](#).

ACTION

Scheme managers should review the hot topics article and share with the relevant parties who are implementing dashboards for you.

TPR and PSAG use AI to uncover fraudulent websites

The Pensions Regulator (TPR) and the Pension Scams Action Group (PSAG) announced in [a press released published on 9 April 2025](#) that they have developed a new tool using artificial intelligence (AI) to detect scam websites.

The tool, created using machine learning technology, has already reviewed 830 websites, taken down 29 high-risk sites, and made 94 referrals to partner agencies. This collaborative effort aims to protect savers from online harm and enhance intelligence gathering to combat pension scams.

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Innovation in pensions speech

Patrick Coyne, Interim Director of Policy and Public Affairs at TPR, delivered a keynote speech at the Pensions Age Conference entitled 'Innovation in pensions'.

The speech covered:

- why innovation matters to TPR
- how TPR will support innovation in savers' interests
- areas where innovation could really make the system work for everyone.

[A transcript of the speech is available on TPR's website.](#)

HMRC

Newsletter 169

HMRC published [Newsletter 169](#) on 24 April 2025. This includes articles on:

- **LTA protections:** The application deadlines for fixed protection 2016 and individual protection 2016 have passed (though see [earlier article on the Rectification Regulations 2025](#)), but individuals can still report changes to their protection through the Government Gateway or in writing to HMRC.
- **LTA protection look-up service:** In late 2025, the look-up service will move to the Managing Pension Scheme service and require authentication. The updated service will allow HMRC to provide schemes with additional information when checking whether the protection / enhancement a member is relying on is valid for a higher lump sum allowance. Later this year, HMRC will be asking for help to develop this. If you would like to be involved, email pensionsuserresearchrecruitment@hmrc.gov.uk and put 'look up service' in the subject line.
- **Check your pension protection service:** Starting 6 April 2025, the service for members checking pension protection validity through personal tax accounts has been renamed to 'Check your pension protections', with planned enhancements to be introduced in late 2025.
- **QROPS:** On 6 April 2025, the conditions for schemes in the European Economic Area (EEA) to qualify as a overseas pension scheme and as a recognised overseas pension scheme were aligned with those for schemes in the rest of the world. Scheme managers of QROPS in the EEA must confirm compliance with the new conditions to HMRC by 7 May 2025, or their schemes will lose QROPS status.
- **User research:** HMRC is seeking volunteers to provide feedback on the LTA protection Look Up Service, APSS262 Overseas Transfer Form, and Pension

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Scheme Return; interested individuals should email pensionsuserresearchrecruitment@hmrc.gov.uk specifying their area of interest.

Pension scheme rates for 2025/26

On 6 April 2025, HMRC updated its [webpage setting out certain pension scheme rates](#). This shows the 2025/26 rates for:

- lump sum allowance
- lump sum and death benefit allowance
- annual allowance
- overseas transfer allowance
- pension related tax charges.

Useful links

- [The Firefighters' Pensions \(England\) Scheme Advisory Board](#)
- [FPS Regulations and Guidance](#)
- [FPS Member](#)
- [Khuf 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](#)
- [LGPS member site](#)
- [Scottish Public Pensions Agency - Firefighters](#)
- [Welsh Government Fire circulars](#)
- Pensions Dashboards
 - [TPR guidance and checklist](#)
 - [DWP guidance on connection](#)
 - [PASA connection readiness guidance](#)

Legislation

Statutory Instruments

[Public Service Pension Schemes \(Rectification of Unlawful Discrimination\) \(Tax\) Regulations 2025](#) [2025/419]

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HMT Directions

[The Public Service Pensions \(Exercise of Powers, Compensation and Information\) \(Amendment\) Directions 2025](#)

Contact details

Raising a query

If you have a technical query, please complete the 'query form', that is available on the [member area](#) of the FPS regulations and guidance website and email bluelightpensions@local.gov.uk and one of the team's Firefighters' pension advisers will get back to you. To avoid delays in receiving a response, please avoid emailing advisers directly.

Tara Atkins (Senior Firefighters' Pensions Adviser)

Telephone: 020 7664 3031 (Teams Direct Dial)

Email: Tara.atkins@local.gov.uk

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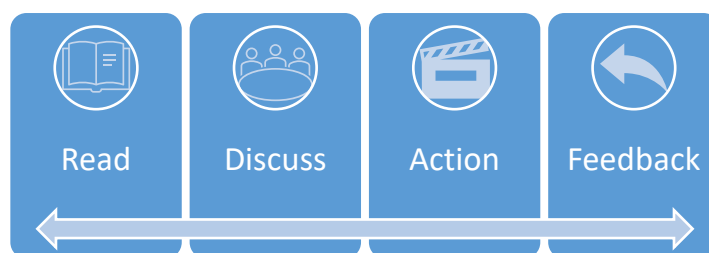
While every attempt is made to ensure the accuracy of the bulletin, it would be helpful if readers could bring any perceived errors or omissions to the attention of the Bluelight team by emailing bluelightpensions@local.gov.uk.

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FPS Bulletin 93 – May 2025

Welcome to issue 93 of the Firefighters' Pensions Schemes bulletin.

We would encourage you to read this bulletin, taking note of and carrying out any relevant actions. This may entail escalating items, alerting colleagues where necessary, and circulating and discussing this bulletin in other forums including but not limited to others within your FRAs i.e. HR or Finance colleagues, Local Pension Boards and third-party administrators/payroll providers.



If you are looking for information on a certain topic, issue and content indexes are held on the [main bulletin page](#) of the website and are updated following each new issue.

If you have any comments on this bulletin, suggested items for future issues, or a job you would like to advertise, please email bluelightpensions@local.gov.uk.

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Calendar of events

Please see below a calendar of upcoming events relevant to the Firefighters' Pension Schemes. Only those events which are hyperlinked are currently available to book. If you have any events you would like to be included in a future bulletin, please email bluelightpensions@local.gov.uk.

Table 1: Calendar of events

Event	Date
FPS Coffee Morning	17 June 2025
FPS Technical Working Group	22 May 2025 20 August 2025 24 November 2025
SAB	18 June 2025 11 September 2025 11 December 2025
FPS Communications Working Group	8 April 2025 7 July 2025 29 September 2025
Local Pension Board training	16 June 2025 (MS Teams) <i>(fully booked)</i> 17 September 2025 (in person) 22 January 2026 (MS Teams) Refresher Training: 1 August 2025 (MS Teams)
LPB Chair Forum	29 April 2025 25 June 2025 26 August 2025 30 October 2025
Administrator Forum	9 June 2025 14 July 2025 11 August 2025 8 September 2025 13 October 2025 10 November 2025 8 December 2025
LGA FRA drop-in session	23 June 2025 23 July 2025 22 August 2025 23 September 2025 23 October 2025 (November date to be added) 23 December 2025
Internal Dispute Resolution Procedure (IDRP) Training	24 July 2025

III Health Retirement Training	28 July 2025
Induction Training	12 August 2025 24 October 2025
AGM	17 and 18 September 2025

Actions arising

Scheme Managers

[Remediable Service Statements \(RSS\) data request](#): should liaise with their administrator to allow for them to submit this information to bluelightpensions@local.gov.uk, which they should already have readily available

[Refer to GAD manual cases](#): should refer any 'Refer to GAD' cases to them through their email Firematthewscalculator@gad.gov.uk.

[Matthews GAD calculator – Version 3](#): FRAs who are interested should contact GAD at Firematthewscalculator@gad.gov.uk

[Valuation](#): should ensure they engage with GAD if they receive follow up queries.

Administrators

[Prospective divorce example calculations](#) are encouraged to familiarise themselves with the examples.

[Unauthorised Payment Charge \(UPC\) for lump sum calculations – offsetting guidance](#): are encouraged to familiarise themselves with the Gad methodology note and accompanying examples.

Local Pension Boards

[Local Pension Board training](#): Are encouraged to book on the relevant training

Age Discrimination Remedy updates

GAD guidance

Prospective divorce example calculations

On 23 May 2025, we [emailed](#) administrators and software suppliers to make them aware of some example calculations to accompany GADs Sargeant/McCloud Prospective divorce guidance note issued on 21 March 2025.

These examples have been added to the [Divorce \(pension debits and credits\)](#) section of the [FPS regulations and guidance](#) website.

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GAD will also follow up with examples for:

- Pensioners who have not made their McCloud choice
- Retrospective divorce cases

ACTION: administrators are encouraged to familiarise themselves with the examples.

Unauthorised Payment Charge (UPC) for lump sum calculations – offsetting guidance

On 23 May 2025, we [emailed](#) administrators and software suppliers to make aware of updates to the GAD calculations spreadsheet to reflect HMRCs comments around the treatment of the netting off provision in the case of an overpaid lump sum being repaid.

GAD have also published their finalised methodology note.

These examples and note have now been added to the [Age Discrimination Remedy - Useful Information](#) section of the [FPS regulations and guidance](#) website

ACTION: administrators are encouraged to familiarise themselves with the methodology note and accompanying examples.

Interest Process

We would like to remind all scheme managers and pension administrators that they should be checking and calculating interest at the point when the member is being issued with their first RSS.

Where either the bulk collection of data or individual calculations have already been calculated, and uploaded to systems, it is imperative that before any RSS is issued that the dates used in the calculation are checked. Where necessary, interest will need to be recalculated to the date that the RSS is being issued.

This process is NOT uneconomical to do and therefore it is not within a scheme manager's discretion to waive this interest. Waiving can apply ONLY e.g. when an RSS has been issued such as an ABS-RSS to a FPS 1992 member and they wish to pay those contributions, but it can be considered uneconomical to recalculate additional interest between the date of issue of the RSS and the actual date of payment, where this occurs within the 3-month window for payment.

Where members were provided with an RSS and had 3 months to pay during which no further interest was applied, in cases where payment was not made, additional interest will have to be recalculated this year from the date of issue of last year's RSS until 31 August 2025.

We have previously advised that those with the Civica software would not need to make those amendments manually as the system will be able to recalculate this.

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For those with Heywood software this is not the same and, in all cases, this will need a manual intervention and recalculation. Scheme Manager and Pensions Administrators should ensure that they are in dialogue with each other to confirm the process for these cases.

We are aware that in some cases, members are asking for interest to be frozen where they have not received a statement within the deadline and have breached. We would remind FRAs of the principles in the scheme manager guidance for waiving liabilities, these are:

1. The power to waive liabilities [[Regulation 63](#)] has to be used in compliance with the requirements of the directions.
2. The powers to waive under [Direction 4](#) are limited, they have to apply to individuals (rather than a blanket power) and rely on an 'uneconomic' argument.
3. Charging interest is not discriminatory. To not charge interest would put members in a favourable position compared to protected members.
4. HMT have been clear that applying interest is to ensure the time value of money is appropriately taken into account for fairness.

In exceptional cases, FRAs may consider that the compensation mechanism could be used if someone could prove they have a financial loss due to not being given an opportunity to pay the contributions at 31 March 2025, however they would need to show that they had the money available to them to pay at March 2025 and did not benefit from interest continuing to accrue on that money at a greater rate than interest accrued on what they owed.

Immediate Choice Remediable Service Statements (IC-RSS), election periods and Remediable Pension Saving Statements (R-PSS)

Some members are still in the process of receiving their IC-RSS and where they previously exceeded the annual allowance or because of rollback they now exceed the annual allowance, they will also be receiving a notional R-PSS.

The member has 12 months [[section 7](#)] in which to make a decision, and it is anticipated that the member will use this time to use the HMRC digital service, without a submission to HMRC, to help them determine the impact of either choosing legacy or reformed benefits.

Once the member has communicated their choice of remedy benefits to their pension administrator, the administrator then has a further 6 months [[6ZE](#)]. in which to provide the member with their final R-PSS.

The member is then expected to use the HMRC digital service again, this time with a submission. Any election for scheme pays for IC members must be made to the scheme by 6 July 2027.

Administrators will need to ensure that they are keeping accurate records of when

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IC-RSS are issued, dates of elections received, dates of R-PSS issued, and any subsequent scheme pays elections.

It is also important to keep details of those where IC-RSS' have not yet been issued to ensure that information can be provided and elections made within the statutory timeframes.

Good processes should be in place so that if cases and or elections are significantly delayed this information will be to hand and cases can be prioritised accordingly.

Remediable Service Statements (RSS) data request

As we have now come to the end of the 18-month implementation period, we will not be requesting the breakdown of RSS data as previously requested.

Instead, we will be requesting both what have been produced each month and then how many are still outstanding. This allows us to be able to determine nationally how many RSS statements are outstanding.

This information will be reported to the Scheme Advisory Board (SAB), as is already the case, but we will not use this information to report, or whistle blow any FRA or administrator.

For those who have already provided data for April, if you are able to do so, please resubmit this using the new template, however we are happy for you to just provide the additional information that we are requesting with regards to how many RSS are outstanding.

The timeline for submission of each month's data has not changed, so we would be expecting to receive May's data by 9 July 2025, and so on or each month.

Please report data using the new [Issued and outstanding RSS data request template](#).

ACTION: scheme managers should liaise with their administrator to allow for them to submit this information to bluelightpensions@local.gov.uk, which they should already have readily available.

Matthews exercise updates

Matthews 2 calculator bulk interface training session

GAD has re-shared the recording of the Matthews 2 calculator bulk interface training session last July. FRAs can find this in the Egress folder where monthly interest updates are share. (There is a separate recordings subfolder.)

Refer to GAD manual cases

GAD are making progress with "refer to GAD" manual cases received to date. GAD have begun returning higher-rate contribution tax relief cases. However, GAD still need a wider variety and volume of cases to develop their processes for other "refer

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to GAD” manual case types. Please can FRAs with cases to refer to GAD get in touch at Firematthewscalculator@gad.gov.uk.

ACTION: Please can FRAs refer any ‘Refer to GAD’ cases to them through their email Firematthewscalculator@gad.gov.uk.

Matthews GAD calculator – Version 3

GAD are now looking for FRAs who would be willing to participate in pre-release trials of the version 3 Matthews calculator. Version 3 is being developed to support relevant parts of the Matthews remedy exercise changes which Home Office are currently consulting on. GAD are hoping to run these pre-release trials from late June subject to progress with the consultation.

ACTION: FRAs who are interested should contact GAD at Firematthewscalculator@gad.gov.uk.

FPS

Valuation

GAD are grateful to the FRAs who have responded to their request for individual Matthews elections data. This data will ensure that the Employer Contribution Rate result of the valuation is as robust as possible. GAD are continuing to follow up with FRAs who are either yet to provide individual election data or yet to reply to the exercise progress survey to indicate that they have no data to share.

ACTION: Please can FRAs ensure they engage with GAD if they receive follow up queries.

Internal Dispute Resolution Procedure

Further to [FPS Bulletin 91 – March 2025](#), where we published guidance for decision makers. We are pleased to confirm that we have now published:

- [Updated IDRP factsheet](#)
- [Guidance for members](#)

These are published in the [guides and sample documents](#) section of the [FPS regulations and guidance](#) website.

The guidance for members is also published on the [FPS members](#) website.

Update your contact details

Readers will be aware that we carried out an exercise to update your contact details in [FPS Bulletin 76 – December 2023](#).

Going forward if you need to update your contact details, please complete the [contact details form](#) and return to bluelightpensions@local.gov.uk.

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General technical query log

The [current log of queries and responses](#) can be accessed by practitioners in the member-restricted area of the FPS Regulations and Guidance website. The queries have been anonymised and divided into topics. The log is updated monthly in line with the bulletin release dates.

We have not received any technical queries in May.

Matthews and Age discrimination remedy Query logs

We have three query logs:

- Age Discrimination remedy technical query log
- Matthews technical query log
- Matthews GAD calculator query log

These logs record the technical queries we have been receiving under the age discrimination remedy, the Matthews exercise and the calculator queries that GAD have been receiving for in respect of the Matthews exercise.

The technical query logs can be accessed by practitioners in the restricted area of the FPS regulations and guidance website under the sections '[Age Discrimination remedy technical queries](#)' and '[Special members of the FPS 2006 technical queries](#)'.

The Matthews GAD calculator query log can be accessed through the tab 'Calculator query log' in the Special members of [FPS 2006 - GAD calculator](#) section of the FPS Regulations and Guidance website.

The queries have been anonymised. The log is updated monthly in line with the bulletin release dates.

If you do not have access to the member restricted area of the FPS regulations and guidance website, you can request access by contacting the bluelightpensions@local.gov.uk inbox.

As a reminder if you have a query relating to either the [Age Discrimination remedy](#) or [Matthews](#) GAD calculators you can email GAD using their dedicated inboxes

FirePoliceMcCloudTaxInterest@gad.gov.uk

Firematthewscalculator@gad.gov.uk

Training and Development

2025 Training and Development

In [FPS Bulletin 88 – December 2024](#) we informed readers that we were launching a training programme for 2025. We are pleased to confirm that we have added a new

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[Training and Development](#) section to [FPS regulations and guidance](#) website, which provides information on what training and qualifications we are offering.

The training sessions that we have available, and the links to book are as follows:

Induction

[Virtual – 12 August 2025](#)

[Virtual – 24 October 2025](#)

Internal Dispute Resolution Procedure (IDRP)

Virtual - 24 July 2025 – Booking link will be added next week

III Health retirement

[Virtual - 28 July 2025](#)

If there are any specific areas of training that you would like to see, please let us know via bluelightpensions@local.gov.uk or be part of our training working group.

ACTION:

Scheme managers are encouraged to allow their employees to attend the relevant training on offer, where it will help with their role and ongoing development.

Local Pension Board (LPB) Training Sessions

All details of the LPB training sessions are included on the [‘Training and Development’](#) section of the [FPS Board](#) website. The section sets out the dates that are available and how you book for these, as this will now be completed via a booking system, which is a change to the process.

*Please note that you will need to put NA in the box where it asks for the purchase order.

The full training is aimed at newer LPB members, where they need a more detailed session on the different areas of FPS and their role. For this session we invite other stakeholders to cover certain sessions, including TPR, PDP and the Chair of the SAB.

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 provide a reminder of the purpose of an LPB, the key role and responsibilities of all stakeholders and the current hot topics.

If you have booked onto the full training and think that the refresher training would be

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more suitable, please contact us and we can transfer your booking.

ACTION:

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

Events

FPS coffee mornings

Our MS Teams coffee mornings are continuing in June 2025. 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 include the presentations from recent sessions below:

14 May 2025 – [General update](#)

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.

FPS England SAB updates

SAB website

You can use the links below to find out about the latest updates on the work of the SAB and its committees on the SAB website:

- [SAB membership](#)
- [SAB meeting and agenda papers](#)
- [Committee meetings and agenda papers](#)

Other News and Updates

Firefighters Pensions Team

Following a successful recruitment campaign, we are delighted to announce that Jill Swift has been appointed to the Bluelight Team in the role of Firefighters' Pensions Adviser and will join the LGA on 9 June 2025.

Jill has a wealth of knowledge and understanding of the firefighters' pension scheme and has been involved in the Sargeant and Matthews exercises in her current role.

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Jill's role at the LGA is to provide support to FRAs and FPS practitioners and the Senior Firefighters' Pensions Adviser.

LGPS 'Access and fairness' consultation launched

On 15 May 2025, the Ministry of Housing, Communities and Local Government (MHCLG) launched a [consultation](#) on changes to the Local Government Pension Scheme (LGPS) in England and Wales. The proposed changes are intended to improve fairness in and access to the LGPS. The proposals include:

- harmonising the value of survivor pensions
- removing the requirement to pay unpaid death grants to the personal representatives at the end of the two-year period
- addressing the Gender Pension Gap in the LGPS
- collecting data on how many members opt out of the Scheme and why
- changes to the forfeiture rules, including:
 - removing the requirement for the member to have left an employment because they have committed an offence in connection with that employment
 - removing the three-month time limit for the employer to apply for a forfeiture certificate
- several technical changes to how the McCloud remedy operates
- several other miscellaneous changes, including changes to five-year refunds, pre 2014 AVCs and small pot payments.

The consultation also includes questions on the potential administrator burden and the Government's responsibility under Public Sector Equality Duty.

MHCLG has published a draft statutory instrument, the Local Government Pension Scheme (Miscellaneous Amendments) Regulations 2025, alongside this consultation.

The consultation closes on 7 August 2025.

Pensions Dashboards Programme



Dashboard Programme – Publications

PDP publish regular [publications](#) about the Pensions Dashboards and the Programme which you can find on their [website](#).

PDP half yearly programme update May 2025

On 15 May 2025, the Pensions Dashboards Programme (PDP) published its latest progress update report. This half yearly report sets out PDP's ongoing work across a range of programme areas and includes updates on the standards and the latest information about the MoneyHelper pensions dashboard.

The progress update report can be found [on the PDP website](#).

PDP Publishes data protection impact assessment

On 9 May 2025, the PDP published its data protection impact assessment (DPIA) on its central digital architecture and related services. The DPIA focuses on building and running the central digital architecture and related services that make pensions dashboards possible. A separate DPIA will be published by MaPS to cover its public service MoneyHelper pensions dashboard.

You can view the [DPIA on the PDP website](#).

ACTION: scheme managers and administrators should update their data protection impact assessment on connecting to the dashboard ecosystem, as required.

PDP April 2025 update

On 30 April 2025, the PDP published their April 2025 update containing a wealth of information. To read more follow the links below:

- [first pension provider connected to the ecosystem](#)
- [personal pension providers readiness report](#) and [overview](#)
- [The Pensions Regulator's films](#) highlighting the potential impact of dashboards
- [blog on connecting via a third party](#)
- [guidance for requesting additional endpoints for direct connection](#)
- [standards for pension providers and schemes approved](#) by Secretary of State

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for Work and Pensions on 7 May 2025.

HMRC

Newsletter 170

HMRC published [Newsletter 170](#) on 29 May 2025. This includes articles on:

- the use of the “Managing Pension Schemes” service to create, compile and submit your 2024 to 2025 pension scheme return
- migrating your pension scheme to the “Managing Pension Schemes” service
- updated guidance on correcting payroll errors if you have incorrectly reported lump sum payments
- the integration of the lifetime allowance protection look-up service into the “Managing Pension Schemes” service
- changes and reminders regarding relief at source. These article

Service Standards

HMRC have updated their service standards document which is in respect of the HMRC digital service.

The service standards document has been added to the [Age Discrimination Remedy - HMRC Member Tax Calculator](#) section of the [FPS regulations and guidance](#) website.

The Pensions Ombudsman

TPO determination CAS-92761-H7Q6

Recently, the Pensions Ombudsman (TPO) did not uphold a complaint concerning a Council’s decision to award a lump sum death benefit to a nominated beneficiary instead of the late member’s spouse. You can read the [Ombudsman’s determination](#) on the TPO website.

The Ombudsman:

- recognised that Regulation 46 gave the administering authority absolute discretion to decide how the member’s lump sum death benefit should be distributed.
- agreed with the Council’s decision not to further investigate any allegations made by the member’s spouse as it was a matter for the police.

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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](#)
- [LGPS member site](#)
- [Scottish Public Pensions Agency - Firefighters](#)
- [Welsh Government Fire circulars](#)
- Pensions Dashboards
 - [TPR guidance and checklist](#)
 - [DWP guidance on connection](#)
 - [PASA connection readiness guidance](#)

Legislation

Statutory Instruments

[SSI 2025/149] [The Firefighters' Pension Scheme \(Amendment\) \(Scotland\) Regulations 2025](#)

Contact details

Raising a query

If you have a technical query, please complete the 'query form', that is available on the [member area](#) of the FPS regulations and guidance website and email bluelightpensions@local.gov.uk and one of the team's Firefighters' pension advisers will get back to you. To avoid delays in receiving a response, please avoid emailing advisers directly.

Tara Atkins (Firefighters' Pensions Adviser)

Telephone: 020 7664 3031 (Teams Direct Dial)

07825 731 924

Email: Tara.atkins@local.gov.uk

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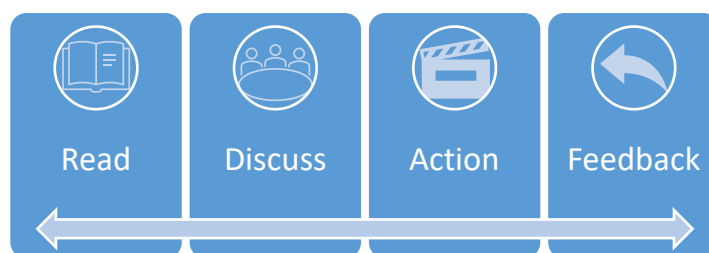
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While every attempt is made to ensure the accuracy of the bulletin, it would be helpful if readers could bring any perceived errors or omissions to the attention of the Bluelight team by emailing bluelightpensions@local.gov.uk.

FPS Bulletin 94 – June 2025

Welcome to issue 94 of the Firefighters' Pensions Schemes bulletin.

We would encourage you to read this bulletin, taking note of and carrying out any relevant actions. This may entail escalating items, alerting colleagues where necessary, and circulating and discussing this bulletin in other forums including but not limited to others within your FRAs i.e. HR or Finance colleagues, Local Pension Boards and third-party administrators/payroll providers.



If you are looking for information on a certain topic, issue and content indexes are held on the [main bulletin page](#) of the website and are updated following each new issue.

If you have any comments on this bulletin, suggested items for future issues, or a job you would like to advertise, please email bluelightpensions@local.gov.uk.

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Calendar of events

Please see below a calendar of upcoming events relevant to the Firefighters' Pension Schemes. Only those events which are hyperlinked are currently available to book. If you have any events you would like to be included in a future bulletin, please email bluelightpensions@local.gov.uk.

Table 1: Calendar of events

Event	Date
FPS Coffee Morning	1 July 2025 31 July 2025
FPS Technical Working Group	20 August 2025 24 November 2025
SAB	11 September 2025 11 December 2025
FPS Communications Working Group	7 July 2025 29 September 2025
Local Pension Board training	17 September 2025 (in person) 22 January 2026 (MS Teams) Refresher Training: 18 August 2025 (MS Teams)
LPB Chair Forum	26 August 2025 30 October 2025
Administrator Forum	14 July 2025 11 August 2025 8 September 2025 13 October 2025 10 November 2025 8 December 2025

LGA FRA drop-in session	23 July 2025 22 August 2025 23 September 2025 23 October 2025 (November date to be added) 23 December 2025
Internal Dispute Resolution Procedure (IDRP) Training	24 July 2025
Ill Health Retirement Training	28 July 2025 3 September 2025
Induction Training	12 August 2025 24 October 2025
AGM	17 and 18 September 2025

Firefighters' Pensions Team objectives

The Teams role is to provide guidance to employers on the application of pension regulations in their role as scheme manager.

We have set up a new section '[Firefighters' Pensions Team objectives](#)' on the [FPS regulations and guidance](#) website, which sets out the teams objectives as to how we achieve this. Each objective is broken down to show what we do to meet each objective.

Actions arising

Scheme Managers

[HMRC Offsetting guidance](#): should ensure that they are aware of this process for those cases that are affected.

[Annual Benefit Statement \(ASS\) Remediable Service Statement \(RSS\) 2024 and 2025 production](#): should discuss with their administrators the cut-off point to produce the 2024 statements, so ensure that they can facilitate the production of the 2025 statements.

[Matthews Project Implementation Data request](#): FRA's to complete the Project Implementation data request and return to the bluelightpensions@local.gov.uk by **22 July 2025**

[FPS Valuation – Thank you](#): All FRAs should continue to hold and collate data on individual Matthew's elections for the remainder of the options exercise. This data will be needed by MHCLG to measure total adjustments for lost historic pension contributions tax relief on (i.e. under part 11 rule 6E of SI 2006/3432 as amended).

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[2025 Training and Development](#): are encouraged to allow their employees to attend the relevant training on offer, where it will help with their role and ongoing development.

[Firefighters' Pensions Annual Conference](#): are encouraged to save the date for the annual conference on 17 and 18 September 2025.

Administrators

[Local Government Pension Scheme \(LGPS\) McCloud data requests](#): to share remedy data with other public sector schemes, without the need for members consent, as per instruction by HM Treasury.

[Firefighters' Pensions Annual Conference](#): are encouraged to save the date for the annual conference on 17 and 18 September 2025.

Local Pension Boards

[Local Pension Board \(LPB\) Training Sessions](#): are encouraged to book onto either the full or refresher training accordingly.

[Firefighters' Pensions Annual Conference](#): are encouraged to save the date for the annual conference on 17 and 18 September 2025.

Age Discrimination Remedy updates

HMRC Offsetting guidance

As covered in [FPS Bulletin 92 - April 2025](#), we informed readers that [The Public Service Pension Schemes \(Rectification of Unlawful Discrimination\)\(Tax\) Regulations 2025](#) had been laid.

These regulations were laid to address missing legislation regarding offsetting new unauthorised payment charge amounts that arise due to remedy choices, from previously paid unauthorised payment charge amounts.

The legislation set out timeframes for scheme managers to report the relevant amounts to HMRC, but there were no details of how this information should be reported

[Appendix A](#) of [HMRC's June 2025 newsletter](#), sets out the process to report the recovery for the unauthorised payments charge.

'The event report template spreadsheet' and 'Offsetting Unauthorised Payment spreadsheet' have been published in the [Age Discrimination remedy – useful information](#) section of the [FPS regulations and guidance](#) website.

It is important to note that when HMRC reference 'scheme administrator' as defined by [S270 of the finance act 2004](#) this is the equivalent of what is defined under [regulation 4](#) of the Firefighters' Pension Scheme Regulations 2014 as the 'scheme manager'.

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All reporting spreadsheets should be sent to HMRC through the Secure Data Exchange System (SDES) and not via email.

ACTION:

Scheme managers should ensure that they are aware of this process for those cases that are affected.

Annual Benefit Statement (ASS) Remediable Service Statement (RSS) 2024 and 2025 production

We would like to urge all scheme managers to discuss with their pension administrators what their “cut off” date for the 2024 statements will be. As administrators will be busy uploading the End of Year data and preparing for the 2025 ABS runs, it would seem sensible to make this cut-off date on or around 30 June 2025.

What will be paramount to understand though is the reason why a 2024 statement was not produced as part of your bulk runs, and you will want to ensure that a 2025 statement can be run when the time comes.

We cannot stress enough how important the 2025 statement runs will be as this will be the first set of data that will be used for connection to the Pensions Dashboard, so it is preferable to resolve any issues (where possible) before then.

ACTION:

Scheme managers should discuss with their administrators the cut-off point to produce the 2024 statements, so ensure that they can facilitate the production of the 2025 statements.

Cross Border Transfers guidance

At a recent administrator forum, a query relating to cross border transfers, who are affected by remedy, was raised with regards to which scheme is being referred to within point 6.8 of the [non-club transfers and cross border transfers in GAD guidance](#).

GAD have confirmed that for a cross-border transfer into the English scheme, the calculation described above paragraph 6.8 should be the English credit (i.e. based on the pensionable pay definition and accrual rate under the English regulations). These members originally transferred into the legacy scheme, where their service record was replicated. This approach therefore creates parity in the McCloud rollback approach between the cross-border transfer in member and an otherwise identical member who had been in the England scheme all along. This credit is then also consistent with the English scheme retirement and benefit terms to which the member will be subject.

Matthews remedy updates

Project Implementation Data request

Further to our request in [FPS Bulletin 82 - June 2024](#) we would now like to collect the data for period 1 April 2025 to 30 June 2025.

Please complete the return which you can access via this link [Project Implementation data request](#). Earlier templates will not capture the detail we are now asking you to provide.

ACTION: FRA's to complete the Project Implementation data request and return to the bluelightpensions@local.gov.uk by **22 July 2025**

Manual cases

GAD are making progress with refer to GAD manual cases received to date. GAD have begun returning higher-rate contribution tax relief cases. However, GAD still need a wider variety and volume of cases to develop their processes for other refer to GAD manual case types. Please can FRAs with cases to refer to GAD get in touch at Firematthewscalculator@gad.gov.uk

Calculator version 3

GAD are grateful to the FRAs who have volunteered to participate in pre-release trials of the version 3 Matthews calculator. Version 3 is being developed to support relevant parts of the changes proposed under the Amendments to the Firefighters' Pension Scheme: retained firefighters consultation. GAD are now hoping to run these pre-release trials once the consultation response is published and will contact volunteers in the next few weeks with further details. Firematthewscalculator@gad.gov.uk

FPS

Firefighters' Pensions: DELTA Returns - Collection of firefighters' pension forecasts for period 2025/26 to 2030/31

On 27 June 2025, Home Office emailed Claim Certifiers/Administrators to provide advance notice of their request to ask FRAs to prepare and submit their pension income/expenditure forecasts for the period 2025/2026 to 2030/2031, which will be required to submit via the online DELTA system.

On 30 June 2025, Home Office followed this up with two [further emails](#), one including the [commissioning letter](#) and the relevant [supporting documents](#) to be completed.

The deadline for completion is **29 August 2025**.

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FPS valuation – Thank you

GAD are grateful to all the FRAs for the response to our request for individual Matthew's elections data over the last two months. GAD received almost 30 returns. GAD have now concluded collecting Matthew's valuation data.

Together with the administration extracts this data will ensure that the Employer Contribution Rate result of the valuation is as robust as possible. GAD will be sharing their analysis of the individual Matthews elections data with MHCLG and the Fire SAB later in the valuation process.

GAD recognise that the FRAs are extremely busy and appreciate the hard and effort work required to provide this data.

ACTION: All FRAs should continue to hold and collate data on individual Matthews elections for the remainder of the options exercise. This data will be needed by MHCLG to measure total adjustments for lost historic pension contributions tax relief on (i.e. under part 11 rule 6E of SI 2006/3432 as amended).

Pensions Dashboard resources

We are aware that the attention and resources of the sector have been firmly focused on the Sargent and Matthews remedies and that for some, Pensions Dashboards has not yet featured on your radar.

The connection deadline for the Firefighters' Pension Scheme is now just 4 months away and if you do not yet understand, as scheme manager, your responsibilities, now is absolutely the time to do so.

We have published a slide pack and checklist, which although aimed at scheme managers, other stakeholders may also find useful. The resource pack draws out some key points and questions for scheme managers to ask to help them get started on their Pensions Dashboard journey.

Both documents have been published on the [Guides and sample documents](#) section of the [FPS regulations and guidance](#) website, under the 'Pensions Dashboard' drop down.

Local Government Pension Scheme (LGPS) McCloud data requests

Our LGA LGPS colleagues, have been working with MHCLG to obtain advice on whether member consent is required before sharing data between public service pension schemes, with regards to a member's prior service relating to the McCloud remedy.

MHCLG and HM Treasury lawyers have both confirmed their interpretation of the GDPR requirements, which is that member consent is not required.

The Information Commissioners Office (ICO) have confirmed that it is good practice to have a Data Sharing Agreement (DSA) in place when data is being shared between data controllers, but it is not a legal requirement. This therefore is consistent with the guidance that we provided in [FPS Bulletin 82 – June 2024](#)

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We have therefore been asked to make scheme managers and administrators aware of this interpretation and ask that when a request for data is received from another public sector pension scheme for remedy data, that this can be shared without receiving the member's consent.

ACTION: Administrators to share remedy data with other public sector schemes, without the need for members consent, as per instruction by HM Treasury.

Update your contact details

Readers will be aware that we carried out an exercise to update your contact details in [FPS Bulletin 76 – December 2023](#).

Going forward if you need to update your contact details, please complete the [contact details form](#) and return to bluelightpensions@local.gov.uk.

General technical query log

The [current log of queries and responses](#) can be accessed by practitioners in the member-restricted area of the FPS Regulations and Guidance website. The queries have been anonymised and divided into topics. The log is updated monthly in line with the bulletin release dates.

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FirePoliceMcCloudTaxInterest@gad.gov.uk

Firematthewscalculator@gad.gov.uk

Training and Development

2025 Training and Development

In [FPS Bulletin 88 – December 2024](#) we informed readers that we were launching a training programme for 2025. We are pleased to confirm that we have added a new [Training and Development](#) section to [FPS regulations and guidance](#) website, which provides information on what training and qualifications we are offering.

The training sessions that we have available, and the links to book are as follows:

Induction

Virtual - [12 August 2025](#)

Virtual - [24 October 2025](#)

Internal Dispute Resolution Procedure (IDRP)

Virtual - [24 July 2025](#)

Ill Health retirement

Virtual - [28 July 2025](#)

Virtual – [3 September 2025](#)

If there are any specific areas of training that you would like to see, please let us know via bluelightpensions@local.gov.uk or be part of our training working group.

ACTION:

Scheme managers are encouraged to allow their employees to attend the relevant training on offer, where it will help with their role and ongoing development.

Local Pension Board (LPB) Training Sessions

All details of the LPB training sessions are included on the [‘Training and Development’](#) section of the [FPS Board](#) website. The section sets out the dates that are available and how you book for these, as this will now be completed via a booking system, which is a change to the process.

*Please note that you will need to put NA in the box where it asks for the purchase order.

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The full training is aimed at newer LPB members, where they need a more detailed session on the different areas of FPS and their role. For this session we invite other stakeholders to cover certain sessions, including TPR, PDP and the Chair of the SAB.

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 provide a reminder of the purpose of an LPB, the key role and responsibilities of all stakeholders and the current hot topics.

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

ACTION:

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

Events

FPS coffee mornings

Our MS Teams coffee mornings are continuing in July 2025. 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 sorry that we had to rearrange our session in June 2025 with guest speaker Clair Alcock, to talk about HMRC SDES files, but we are pleased that this is now on **1 July 2025 at 1:30** and the invites have already been sent out.

We are also holding a joint Police and Fire Pensions Dashboard session on **31 July 2025 at 14:30** with NPCC, where guest speaker Claire Neale, will talk about the work that she has been doing representing public service pensions on the Pensions Dashboards Programme Advisory Group.

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.

FPS England SAB updates

18 June 2025 SAB meeting

The Scheme Advisory Board (SAB) last met on 18 June 2025, and their meeting covered:

- MHCLG update
- GAD update
 - 2024 valuation
 - Matthews
 - Sargeant
- LGA general update
- SAB Governance update
 - Business Plan
- SAB 2025/2026 expenditure
 - AGM

The SAB's approved business plan for the coming year has been published in the [About the Board](#) section of the [FPS Board](#) website.



We are therefore pleased to confirm that the Firefighters' Pensions annual conference will be held on **17 and 18 September 2025** at the LGA offices, 18 Smith Square, Westminster, SW1P 3HZ.

We have got some great speakers and sessions lined up. The booking links and confirmed agenda will be made available in the July bulletin.

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SAB website

You can use the links below to find out about the latest updates on the work of the SAB and its committees on the SAB website:

- [SAB membership](#)
- [SAB meeting and agenda papers](#)
- [Committee meetings and agenda papers](#)

Other News and Updates

Pension Schemes Bill 2024/25

The government has introduced a new [Pension Schemes Bill](#) to Parliament, making wide-ranging proposals for [new laws impacting the pensions landscape](#). Measures include consolidating the LGPS's assets, increasing flexibility for defined benefit pension schemes to release surplus and bringing together individuals' small pension pots into one pension scheme. The measures set out in the Pension Schemes Bill will now be subject to scrutiny in the House of Commons and the House of Lords.

Spending Review

The Chancellor of the Exchequer presented her [Spending Review 2025](#) to Parliament on 11 June 2025. The Spending Review sets departmental budgets for day-to-day spending until 2028-29, and until 2029-30 for capital investment. The [government's response](#) to the Office for Budget Responsibility's 2024 Fiscal Risks and Sustainability Report was published alongside the Spending Review. [Departmental Efficiency Plans](#) were also published, setting out the efficiency targets departments have committed to and a summary of their plans to deliver to these targets.

Virgin Media Ltd v NTL Pensions Trustees II Ltd

On 25 July 2024, The Court of Appeal handed down their judgment in the case of Virgin Media Ltd and NTL Pension Trustees II Ltd which had potential significant implications for defined benefit pension schemes that were contracted out of the state pension scheme at any time between 1997 and 2016.

According to the decision, any amendments to scheme benefits made during that period would be void unless the scheme actuary had confirmed, when the amendment was made, that the pension scheme would continue to satisfy the statutory standard for contracted-out schemes.

Because of the wide-ranging impact of the judgment, the Department for Work and Pensions was asked to consider bringing forward legislation to validate amendments that might otherwise be void.

On 5 June 2025, the [Government announced](#) that it will introduce legislation to give affected pension schemes the ability to retrospectively obtain written actuarial

confirmation that historic benefit changes met the necessary standards.

The statement also goes on to say that scheme obligations will otherwise be unaffected and the Government will continue to maintain its robust framework for the funding of defined benefit pension schemes to protect people's hard-earned pensions.

Pensions Dashboards Programme



Dashboard Programme – Publications

PDP publish regular [publications](#) about the Pensions Dashboards and the Programme which you can find on their [website](#).

PDP guidance updates

The Pensions Dashboards Programme (PDP) has published new and updated guidance:

- [PDP guidance on special characters](#): this new guidance covers how the identity service (GOV.UK One Login) will treat special characters in names and addresses. This should help scheme managers and their ISPs in planning their matching criteria.
- [PDP guidance on transfer of pension providers \(ceding scheme\)](#)
[PDP guidance on transfer of pension providers \(acquiring provider\)](#): new guidance setting out the process to follow when pension assets are moved between providers or schemes, or when a scheme changes ISP.
- visit the [PDP Connection Hub](#) to see all the latest versions of their guides and find useful links.

The Pensions Regulator (TPR)



Registration codes

In [FPS Bulletin 92 – April 2025](#), we let readers know the Pensions Regulator (TPR) would send them their registration codes. These should have been sent to the designated ‘Pensions Dashboards Primary Contact’ listed in TPR’s records on [Exchange](#). Following receipt, scheme managers should pass the codes on to their ISP provider.

The designated ‘Pensions Dashboards Primary Contact’ should have already received their authority’s registration codes. If this is not the case, please contact TPR’s Customer Support team at customersupport@tpr.gov.uk and request that they re-send the codes.

You can find further information in [TPR’s hot topics article on registration codes](#). See also the next article on updates to TPR guidance.

TPR pensions dashboards guidance updated

TPR has updated its [pensions dashboards guidance](#) in response to changes in the Pensions Dashboards Programme’s (PDP) guidance, stakeholder feedback and project development. The updates include:

- **MaPS guidance:** TPR has incorporated the latest [Money and Pensions Service dashboards guidance](#) covering the connection process, transferring pension providers and the risks of changing the ‘connect-by’ date.
- **Relevant complaints:** What is a relevant complaint and TPS’s expectations about recording and reporting them.
- **Registration codes:** What they are, how TPR issue them and how they should be used. The guidance also includes a section on common scenarios related to registration codes, such as lost codes, connecting early or late and registration codes for AVC arrangements.

The Pensions Ombudsman

Ms N Clark Employment Tribunal Case

Readers may be aware of the 2024 Court of Appeal decision in relation to Ms N Clark¹.

On 12 June 2025, The Pensions Ombudsman [wrote](#) to Debbie Abrahams, MP, Chair of Work and Pensions Committee, to highlight his concerns over the impact of this judgement for individuals with complaints relating to injury compensation arrangements.

In the judgement the court explained how to interpret the defined term 'Occupational pension scheme', which is used in statutory provisions that set out the scope of the Pension's Ombudsman jurisdiction.

By applying the courts decision this will in turn mean that many statutory public sector injury benefit/compensation schemes will be outside of the TPO's jurisdiction, which includes the Firefighters' Compensation Scheme regulations 2006.

Stakeholder forum

The Pensions Ombudsman (TPO) has arranged a Stakeholder Forum that will take place on the morning of 16 July 2025. The free in-person event in London will include talks and presentations from industry experts. It will also provide excellent opportunities to ask your questions in person, and network with peers from across the industry.

You can [register to attend the TPO stakeholder forum online](#).

Distribution of death grants

- Recent determinations by TPO have highlighted key lessons for administering authorities when distributing death grants. Areas of interest include:
- the importance of distinguishing between questions of fact and the exercise of a discretion, and how TPO's role may differ depending on the nature of the complaint
- the need to identify individuals who are potential beneficiaries and who should be considered when the discretion to pay the lump sum is exercised
- the need for appropriate but proportionate investigation when identifying potential beneficiaries
- weighing up the value of evidence when deciding who to make payment to.

You can read more in these recent determinations:

¹ Nicola Clark & Michael Bell v the Chief Constable of Derbyshire, Chief Constable of West Midlands Constabulary & the Secretary of State for the Home Department [2024] EWCA Civ 676

- [Mrs R \(CAS-130671-J8K3\)](#) the need for proper consideration of information available
- [Mrs E and Mr R \(CAS-72134-V5K7 & CAS-72135-Q7V1\)](#) the need to consider all the potential beneficiaries
- [Mr T \(CAS-34304-R5R1\)](#) following a reasonable procedure in exercising the discretion.

TPO Chair

The Department of Work and Pensions has appointed Deborah Evans as Chair of TPO. She will start a five-year term from 1 July 2025. She currently serves as non-executive director and chair of the Property Ombudsman compliance committee.

Deborah Evans will replace Anthony Arter. During his ten years at TPO, Antony Arter has held the roles of pensions ombudsman, deputy pensions ombudsman and interim chair.

HMRC

HMRC remedy newsletter

HMRC published their latest [Public service pensions remedy newsletter](#) on 20 June 2025. The newsletter covers:

- the process to follow if you are issuing a revised pension savings statement because the McCloud remedy has changed the annual allowance position
- the process to follow if you issue a new or revised BCE statement to member who relied on LTA protection and the crystallised amounts change because of the McCloud remedy.
- The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2025 which we covered in [FPS Bulletin 92 – April 2025](#).

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](#)

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- [LGPS Regulations and Guidance](#)
 - [LGPC Bulletins](#)
 - [LGPS member site](#)
 - [Scottish Public Pensions Agency - Firefighters](#)
 - [Welsh Government Fire circulars](#)
- Pensions Dashboards
 - [TPR guidance and checklist](#)
 - [DWP guidance on connection](#)
 - [PASA connection readiness guidance](#)

Legislation

Statutory Instruments

[SSI 2025/113] [The Firefighters' Pensions \(Remediable Service\) \(Scotland\) Amendment Regulations 2025](#)

Contact details

Raising a query

If you have a technical query, please complete the 'query form', that is available on the [member area](#) of the FPS regulations and guidance website and email bluelightpensions@local.gov.uk and one of the team's Firefighters' pension advisers will get back to you. To avoid delays in receiving a response, please avoid emailing advisers directly.

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