

For further information regarding disclosure requirements please see our [factsheet](#) which is available on the regulations and guidance website.

**ACTION:** FRAs to ensure they comply with disclosure requirements by ensuring they send the appropriate letter to Sargeant and Matthews eligible members no later than 31 December 2023.

### **Age Discrimination Remedy – GAD Tax and Contribution Calculator**

On 12 September 2023, the Government Actuary's Department (GAD) released the Age Discrimination Remedy - Tax and Contribution Adjustment Calculator, user guide, data template and supporting administration process note.

The material will be stored centrally on the member area of the FPS Regs and Guidance website. A new page titled '[Age Discrimination Remedy – GAD Tax and Contribution Calculator](#)' has been created specifically for this material. Our intention is to keep the material on this page up to date, we therefore recommend that you refer to this section to access the most current version as emails will not be sent each time, we update the page is updated. We therefore recommend that you do not save the calculator locally, instead please use the website to access the current version.

Since launch we can confirm that the calculator has been updated to allow for those who use Excel 2019.

GAD have confirmed that should stakeholder IT departments wish to audit the VBA (Visual Basic for Applications) macros, a password can be provided. Please contact GAD directly using the [firepolicemcccloudtaxinterest@gad.gov.uk](mailto:firepolicemcccloudtaxinterest@gad.gov.uk) email for access.

It is recommended that stakeholders carry out testing of the calculator and report any issues directly back to GAD [firepolicemcccloudtaxinterest@gad.gov.uk](mailto:firepolicemcccloudtaxinterest@gad.gov.uk). It would also be helpful if you could copy the LGA into such emails using our central email address ([bluelightpensions@local.gov.uk](mailto:bluelightpensions@local.gov.uk)), this will allow us to monitor where any issues arise.

Over the course of the model's development, GAD have tested a diverse range of example members. However, they have not received any live member data for testing. As such there remains two risks

- 1) That the calculator struggles to process very large datasets
  - a. They do not expect this to be a likely issue, but if users encounter it, they can resolve the issue by splitting data into separate groups.
- 2) That there are some complex cases which do not work as expected within the model
  - a. As above, GAD strongly recommend users to check the results of the calculator for accuracy and appropriateness.

Please note that the NS&I interest rates go past those set out in the HMT PSP Directions 2022. GADs understanding is that HMT will amend their Directions to line up to these rates. However, GAD are seeking confirmation, through the Home Office, of this. **Therefore, please do not issue any payments until this confirmation has been received.**

**ACTION:** FRAs and administrators to familiarise themselves with the calculator and carry out testing against their data and feedback any issues to GAD and LGA

### **Age Discrimination Remedy – Member videos**

We are delighted to announce the publication of the member remedy videos, that we have been working in partnership with Aon. There is one video for retired members and one for active and deferred members.

For those of you who attended the remedy communications workshop at the AGM last week, you will have had a 'premiere' viewing of the videos. We are pleased to confirm that the final version has now been added to the [fps member website](#).

**Action:** FRAs and administrators to publicise the QR code and signpost individuals to the fps member website for information relating to remedy, in particular the member videos as part of your communications.

WYPF to put videos on our website

### **Concurrent Service – Interbrigade transfers**

We would like to remind FRAs that scheme regulations do not support aggregation of concurrent service. We therefore strongly recommend that, when a firefighter is subject to an interbrigade transfer, the FRA that they are transferring to and the FRA they are transferring from agree a mutually acceptable transfer date which results in no break or overlap in service.

Failure to do so could prevent members from combining their pension entitlement.

**ACTION:** FRAs to make employees aware of the pension implications, should an overlap of service occur when leaving and joining another FRA, even if only by a day.

## **HMRC**

### **Public Service Pensions Remedy – Member calculator**

Tax Adjustment inputs

HMRC have produced a [document](#) that sets out the inputs a member will need to put into the member calculator.

This is the information a user could be asked in order to calculate compensation and/or tax adjustments (biographical info entered by the user is not included). The calculator is designed to only ask users for the information specific to their circumstances, so questions around the tax (AA or LTA) and the years will be displayed as appropriate, based on the options they select at the beginning of the journey. The wording of the questions in this document does not reflect the wording in the calculator itself- that wording has been user tested and approved by content designers.

As previously communicated, the information which users will need to have from their pension scheme to complete the calculator is;

- original pension input amount (for each tax year from 2012/13 to 2022/23) – 2012/13 to 2014/15 is only required if the member did not have an AA tax charge in 2014/15, so the correct carry forward amount is used from 2015/16
- revised pension input amount (for each tax year from 2015/16 to 2022/23)

**ACTION:** FRAs and administrators to familiarise themselves with the inputs that the member will need information for

## Legislation

### Statutory Instruments

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

Directions Orders

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

### Useful links

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

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## Appendix B – Firefighters’ Pension Scheme Risk Register

PRR REF	HAZARD STATEMENT	PRIMARY RISK HEADING	SECONDARY RISK DESCRIPTOR	CONTROL MEASURES IN PLACE	CURRENT RISK (after current control measures)				CONTROL MEASURES TO BE IMPLEMENTED	CONTROL MEASURE OWNER	PROJECTED IMPLEMENTATION DATE FOR ALL CONTROL MEASURES	RESIDUAL RISK (after all control measures implemented)			
					L	I	R	ML				L	I	R	ML
1	Failure to administer the scheme in line with regulations and policies	Regulatory	Administration failure	Up to date knowledge through various sources such as SAB, LGA, Home Office.  Up to date training.  Attendance at regional and national groups.  Access to the Regional Adviser.  Information on the WYPF website.	1	4	M	TACT				1	4	M	TACT

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					L	I	R	ML				L	I	R	ML
2	Those charged with governance of the Scheme are unable to fulfil their responsibilities effectively.	Regulatory	Reputation	Board members receive briefings, training and informative reports.	2	2	M	OPS	Possible creation of an East Midlands Joint Pension Board.	Scheme Manager	No date available.  Updated approval from each scheme would be sought, then requires Government approval.	1	2	L	OPS

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					L	I	R	ML				L	I	R	ML
3	Policies not being in place and up to date	Regulatory		Policies to be reviewed and updated	3	3	H	TACT	A review of all policies by the Scheme Manager and HR.	Scheme Manager	On-going – is a significant task	2	2	M	OPS

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					L	I	R	ML				L	I	R	ML
4	Failure to recognise/manage conflicts of interest at Pension Board	People		Declarations of interests at the beginning of each meeting.	1	2	L	OPS				1	2	L	OPS

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					L	I	R	ML				L	I	R	ML
5	Potential fraudulent activity by staff and/or scheme members	People	Illegal expenditure, excessive pension benefits	<p>Clear roles and responsibilities for those administering pensions.</p> <p>Duties split between Finance, HR, Warwickshire County Council payroll and WYPF.</p> <p>National Fraud Initiative participation.</p> <p>Review of declarations of interest policy.</p> <p>Internal audit of pensions (CFA and WYPF).</p>	1	3	M	TACT				1	3	M	TACT

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					L	I	R	ML				L	I	R	ML
6	Changes to the Firefighters' Pension Scheme and lack of expertise in the revised/new provisions.	Business process	Breach of regulation	<p>Advisors to provide relevant information and recommendations on particular areas.</p> <p>Professional Administrator engaged, has many fire clients (WYPF).</p> <p>Regional Adviser engaged.</p> <p>Senior officers and Scheme Manager linked in with LGA, NFCC.</p>	1	3	M	TACT				1	3	M	TACT

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					L	I	R	ML				L	I	R	ML
7	Failure to provide adequate information to the Pension Board.	Regulatory	Breach of regulation	Board meetings held quarterly at which key information relating to the administration is provided.  Extraordinary meetings can be arranged for urgent items.	1	2	L	OPS				1	2	L	OPS

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8	Failure to include all required information in documents issued to scheme members under disclosure regulations.	Regulatory	Breach of regulation	Officers keep up to date with disclosure regulations and distribute knowledge to teams accordingly via relevant websites, seminars and working groups.  WYPF is administrator and issues most documents to individual members.	1	4	M	TACT				1	4	M	TACT

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					L	I	R	ML				L	I	R	ML
9	Failure to communicate adequately with scheme members	People	Negative impact on staff. Breach of regulation.	<p>Website regularly updated.</p> <p>Newsletters published.</p> <p>Annual Benefit Statements produced and distributed.</p> <p>Updates on key scheme changes.</p> <p>WYPF engaged as administrator</p> <p>Regional Pensions Advisor engaged.</p>	2	3	M	TACT	Regular pension roadshows to be arranged inviting all 3 FRAs' employees	Scheme Manager	Rolling programme	1	3	M	OPS

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					L	I	R	ML				L	I	R	ML
10	Records are not accurate or do not reflect changes in circumstances.	People	Business process	Records are supported by appropriate documentation, input and output and audit checks are undertaken.  Regular reviews of data quality.  Check and challenge between LFRS finance and HR, Warwickshire CC and WYPF.	1	4	M	TACT				1	4	M	TACT