



West Yorkshire Pension Fund

Firefighters Pension Scheme

**LEICESTER, LEICESTERSHIRE AND RUTLAND COMBINED FIRE AUTHORITY  
LOCAL PENSION BOARD**

**16 NOVEMBER 2023**

**REPORT FROM WEST YORKSHIRE PENSION FUND – PENSION  
ADMINISTRATOR**

**PENSION FUND ADMINISTRATION REPORT**

**Purpose of the Report**

1. To inform the Combined Fire Authority (CFA) Local Pension Board of firefighter pension administration activity.
2. This is designed to assist the CFA Local Pension Board. It is also considered best practise to provide a report of this type.

**Recommendation**

3. That the Local Pension Board notes the update provided on the administration of the firefighter pension scheme for the period.

**Background**

**Annual Benefit Statements**

4. 100% of the Annual Benefit Statements for 2023 have been produced for LFRS active members.

**Pension Savings Statements**

5. There were 21 possible breach cases and all received a Pension Savings Statement by the 6<sup>th</sup> October deadline.

**General Updates**

6. The Monthly Client Reports have been issued each month since the last meeting and contain a lot of useful information and actions from the LGA bulletins.
7. The LGA bulletins have been issued on a monthly basis since the last meeting. Any key issues are also included in the Monthly Client Reports.

8. The Fire Communications Group meeting took place on 14 April 2023 and updates are as follows:
  - Information on updating the LTA factsheet is available in the April bulletin
  - The creation of a Compensation Scheme section in the fps member website
  - The Ill Health process guide is available in the April bulletin
  - There has been an update to ABS 2023 and the guidance notes
  - There have been communications in relation to Matthews and McCloud, and the Matthews poster is available in the April bulletin
9. There was a further Fire Communications Group meeting on 26 September 2023 where the McCloud member video was signed off and is now available on the fps member website. There was also further communications around the McCloud case, including a Remediable Service Statement update, Contingent decision guidance, a Tax remedy factsheet, a contributions factsheet and FAQs. In relation to communications around Matthews, there had been a final sign off of the template letters and guidance, which were issued with Bulletin 73.
10. The Fire Technical Community meeting took place on 20 June 2023 and there were some roundtable discussions on Sargeant, Matthews, the Annual Benefit Statements 2024 and Remediable Service Statement.
11. The Fire Technical Community meeting which took place on 19 September 2023 considered the regulations, the Home Office consultation response and general principles of Reasonable Endeavours in relation to Matthews. There was also a discussion around Remediable Service Regulations and the consultation response to the abolition of the Lifetime Allowance.
12. The Fire Scheme Advisory Board met on 8 June 2023 and discussed the first actuarial update on the change to the SCAPE rate and the SAB response to the Matthews consultation discussion. An update was provided from both Civica and Heywood Pension Technologies.
13. The Fire Scheme Advisory Board held on 14 September 2023 received a Home Office update and a GAD presentation on the Matthews calculator. There was a discussion on Matthews and the need for a data sharing agreement and the Home Office response to McCloud consultation was reported.
14. Fire Quarterly Client Meetings took place on 19 April 2023 and 26 July 2023, the minutes for which have been circulated. The minutes for the meeting held on 25 October 2023 are not yet available.
15. In terms of Regulation amendments, The Firefighter Pensions (Remediable Service) Regulations are now available and are effective from 1 October 2023. The Public Service Pension Schemes (Rectification of Unlawful

Discrimination) (Tax) (No.2) Regulations 2023 have been published and will come into force on 14 September 2023. The Regulations relating to the Matthews 2<sup>nd</sup> options exercise have now been laid and came into force on 1 October 2023.

#### Home Office

16. The Home Office is working on a consultation for the changes to the CARE Revaluation Rate for 2021 and 2022, as an incorrect rate was issued by HM Treasury.

#### DWP and Pensions Dashboard

17. West Yorkshire Pension Fund (WYPF) has appointed a company to be its Integrated Service Provider, who will provide the cloud hosted services connected to the Pensions Dashboard technology ecosystem.

#### WYPF Update

18. The following are updates from the WYPF:
  - Monthly Returns continue to be received and WYPF has posted up to August 2023.
  - The month 12 return was received and processed with a much lower number of queries than the previous year. There were, however, some issues with the timeliness and quality of the response for some members.
  - In terms of Pension Estimates, the Service is asked to ensure that a pension estimate is requested if someone indicates that they are thinking of retiring in the next twelve months; WYPF will supply both benefits under Deferred Choice so they can make an informed decision regarding their retirement date.
  - In relation to retirements from 1 October 2023, in the short term it is requested that the IDF Spreadsheet for these individuals continues to be sent. Once WYPF has the Financial Extract and this data has been uploaded on to member records, it won't be necessary to complete the spreadsheet.
  - From 1 October 2023, all active and deferred members will be treated as being 'rolled back' into their legacy scheme. Following on from that their Annual Allowance will also be 'rolled back' and the Pension Input re-calculated based on membership of the legacy scheme for their full remedy period. For Pensioner members 'roll back' will not occur until the member makes their Immediate Choice election

Communications

19. Remedy Warm Up letters have been sent to active, deferred and pensioner members. It will only be necessary to send this letter to those with 1992 membership who retired with ill health. The letter will need to be sent before 31 December 2023 to meet the overriding disclosure requirement.

Data Improvement Plan

20. WYPF will run these reports quarterly and will supply the revised percentages. It is the intention to complete the high priority by November 2022, medium priority by November 2023 and low priority by November 2024.

**Appendix A – Leicestershire Fire – Data Scores**

<b>1992 scheme</b>	<b>Feb 2021</b>	<b>Nov 2021</b>	<b>Dec 2022</b>	<b>October 2023</b>
Common	94.44	96.78	99.70	99.54
Scheme Specific	84.19	86.53	89.43	89.57
<b>2006</b>				
Common	87.23	87.50	89.27*	89.14*
Scheme Specific	87.23	96.74	100	100
<b>2006 modified</b>				
Common	97.01	96.88	100	100
Scheme Specific	0	95.31	100	100
<b>2015</b>				
Common	96.14	97.60	96.02	97.13
Scheme Specific	85.21	93.10	92.81	96.89
<b>2015 modified</b>				
Common	100	100	100	100
Scheme Specific	0	71.43	77.78 (2 cases)	100

\*19 deferred members where the current home address is unknown

**Officers to Contact**

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