

McCloud Remedy Project

March 2024

Legislative amendments are being made to the Firefighters Pension Scheme to remedy age discrimination included within previous Scheme reform. It is expected that the legislation will come into force in October 2023 following which FRAs will be expected to commence the retrospective remedy. The table below sets out those affected by the retrospective remedy.

Cohort – Immediate Choice	Number of Members
Ill-Health retirements (Immediate Choice Group 1)	9
Death Beneficiaries (Immediate Choice Group 2)	2
Active Members (Deferred Choice Group 3)	218
Deferred Members (Deferred Choice Group 4)	77
Unprotected and Tapered Protection Pensioners (Immediate Choice Group 5)	29
Protected 2006 Scheme Pensioners (Immediate Choice Group 6)	7
Protected 1992 Scheme Pensioners (Immediate Choice Group 7)	69
Total	411

Milestones

Milestones	Date	RAGB	Commentary
Active members transferred to FPS 2015	01/04/2022	Closed (Blue)	
Issue warm up letters to active members affected by Sargeant / McCloud prospective remedy	30/11/2022	Closed (Blue)	Any returned letters subject to trace and resent
Identification of cohorts	31/05/2023	Closed (Blue)	See table of affected members above.
Administrator to upload of financial and service data onto member records	30/09/2023	Closed (Blue)	The admin team have finished their review of the service and breaks data provided, for West Sussex Fire members, who qualify for Remedy – this data is now ready to be uploaded to Live system.
Issue further warm up comms / arrange workshops for members affected by Sargeant / McCloud prospective remedy.	31/12/2023	Closed (Blue)	Warm up comms sent by administration team (December 2023) to all in scope members.
Identify IQMP (Ill Health cases) and review	31/03/2024	In progress (Amber)	Nine cases identified. IQMP referral made by HR for two members. Change of IQMP since original assessments may present an issue. To be kept under review.

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FRA to provide service, service break and financial data for remedy period to administrator	31/01/2024	In progress (Amber)	<p>Administration team have now received revised service, breaks and financial data from West Sussex FRA's payroll team.</p> <p>Additional supporting data requested from WS payroll with priority given to ill health and beneficiary cases. Provision of data to be kept under review.</p>
Administrator to implement new calculations and other software updates	01/10/2023	In progress (Amber)	<p>From 4 October, the administration system will allow the payment of benefits under both the 'legacy' position i.e. final salary benefits based on membership up to 31/03/2022, CARE benefits from 01/04/2022 and the 'remedy' position i.e. final salary benefits based on membership up to 31/03/2015, and CARE benefits from 01/04/2015.</p> <p>Software updates have been delayed until May 2024, requiring manual workarounds. It is expected testing will complete in early June 2024 which will allow Remedial Service Statements by the end of August 2024.</p>
Immediate Choice cohort communication, calculations, and implementation by administration team	01/10/2023 31/03/2025	In progress (Amber)	IC-RSS work currently on hold, following instruction from the LGA.
Deferred Choice Remedial Service Statement issued	01/10/2023 01/04/2025	In progress (Amber)	There will be a need to ensure WSF&RS and the administration team are clear on the approach to contingent decisions (transfers, opt outs and additional pensions). The policy has been drafted and is being reviewed prior to approval in line with the constitution.

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Issues and risks

Key Issue or risk

Latest update on issues (including change requests) and risks related to the Work Package

1. **RESOURCING RISK:** Whilst the admin team have increased resources to deal with the McCloud work, the impact of member enquiries and system changes is unknown.
2. **SCOPE RISK:** Regulations and supporting systems / tools are still to be clarified and provided.

Resources and costs

Key resourcing and costs agreed / to be agreed

Resourcing in place / to be in place and estimated costs

- Payroll resource to be put in place
- Administration team resource
- Finance team for accounting adjustments and tax notifications

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Future decisions

Key future decisions required to deliver project

Latest update on potential future decisions and when these will present

- Contingent Decisions
- Under and Overpayments

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