

McC = McCloud Remedy | Matt = Matthews Remedy | BAU = Business as Usual

## Appendix B: Fire Correspondence

[June 2024](#)

[July 2024](#)

[August 2024](#)

Where topics are covered in multiple bulletins, these have been combined.

To help identify the topic, the following coding has been applied McC = McCloud Remedy | Matt = Matthews Remedy | BAU = Business as Usual

Items of particular relevance to the Board – because of its role, risks, or associated references have been highlighted.

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Month	Received from/subject	Code	Summary	Actions agreed
June	Fire Bulletin 82 – Jun 2024	McC	GAD data sharing agreement (DSA) should be signed, and data supplied to other FRAs in a timely manner and within 10 working days. FRA to FRA GAD calculator output sharing is permitted under data sharing as is administrator to administrator sharing of financial data.	Ten DSA's were signed by the end of June.  A further two DSA's were outstanding to be returned by other FRAs.
June	Fire Bulletin 82 – Jun 2024	Matt	Project Implementation data request for the Matthews exercise between March – June 2024.	The Pensions Team have provided the data - 254 members had expressed an interest by the end of June 2024.
June	Fire Bulletin 82 – Jun 2024	Matt	Matthews Bulk Calculator upload training	Payroll are intending to complete individual calculations, but the training session was attended for guidance.
June	Fire Bulletin 82 – Jun 2024	Matt	FRA's are receiving many requests following a letter issued by a solicitor for the FBU, where the letter implies regulations have changed. The LGA have prepared a letter to be issued to members setting out the unchanged eligibility criteria advising them to go back to the solicitor with any queries.	Members who have been in contact have been advised or reminded of the eligibility criteria and advised to contact the solicitor who issued them with a letter with any additional queries.
June	Fire Bulletin 82 – Jun 2024	McC	Age Discrimination Remedy Immediate Choice Remediable Service Statements (IC-RSS) Rollout.  Only members who received an unauthorised lump sum (legacy FPS1992) and received a tax charge are affected and HMRC are talking to treasury.	IC RSS for Ill Heath and beneficiaries have been sent by post.  HPS have advised that any queries are from members were provided with that -confirmation of their status.
June	Fire Bulletin 82 – Jun 2024	McC	Scheme Managers should consider how the LGA could support a peer working group for compensation claims.	The team did not have any additional feedback to provide.
June	Fire Bulletin 82 – Jun 2024	Matt	Request to hare any anonymised Matthews Second Options Exercise cases with the LGA that they have requested for example testing.	Payroll will share any cases they find that meet the criteria.
June	Fire Bulletin 82 – Jun 2024	Matt	A consistent approach to charging interest needs to be in place when a member elects to pay by lump sum as part of the Matthews Second Options Exercise.	Approach to be agreed.
June	Fire Bulletin 82 – Jun 2024	McC	LGA strongly advises to use their templates (ABS-RSS & CD RSS) and encourages Scheme Managers to support their administrators in testing	Templates will be used and HPS comfortable testing the Civica solution

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June	Fire Bulletin 82 – Jun 2024	McC	Divorce factsheet published for members impacted by the Age Discrimination Remedy on the FPS site.	HPS have noted. Members to be directed to this, if required.
June	Fire Bulletin 82 – Jun 2024	BAU	Home Office emailed administrators to notify that due to the increase in employer contributions from April 2024, an adjustment needs to be made to forecasts provided in August 2023 to correct the understated Firefighters’ Pensions Top up grant.	HPS are aware and will update the forecasts.
June	Fire Bulletin 82 – Jun 2024	McC	The NS&I rate has changed from 3.65% to 4% It affects all Sargeant/McCloud remedy interest calculations based on the rates and the GAD calculators. Any cases with a calculation date on or after 23 May 2024 should be updated	HPS are using the up-to-date version.
June	Fire Bulletin 82 – Jun 2024	BAU	The Scheme Advisory Board met on 18 <sup>th</sup> June and this covered the employee contribution rates review, the impact of the General Election on work and progress and the TPR Pensions Dashboard.	Noted
June	Fire Bulletin 82 – Jun 2024	BAU	HMRC Public Service Pensions Remedy Newsletter contained articles on calculating public service pension adjustment service. Interim process for members, how you can help HMRC make improvements and information on updates regarding getting the member calculator back online.	Noted
June	Fire Bulletin 82 – Jun 2024	BAU	HMRC are willing to explore mitigations that could be put in place to ensure members are not affected by complexities for 22/23 and 23/24 when Pension Savings Statements (PSS) are issued. They requested feedback and whether PSSs could be run by the Oct deadline.	HPS responded and confirmed the intention to issue ABS and RSS according to agreed timeline.
June	Fire Bulletin 82 – Jun 2024	BAU	GAD requested some salary information member data as at 31 <sup>st</sup> March 2024 to test any proposed member contribution structures using up to date salary information.	HPS have produced this for WSF&RS and sent it to GAD.
June	Fire Bulletin 82 – Jun 2024	BAU	FPS regulations and guidance website updates have been made to make them easier to reference. Formats have also been revised.	Pensions Team have noted.

July	Fire Bulletin 83 – Jul 2024	BAU	<p>Annual Benefit Statements need to be produced and issued by statutory deadline.</p> <p>ABS template statements and supporting documents have been produced on the member area of the FPS. Administrators are encouraged to use the template statements, are encouraged to use the template delay letter should they not be able to provide a rolled back ABS by 31 August 2024 and should report any breaches should they occur.</p> <p>Scheme managers: should liaise with their administrators to understand the timetable to produce ABS statements if an ABS RSS is not being produced for 2024 and report any breaches should they occur.</p> <p>Local Pension Boards: are encouraged to ask for information with regards to the ABS production and report any breaches should they occur</p>	HPS will send ABS's.
July	Fire Bulletin 83 – Jul 2024	McC	<p>Poster and examples communications relating to Age Discrimination Remedy Remediable Service Statements (ABS-RSS) have been published by the LGA.</p>	<p>HPS maintain a page on their website relating to the McCloud Remedy which signposts to supporting material prepared by the LGA.</p> <p><a href="https://www.hants.gov.uk/business-and-economy/mccloud-sargeant-age-discrimination">McCloud/Sargeant/Age Discrimination   Business and economy   Hampshire County Council (hants.gov.uk)</a></p>
July	Fire Bulletin 83 – Jul 2024	McC	<p>TPR has made it clear that members, who have opted out of or not signed up to an online portal, should be sent the ABS-RSS in the post or via email.</p>	<p>All ABS RSS were posted where an address was held.</p>
July	Fire Bulletin 83 – Jul 2024	McC	<p>Updates made to Age Discrimination Remedy Immediate Choice Remediable Service Statements (IC-RSS) relating to taper members who left before 1 April 2022 and to amend the reference to the 12-year age difference for members within the FPS 2006 and FPS 2015, so make it clear that it only affects these schemes, and not FPS 1992.</p>	<p>HPS have already issued IC-RSS to IH retirees/beneficiaries.</p>

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			Ill health RSS template letters were also updated to include some conditional paragraphs to cover injury cases.	
July	Fire Bulletin 83 – Jul 2024	BAU	Request for Firefighters’ pension income/expenditure forecasts for period 2024/25 to 2029/30.	Finance colleagues responded to this by the 31 <sup>st</sup> July deadline.
July	Fire Bulletin 83 – Jul 2024	McC	Revised Contingent Decisions guidance published for Scheme Managers and Members.	The Pensions Team will point members to the published guidance.  Current casework not impacted by the change.
July	Fire Bulletin 83 – Jul 2024	McC	FAQs on FPS member site now include a section on contribution adjustments and a contributions adjustment factsheet is to include illustrated examples.	Noted
July	Fire Bulletin 83 – Jul 2024	McC	New member factsheets have been published on the HMRC member Tax adjustment calculator section on the FPS member website to cover Unauthorised Payments and Annual Allowance	Noted
July	Fire Bulletin 83 – Jul 2024	Matt	Matthews Guide to processing cases published.	Will be referred to by the payroll team.
July	GAD	BAU	Update from GAD and administrator forum on Club Transfers	Noted that no further action is required.
July	HMRC	McC	Wording HMRC issued on 19 <sup>th</sup> June 2024 is now obsolete and members in the IC-RSS rollout still need to be informed of the spreading mechanism available to them should their tax liability have increased due to receiving their pension arrears in a single year. Suggested wording has been supplied in an email.	HPS are checking the wording in Pensioner letters.
July	Fire Bulletin 83 – Jul 2024	Matt	Updated Matthews- GAD calculator available	Latest version will be used.
July	Fire Bulletin 83 – Jul 2024	Matt	LGA suggest FRAs send reminder letters to individuals in scope for the Matthews Remedy who haven’t returned Expression of Interest forms. Records of postage and other expenditure should be documented with robust record keeping.	All initial letters were sent first class signed for post and reminder letters via standard post.  Reminder letters sent to those who have not responded. .  Costs are identified.

July	Fire Bulletin 83 – Jul 2024	Matt	<p>FRA’s are requested to adopt clear coding of payments for accounting/valuation purposes relating to pension arrears (inc. interest), lump sums (inc. interest), normal member periodic contributions, Matthews 1 + 2 member contributions by lump sum / periodic payment for past service (inc. interest) and additional member contributions (lump sums and periodic)</p> <p>FRA’s are encouraged to have discussions with their own auditors to determine their internal accounting requirements.</p>	Finance have been notified of expectations.
July	Fire Bulletin 83 – Jul 2024	Matt	<p>Priority order agreed by SAB</p> <ul style="list-style-type: none"> <li>• Priority 1 – Immediate entitlement i.e. Special Pensioners or potential to be a Special Pensioner</li> <li>• Priority 2 – Imminent entitlement</li> <li>• Priority 3 – Not immediate/imminent o Special Firefighters or Special Deferred but not entitled to become a Special Pensioner before 31 March 2025</li> </ul>	Payroll and Pension Teams are aware of the Priority cohorts
July	Fire Bulletin 83 – Jul 2024	Matt	Boards, Scheme Managers and administrators should familiarise themselves with Statutory Deadlines .	<p>Pensions Team and its admin partner are aware of the deadlines between 31<sup>st</sup> August 2024 – through to 31<sup>st</sup> August 2025.</p> <ul style="list-style-type: none"> <li>• 31<sup>st</sup> August 2024 Annual Benefits statements for Active and deferred members (ABS)</li> <li>• 6<sup>th</sup> October 2024 Pension Saving Statements (PSS)</li> <li>• 31<sup>st</sup> March 2025 Remediable Service statements (RSS)</li> <li>• 31<sup>st</sup> March 2025 Contingent Decision Remediable Service Statements (CD-RSS)</li> <li>• 31<sup>st</sup> August 2025 Annual Benefit Statement Remediable Service Statement (ABS-RSS)</li> </ul>

July	Fire Bulletin 83 – Jul 2024	BAU	The Scheme Advisory Board (SAB) wrote to the fire minister setting out concerns over additional legislation that is required to allow for offsetting for those immediate choice members who upon retirement elected for a lump sum over the HMRC maximum and were required to pay an unauthorised payment.	Noted.
July	Fire Bulletin 83 – Jul 2024	BAU	The new Pensions Minister is Emma Reynolds MP and new Fire Minister is Dame Diana Johnson MP	Noted
July	Fire Bulletin 83 – Jul 2024	BAU	FAQs newsletters relating to Pensions Dashboard Programme are published periodically on their website.	Content is reviewed when a new one is published.
July	Fire Bulletin 83 – Jul 2024	BAU	The Pensions Regulator published a regulatory round up for July.	Noted. There is nothing Specific for Fire Pensions for July.
July	Fire Bulletin 83 – Jul 2024	BAU	Pension Commencement Excess Lump Sums PCELS clarification provided.	HPS member services have processes in place to ensure PCELS payment is handled correctly.
July	Fire Bulletin 83 – Jul 2024	BAU	Pensions Savings Statements need to be sent to members by 6 <sup>th</sup> October 2024. The LGA have produced a template to assist FRAs on the FPS website. HMRC advise some members will need to do estimated tax return estimates by 31 <sup>st</sup> Jan 2025, if the annual allowance position for 2023-24 remedial period has not been dealt with.	HPS as the administrator will send the relevant statements.
July	Fire Bulletin 83 – Jul 2024	BAU	HMRC member tax adjustment calculator will be kept offline until September 2024 to make improvements.	Members will need to continue to contact HMRC directly through their public service remedy team.
July	Fire Bulletin 83 – Jul 2024	BAU	As a result of remedy, some members may end up with an increase in their pension built up in the remedy period. This in turn may exceed the annual allowance, and a tax charge may be due.  If the member elects to pay the tax charge by scheme pays but was in employment with a different FRA in the relevant Pension Input Period (PIP), HMRC have confirmed that who has overall responsibility for payment is not specifically covered within the regulations. However, it has been agreed by stakeholders that it is the responsibility of the current FRA to report and pay the additional charge.	HPS believe low number of members for WSF&RS for Scheme Pays.

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July	Fire Bulletin 83 – Jul 2024	BAU	Pensions Dashboard Programme FAQ newsletter published	HPS have downloaded R-PSS (Remediable Pension Savings Statement) template
July	Fire Bulletin 82 – Jun 2024 Fire Bulletin 83 – Jul 2024	BAU	Firefighters AGM 18 <sup>th</sup> and 19 <sup>th</sup> Sep 2024	Noted.
August	Fire Bulletin 84 – Aug 2024	Matt/McC	GAD have requested membership data extracts for the Firefighters Pension Scheme Valuation 2024 no later than 1 <sup>st</sup> Dec 2024.  Tables showing movement changes since the 2020 valuation extract can be provided in the new year.  The GAD fire data specification has been updated for the 2024 valuation to collect data on the impact of Matthews and McCloud remedies.	HPS will come back to the Pensions Team on the process. The valuation extracts will be reviewed by HPS to highlight any data issues.
August	Fire Bulletin 84 – Aug 2024	McC	HMRC have provided information to be shared with affected members on tax interest for Immediate Choice remedy cases.	HPS are providing this to affected members.
August	Fire Bulletin 84 – Aug 2024	McC	FRAs to notify LGA if they have any objections to the recommendations set out in the Age Discrimination Remedy Treasury Directions (Tax relief on contributions for active members) that suggests an approach for FPS1992/FPS2006 Special members.	Noted
August	Fire Bulletin 84 – Aug 2024	McC	A combined ABS-RSS should be produced by 31 <sup>st</sup> August 2024. If this is not possible an ABS should be produced that has the members roll back position followed by an RSS no later than 31 <sup>st</sup> March 2025. Failure to do so would be a reportable TPR breach.	HPS have produced ABS-RSS by the deadline where able to do so.
August	Fire Bulletin 84 – Aug 2024	Matt/McC	GAD Guidance CETVs has been updated (FPS 2006 and FPS 1992 addendum)	HPS will use the latest guidance.
August	Fire Bulletin 84 – Aug 2024	Matt	Clarification on outstanding HMRC queries relating to Matthews (treatment of tax on interest, pension arrears arriving in a single year and additional lump sum paid outside 12 months) provided	The Pensions Team have shared this with Payroll.
August	Fire Bulletin 84 – Aug 2024	Matt	Guidance provided in relations to deceased firefighters death grant for extended limited period and additional death grants under the Matthews Remedy	Payroll were sent a link to the updated guide.



August	Fire Bulletin 84 – Aug 2024	Matt	LGA have clarified the position on tax on death grant lump sums	Payroll have been notified of the two new template letters published by the LGA.
August	Fire Bulletin 83 – Jul 2024 Fire Bulletin 83 – Aug 2024	Matt	GAD and the LGA are liaising on cases not covered by the calculator, such as higher ill health and advise any FRAs who wish to share their cases can do so.	Payroll have access to this guidance and will begin to collect, prepare and format this information.
August	Fire Bulletin 82 – Jun 2024 Fire Bulletin 83 – Jul 2024 Fire Bulletin 84 – Aug 2024	BAU	Updating of contact details to be emailed to <a href="mailto:bluelightpensions@local.gov.uk">bluelightpensions@local.gov.uk</a> when changes occur	Pensions Team are aware and already do this.
August	Fire Bulletin 82 – Jun 2024 Fire Bulletin 83 – Jul 2024 Fire Bulletin 84 – Aug 2024	McC/Matt	Updates published in relation to Matthews and Age discrimination remedy query logs, Age Discrimination remedy technical query log, Matthews technical query log and Matthews GAD calculator query log	Logs are reviewed by the Pensions Team monthly.  Payroll have been told about the logs availability and how to register for access.
August	Fire Bulletin 84 – Aug 2024	BAU	TPR Pensions newsletter can be signed up for directly by emailing <a href="mailto:engagement@tpr.gov.uk">engagement@tpr.gov.uk</a>	Noted
August	Fire Bulletin 84 – Aug 2024	BAU	Scheme Managers should ensure compliance with TPR General Code and Local Pension Boards are recommended to include the code compliance as an agenda item.	The compliance checklist is being worked through by the pensions team and will be added to a future meeting.
August	Fire Bulletin 84 – Aug 2024	BAU	Recent Pension Ombudsman determination about a complaint related to an overpayment and lack of due diligence into a members circumstances. As the administrator for that FRA kept processes under review and ensured they were fit for purpose and included explanations and reminders to notify of changes to personal circumstances the case was not upheld.	Noted
August	Fire Bulletin 83 – Jul 2024 Fire Bulletin 84 – Aug 2024	BAU	Home Office were previously asked if the FPS permit the payments of Pension Commencement Excess Lump Sum . HMRC that the FPS permit the payment of PCELSs without the need for regulatory change.	HPS member services have processes in place to ensure PCELS payment is handled correctly.  HPS Member services representative attends any meetings on this.

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August	Fire Bulletin 84 – Aug 2024	BAU	HMRC newsletter 161 covering lifetime allowance (LTA) abolition, relief at source, pension flexibility data, qualifying recognised overseas pension schemes transfer data and managing pension schemes service	Noted
August	Fire Bulletin 83 – Jul 2024 Fire Bulletin 84 – Aug 2024	BAU	GAD’s Commutation guidance published relating to benefit crystallisation events or increases via any protections. GAD will provide clarity in guidance notes going forward to compare to the individual’s available lump sum allowance.	A HPS Member services representative attends any meetings on this.
August	Fire Bulletin 82 – Jun 2024 Fire Bulletin 83 – Jul 2024 Fire Bulletin 84 – Aug 2024	BAU	Local Board Training Sessions runs July 2024 – January 2026	Members have been booked on to courses between September 2024 and January 2025.