

NOTICE OF MEETING

<i>Meeting</i>	HFRA Hampshire Firefighters' Pension Board	<i>Clerk to the Hampshire Fire and Rescue Authority</i> John Coughlan CBE
<i>Date and Time</i>	Friday, 19th October, 2018 10.00 am	<i>The Castle, Winchester Hampshire SO23 8UJ</i>
<i>Place</i>	Meeting Room B, Fire and Police HQ, Leigh Road, Eastleigh	
<i>Enquiries to</i>	<u>members.services@hants.gov.uk</u>	

The Openness of Local Government Bodies Regulations are in force, giving a legal right to members of the public to record (film, photograph and audio-record) and report on proceedings at meetings of the Authority, and its committees and/or its sub-committees. The Authority has a protocol on filming, photographing and audio-recording, and reporting at public meetings of the Authority which is available on our website. At the start of the meeting the Chairman will make an announcement that the meeting may be recorded and reported. Anyone who remains at the meeting after the Chairman's announcement will be deemed to have consented to the broadcast of their image and anything they say.

Agenda

1 APOLOGIES FOR ABSENCE

To receive any apologies for absence.

2 DECLARATIONS OF INTEREST

To enable Members to disclose to the meeting any disclosable pecuniary interest they may have in any matter on the agenda for the meeting, where that interest is not already entered in the Authority's register of interests, and any other pecuniary or non-pecuniary interests in any such matter that Members may wish to disclose.

3 MINUTES OF PREVIOUS MEETING (Pages 3 - 8)

To confirm the minutes of the previous meeting.

4 **DEPUTATIONS**

Pursuant to Standing Order 19, to receive any deputations to this meeting

5 **CHAIRMAN'S ANNOUNCEMENTS**

To receive any announcements the Chairman may wish to make.

6 **SCHEME ADVISORY BOARD**

To receive a verbal update on the Scheme Advisory Board.

7 **COMMUNICATIONS**

To receive a verbal update on communication issues.

8 **DATA ISSUES**

To receive a verbal update on data issues.

9 **LEGISLATION AND LOCAL GOVERNMENT ASSOCIATION (LGA) UPDATE REPORT** (Pages 9 - 56)

To receive a report providing an update on legislation and the LGA.

10 **PENSION ADMINISTRATION UPDATE REPORT** (Pages 57 - 60)

To receive a report providing an update on administrative performance for the first six months of 2018/19.

11 **FIRE PENSION BOARD STATUS REPORT** (Pages 61 - 88)

To receive a report providing an update on the development of key items.

ABOUT THIS AGENDA:

This agenda is available on the Hampshire Fire and Rescue Service website (www.hantsfire.gov.uk) and can be provided, on request, in alternative versions (such as large print, Braille or audio) and in alternative languages.

ABOUT THIS MEETING

The press and public are welcome to attend the public sessions of the meeting. If you have any particular requirements, for example if you require wheelchair access, please contact members.services@hants.gov.uk for assistance.

Agenda Item 3

AT A MEETING of the HFRA Hampshire Firefighters' Pension Board held at
Redbridge Fire Station, Southampton on Thursday, 5th July, 2018

Chairman:

* Stew Adamson

- * Malcolm Eastwood
- * Richard North
Councillor Roger Price
- * Alex Rhodes
- * Tom Simms

*Present

Also present with the agreement of the Chairman:

Jo Thistlewood, Technical Finance Manager, Isle of Wight Council

25. APOLOGIES FOR ABSENCE

Apologies were received from Councillor Roger Price.

26. ELECTION OF CHAIRMAN

The Clerk called for nominations for a Chairman, noting the requirements of the Firefighters' Pension Board Terms of Reference. Stew Adamson was nominated, seconded and in the absence of any further nominations duly appointed Chairman of the Pension Board until the first meeting of the Board following the Annual meeting of the Fire Authority in 2019.

27. ELECTION OF VICE-CHAIRMAN

The Clerk called for nominations for a Vice-Chairman, noting the requirements of the Firefighters' Pension Board Terms of Reference. Richard North was nominated, seconded and in the absence of any further nominations duly appointed Vice-Chairman of the Pension Board until the first meeting of the Board following the Annual meeting of the Fire Authority in 2019.

28. DECLARATIONS OF INTEREST

Members were mindful of their duty to disclose at the meeting any disclosable pecuniary interest they had in any matter on the agenda for the meeting, where that interest was not already entered in the Authority's register of interests, and their ability to disclose any other personal interests in any such matter that they might have wished to disclose.

There were no declarations of interest received for the meeting.

29. **MINUTES OF PREVIOUS MEETING**

The minutes of the last meeting were reviewed and agreed.

Under matters arising, the Chairman announced to Members of the Board that the Home Office conveyed their gratitude for their recent visit. The Chairman invited other Board Members to inform the Board of any announcements, and it was heard that a higher level tax awareness seminar would take place at the end of the year. In relation to the Dashboard project, it was noted that whilst there was some issues with data, the aim was for project completion by 2019.

The Board were also informed that a pension weblink which would direct employees to the pensions website had been added to the homepage of the HFRS website.

30. **DEPUTATIONS**

There were no deputations on this occasion.

31. **CHAIRMAN'S ANNOUNCEMENTS**

The Chairman thanked the Board for electing him as Chairman for another year, and he also welcomed Jo Thistlewood, Technical Finance Manager from the Isle of Wight Council to the meeting as an observer.

32. **LEGISLATIVE CHANGES**

In relation to Item 8 on the agenda, the Chairman explained that it would be useful to include Legislative Changes as a verbal standing agenda item going forward, and welcomed Board Members thoughts. Having this as a standing agenda item would enable Board Members to be kept up to date with relevant legislative changes. Members agreed this would be a useful addition to agendas going forward.

Officers informed Members of the Board that whilst there weren't any new legislative changes to report at this meeting, the outcome of the Brewster and Walker legislation would be known soon. It was also heard that horizon scanning at the pension employer groups was important in identifying changes to legislation. Officers would also notify colleagues at the Isle of Wight of any new legislative changes.

33. **DATA ISSUES**

In relation to Item 9 on the agenda, the Chairman asked Members views on whether it would be useful to include a verbal update item on data issues as a standing agenda item for future meetings.

It was noted that The Pension Regulator would be examining data quality in the future and Officers explained that they would be acquiring relevant software to enable deeper analysis of pension data. A discussion ensued around data

checking, and the importance of ensuring data issues were picked up in a timely manner.

Members of the Board agreed that data issues would be a useful discussion item to include on future agendas.

34. COMMUNICATIONS

In relation to Item 10 on the agenda, the Chairman asked Board Members views on whether it would be useful to include a verbal update item on Communications as a standing agenda item for future meetings. It was heard that there had been an increase in communications due to the redesign of the pension website, a pension pre-retirement course and visits to various watches to present on pension issues. Members of the Board discussed whether there would be merit in re-designing the pre-retirement course as a financial planning course, and offering this at an earlier stage in employees careers, and this would be examined further.

Members of the Board agreed that it would be informative to include a Communications item on future meeting agendas, and to explore options for a financial planning course, which could address issues such as opting out of the pension scheme.

35. RISK REGISTER

The Pension Board received a report of the Chief Finance Officer (Item 11 in the Minute Book) which set out the Risk Register for Fire Pensions for the Board to review.

The Board were content with the Risk Register and no amendments were made.

RESOLVED:

That the Firefighters' Pension Board note the Risk Register as attached at Appendix A to the Report.

36. FIRE PENSION BOARD ANNUAL REPORT (2017/18)

The Pension Board received a report from the Chief Finance Officer (Item 12 in the Minute Book) setting out the Fire Pension Board Annual report for 2017/18, which would be submitted to the next meeting of the HFRA Standards and Governance Committee.

Officers took Board Members through the report and highlighted the breadth of work which had been undertaken during 2017/18. It was noted that Officers continued to regularly attend pension seminars which had proven to be very beneficial and informative and contributed greatly to the effectiveness of the Board. Members of the Board wished to draw the Standards and Governance Committee's attention to the appropriate investment which had been made, and the progress within pensions during the year 2017/18. It was noted that this

would be included in the conclusion in the report to the Standards and Governance Committee.

A discussion around the issue of opt outs ensued and Board Members noted that the spike in opt out figures for 2016/17 had been mainly attributed to temporary or fixed term contracts. Members of the Board noted the work that had been undertaken during 2017/18 to engage with Firefighters who were not in the Fire Pension Scheme. It was heard that Officers would report back on the outcome of this at a future meeting, and also provide an update as to whether the figure had reduced as a result of engagement.

RESOLVED:

- a) That information relating to appropriate investment and progress made in relation to pensions during 2017/18 would be included in the conclusion to the report.
- b) That the annual report is agreed for submission to the Standards and Governance.

37. **FIRE PENSION BOARD STATUS REPORT**

The Board received a report from the Chief Finance Officer (Item 13 in the Minute Book) regarding ongoing issues.

The report was introduced and Officers led Board Members through the report highlighting the development of key issues. In relation to discussions at a previous meeting of the Board relating to the lost contact of deferred pension members, Board Members heard that a tracing company was used to find such members. It was also noted that ultimately it was the responsibility of deferred members to inform of changes to personal and contact details.

The position regarding employee and employer pension contributions was set out, and it was noted that pension contributions would only be refunded to a member of the 2015 scheme that had less than three months membership. The position was also set out in relation to injury pension reviews as set out in paragraphs 12-14 of the report, and Board Members were asked to consider if they were content with this approach. A discussion ensued around the legalities of what to include in the letter to retired firefighters who have had an injury award within a 3-5 year window after retirement. It was noted that further investigation into ill health circumstances could only be undertaken if evidence arose, and also with appropriate legal advice. Board Members were content with the approach that if there was no engagement from the retired firefighter then the process would end and no further action would be taken. It was heard that the HR department were currently working on the letter.

The position with General Data Protection Regulations and member online access was explained. In terms of the member online access, it was hoped that the new system would be implemented by December, and communication around this would be sent out nearer the time. The system was seen to benefit members by enabling them to view annual benefit statements and also the ability to do their own estimate calculations.

Members of the Board discussed proposals for the new Life Time Allowance factsheet, which was seen as providing a useful tool and it was proposed that this would be published on the employer pension web pages. In response to questions it was heard a disclaimer would be included and there would also be timely communications to promote the publication of the factsheet. Members of the Board were content with the proposed approach.

In relation to scheme reconciliation, it was explained that this was on track to be completed by the deadline of December 2018. Officers explained that a pilot programme had been undertaken at the start of the process and there were a small number of enquiries received. An update would be provided at a future meeting of the Board.

Information relating to the consultation on regulation changes was explained to the Board and it was noted that the Fire Employer Group played an important role in ensuring that legislative changes were informed to the relevant parties, so important legislative changes weren't missed. Officers would ensure that colleagues at the Isle of Wight Council were informed of any changes to legislation.

In relation to Additional Pension Benefits and Temporary Promotions, it was noted that some work had been undertaken to further establish the benefits of additional pension benefit as a result of a temporary promotion. It was heard that discussions with other Fire and Rescue Authorities, Fire Representative Bodies and Unions had been held to gather views on whether temporary promotions for those in the 1992 and 2006 pension schemes, should remain pensionable. Board Members were taken through the figures as detailed in paragraphs 33-34 of the report and these were explained. Following discussions, the Board were content to endorse the decision to keep temporary promotions pensionable.

Members of the Board were updated on the position around the Internal Dispute Resolution Procedure (IDRP), and it was explained the IDRP was formed of two stages, but it was believed that this was not a legal requirement. Board Members views were therefore invited as to whether the IDRP procedure should be formed of a single stage. Officers explained that it was rare for a complaint to be overturned at Stage two, and Members of the Board requested further clarification as to whether the two stage process was a legal requirement or whether a one stage process could be applied locally. Officers would examine this further and update Board Members at a future meeting.

Board Members attention was drawn to the recent success of Hampshire Pension Services in taking over the pension administration for West Sussex County Council, and also their fire pensions. Members of the Board congratulated officers for their work in achieving this. It was heard that the results of the TPR Administration Scheme survey had been presented at the recent Police and Fire Local Pension Board Governance Conference, and Members of the Board discussed various governance aspects which had been raised at the conference. Board Members were content to review at a future time whether they wished to invite the TPR to attend a future meeting. Whilst it was noted that ideally Pension Board meetings should be held four times a year,

it was felt that there was merit in continuing to hold these three times a year, which ensured that Board Members were well informed of pension issues. Board Members discussed the value of pension boards and felt that it was useful to have this governance structure in place, and Officers also valued the Board's scrutiny. It was agreed that communication of information to pension members was making good progress, and this would continue. It was noted that a great deal of work had been done in relation to IT and the Pension Regulation website, and the importance of training for Pension Board Members was also highlighted and it was noted that training was usually based around local issues. The amount of work generated by The Pension Regulator was also raised as a key issue for Pension Boards. Board Members agreed that it would be useful to have a further discussion about the effectiveness of the Pension Board at a future meeting.

It was heard that there had been a great deal of work undertaken to raise awareness of the fire pension scheme, and the table at paragraph 62 of the report showed the number of views to the employer pension scheme pages, which was useful in monitoring the effectiveness of communication.

RESOLVED:

- a) That the Board approve the approach to injury pension reviews as set out in paragraphs 12-14 of the report.
- b) That the Board endorse the Life time allowance factsheet as set out in paragraphs 20-22 and APPENDIX C of the report.
- c) That the Board endorse the decision to keep temporary promotions in the 1992 and 2006 schemes pensionable as set out in paragraphs 26-35 and APPENDIX E and F of the report.
- d) That the Board note the approach and information contained in the report at APPENDIX H.

Chairman,



**HAMPSHIRE
FIRE AND
RESCUE
AUTHORITY**

Purpose: Noted

Date **19 October 2018**

Title **LEGISLATION AND LOCAL GOVERNMENT ASSOCIATION (LGA)
UPDATE REPORT**

Report of Chief Finance Officer

SUMMARY

1. This report, together with attachments, provides the framework for the agenda item.

FPS BULLETINS

2. LGA issue a bulletin at the end of each month; there have been three bulletins issued since the last Fire Pension Board. The bulletins are emailed out to a variety of contacts but can also be accessed via the www.fpsregs.org website.
3. Bulletins 10-12 can be found in APPENDICES A,B & C. There is a lot of information contained within these bulletins; the key items are set out below.

ELIGIBILITY TO THE FIREFIGHTERS PENSION SCHEME (BULLETIN 10)

4. A new factsheet has been published which can be found in APPENDIX D. The Pension Board can be assured that the Scheme Manager is complying with the scheme rules and that the rules on eligibility are being applied correctly.

DEFERRED BENEFIT STATEMENTS (BULLETIN (10))

5. The Scheme Manager can confirm that Deferred Annual Benefit Statements are produced each year for deferred members of all Fire Pension Schemes. These are currently issued to the member home address.

2006 SPECIAL MEMBERS TAX RELIEF (BULLETIN 10 & 11)

6. HMRC sent out requests to all FRAs. The data required was regarding special members of the 2006 scheme (the Modified Fire Pension Scheme) and the relevant details about tax relief that they may or may not have had.
7. This information has been requested as HMRC are having difficulty calculating the appropriate amount of tax relief for individuals when claims are made to HMRC.
8. The Pension Board will be pleased to note that the Employer Pension Manager pulled together all the necessary information and submitted this to HMRC by the deadline of 21 September 2018.

TPR SCHEME RETURN 2017/18 (BULLETIN 11)

9. TPR have issued the Scheme Returns for 2017/18 with a deadline of 6 November 2018. The Scheme Manager will ensure that these are completed as necessary, which will include the first measure of common and conditional data scoring.

ANNUAL ALLOWANCE STATEMENTS (BULLETIN 11)

10. The annual event reporting that HMRC require is now carried out by the Scheme Manager. This includes information about those members that have been provided with an Annual Allowance pension savings statement.
11. There are processes in place to ensure that the information is provided by Hampshire Pension Fund to the Scheme Manager at the relevant time and this is then submitted online to HMRC.

ABS SURVEY (BULLETIN 11 & 12)

12. A survey of the 2018 ABS process has been developed with the collaboration of SAB and the Local Pension Board Effectiveness Committee. The link to the survey can be found on the [SAB website](#) and responses can be given from all Board members, the scheme administrator, the scheme manager and other relevant parties.
13. The deadline for completing this survey is 31 October 2018 and all Board members are encouraged to complete this survey. Information about ABS' produced can be found in the Pension Administration performance report.

2018 AMENDMENT REGULATIONS

14. The Police and Firefighters' Pensions (Amendment) Regulations 2018 (SI 2018/997) was laid on 13 September 2018 and came into effect on 8 October 2018.

15. LGA have prepared a technical note which sets out the amendments that affect the Fire Pension Schemes, this can be found in APPENDIX E.

TWO PENSIONS RULE AND INDEXATION

16. The 2018 Amendment legislation provides clarity to the Fire Pension Schemes that the pension is to be indexed by an amount “equivalent” to Pensions Increase. This is important because it means that the payment is not subject to the Pensions Increase Act’s qualifying conditions, e.g. not paying Pensions Increase on a pension until the member’s 55th birthday.
17. Hampshire Pension Services have identified 4 cases that this legislation would apply to and these are being recalculated to ensure that the first pension has the “equivalent amount of Pensions Increase” added to it, but then there will be no additional increases until age 55.

NOMINATED CO-HABITING PARTNERS

18. This has come about due to the Supreme Court judgement in the case of Brewster. The legislation has been amended as it is not now a requirement of the 2006 Fire Pension Scheme to have a nomination form in the case of a co-habiting partner.
19. Best practice would still be to request that forms are completed as this helps the Fire Authority exercise its discretion quickly in order to pay the survivors pension.

BORDER TRANSFERS

20. Prior to the 2018 amendment regulations, if a firefighter with 1992 scheme benefits completed a border transfer to England from Northern Ireland, Wales or Scotland, the legislation implied that benefits had to be transferred into the 2006 Fire Pension Scheme. The 2018 amendment regulations clarify that in these circumstances, benefits can be transferred into the 1992 Fire Pension Scheme.

VOLUNTARY SCHEME PAYS (VSP)

21. The Home Office and The Scheme Advisory Board agree that there is not a requirement to legislate for VSP as FRAs already have the discretion to exercise VSP.
22. The Board may recall that this topic was discussed at the Pension Board meeting in July 2017 where the Board supported the recommendation to use VSP for any affected HFRS employee.

FIRE PENSION SCHEMES 2016 VALUATION

23. On 6 September 2018, Her Majesty's Treasury published their draft Directions for the 2016 valuation for comment. For the firefighter pension schemes in England this means that a) the scheme is likely to breach the cost cap floor and that b) there will be a significant increase in employer contribution rates from their current levels.
24. The Government Actuary Department have produced a technical note which can be found in APPENDIX F.
25. A consultation meeting between SAB, the Home Office and Government Actuary Department took place on 3 October 2018.

BENCHMARKING EXERCISE

26. SAB are keen to ensure the cost effectiveness and efficiency of the Fire Pension Scheme. This will enable them to provide advice to scheme managers and local pension boards in relation to effective and efficient administration and management.
27. SAB undertook a procurement exercise for an organisation to undertake a benchmarking review and Aon were the successful bidder,
28. There will be surveys issued to administrators, scheme managers and scheme members. The survey questions are being finalised in consultation with LGA and SAB's administration and benchmarking committee.
29. At the Fire Technical meeting in September, which the Employer Pension Manager attends on behalf of the South East Fire Pension Officers Group; there was a lengthy discussion about the types of questions that will be asked and to whom the survey would be sent. The notes from this meeting can be found in APPENDIX G.

RECOMMENDATION

30. The Board are asked to note the contents of this report.

APPENDICES ATTACHED

31. APPENDIX A - FPS Bulletin 10 – July 2018
32. APPENDIX B - FPS Bulletin 11 – August 2018
33. APPENDIX C – FPS Bulletin 12 – September 2018
34. APPENDIX D – Eligibility to join factsheet
35. APPENDIX E – LGA Technical note 2018 Amendment Regs
36. APPENDIX F – GAD Technical note valuation
37. APPENDIX G – Meeting note re benchmarking

Contact:

Claire Neale, Employer Pension Manager, claire.neale@hants.gov.uk,
01962 845481

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FPS Bulletin 10 – July 2018

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

Looking for information on a certain topic? As we continue to cover more topics, don't forget to visit the issue and content indexes which have recently been added to the main bulletin page of the website and are updated following each new issue.

If you have any comments on the contents of this bulletin or suggested items for future issues, please contact [Claire Hey](#).

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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 contact [Claire Hey](#).

South East regional FPOG	3 August 2018
Firefighter Pensions Technical Community	17 September 2018
Firefighters' Pensions AGM	17-18 September 2018
Fire Communications Working Group	24 September 2018
LPB effectiveness committee	25 September 2018
North East regional FPOG	27 September 2018
SAB	4 October 2018
Civica Fire & Police Technical meeting	11 October 2018
Midlands regional FPOG	26 October 2018
SAB	5 December 2018

FPS

[FPS 2006 special member tax relief claims – important!](#)

As you may be aware HMRC have temporarily halted processing tax relief claims on contributions paid to join the 'modified section' of the 2006 scheme as a special member. This has been while HMRC have been investigating issues arising from the process of claiming tax relief. In order to continue their investigations, HMRC will be writing out to Fire & Rescue Authorities shortly to request information about individuals that joined the scheme and the options they took. We advise FRAs to urgently supply the information requested. Pension boards in their role of ensuring compliance should note the request and seek confirmation this information has been supplied.

Further updates will be provided when HMRC have completed their investigations. Fire and Rescue Authorities will be kept informed of developments through these bulletins.

We would like to take the opportunity to remind FRAs that all correspondence regarding special members of the 2006 scheme are published [here](#). Password protected, please contact bluelight.pensions@local.gov.uk if you request access.

New factsheet - Eligibility to join FPS

A new factsheet on [eligibility to the Firefighters' Pension Schemes](#) has been published on the [factsheets](#) tab of the FPS Regulations and Guidance website. This has been developed in response to queries received by the Bluelight pensions team on who is eligible to join the schemes.

This issue was previously considered by the Scheme Advisory Board (SAB) at their meeting on May 2016 [[Item 10\(2\)](#)], who considered whether guidance similar to [FPSC 2/2007](#) needed to be issued to confirm who could be in the FPS. The board agreed that no guidance was needed as the regulations were clear that the person needed to have been employed as a 'firefighter' and that the regulations provided an interpretation of 'firefighter'.

This factsheet only provides a note of eligibility to the Firefighters' Pension Schemes, it does not consider which scheme a person may be entitled to join, i.e. whether they have full protection or tapered protection.

ACTION NEEDED: Local Pension Boards (LPBs) should ensure that scheme managers are complying with the scheme rules and request assurances that the rules on eligibility are applied correctly.

Two further factsheets are to be published shortly: additional contracts and entitlement to two pensions ("split pension").

New way of submitting queries to the Bluelight team – reminder

As we reported in [FPS Bulletin 9 – June 2018](#), the team have introduced a new way for queries to be submitted to allow greater visibility and control over the process, building up a knowledge base and improving service to administrators, while also providing evidence for a business case if further support and advice is needed from the Home Office or other external bodies, such as HMRC.

The query form and notes for completion are available [here](#) to download and the form should be submitted to bluelight.pensions@local.gov.uk once completed with all relevant information. Your query will be acknowledged upon receipt and we will aim to reply to your query within 28 days. If we cannot reply with a full response within 28 days, we will let you know and tell you when you can expect to receive a full reply from us.

We would like to take this opportunity to remind you that any queries received after 1 August 2018 that are not submitted using the form will be returned. If you have any feedback regarding the new process, please [email us](#).

Deferred Benefit Statements (DBS)

Following the successful distribution of the standardised ABS template and notes, the Fire Communications Working Group (FCWG) have added production of a standard DBS template to their work plan for the year. This is supported by the SAB Local Pension Board effectiveness committee.

We would remind all administrators and FRAs that the provision of a DBS is a legislative requirement under FPS 2006 [[Schedule 1, Part 15, Paragraph 4](#)] and FPS 2015 [[Regulation 183](#)]. It is also considered good practice to provide deferred members of FPS 1992 with an equivalent statement.

ACTION NEEDED: LPBs may wish to satisfy themselves that these requirements are being met.

As The Pensions Regulator (TPR) is requesting scores for fully present and accurate common and scheme-specific data items for the first time this year, it may be timely to consider using a tracing service for those deferred members whose address is not held. Address details fall within the list of 11 common data items as specified in TPR's [quick guide to measuring data](#).

Website resource update

Consolidated regulations

While a full set of consolidated timeline regulations is not currently available for FPS, the Bluelight team have created some informal consolidated sections on specific topics, such as pensionable pay, Additional Pension Benefits (APBs), and two pensions ("split pension"). As amendments are made to the FPS 2015 regulations, we will endeavour to incorporate these into a consolidated version.

The available consolidated regulations can be accessed [here](#) from the FPS Regulations and Guidance website.

Retrospective consolidation of FPS 1992 and FPS 2006 amendments will be considered as a future long-term project.

Guides and sample documents

A brand new page has been added to the administration resources section of the FPS Regulations and Guidance website – [Guides and sample documents](#).

This page contains guides and sample documents issued by the LGA Bluelight team in collaboration with the FCWG on a variety of subjects. Scheme managers and LPBs in particular may wish to note the following new resources:

- [Guide to Disclosure of Information requirements](#)
- While we have published a [full list of discretions](#) available to scheme managers across all schemes, these have also been broken down by scheme and a table of delegations added each document to enable FRAs to determine at what level of seniority each decision can be made.
 - [FPS 1992](#)
 - [FPS 2006](#)
 - [FPS 2015](#)
 - [FCS](#)

Resources for members include the [short guide to FPS 2015](#), the first in a series of new guides for members.

Other News and Updates

The Pensions Ombudsman Service (TPOS) newsletter 4

TPOS have published the fourth edition of their stakeholder newsletter which is attached to this bulletin as [Appendix 1](#).

Earlier communications from TPOS and a full history of determinations in relation to FPS can be found [here](#).

Beware cold-calls from fraudsters claiming to be from TPR

On the 17 July 2018, TPR published a [press release](#) concerning fraudsters who may be trying to steal the savings of workers by falsely claiming to be calling from TPR.

The scam concerns pension holders being cold-called by individuals who have posed as TPR staff offering the workers a 'free pension review'. TPR have confirmed that this is a common warning sign of a scam as TPR never cold-calls individuals about their pensions. TPR has reported the cases to the Information Commissioners Office (ICO) for investigation and will also report any future cases.

TPR has advised pension holders that if they are cold-called about their pension, or believe they could be the victim of pension fraud, to contact Action Fraud on 0300 1232040.

We recommend FRAs bring the contents of this press release to the attention of their members.

HMRC

Annual allowance calculator – back online

We reported in [FPS Bulletin 7 – April 2018](#) that HMRC's pension annual allowance calculator was temporarily unavailable.

We are pleased to let you know that the calculator is now back online at the following link <https://www.tax.service.gov.uk/pension-annual-allowance-calculator>.

HMRC newsletters/bulletins

HMRC have published pension schemes newsletter 100 containing important updates and guidance on pension schemes. The following issues are covered:

[Pension schemes newsletter 100 – 29 June 2018](#): Manage and Register Pension Schemes service | registering as a scheme administrator and applying to register a pension scheme | transfers between registered pension schemes | annual allowance calculator | relief at source | recognised overseas pension schemes (ROPS) notifications list | taxation of flexi access payments | reporting multiple small pots payments.

Contracting-out reconciliation update

The following bulletin containing important guidance and information about the end of contracting-out and the scheme reconciliation process, was published by HMRC in June.

[Countdown bulletin 35](#)

Updates include:

- scheme cessation guidance for Pension Scheme Administrators
- new automated solution for 2R local authority schemes liability part period
- new automated solution for change of responsible paying authority
- Guaranteed Minimum Pension checker

Training

AGM – save the date

Eagle-eyed readers will no doubt have noticed that the FPS annual general meeting has been advertised for some months in the calendar of events section of the bulletin.

We are now pleased to officially request that you ‘save the date’ for the two day event, which will take place over 17 and 18 September 2018 at 18 Smith Square, Westminster.

A programme of events will be included in the August edition, as all sessions/ speakers have not yet been confirmed. However, an outline of the agenda with timings can be seen below.

We will notify readers by email when booking is live via the LGA Events site.

Day 1

Monday 17 September 2018	
13.00 – 13.30	Registration and refreshments
13:30 – 16:00	Technical meeting

Monday 17 September 2018	
16:30 – 17:00	Registration and refreshments
17:00 – 18:30	Governance update

Monday 17 September 2018	
18:45 onwards	Drinks reception and networking

Day 2

Tuesday 18 September 2018	
9:30 – 10:15	Registration and refreshments, exhibition viewing
10:15 – 11:30	Welcome Sessions 1 & 2
11:30 – 11:45	Refreshments
11:45 – 13:15	Technical workshops Session 3
13:15 – 14:00	Lunch and networking, exhibition viewing
14:00 – 15:30	Workshop feedback Sessions 5 & 6 Close

Legislation

SSI	Reference Title
2018/215	The Firefighters' Pension Scheme (Scotland) Amendment Order 2018
2018/216	The Firemen's Pension Scheme (Amendment) (Scotland) Order 2018

Useful links

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

Contact details

Clair Alcock (Firefighters' Pension Adviser)

Telephone: 020 7664 3189

Email: clair.alcock@local.gov.uk

Kevin Courtney (NPCC Pensions Adviser)

Telephone: 020 7664 3202

Email: kevin.courtney@local.gov.uk

Claire Hey (Assistant Firefighters' Pension Adviser)

Telephone: 020 7664 3205

Email: claire.hey@local.gov.uk



FPS Bulletin 11 – August 2018

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

Looking for information on a certain topic? As we continue to cover more topics, don't forget to visit the issue and content indexes which are available on the main bulletin page of the website and are updated following each new issue.

If you have any comments on the contents of this bulletin or suggested items for future issues, please contact [Claire Hey](#).

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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 contact [Claire Hey](#).

Firefighter Pensions Technical Community	17 September 2018
Firefighters' Pensions AGM	Day 1 17 September 2018 Day 2 18 September 2018
Fire Communications Working Group	24 September 2018
LPB effectiveness committee	25 September 2018
North East regional FPOG	27 September 2018
SAB	4 October 2018
Civica Fire & Police Technical meeting	11 October 2018
Midlands regional FPOG	26 October 2018
SAB	5 December 2018

FPS

[FPS 2006 special member tax relief claims](#)

We are aware that Authorities have now received the request from HMRC regarding tax relief for special members of FPS 2006, as detailed in [FPS Bulletin 10 – July 2018](#). In order to assist FRAs with their response, we have prepared an [FAQs factsheet](#).

The factsheet is available in the Administration Resources section of www.fpsregs.org and can also be accessed from the Special Members page within the member-restricted area. This area contains the regulations and other useful resources relating to this category of scheme member. If you require a log-in for the site, please contact bluelight.pensions@local.gov.uk.

We advise FRAs to urgently supply the information requested. Pension boards in their role of ensuring compliance should note the request and seek confirmation this information has been supplied.

Further updates will be provided when HMRC have completed their investigations. Fire and Rescue Authorities will be kept informed of developments through these bulletins.

Update on the Public Sector Schemes 2016 valuation

HM Treasury has confirmed that the Draft Directions for valuation will not be released during summer recess as the release requires a Written Ministerial Statement. This means that the Home Office will not be in a position to comment on the Firefighters Pensions scheme valuation until September.

New way of submitting queries to the Bluelight team – update

The new process for submitting queries to the team as reported in [FPS Bulletin 9 – June 2018](#) is now gathering speed. Thank you to those that have already contacted us using the query form; we hope that you have found the process both efficient and effective.

A [log of queries and responses](#) is available on the FPS Regulations and Guidance website. The queries have been anonymised and divided into topics. The log will be updated on a monthly basis in line with the bulletin release dates.

The query form and notes for completion are available [here](#) to download and the form should be submitted to bluelight.pensions@local.gov.uk once completed with all relevant information. Your query will be acknowledged upon receipt and we will aim to reply to your query within 28 days. If we cannot reply with a full response within 28 days, we will let you know and tell you when you can expect to receive a full reply from us. Any technical queries we receive that are not submitted using the form will be returned.

If you have any feedback regarding the new process, please [email us](#).

TPR data requirements – 2017/18 scheme return

For the first time in 2018, TPR are requesting that schemes measure the data they hold about their members and report this on the annual scheme return. Scores for both common and scheme-specific data must be measured and reported. This item was first covered in [FPS bulletin 7 – April 2018](#).

TPR have recently published a [checklist](#) for completing the scheme return, which is expected to be issued in September with a six-week turnaround for completion.

While TPR have produced several guides on measuring data, there is no dedicated resource for the Firefighters' Pension Schemes. To address this and provide some assistance to FRAs and administrators, we have produced an informal guide on TPR data requirements for 2018. The guide is available at [Appendix 1](#).

ABS survey

As the current ABS cycle draws to a close, a survey of the 2018 process has been developed in collaboration with the SAB [Local Pension Board effectiveness committee](#). The survey link will be issued at the end of September and run for a period of one month. We would welcome as many responses as possible, please look out for more information in issue 12.

Website resource update

Consolidated regulations

Further regulations have been added to the consolidated section of the FPS Regulations and Guidance website. Topics include: effect of remarriage/ new relationship, pension contributions, and ill-health awards for transitional members.

The available consolidated regulations can be accessed [here](#).

Following the amendment order expected to be laid in September 2018, consolidated versions of the individual amended regulations will be published with an accompanying technical note to cover all of the relevant changes.

Template agenda and annual report

New resources for Local Pension Boards include a template [agenda](#) and [annual report](#). Our thanks go to Nottinghamshire Fire Authority for sharing their local firefighter pension board annual report.

These, along with other useful resources for boards, are available from www.fpsboard.org.

Other News and Updates

TPO determination PO-12763 – the Police pension scheme

The Pensions Ombudsman (TPO) has recently found in favour of a member who transferred their defined benefit out of the Police Pension Scheme – case [PO-12763](#).

The ombudsman summarised that the complaint was upheld against the Authority because “failed:

- to conduct adequate checks and enquiries in relation to Mr N’s new pension scheme; to send Mr N the Pensions Regulator’s transfer fraud warning leaflet; and
- to engage directly with Mr N regarding the concerns it should have had with his transfer request, had it properly assessed it.”

The authority was ordered to reinstate the member’s benefits in the PPS (or provide equivalent benefits) and to pay £1,000 damages for distress.

From 6 April 2015, unfunded pension schemes were restricted from allowing transfers to occupational or personal pension schemes that offer flexible benefits under [Chapter 4, section 68](#) of the Pension Schemes Act 2015.

And while we are confident that Authorities are aware of the seriousness of pension liberation and the duties of due diligence the scheme has to prevent this, we thought it nevertheless timely to remind authorities of the 2015 restrictions and the consequences of not performing due diligence. Guidance from TPR on pension liberation is available via the link below.

<http://www.thepensionsregulator.gov.uk/regulate-and-enforce/pension-liberation.aspx>

[TPS Pension Board - recruitment of independent pension specialist](#)

The Department for Education is looking for an independent pension specialist to sit on the Teachers' Pension Scheme pension board. The closing date is 10 September 2018. For more information and details on how to apply see the [Pensions Careers](#) website.

Please share the link to the website to anyone who might be interested in applying for the post.

HMRC

[HMRC newsletters/bulletins](#)

HMRC have published pension schemes newsletters 101 and 102 containing important updates and guidance on pension schemes. The following issues are covered:

[Pension schemes newsletter 101 – 31 July 2018](#): Master Trusts | Registering a pension scheme - time limits | Taxation of flexi access payments | Annual allowance | Relief at source | Pension flexibility | Qualifying recognised overseas pension schemes (QROPS) transfer statistics | Manage and Register Pension Schemes service - completing enrolment information.

[Pension schemes newsletter 102 – 31 August 2018](#): Manage and Register Pension Schemes service | Relief at source | Master Trusts | Reporting of non-taxable death benefits | Applications to register a pension scheme.

[Contracting-out reconciliation update](#)

The following bulletin containing important guidance and information about the end of contracting-out and the scheme reconciliation process, was published by HMRC in August.

[Countdown bulletin 36](#)

Updates include:

- phase 7 automation
- Scheme Reconciliation Service data re-runs and queries
- Not in scheme Contributions Equivalent Premium
- the new automated solution for change of responsible paying authority

[Annual Allowance Statements - 2017/18](#)

As last year, HMRC have confirmed they are prepared to accept from PCM customers, scheme data regarding pension savings statements for 2017-18 on an excel spreadsheet rather than through the scheme's Event Report. All other scheme events for 2017-18, with the exception of the lifetime allowance protection regimes referred to below, must be submitted via Pensions Online.

This concession is on the clear understanding that the pension savings statement data represents part of the scheme's formal reporting obligations for the 2017-18 Event Report. The data must be submitted by 31 January 2019 or penalties will be due for late filing. HMRC also reserves the right to open enquiries based on any of the pension savings statement information provided.

The data required for each member is as follows:

- Name of Member (Title, First Name, Surname)
- National Insurance Number of Member
- Aggregate Pension Input Amounts for the scheme (x)
- Tax Year Ending (that the information relates to)
- Have you provided this member with a pension savings statement under regulation 14A(1)(b)(ii) SI 2006/567? (Y/N) (Money Purchase Pension Savings Statement)
- If Yes, provide the Aggregate Pension Input Amounts for Money Purchase Arrangements (y)

All fields must be completed. For members who have both (x) & (y) above, the data should be listed on the same line in the spreadsheet.

Guidance is available at

<https://www.gov.uk/hmrc-internal-manuals/pensions-tax-manual/ptm161600> and

<https://www.gov.uk/hmrc-internal-manuals/pensions-tax-manual/ptm167000>.

For the data to be compatible with HMRC's IT systems it must be submitted in the following format:

- Excel 2003
- Encryption via Winzip (up to and including version 17.5)
- 256 bit AES
- File to be password protected
- Passwords to be provided by separate cover

All files should be sent via e-mail to pensions.businessdelivery@hmrc.gsi.gov.uk and your PCM copied in. Files will need to be below 5MG, however HMRC will accept multiple submissions if the original file size exceeds this. HMRC will notify the scheme of receipt to enable the passwords to be provided under separate cover.

If the scheme chooses to use this facility to provide this information, it is entirely at the scheme's own risk. HMRC accept no responsibility of loss, interception or corruption until data is delivered safely to them.

If you wish to use the spreadsheet method, can you please let your CLM know and confirm that you also understand that late filing penalties may be due if the information is not provided by 31 January 2019. If HMRC do not hear anything from you then they will assume that you will submit this information via the Event Report.

We would like to remind FRAs that where members have breached the £40k limit across two schemes or are subject to a tapered Annual Allowance, the [Voluntary Scheme Pays guidance](#) applies.

Lifetime allowance protection regimes

As you may be aware from article 6.2 of the [Pension schemes newsletter 85 - March 2017 - GOV.UK](#) the Event Report hasn't been amended to include lifetime allowance protections that members applied for online.

As per the Event Report requirements, if you need to submit these details to HMRC, you can submit these on a password protected spreadsheet and send the password in a separate email.

Please send both the spreadsheet and password (separately) to pensions.businessdelivery@hmrc.gsi.gov.uk. You should put 'Lifetime allowance – Event Reporting' in the subject line of your email.

Training

Fire pensions annual conference 17-18 September 2018

We are pleased to announce that booking for the Fire Pensions Annual Conference is now available. The draft programme is can be viewed [here](#).

The event which was publicised by email on 7 August is proving to be ever popular, with 50 delegates registered for Day 1 and 80 for Day 2. Remaining places are limited, so please use the links below to secure your place if you haven't done so already.

[Day 1 – Monday 17 September 2018](#)

Primarily for Scheme Managers and Local Pension Board members, day 1 of the conference will provide practical guidance on how to be an effective board and meet TPR requirements for good governance and will offer Pension Board chairs the opportunity to network with their counterparts in other Fire Authorities.

NOTE: invitations to the technical meeting will be issued separately, booking is not available for this session.

[Day 2 – Tuesday 18 September 2018](#)

Day 2 of the conference provides delegates with an annual update on the Firefighters' Pension Scheme from key stakeholders.

We look forward to welcoming you to 18 Smith Square. For the first time, we will be tweeting live from the event using the hashtag #LGAfirepensions; follow us on Twitter [@LGAworkforce!](#)

Legislation

There have been no new items of relevant legislation issued since FPS bulletin 10.

Useful links

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

Contact details

Clair Alcock (Firefighters' Pension Adviser)

Telephone: 020 7664 3189

Email: clair.alcock@local.gov.uk

Kevin Courtney (NPCC Pensions Adviser)

Telephone: 020 7664 3202

Email: kevin.courtney@local.gov.uk

Claire Hey (Assistant Firefighters' Pension Adviser)

Telephone: 020 7664 3205

Email: claire.hey@local.gov.uk



FPS Bulletin 12 – September 2018

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

Looking for information on a certain topic? As we continue to cover more topics, don't forget to visit the issue and content indexes which are available on the main bulletin page of the website and are updated following each new issue.

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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 contact [Claire Hey](#).

Cost-effectiveness committee	3 October 2018
SAB	4 October 2018
Civica Fire & Police Technical meeting	11 October 2018
Midlands regional FPOG	26 October 2018
South East regional FPOG	2 November 2018
LGA Leadership Essentials Fire & Rescue (Elected members)	28-29 November 2018
Eastern regional FPOG	29 November 2018
SAB	5 December 2018
LGA Leadership Essentials Fire & Rescue (Elected members)	26-27 February 2019

FPS

FPS 2016 valuation

On 6 September 2018, Her Majesty's Treasury (HMT) published their draft Directions for the 2016 valuation for comment.

For the Firefighters' Pension Schemes in England this means:-

- **The firefighters'scheme in England is likely to breach the cost cap floor** (i.e. costs are likely to be more than 2% lower than the 16.8% of pensionable earnings cost cap set out in the 2015 firefighter scheme regulations). Under paragraph 3 of [rule 150A](#) of the scheme rules the Home Office must consult with the [Scheme Advisory Board](#) (SAB) on the action to be taken to bring the cost back within the target cost. If no agreement can be reached, the default mechanism is to amend the rate at which benefits accrue.

The SAB is well placed to engage in this consultation. The Board's [cost effectiveness committee](#) constructed from stakeholders across the sector and supported by the Board's independent actuarial advisor will be meeting with Home Office and GAD on 3 October 2018 to discuss the initial outcomes.

For clarity the cost cap mechanism is a measure of costs for the reformed schemes only, i.e. the 2015 scheme. Therefore the steps taken to improve benefits will be for members in employment in the 2015 scheme between April 2019 and March 2023. It will not affect deferred or pensioner members, or protected members of the 1992 or 2006 schemes.

- **There will be a significant increase in employer contribution rates from their current levels.** This is mainly due to the proposed further reduction in the SCAPE discount rate, from 2.8% to 2.4%. This further reduction, if confirmed, is expected to apply from 1 April 2019.

As present we do not know what the ‘significant’ increase is set to be; we expect to be clearer on this in the coming weeks.

This [technical bulletin](#) produced by GAD contains the links to all the relevant documents.

- [The written ministerial statement \(WMS\)](#)
- [Draft Directions](#)
- [Technical Annex to Directions](#)
- [The letter to TUC](#)

Board consultations and responses will be published [here](#) once they are available, and monthly updates will be provided in the bulletins.

[2018 amendment order – SI 2018/997](#)

The Police and Firefighters’ Pension (Amendment) Regulation 2018 [SI 2018/997](#) was laid on 13 September 2018. The government response to the consultation can be found [here](#).

A [technical note](#) has been published to confirm the details of the amendment order as it relates to the Firefighters Pension Schemes. FRAs and local pension boards should take the following action:

1. Ensure they are aware of the indexation to two pensions and that this is properly applied.
2. Ensure a policy is in place for exercising VSP and that firefighters are aware of how they would request the Fire Authority to pay any tax charge arising under the VSP policy.
3. Ensure that members in the 2006 scheme are communicated to, to let them know the scheme has been changed to remove the requirement to nominate. Consider whether as an authority / administrator nominations will still be encouraged as good practice, albeit not required under legislation.

Consolidated versions of all regulations amended by this order can be found [here](#).

[FPS benchmarking exercise](#)

One of the SAB’s key objectives is to ensure the cost-effectiveness and efficiency of the FPS, and to provide advice to scheme managers and local pension boards in relation to effective and efficient administration and management. As there is currently no basis for the comparison of service and cost within the administration of the schemes, in order to establish a benchmark, the Board undertook a [procurement exercise](#) for an organisation to undertake a benchmarking review.

The annual conference was an ideal opportunity for the project to be launched and we were pleased to announce then that Aon were the successful bidder.

Representatives from Aon first attended the meeting of the technical community on day 1 of the conference to engage with FRA and administrator stakeholders on the scope and range of the survey questions, which will be used to gather quantitative data from employers, administrators and members. Thanks to all those who participated in this meeting; the notes are available to view at [Appendix 1](#).

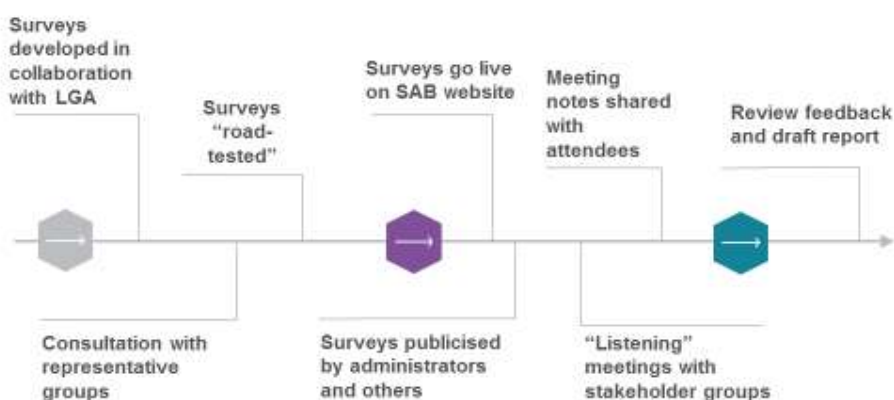


Alison Murray and Craig Payne of Aon, launching the benchmarking review at day 2 of the FPS AGM.

Day 2 saw the official launch of the exercise where Aon expressed their delight in being involved in the project as well as outlining the approach they will be taking to carry out the review. The audience of around 100 delegates had the opportunity to ask questions of the Aon team.

The LGA will now work closely with Aon, and the SAB's [administration and benchmarking committee](#), to finalise the survey questions before these are issued. A timeline for the project can be seen below. Updates on the progress of the project will be provided in the bulletins and we intend to set up a dedicated page on the FPS regulations and guidance website to hold notes of all meetings and any other related documentation. Please watch this space and take the opportunity to complete the surveys once they are ready for completion. This is a golden opportunity for your views to be heard.

The process



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ABS survey – action required

As detailed in [FPS Bulletin 11 – August 2018](#), a survey of the 2018 ABS process has been developed in collaboration with the SAB Local Pension Board effectiveness committee. A summary of last year's survey findings are available [here](#).

In an improvement to the 2017 survey, the committee approved funding for a short web-based questionnaire, which will allow more in-depth analysis of the process and support provided. We are now pleased to launch the [2018 survey](#) and would be grateful for your responses by **31 October 2018**.

The survey should be completed by FRAs, administrators, those involved with Local Pension Boards, and any other stakeholders with an interest in the ABS process. We welcome multiple replies from FRAs to enable us to build up a comprehensive picture of the current landscape.

September query log

The current [log of queries and responses](#) is available on the FPS Regulations and Guidance website. The queries have been anonymised and divided into topics. The log will be updated on a monthly basis in line with the bulletin release dates.

Queries from earlier months have been grey-shaded to differentiate from new items added in September.

Other News and Updates

TPR – scheme return 2018-19

We are aware that the Pension Regulator (TPR) scheme return for 2018-19 has now been issued to scheme managers. [Information about completing and submitting a scheme return](#) can be found on the TPR website.

[Informal guidance on data scoring](#) for both common and scheme-specific data was provided with bulletin 11 in August.

TPR – new approach to workplace pensions regulation

On 17 September 2018 TPR launched a [new approach to workplace pensions regulation](#). The flexible new model accommodates DB, DC and PS schemes, as well as incorporating AE and master trusts. This new operating model directly affects the way TPR works and will be established over the next 12 – 18 months.

To date, TPR's approach has been to 'educate, enable, and enforce', which has worked well, though no longer accurately reflects how the TPR operates in an ever evolving political, economic and pensions landscape.

Through their [TPR Future Programme](#), they have completed a review of their entire approach to regulation and this year have started to implement a new regulatory model to drive up standards and tackle risk by engaging proactively with a larger proportion of the schemes and employers that they regulate.

Four key areas form the bedrock of TPR's new operating model, which will help them take forward the work they want to achieve and do it in the most effective way, these are:

1. **Setting clear expectations:** TPR will work with those they regulate to ensure that the standards they expect are clear and adopted. They will ensure that pension schemes and employers comply with clear, measurable standards.
2. **Identifying risk early:** TPR will prevent risks to members from increasing over time through prioritisation, monitoring, supervision and early proactive intervention.
3. **Driving compliance through supervision and enforcement:** TPR will use a wider range of regulatory interventions through a process of systematic and escalating interaction with those they regulate. They will test, measure and adapt the way we work to continue to drive behavioural change.
4. **Working with others:** TPR will work with their regulatory partners, stakeholders, advisers and intermediaries to deliver a comprehensive and consistent regulatory framework.

TPR's ['Making workplace pensions work'](#) publication guides users through their new way of operating and outlines the further changes that users can expect to see in the future. Key to the new approach is the introduction of a supervision regime to monitor schemes more closely, which will include higher and lower intensity interventions depending on the risks identified.

TPO – clearer signposting for dispute resolution

Please find attached a [joint statement](#) from the Department for Work and Pensions and The Pensions Regulator, outlining important developments that clarify the [signposting provisions](#) for referring to The Pensions Ombudsman (TPO) and The Pensions Advisory Service (TPAS).

You can find the corresponding [news story](#) on the TPO website, with links to helpful guidance on how to refer to TPO and TPAS.

HMRC

HMRC newsletters/bulletins

HMRC have published pension schemes newsletter 103 containing important updates and guidance on pension schemes. The following issues are covered:-

[Pension schemes newsletter 103 – 25 September 2018](#): Updating your scheme administrator details | Operating PAYE on pension payments | Master Trusts | Reporting of non-taxable death benefits | Relief at source | Annual allowance - pension savings statements for tax year 2017 to 2018 | Trust Registration Service |

Contracting-out reconciliation update

We have received the following statistics from HMRC which may be of interest to readers. Over 4500 schemes are going through the Scheme Reconciliation process:-

- Total number of schemes 4761
- Total Membership of those schemes 19.2m

- 3017 schemes now submitted queries with membership of those schemes totalling 18m

- Last month HMRC received 250,000 queries (both automated and clerical)
- Total queries now received by HMRC is 8.9m

- 1829 schemes are at reconciled status on HMRC databases
- 2932 schemes are still actively reconciling

As the October deadline for clerical submissions approaches, HMRC are seeing an influx of submissions by schemes who are both finalising their membership queries and/or who have been inactive for quite a while, so the numbers are increasing. However, the automated solutions are now dealing with an increasing number of queries and are running beyond the October date.

Training

Fire pensions annual conference 17-18 September 2018

We were delighted to welcome over 150 delegates from the fire pensions community to 18 Smith Square for our annual conference held on 17 and 18 September 2018. Attendees heard from a wide variety of industry professionals and government representatives across the two days. A detailed summary of the event including the full presentations from both days can be found [here](#).



A packed house for day 2 of the FPS AGM in Bevin Hall, 18 Smith Square.

To view the conference in pictures, visit our [@LGAWorkforce](#) twitter feed, #LGAfirepensions

Pensions tax support – action required

Last year the Scheme Advisory Board, in collaboration with the NPCC, provided a series of seminars delivered by Barnett Waddingham on pensions tax issues – the Annual Allowance, Lifetime Allowance and related matters. These were well attended with around 100 representatives from both Local Pension Boards and Fire HR, pension and finance delegates.

Authorities may feel it would now be helpful to arrange further briefing sessions for Board members and FRA representatives. This could include dedicated training for administrators on the practicalities of calculating tax liabilities and related processes.

We would be very grateful if you could let us know by 5 October any preference or requirements for pensions tax support this year, using the short pro-forma at [Appendix 2](#). Completed responses should be saved and returned to bluelight.pensions@local.gov.uk.

Legislation

SI	Reference Title
2018/987	The Financial Guidance and Claims Act 2018 (Commencement No. 1 and Transitional Provision) Regulations 2018
2018/997	The Police and Firefighters' Pensions (Amendment) Regulations 2018
2018/1003	The Financial Guidance and Claims Act 2018 (Commencement No. 2) Regulations 2018

Useful links

- [The Firefighters' Pensions \(England\) Scheme Advisory Board](#)
- [FPS Regulations and Guidance](#)
- [Khub Firefighters Pensions Discussion Forum](#)
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Eligibility to the pension scheme

Introduction

At their meeting in May 2016 [Item 10\(2\)](#) the Scheme Advisory Board (SAB) considered whether guidance similar to [FPSC 2/2007](#) needed to be issued to confirm who could be in the Firefighters' Pension Schemes. The Board agreed that no guidance was needed as the regulations were clear that the person needed to have been employed as a 'firefighter' and that the regulations provided an interpretation of 'firefighter'.

The scheme rules set out who is eligible to join the Firefighters' Pension Schemes. This factsheet only provides a note of eligibility to the Firefighters' Pension Schemes, it does not consider which scheme a person may be entitled to join, i.e. whether they have full protection or tapered protection.

'Firefighter' definition

Each set of scheme rules explains the definition of a regular, retained, and volunteer firefighter. While the wording may be slightly different the definition is the same, and requires the person to be appointed under terms that they may be required to engage in firefighting:

on terms under which he is, or may be, required to engage in fire-fighting or, without a break in continuity of such employment, may be required to perform other duties appropriate to his role as a firefighter (whether instead of, or in addition to, engaging in fire-fighting) and whose employment is not temporary

FPS 1992

The 1992 scheme regulations can be found [here](#).

Rule A3, paragraph 1 confirms the 1992 scheme applies to a 'regular firefighter'. A regular firefighter is defined in the glossary of expression and determines that they should be appointed under terms which they are required or may be required to engage in firefighting and may without a break be required to perform other duties appropriate to the role as a firefighter.

Exclusive application to regular firefighters [Rule A3 (1)]

(1) Subject to paragraphs (3) to (6), this Scheme applies in relation to regular firefighters and their spouses or civil partners and dependants to the exclusion of pension provision under any enactment other than section 26 of the principal Act and the 1993 Act.

Glossary of expressions [Schedule 1, Part 1]

“**regular firefighter**” - in relation to any time on or after 1st October 2004, the expression means a person who is employed—

(a) by a fire and rescue authority as a firefighter (whether whole-time or part-time), other than as a retained or volunteer firefighter, and

(b) on terms under which he is, or may be, required to engage in fire-fighting or, without a break in continuity of such employment, may be required to perform other duties appropriate to his role as a firefighter (whether instead of, or in addition to, engaging in firefighting) and whose employment is not temporary.

FPS 2006

The 2006 scheme regulations can be found [here](#).

Part 2, [rule 1](#) and [1A](#) define the rules for scheme membership. A regular, retained, and volunteer firefighter, as defined under the [interpretations](#), should be appointed under terms which they are required or may be required to engage in firefighting and may without a break be required to perform other duties appropriate to the role as a firefighter.

Interpretation [Part 2, rule 2(1)]

“regular firefighter” means a person employed (whether whole-time or part-time) by an authority—

- (a) as a firefighter, but not as a retained or volunteer firefighter,
- (b) on terms under which he is, or may be, required to engage in fire-fighting or, without a break in continuity of such employment, may be required to perform other duties appropriate to his role as a firefighter (whether instead of, or in addition to, engaging in fire-fighting); and
- (c) otherwise than in a temporary capacity;

“retained firefighter” means a person employed by an authority —

- (a) as a retained firefighter, but not as a regular firefighter or as a volunteer firefighter;
- (b) on terms under which he is, or may be, required to engage in firefighting or, without a break in continuity of such employment, may be required to perform other duties appropriate to his role as a firefighter (whether instead of, or in addition to, engaging in firefighting);
- (c) otherwise than in a temporary capacity; and
- (d) who is obliged to attend at such times as the officer in charge considers necessary, and in accordance with the orders that he receives;

“volunteer firefighter” means a person employed by an authority —

- (a) as a volunteer firefighter but not as a regular firefighter or as a retained firefighter;
- (b) on terms under which he is, or may be required to, engage in firefighting (whether instead of, or in addition to, engaging in firefighting);
- (c) otherwise than in a temporary capacity; and
- (d) who is obliged to attend at such times as the officer in charge considers necessary, and in accordance with the orders that he receives.

FPS 2015

The 2015 scheme regulations can be found [here](#).

To be eligible for the 2015 scheme, [regulation 7](#) confirms a person must be in 'scheme employment'. [Regulation 6](#) confirms that among other conditions, to be in scheme employment a person must be employed by a fire & rescue authority as a 'firefighter'. This means they have to be operational (i.e. resolving incidents or leading and supporting others in resolving incidents).

The [interpretations](#) of a regular, retained, and volunteer firefighter confirm that the terms of engagement must be that the person is or may be required to engage in fire-fighting or may be required to perform other duties appropriate to their role as a firefighter (whether instead of, or in addition to, engaging in fire-fighting).

Interpretation [Regulation 3]

"regular firefighter" means a person (P) employed (whether whole-time or part-time) by an authority—

- (a) as a firefighter, but not as a retained or volunteer firefighter,
- (b) on terms under which P is, or may be, required to engage in fire-fighting or, without a break in continuity of such employment, may be required to perform other duties appropriate to P's role as a firefighter (whether instead of, or in addition to, engaging in fire-fighting), and
- (c) otherwise than in a temporary capacity;

"retained firefighter" means a person (P) employed by an authority—

- (a) as a firefighter, but not as a regular firefighter or a volunteer firefighter,
- (b) on terms under which P is, or may be, required to engage in fire-fighting or, without a break in continuity of such employment, may be required to perform other duties appropriate to P's role as a firefighter (whether instead of, or in addition to, engaging in fire-fighting),
- (c) otherwise than in a temporary capacity, and
- (d) who is obliged to attend at such times as the officer in charge considers necessary, and in accordance with the orders that P receives;

"volunteer firefighter" means a person (P) who carries out operational firefighting for an authority—

- (a) as a firefighter, but not as a regular firefighter or a retained firefighter,
- (b) on terms under which P is, or may be, required to engage in fire-fighting or may be required to perform other duties appropriate to P's role as a firefighter (whether instead of, or in addition to, engaging in fire-fighting),
- (c) otherwise than in a temporary capacity, and
- (d) who is obliged to attend at such times as the officer in charge considers necessary, and in accordance with the orders that P receives

Compensation Scheme

The compensation scheme regulations can be found [here](#)

Part 1, rule 3 of the compensation scheme confirms the scheme applies to regular and retained ‘firefighters’. The definitions of a regular, retained, and volunteer firefighter can be found in the interpretations at part 1, rule 2 and confirm that the terms of engagement must be that the person is or may be required to engage in fire-fighting or may be required to perform other duties appropriate to their role as a firefighter (whether instead of, or in addition to, engaging in fire-fighting).

Interpretation [Part 1, rule 2(1)]

“**regular firefighter**” means a person who is employed—

(a) by a fire and rescue authority as a firefighter (whether whole-time or part-time), other than as a retained or volunteer firefighter, and

(b) on terms under which he is, or may be, required to engage in fire-fighting or, without a break in continuity of such employment, may be required to perform other duties appropriate to his role as a firefighter (whether instead of, or in addition to, engaging in fire-fighting) and whose employment is not temporary;

“**retained firefighter**” means a person who is employed by an authority—

(a) as a retained firefighter, but not as a regular firefighter or a volunteer firefighter,

(b) on terms under which he is, or may be, required to engage in fire-fighting or, without a break in continuity of such employment, may be required to perform other duties appropriate to his role as a firefighter (whether instead of, or in addition to, engaging in fire-fighting),

(c) otherwise than in a temporary capacity, and

(d) who is obliged to attend at such times as the officer in charge considers necessary, and in accordance with the orders that he receives

“**volunteer firefighter**” means a person who is employed by an authority—

(a) as a volunteer firefighter but not as a regular firefighter or a retained firefighter,

(b) on terms under which he is, or may be, required to engage in fire-fighting or may be required to perform other duties appropriate to his role as a firefighter (whether instead of, or in addition to, engaging in fire-fighting),

(c) otherwise than in a temporary capacity, and

(d) who is obliged to attend at such times as the officer in charge considers necessary, and in accordance with the orders that he receives;

Summary

Each set of scheme rules (1992, 2006, 2015 & compensation scheme) require that, to be eligible for the pension scheme, a person must be employed as a 'firefighter'. The definitions in each of the scheme rules for a regular, retained, and volunteer firefighter require the person to be appointed under such terms as they are or maybe "required to engage in fire-fighting or, without a break in continuity of such employment, may be required to perform other duties appropriate to their role as a firefighter (whether instead of, or in addition to, engaging in fire-fighting) and whose employment is not temporary"

Only those who meet the eligibility under the scheme rules qualify for benefits from the Firefighters' Pension Schemes and the Firefighters' Compensation Scheme. If a person does not meet this criteria the appropriate scheme is the Local Government Pension Scheme (LGPS).

This factsheet has been prepared by LGA to give some guidance on the rules of the pension scheme using the regulations as they stand at July 2018, however they should be used only as an informal view of the interpretation of the firefighters' pension scheme as only a court can provide a definitive interpretation of legislation. This factsheet should not be interpreted as legal advice

Please address any queries on the content of this factsheet to bluelight.pensions@local.gov.uk

July 2018



Firefighters' Pension Scheme

Technical Note: The Police and Firefighters' Pensions (Amendment) Regulations 2018 – [SI 2018/997](#)

Background

The government opened a [consultation](#) on proposed amendments to the Firefighters Pension Scheme on 16 April 2018. This closed on 14 May 2018 and a copy of the LGA response to the consultation can be found [here](#).

The amendment order is a shared amendment order between the Firefighter and Police Pension Schemes. [Part 3](#) of the order refers specifically to the amendments of the Firefighters Pension Scheme and it is these amendments to which this note refers.

Amendment order [2018/997](#) has now been laid by the house on 13 September 2018, bringing the amendments into force from 8 October 2018.

- [SI 2018/997](#)

Part 3 of this amendment order makes minor amendments to

- The two pension rule in both the 1992 and 2006 scheme to ensure that indexation is applied as *if* it was pension increases.
 - Survivors benefits in the 2006 scheme to remove the requirement to nominate a co-habiting partner.
 - The commutation of small pensions for pension credit members to remove a reference to out-dated legislation.
 - Club transfer value payments rule 45 in the 2015 scheme to clarify that a border transfer of 1992 scheme benefits should not be paid into the 2006 scheme.
- Voluntary Scheme Pays (VSP)

Those with an interest in both the Firefighter and Police Pension Schemes may note that unlike the amendments to the Police Scheme, Part 3 of the amendment order does not contain any amendments to legislate for Voluntary Scheme Pays (VSP) in the firefighters' pension schemes

This is referred to in paragraph 3.5 of the [consultation document](#) and lays out that it is the view of the Home Office to not legislate for VSP in the firefighters' pension schemes, because unlike

Police, Fire and Rescue authorities already have the discretion to exercise VSP on behalf of scheme members.

The Scheme Advisory Board (SAB) have considered this issue, and have taken further legal advice to ensure that the ability to offer VSP does not change if a Fire Authority becomes a PFCC. Having considered this the SAB are content that VSP will not be legislated for, however this note seeks the opportunity to issue guidance to FRAs with regards to their expectations for VSP to be used in specific circumstances.

Details

1992 Scheme Amendments (Part 3, Chapter 1 of SI 2018/997)

- Rule B5A is [amended](#) to confirm that indexation on two pensions should apply *as if* it were PIA. This should not change any practice of applying indexation, as per [Guidance issued in 2010](#).

It is important to note that the regulation does not apply actual pension increases under the pension increase, rather it instructs the pension to be indexed by an 'equivalent' to PI. This is important because it means the payment is not subject to the Act's qualifying conditions.

Account is taken of a pension's beginning date when the increases are applied. The beginning date is the first day after the last day of service at the higher rate of pay.

When the pension is calculated at retirement age the first pension based on the higher rate of pay would be increased by the pension increase order, for example, a firefighter has entitlement to two pensions where the drop in pay occurred eight years before retirement, the value of the first pension would be increased by reference to all the Pensions Increase Orders that had effect in the previous eight years.

The second pension is calculated based on the pensionable pay on retirement. The two pensions would then be added together in order to compare against the alternative single pension, and the higher pension put into payment.

Please note that whilst the value of Part 1 of the pension at retirement will include the equivalent PI amount, there will be no further increases under the pensions act until age 55 unless retirement is on ill health grounds.

The [archived commentary](#) is a useful reference on applying the indexation.

To see a full consolidated version of this rule with the amendments of SI 2018/997 please click [here](#)

- Rule IA2 is [amended](#) to remove the reference to an ineffective regulation 3(2)(b) of the *Pension Sharing (Pension Credit Benefit) Regulations 2000* (commutation of pension credit benefit: small pensions). This had the effect of allowing commutation of the whole pension for pension credit members on all grounds (i.e. serious ill-health) and not just trivial commutation.

This is a minor amendment to correct the regulations and there should be no need for any change to normal practice.

To see a full consolidated version of this rule with the amendments of SI 2018/997 please click [here](#)

2006 Scheme Amendments (Part 3 Chapter 2 of SI 2018/997)

- Surviving Partners Pension

Widely referred to as the ['Brewster judgment'](#), this judgment considered the need for a partner qualifying as a cohabiting partner to have been nominated by the member to receive the surviving partner's pension was unlawful. As a consequence the requirement to nominate has been removed from the regulation and substituted with 'cohabiting partner'.

The regulations have been [amended](#) in the following parts in order to comply with over-riding case law, by substituting 'nominated' with 'cohabiting' partners

- Table of contents and chapter headings
- Part 1, rule 2 paragraph 1 'Interpretations' – amends the definition of 'child' and 'child's pension' and removes the definition of 'nominated partner'
- Part 2, rule 1 is amended to provide a definition of cohabiting partner, by amending sub paragraph 5b, removing paragraphs 6 to 9 and inserting new paragraph 12.
- Part 3, rule 11, paragraph 2a
- Part 4, Chapter 1, rules 1 to 5
- Part 7, Rule 3

However, while the legal requirement to complete a nomination form in order to pay the surviving partners pension has been removed, it is still considered best practice to complete nomination forms, as this helps the Fire Authority exercise its discretion quickly in order to pay the survivors pension.

To see the consolidated versions of Part 2, Rule 1; Part 3, Rule 11; Part 4, Rules 1 to 5 and Part 7, Rule 3 with the amendments of SI 2018/997 please click [here](#)

- Part 3, rule 7 is [amended](#) to confirm that indexation on two pensions should apply *as if* it were PIA. This should not change any practice of applying indexation, as per [Guidance issued in 2010](#).

It is important to note that the regulation does not apply actual pension increases under the pension increase, rather it instructs the pension to be indexed by an 'equivalent' to PI. This is important because it means the payment is not subject to the Act's qualifying conditions.

Account is taken of a pension's beginning date when the increases are applied. The beginning date is the first day after the last day of service at the higher rate of pay.

When the pension is calculated at retirement age the first pension based on the higher rate of pay would be increased by the pension increase order, for example, a firefighter has entitlement to two pensions where the drop in pay occurred eight years before retirement, the value of the first pension would be increased by reference to all the Pensions Increase Orders that had effect in the previous eight years.

The second pension is calculated based on the pensionable pay on retirement. The two pensions would then be added together in order to compare against the alternative single pension, and the higher pension put into payment.

The retirement age of the 2006 scheme is age 60 with the ability to retire from age 55 with early retirement factors applied, therefore when the pension is put into payment pensions increase can apply.

The [archived commentary](#) is a useful reference on applying the indexation.

To see a full consolidated version of this rule with the amendments of SI 2018/997 please click [here](#)

- Rule 2 of Part 6 is [amended](#) to remove the reference to an ineffective regulation 3(2)(b) of the *Pension Sharing (Pension Credit Benefit) Regulations 2000* (commutation of pension credit benefit: small pensions). This had the effect of allowing commutation of the whole pension for pension credit members on all grounds (i.e. serious ill-health) and not just trivial commutation.

This is a minor amendment to correct the regulations and there should be no need for any change to normal practice.

To see a full consolidated version of this rule with the amendments of SI 2018/997 please click [here](#)

2015 Scheme Amendments (Part 3, Chapter 3 of SI 2018/997)

- Schedule 2, para 45 of Part 3D transfer of final salary benefits is [amended](#) to clarify that for a border transfer into England, (i.e. a firefighter with 1992 scheme benefits moving from Northern Ireland, Wales or Scotland) would not have those benefits transferred into the 2006 scheme.

To see a full consolidated version of this rule with the amendments of SI 2018/997 please click [here](#)

Voluntary Scheme Pays (VSP)

- While the Home Office and the Scheme Advisory Board agree that there is not a requirement to legislate for VSP as Fire and Rescue Authorities already have the discretion to exercise VSP, they nevertheless feel it is appropriate that a Fire Authority *should* offer VSP under the following circumstances
 - (i) transitional members with pension growth of over £40,000 across both schemes (HMRC AA limit) and a corresponding tax charge of £2,000 or more.
 - (ii) members subject to a tapered AA, and a corresponding tax charge of £2,000 or more.

LGA bluelight guidance on VSP can be found on the following links

[VSP Guidance issued January 2018](#)

[Scheme member VSP election form](#)

[Scheme Manager VSP decision form](#)

[Guidance on proportioning scheme pays debit where the tax charge has built up across two schemes](#)

[VSP legal advice issued May 2017](#)

Actions for Fire Authorities and Local Pension Boards

1. Need to ensure they are aware of the indexation to two pensions and this is properly applied.
2. Need to ensure a policy is in place for exercising VSP and that Firefighters are aware of how they would request the Fire Authority to pay any tax charge arising under the VSP policy.
3. Need to ensure that members in the 2006 scheme are communicated to, to let them know the scheme has been changed to remove the requirement to nominate. You may wish to consider whether as an authority / administrator you would still wish to encourage nominations as good practice, albeit not required under legislation

Relevant links

- SI 2018/997 - <http://www.legislation.gov.uk/uksi/2018/997/contents/made>
- Explanatory Memorandum to SI 2018/997 - http://www.legislation.gov.uk/uksi/2018/997/pdfs/uksiem_20180997_en.pdf
- Government response to consultation - <https://www.gov.uk/government/publications/firefighters-pension-schemes-government-response>

Consolidated Rules

- **1992 Scheme**

Rule	With tracked SI amendments	Current version
B5A	Two Pensions	Two pensions
IA2	Commutation of pension credit benefits	Commutation of pension credit benefits

- **2006 Scheme**

Rule	With tracked SI amendments	Current version
Part 2, Rule 1	Scheme membership	Scheme membership
Part 3, Rule 11	Allocation of pension	Allocation of pension
Part 4, Chapter 1	Surviving spouses, civil partners and cohabiting partners	Surviving spouses, civil partners and cohabiting partners
Part 7, Rule 3	Awards on death or permanent disablement	Awards on death or permanent disablement
Part 3, rule 7	Two pensions	Two pensions
Part 6, rule 2	Commutation of pension credit benefits	Commutation of pension credit benefits

- **2015 Scheme**

Rule	Current version
Schedule 2, Para 45	Acceptance of club transfer balance payments

Version

Version number	Date Published
1	14 September 2018

Distribution

Practitioners, Scheme Managers, Local Pension Board Chairs

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Clair Alcock
Local Government Association
18 Smith Square
London
SW1P 3HZ

email: Clair.Alcock@local.gov.uk
email: bluelight.pensions@local.gov.uk
Phone: 07958 749056

Technical Bulletin

7 September 2018

Public Service Pension Schemes: valuations update

On 6 September 2018, the Chief Secretary to the Treasury, Elizabeth Truss, provided an update to Parliament on the actuarial valuations of the public service pension schemes. Her statement included an indication of the likely consequences of the valuations for member benefits and employer contribution rates. This bulletin provides an overview of that [statement](#) and [associated publications](#) issued by HM Treasury.

Valuing the public service pension schemes - background, purpose and emerging results

Following the final report of the [Independent Public Service Pensions Commission](#) in 2011, reforms were made to public service pension schemes (PSPSs). New career average re-valued earnings schemes were put in place, typically with effect from April 2015. A new framework for actuarial valuations was established, allowing for greater risk-sharing between members and taxpayers. The four-yearly valuations have two key purposes:

Public service pension schemes: the two purposes of the actuarial valuations

- To measure certain costs of the scheme against a target rate; the “employer cost cap”: This implements the cost cap mechanism which shares the risks of unexpected costs between members and taxpayers.
- To set the employer contribution rate: When combined with member contributions, contributions are expected to meet the full cost of pension benefits being earned, including past service effects.

The first valuations conducted under this framework generally had an effective date of 31 March 2012, with different dates applying for the local government schemes. You can find more information about these previous valuations in this GAD [Technical Bulletin](#) and HM Treasury (HMT) [policy paper](#), both from 2014.

The next round of valuations typically has an effective date of 31 March 2016. GAD has been working with schemes on these valuations and whilst final results are not yet available, the Chief Secretary to the Treasury's (CST) statement notes that early indications show that:

- for some schemes the cost cap (or cost control) mechanism will lead to improved pension benefits for members in respect of employment between April 2019 and March 2023
- the contribution rate that employers pay towards their schemes will need to increase

Understanding the cost cap mechanism and how it relates to employer contributions

The previous valuations calculated a figure for each scheme known as the ‘employer cost cap’. Expressed as a percentage of pensionable pay, this is a target rate reflecting the cost of benefit accrual in the reformed scheme. The current valuations measure certain costs of the scheme relative to the cost cap mechanism for the first time. If these costs are more than 2% of pensionable pay above or below the scheme-specific target rate then a breach has occurred and steps must be taken to return costs to the level of the employer cost cap. This can be achieved either by adjusting future benefits or member contributions, or a combination of both.

The employer cost cap is not directly comparable to the employer contribution rate. This is because the cost cap mechanism does not calculate the full cost of the scheme, as members do not share in all scheme risks. Various elements needed to capture the full cost of the scheme are excluded from the cost cap mechanism - for example, the cost cap mechanism is not affected by changes in actuarial methodology or changes to the discount rate used and does not measure costs associated with deferred or pensioner members of the pre-reformed schemes.

Initial valuation results

The cost cap mechanism: Early indications in some schemes show that the costs measured by the cost cap mechanism have decreased by more than the 2% of pensionable pay threshold. If the cost cap floor is breached, this measure of scheme costs will need to be returned to its target value. For each scheme which experiences a breach, discussions will be required between those responsible for the scheme and the Scheme Advisory Board introduced by the [Public Service Pensions Act 2013](#) and the [Public Service Pensions Act \(Northern Ireland\) 2014](#). If no agreement can be reached following a cost cap breach, legislation generally requires that the rate at which benefits accrue will be

amended. A breach of the floor of the cost cap would, for future accruals, lead to an increase in the accrual rate in the reformed schemes.

New information, which affects some key valuation assumptions, helps to explain the fall in the costs of the scheme measured in the cost cap mechanism:

- the Office for Budget Responsibility (OBR) has reduced its forecasts of [short-term pay growth](#) and updated the period over which these apply, meaning accrued final salary pensions are now expected to be less costly
- the latest population projections from the Office for National Statistics (ONS) show forecasts of [future life expectancy](#) have reduced, so pensions will typically be paid for a shorter period than previously expected

These factors mean that schemes are now expecting lower costs to pay future pension payments. Whilst these factors are also reflected in expected changes to employer contribution rates, these downward cost pressures can be more than offset by upward cost pressures outside the cost cap mechanism, such as changes to the discount rate.

The employer contribution rate: The CST stated that early indications suggest that the amount employers pay towards the schemes will need to increase. This increase is largely driven by a decrease in the discount rate used to assess the current cost of future payments from the schemes. Known as the SCAPE rate, this discount rate is based on the OBR's long-term projections of GDP growth (and is not captured within the cost cap mechanism). [Budget 2016](#) announced a reduction in the annual rate from 3.0% above the Consumer Prices Index (CPI) to 2.8% above CPI. The CST has now proposed a further reduction, to take effect from April 2019, to 2.4% above CPI. This figure that will be confirmed in due course and formally announced at a later date.

Updated Treasury Directions

The Directions specify how to carry out the valuations, including what information to disclose in the valuation reports, so that all the schemes' valuations are carried out consistently and transparently. The Directions instruct schemes how to set various assumptions. Some are specified explicitly whilst others must be determined by each scheme as a best estimate (so with no margin for prudence or optimism).

The HMT [Directions](#) were originally published in 2014 and are effectively an instruction manual to calculate valuation results and operate the cost cap mechanism. This instruction manual must now be updated so that it is suitable to calculate the current valuation results. Alongside the ministerial statement, HMT has published [draft amending directions](#), intended to deliver the required changes.

- **Change in SCAPE discount rate:** The draft amendments propose to change the value of the SCAPE discount rate used in the valuations to 2.4% above CPI, with effect from April 2019.
- **Rectification of cost cap breaches:** Since some schemes are expected to breach the cost cap, details have been added to the Directions on the process of how to rectify a breach. If a scheme breaches the cost cap mechanism, the scheme actuary has to provide a certificate confirming that the proposed changes to benefits and/or contributions bring the costs of the scheme back to the target level. The certificate must also provide the revised employer contribution rate, allowing for these changes.
- **Other amending directions** include: updates to assumptions to allow for recent scheme experience and the latest OBR and ONS projections; requirements for additional disclosures in the valuation report; bringing the cycle of local government valuations into line with the other schemes and various changes to address certain scheme-specific issues.

HMT has also published a [technical annex](#) outlining the reasons behind the amendments and a [letter](#) to the Trades Union Congress. The Northern Ireland Department of Finance published equivalent Directions in 2014 and will shortly issue corresponding draft amending directions.

Next steps

The Directions will be finalised once key stakeholders have had time to comment on the draft and a statutory consultation with the Government Actuary has been completed. The final valuation results are expected later this year.

The UK government is committed to implementing the results of the valuations but also to keeping the cost cap mechanism under review. Accordingly, the Government Actuary will be asked to review the mechanism to check whether it is working as intended and delivering the government's objectives. This review will conclude before the next round of four-yearly actuarial valuations - which will be undertaken as at 31 March 2020 with provisional results perhaps emerging during 2022.

If you would like to discuss any of these issues in more detail or have any questions please get in touch with your usual GAD contact.

Email: enquiries@gad.gov.uk Telephone: 020 7211 2601

For details of our management team and office address please visit: www.gov.uk/gad

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Meeting Note

Meeting	Firefighters' Pensions Technical Community	
Subject	Administration and Management Costs – Benchmarking Review	
Date/Time of Meeting	17/09/2018 13:30	
Location	Smith Square, London (LGA offices)	
Attendees	<p>Clair Alcock and Claire Hey (LGA)</p> <p>Des Prichard (SAB)</p> <p>Helen Scargill (WYPF) – Chair</p> <p>Martin Reohorn (H & W FRS)</p> <p>Peter Bishop (Aquila Heywood)</p> <p>Karl Bescoby (Aquila Heywood)</p> <p>Julie Potter (Civica)</p> <p>Cllr Roger Philips (Chair of LGPS SAB)</p> <p>Claire McGow (SPPA)</p> <p>Dave Hood (Kier)</p> <p>Penny Wright (GMFRS)</p> <p>Sam Douglas (SPPA)</p> <p>Aled Williams (Dyfed Pension Fund)</p> <p>Matt Davies (Cornwall County Council)</p> <p>Ian Hayton (Cleveland Fire)</p> <p>Cllr Teresa Higgins (Middlesbrough CC)</p> <p>Karen Winter (Cleveland Fire)</p> <p>Andrew Bosmans (SYFRS LPB)</p> <p>Claudiu Tabacaru (GMFRS)</p> <p>Karen Irvine (Kent FRS)</p> <p>Julie Brown (North Wales FRS)</p> <p>Steve Maginn (Gloucestershire FRS)</p> <p>Carolyn Lyoness (DHSC (NI))</p> <p>Paula White (DHSC (NI))</p>	<p>Virginia Burke (ITM)</p> <p>Jane Marshall (Weightmans)</p> <p>Nicola Daniel (West Yorkshire PF)</p> <p>Toni Sawkins (LPP)</p> <p>Alison Murray and Craig Payne (Aon)</p> <p>David Golding (Essex Pension Fund)</p> <p>Gary McLellan (LGSS)</p> <p>James Durrant (Essex FRS)</p> <p>Neil Lewins (LPP)</p> <p>Claire Neale (Hampshire County Council)</p> <p>Tara Atkins (West Sussex County Council)</p> <p>Elena Johnston (Leicestershire County Council)</p> <p>Michael Prior (Chair of Wales SAB)</p> <p>Lisa Orme (ITM)</p> <p>David Ashworth (Norfolk FRS)</p> <p>Steve Aspin (Norfolk FRS)</p>

Item

Notes

Introduction

Clair Alcock (CA) outlined the rationale for undertaking the benchmarking review, in particular that the Scheme Advisory Board (SAB) needs to understand what the Firefighters' Pension Scheme (FPS) in England costs to administer so it can respond to questions from the Secretary of State. CA announced that Aon had recently been appointed to undertake this review.

Alison Murray (AM) and Craig Payne (CP) from Aon explained that the purpose of the session was to consult the group, noting that the administrators' support is vital to the collection of data and success of the review.

AM expressed Aon's delight in being involved in this project and referred to Aon's expertise in this area. AM stated that:

- there are no preconceived ideas on the review's outcome – whilst the conclusion might be that the schemes could be managed more cost effectively, it's equally conceivable that the trends and patterns of responses indicate that extra resources are required
- there will be no naming and shaming of Fire Authorities or administrators
- the review seeks to identify explicit and implicit costs in administering the Scheme with a particular focus on costs for rectification cases and special projects.

Aon's proposed approach includes a survey for each key stakeholder groups:

- Fire and Rescue Authorities (as the Scheme Manager/Employer)
- Administrators
- Members

In addition to the surveys, qualitative data will be obtained via face-to-face meetings where Aon will facilitate discussions/debate. This information will supplement the survey responses to provide a more comprehensive report.

Feedback on administrator survey

CP (a former FPS administrator) set out some of the initial questions drafted for the Administrators' survey. All the surveys will be available for completion on the SAB website and are a mixture of factual and perception questions. CP explained that the Scheme Manager survey will pose questions about their administrator's performance and vice-versa. CA emphasised that for this reason the administrator must not complete the employer survey on a client's behalf, even if they are requested to do so.

Martin Rehorn (MR) from Hereford and Worcester Fire and Rescue service asked whether employers should predict administrator's performance where there has been a recent change in administrator. CP and CA emphasised that responses should be based on current administration regimes as the aim of the survey is to understand where we currently are. AM suggested an additional question to determine expectation of material difference in the future.

The plan is for administrators to complete the survey for each Fire and Rescue Authority. CP asked whether:

- this would prove to be problematic and
- there is a more efficient approach to collect information

Toni Sawkins (TS) from the Local Pensions Partnership raised an issue that the survey will require input from various sources within the organisation. **CP and CA responded that the option of saving partial information will be explored when creating the functionality of the survey.**

The group confirmed that Service Level Agreements (SLAs) are generally in place between the Fire Authority and administrator.

CP also stated that the intention was to ask about administration performance and the length of time taken to process cases such as retirements, deferreds and starter cases. TS

queried over what period the stats figures would be required. CP confirmed the intention is Oct 17 to Sept 18.

The group's feedback was that *stats are provided quarterly*; driven in recent years by the chairs of Local Pension Boards. However, *some reports only identify the percentage of cases that have been processed within the SLA and don't necessarily detail how many days it has taken to process each individual case.*

AM asked the group whether any administrator reports on statutory deadlines in addition to locally agreed SLAs. *The consensus was that this information is not generally being reported.*

Peter Bishop (PB) (Aquila Heywood) and Julie Potter (JP) (Civica) joined this discussion confirming that this information is readily available from both software systems if required and they are happy to work with administrators to extract this information although were clear that the reports rely on workflow systems being used with consistency.

Aon/SAB to follow up on the requirements for the survey and discuss with the software suppliers whether standard reporting can be made available to ensure the information supplied in the survey is consistent.

This generated a further debate around the definition of retirements and prompted a plea from Des Prichard (DP) to ensure consistency and transparency is achieved when crafting the survey questions to ensure the requirements are absolutely clear to respondents to enable a suitable comparison when analysing data. Andrew Bosmans (AB) supported this point,

Dave Hood (DH) from Kier asked what the timescale for the survey is. CP and AM confirmed that it is hoped to launch the surveys in early October with an end date of 30 November, although this could be extended.

Post meeting update – it is now likely that this is going to be delayed until November to end of December to allow a further consultation period

CP mentioned that both the employer survey and administrator survey were keen to capture the number of staff (FTE) working on aspects of the FPS. TS stated that this may prove to be difficult to quantify per Fire Authority - this information is detailed in contractual information held by their HR department and some resources are only dedicated on an ad-hoc basis.

It would be useful if others could confirm if they envisage similar difficulties.

TS also suggested that it would be important to consider the scope of the administrator's role since some will have a wider remit and others and this needs to be allowed for when considering costs.

CP advised that feedback from members was to include deferred and pensioner members as well as currently active firefighters and asked the group whether administrators would be best placed to communicate this survey with deferred and pensioner members. This generated a lengthy discussion where questions were asked whether pensioners and deferreds should be in scope for the survey given that it is likely that this will only generate a low response rate or those responses will be from those with negative feedback. DP added that a strategic approach is needed to engage with members. AM responded that the preference is not to exclude any member demographic. Aon will ensure a sense of pragmatism will be taken when reviewing the member responses.

Helen Scargill (HS) raised a cost issue and questioned who will pick up the cost if administrators contacted all deferred and pensioner members. AM and CA responded and emphasised that the intention was not to write to all members but to publicise the survey via

electronic communications. HS noted that email addresses are not commonly held for deferred and pensioner members.

Further observations were made recognising the change in administrators since members had become deferred or a pensioner.

Aon will work with LGA to discuss how best deferred and pensioner member feedback may be gathered.

CA highlighted the importance of asking these questions in order to benchmark standards, which may allow the cost of badly drafted legislation and policies and lack of central support to be quantified.

A question was raised from the Northern Ireland Fire & Rescue Service asking whether this survey is relevant for them. CA responded that this exercise is only relevant to the Fire and Rescue Authorities based in England.

A further question was raised asking whether admin costs will be benchmarked against other schemes. CA and AM emphasised that ideally this would be carried out but recognised the difficulties in finding a direct comparison as the FPS is unfunded and locally administered meaning a direct comparison with another public or private scheme wouldn't be appropriate.

The session was brought to an end with DP re-emphasising the requirement and importance of this exercise and asking all stakeholders to be as open and honest as possible.

Additional comments from session on 18 Sept

It was suggested that it would be helpful for FRAs to be provided with their own data back once the survey is complete so that they can understand where they sit within the scheme.

Aon/LGA to consider if/how this can be achieved, noting that it seemed like a good idea.

A further request was raised in relation to whether the survey would ask about the location of payroll or administration staff given the possibility of this being a factor in costs.

Aon/LGA to consider.

Further feedback

Please provide any additional comments here and if you would welcome a further discussion, e.g. by conference call



**HAMPSHIRE
FIRE AND
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AUTHORITY**

Purpose: Noted

Date **19 October 2018**

Title **PENSION ADMINISTRATION UPDATE REPORT**

Report of Chief Finance Officer

EXECUTIVE SUMMARY

1. The purpose of this paper is to update the local Hampshire Fire Pension Board on administrative performance for the first six months of 2018/19.

BACKGROUND

2. Pensions Services administer the fire pension schemes on behalf of the Chief Fire Officer, under the Joint Working agreement between Hampshire County Council, Hampshire Fire & Rescue Authority (HFRA), the Police & Crime Commissioner for Hampshire and the Chief Constable of Hampshire Constabulary.
3. Responsibility for the fire schemes sits with HFRA as the scheme manager. Pensions Services therefore administer the schemes in accordance with the statutory regulations and any instructions from the HFRA on discretionary matters. HFRA are part of the shared services arrangements so all salary and service information required for pension calculations is provided to Pension by the IBC. Pensions also administer the LGPS for the Hampshire Pension Fund and the Hampshire police pension schemes.

SCHEME MEMBERSHIP

4. As at 31 March 2018, there were 3,039 members of the Hampshire Fire schemes. The breakdown by scheme and membership type is shown in the table below.

	Actives	Deferreds	Pensioners/ dependants
Hants Fire/Rescue (1992 Pension Scheme)	151	85	954
Hants Fire/Rescue (2006 Fire Pension Scheme)	52	416	38
Hants Fire/Rescue (Modified 2006 Fire Pension Scheme)	33	44	62
Hants Fire/Rescue (2015 Fire Pension Scheme)	931	270	3
Total	1167	815	1057

ADMINISTRATION PERFORMANCE

- Pensions Services' administration performance against service standards for key casework is measured each month. This information is used internally to improve processes and will be reported to the Board in regular administration update reports.
- The tables below show the performance for Q1 and Q2 2018/19:-

Quarter 1

Type of case	Time to Complete					Total	On target?
	0-5 days	6-10 days	11-15 day	16-20 day	20-40 days		
Retirement	6	2	0	0	0	8	100%
Deferred Retirement	2	0	0	0	0	2	100%
Estimate	3	14	5	5	0	27	100%
Deferred	1	22	18	1	0	42	100%
Refund	0	1	0	0	0	1	100%
Transfers	0	0	0	0	0	0	N/A
Divorce	2	0	0	1	0	3	100%
Grand Total						83	

Quarter 2

Type of case	Time to Complete					Total	On target?
	0-5 days	6-10 days	11-15 day	16-20 day	20-40 days		
Retirement	2	0	2	0	0	4	100%
Deferred Retirement	1	1	0	0	0	2	100%
Estimate	4	1	7	9	0	21	100%
Deferred	4	4	11	6	0	25	100%
Refund	0	0	0	0	0	0	N/A
Transfers	0	1	0	0	0	1	100%
Divorce	0	1	1	3	0	5	100%
Grand Total						58	

ANNUAL BENEFIT STATEMENTS

- Annual benefit statements were produced for all but 3 active members by 31 August 2018. Two of those which were produced after the deadline were missing pay information and have now been run through, the third related to a data issue following their transition to the 2015 scheme.

8. All deferred member benefit statements were produced by the statutory deadline, however two members are now being traced as Pensions do not hold their current address.

PENSION SAVINGS STATEMENTS

9. Ten firefighters were identified as exceeding the annual allowance in 2017/18 and have been issued with a pension savings statement by the deadline of 6 October.

GMP RECONCILIATION

10. Work is continuing on the completion of the GMP reconciliation for active Fire records (the work on the deferred and pensioner reconciliation was completed in 2015).
11. Approximately 50 records have been identified as requiring a query to be raised with HMRC. A response is expected from HMRC towards the end of the year.

DATA QUALITY

12. It was reported to the Board in June 2018 that the common data across the Fire schemes had been measured as 91.35%, with 300 data items needing correcting to achieve a score of 100%. These items have now been cleared and it is expected that a score of 100% will be reported to the Pensions Regulator in November.
13. Pensions are currently reviewing the data quality score for conditional (scheme specific) data. There are no reports developed in the administration system to measure the scheme specific data this year and so instead, the data is being measured across a variety of other available reports. However, given the quality and coverage of the annual benefit statements and the controls surrounding the pension increase process for pensioner and deferred records, it is expected that the score reported to the Pensions Regulator will be around 90%.

RECOMMENDATION

14. That the Board note the information contained in this report

Contact:

Lois Downer, Deputy Head of Pension Services, lois.downer@hants.gov.uk,
01962 847600

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**HAMPSHIRE
FIRE AND
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AUTHORITY**

Purpose: Noted

Date **19 October 2018**

Title **FIRE PENSION BOARD STATUS REPORT**

Report of Chief Finance Officer

SUMMARY

1. This report provides an update on the development of key items.
2. This report, together with attachments, provides the framework for this meeting agenda.

OPT OUTS

3. The Board will recall that we contacted the 96 fire-fighters that were not in any scheme at all. The 96 members received letters in early March and due to a disappointing response rate the survey was sent again via email in June.
4. At the end of the survey period we had only received responses from 19 members (20%). With such a poor response it's difficult to draw any useful conclusions, except to say that the reason for not contributing in most cases was due to personal reasons.
5. There were 5 members that had asked for contact to be made. The Employer Pension Manager contacted each of them and provided links to the relevant section of the Employer Fire Pension web pages. All of the results of the survey can be found in APPENDIX A.

THE PENSION REGULATOR (TPR) ANNUAL SCHEME RETURNS

6. The TPR have issued their annual Scheme Return with a deadline for submission of 6 November 2018.
7. There is one survey for each scheme and requires information to be provided about scheme membership numbers, details of the scheme manager, Fire Pension Board members, details of the administrator and other relevant contact details.

8. TPR are asking additional questions this year to assess the state of common and conditional data that is held. The LGA have provided some guidance on the TPR data requirements and this can be found in APPENDIX B.
9. With regard to the conditional data there is no agreement of what data to measure as there is for common data. This is because it is scheme specific and each FRA may hold different data. Hampshire Pension Services are currently reviewing this and will rely on a variety of reports to establish a data score.
10. The questions TPR are asking for each scheme and then for common and conditional data separately are
 - (a) Have you measured your common / conditional data in the last three years?
 - (b) When did you last measure your common / conditional data?
 - (c) What percentage of your common / conditional data have you assessed to be present and accurate?
11. This first year of data scoring will provide a baseline to enable TPR to assess the current position of scheme data.

INJURY PENSIONS AND DWP BENEFITS

12. When a retired member receives an injury pension award, the member is asked to confirm what relevant additional benefits they are receiving from the Department of Work and Pensions (DWP). This is because any additional benefits that the member is receiving must be deducted from any injury pension awarded.
13. The relevant additional benefits paid in respect of the qualifying injury that must be taken into account are set out in the Firefighters Compensation Scheme (England) Order 2006 Regulations; they are:
 - (a) Industrial Injuries Disablement Benefit
 - (b) Reduced Earnings Allowance
 - (c) Retirement Allowance
 - (d) Incapacity Benefit
 - (e) Employment & Support Allowance
 - (f) Severe Disablement Allowance
14. The member is advised that they should keep Hampshire Pension Services informed of any changes to their DWP benefits as this will have an effect on the injury pension that is being paid to them.

15. A review of the benefits payable should be carried out at regular intervals to ensure that the correct level of benefits is being paid to the member. The responsibility of any such review falls to the employer to carry out, rather than Hampshire Pension Services and due to a lack of resources, no such review has been carried out previously. There are 90 members that are currently receiving an injury pension from HFRA.
16. The Employer Pension Manager is proposing to write to these members to make an initial assessment of any additional benefits that the member is receiving. The Board are asked for their views on this draft letter which can be found in APPENDIX C.

ANNUAL FIRE PENSION CONFERENCE

17. The Employer Pension Manager attended the two day conference held at LGA offices in London on the 17th and 18th September.
18. The Fire Technical Group meeting was held on the first day and this was followed by the first part of the conference which saw speakers from the Home Office, the chair of the Local Pension Board Effectiveness Committee. There were two presentations about joint Local Pension Boards, one from the chair of the joint Police Pension Board and one from the Pension Manager at Leicester CC who made a submission to the Secretary of State to apply for the first Fire Joint Pension Board at the end of September 2018.
19. The second day had various presentations, the key points are as follows:-
 - (a) Jayne Baldock (Home Office) and Chris Mullholand (GAD) were saying that due to the restrictions on passing legislation, how work arounds and legal opinions may need to be sought more often to obtain an effective way forward. They also talked about collaborative working, with other FRAs and Local Pension Boards.
 - (b) Andrew Hopkinson (Fire Leaders Association) talked about how they are working with various public sector stakeholders to build robust cases for change to minimise tax issues which they will present to HM Treasury. They will be writing to all Chief Fire Officers to request data and examples of cases re Annual and Life Time Allowance breaches.
 - (c) Eversheds gave a case law update. There is the case of Sargeant v London Fire and Emergency Planning Authority which is the age discrimination case regarding the transitional provisions for the 2015 Fire Pension Scheme. After getting to the Employment Appeal Tribunal, this case has gone back to the Employment Tribunal and has been expedited to be heard over 5 days starting 5 November

2018. Realistically this is likely to be another year before any decisions are known.

- (d) Jane Marshall (Weightmans) who is the recently appointed legal adviser to SAB gave a presentation about pensionable pay. This covered some of the previous Pension Ombudsman (PO) determinations (Kent & Medway Towns, Norman v Cheshire, Smith v S.Wales FRA, Mr N v W.Yorks FRA and Mr A v Warwickshire FRA). She talked about the Blackburne principles and additional principles arising from case law. What is clear is that there is no clear answer as to what is or is not pensionable pay!

She also referred to a significant PO case that we are waiting for which is believed to be on payments for undertaking separate duties under the 1992 Fire Pension Scheme (such as USAR) and whether these payments are permanent. The PO was hoping to have a determination out in mid August but it has not yet been released, which may or may not be a good thing!

- (e) Alison Murray and Craig Payne (Aon) gave a presentation about their proposal to benchmark costs of the Fire schemes. This is a project that has been commissioned by SAB and has never been done before. The work will take the form of surveys to The Scheme Manager, The Scheme Administrator and members (actives, deferreds and pensioners) these surveys will be in respect of each FRA.

There are four main questions that this will tackle, i) How effective is scheme administration, ii) What are the costs of running the scheme, iii) Are there any themes or patterns and iv) Whether anything could be done differently or better. Aon hope to have a draft report to present to SAB by mid March 2019.

- (f) There was also an opportunity to attend one of three workshops, they were on
 - i) Accurate forecasting and the Top-Up grant. This came after Hampshire had a visit from the Home Office to discuss how we do our forecasting as the estimates that Hampshire provides are very accurate.
 - ii) Medical appeals and the process and
 - iii) Combining pension and Scheme Service

- 20. The Fire Annual Pension Conference next year will be held on 24th and 25th September 2019. The Employer Pension Manager has already sent meeting notices to Board members to hold these dates in diaries.

COMMUNICATION

21. The Employer Pension Manager has given presentations on the pre retirement course on 12 July and 26 September; the next one is on 14 November.
22. She has also given 2 pension presentations at Basingstoke Fire Station during September. There are no further presentations scheduled. There has been a lot of positive feedback from these sessions.
23. The “pensions hot topic” in Routine Notice for August was about Annual Benefit Statements. This included a link to the employer pension web pages and the new section on Annual and Lifetime Allowances, including the factsheets approved by the Pension Board earlier in the year.
24. The “hot topic” for October covered death grant nominations, the nomination of co-habiting partners and the 2018 legislative amendments to the 2006 Scheme; along with a timely reminder about annual and lifetime allowances.
25. Reports for the number of page views on the employer pension web pages are produced monthly. These show that the communications we are putting out are reaching some as there are peaks at those times.
26. The table below shows the page views expressed as a percentage of employees, for comparison, the Police and Local Government Pension Schemes (LGPS) pages have been included.

Employer pension scheme pages	Jun 2018	Jul 2018	Aug 2018	Sep 2018
HFRA - Fire Pension Scheme pages	14%	15%	12%	11%
HFRA – LGPS pages	17%	27%	24%	23%
Hampshire Constabulary – Police Pension pages	1%	3%	14%	4%
Hampshire Constabulary – LGPS pages	2%	2%	9%	2%
Hampshire County Council – LGPS pages	1%	1%	2%	1%

27. The Fire Employer pension web pages have been live since August 2017, with the Pensions button on the Fire portal homepage being live since June 2018. It would be useful to issue a survey to all active members to obtain their views of its usefulness and general feedback about the information available.
28. The Pension Board are asked to consider and give their views on the proposed draft of the survey which can be found in APPENDIX D

RECOMMENDATION

29. That the injury pension and DWP benefits assessment letter as set out in paragraphs 11 – 15 and APPENDIX C, is endorsed by the Board.
30. That the employer pension web pages survey as set out in paragraphs 24 – 27 and APPENDIX D, is endorsed by the Board.

APPENDICES ATTACHED

31. APPENDIX A – Opt out survey results
32. APPENDIX B – TPR data requirements
33. APPENDIX C – Injury award and DWP benefits assessment letter
34. APPENDIX D – Fire employer pension web pages survey

Contact:

Claire Neale, Employer Pension Manager, claire.neale@hants.gov.uk,
01962 845481



HAMPSHIRE
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Hampshire
County Council

As part of our Duty of Care to the firefighter community we are seeking some general information regarding your decision not to currently be a member of the HFRS Pension Scheme.

This survey should take no longer than 5 minutes to complete and is anonymous. You do, however have the opportunity to seek further information about the fire pension schemes by providing your personal contact details at the end of the survey.

Q1 Gender

19 Male

0 Female

0 Prefer not to answer

Q2 What age band do you fall within?

1 18-30

3 31-40

7 41-50

5 51-60

3 over 60

0 Prefer not to answer

Q3 How many employment contracts do you hold currently with the HFRS?

14 1

5 2

0 3

0 3+

Q4 Do you have a Whole-Time contract?

12 Yes

7 No

Q5 Is this a permanent or fixed-term contract?

12 Permanent

0 Fixed Term

- Q6 In respect of your whole-time contract what is the main reason why have you chosen not to join the pension scheme?
- 1 I think it is a waste of money
 - 0 I contribute to a pension elsewhere (private, SIPP etc.)
 - 3 I consider that monthly contributions are too expensive for the benefits I will eventually receive
 - 0 Cannot afford to contribute due to other financial commitments
 - 7 Other personal reason
 - 1 I do not understand the benefits of contributing to a pension
 - 0 Prefer not to answer
- Q7 Do you have an RDS contract(s)?
- 11 Yes
 - 8 No
- Q8 In respect of your RDS contract(s) what is the main reason why have you chosen not to join the pension scheme?
- 0 I think it is a waste of money
 - 4 I contribute to a pension elsewhere (private, SIPP etc.)
 - 2 I consider that monthly contributions are too expensive for the benefits I will eventually receive
 - 1 Cannot afford to contribute due to other financial commitments
 - 1 Other personal reason
 - 3 I do not understand the benefits of a fire pension
 - 0 Prefer not to answer
- Q9 Would you like someone to contact you personally to discuss the HFRS pension and explain the options available to you in more detail?
- 5 Yes
 - 14 No

Please complete the following information:

Name: 5

Payroll Number: 5

Contact Number: 5

Preferred email address: 5

left characters remaining

Thank you for completing this survey that will help HFRS improve their understanding of why firefighters are not currently members of the fire pension scheme. Please click submit to send your reply.



Data Protection Statement -Hampshire County Council adheres to the requirements of the UK Data Protection Act 1988. Hampshire County Council is registered on the public register of data controllers which is looked after by the Information Commissioner. All individuals' responses will be stored securely and only shared with Hampshire Fire & Rescue Service. Your data will be used to help Hampshire Fire & Rescue Service understand why individuals are not members of a Fire Pension Scheme and assist individuals in understanding their personal circumstances, where appropriate to do so. Under the data Protection Act the information you have provided in this questionnaire will not be used for any other purpose, and will be deleted or destroyed after 12 months.



HAMPSHIRE
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TPR data requirements

Background

For the first time in 2018, TPR are requesting that schemes measure the data they hold about their members and report this on the annual scheme return. To assist schemes in measuring their data, TPR have produced the following guide:

<http://www.thepensionsregulator.gov.uk/docs/measure-data-guide.pdf>

As you will be aware the scheme manager has responsibility for completing the scheme return and therefore for completing the data score analysis. While they may ask their administrator to perform the exercise, they should be aware that they will need to consider data that is needed but might not be programmed for within the pension software, i.e. various manual calculations or payroll information.

TPR have recently published a [checklist](#) for completing the scheme return, which is expected to be issued in September with a six-week turnaround for completion.

It is important to remember that data scoring should not be considered a test of software or administrators, rather it is a measure to ensure that data is provided accurately by employers and can be accessed appropriately when required in order to calculate members' benefits accurately.

TPR have confirmed that the first year of data-scoring will be used as a baseline to assess the current position of scheme data. It will be used to review the methodology adopted by each scheme in both selecting and measuring their scheme-specific data. Thereafter, a year-on-year improvement will be expected.

There are two different categories of data– common and scheme specific. Please see more detail below.

Common data

A list of 11 basic data items which are used to identify scheme members and should be held by all schemes. The data must be present and accurate for all members. However, data does not need to be measured where there is no further liability – for example the member has transferred out or received a refund of contributions.

	Data item	Comment
1	National Insurance number	'TN' formats should be regarded as missing data. The final character of NI numbers is not essential.
2	Surname	Check that the surname is present.
3	First name or initials	Forenames are preferable but initials are an acceptable alternative. Check that one of these is present.
4	Gender	Check that a gender indicator is present.
5	Date of birth	Check that date of birth is present and consistent (earlier than date joined scheme, retirement, date of leaving). Inconsistent dates should be classed as missing data.
6	Address	An address should be present for all members. 'Gone away', 'unknown' or similar should be treated as missing data.
7	Postcode	Check that a postcode is present if address is not identifiable as being overseas.
8	Start date of pensionable service	Check that the start date is present and later than date of birth. False dates should be classed as missing data.
9	Membership status – e.g. active, deferred, pensioner	Check that a current valid status is recorded for each member. This may be a dual status, e.g. active or deferred member with partial retirement or member with transitional benefits.
10	Last status event - date and reason membership status last changed e.g. from active to deferred.	Check that benefits taken are consistent with status, and, if status history is recorded, that the latest status is the same as the explicitly recorded current status.
11	Normal retirement date: <ul style="list-style-type: none"> • 1992 Age 55 [Rule A13]¹ • 2006 (Standard) Age 60 [Sched 1, Pt 2, Para 3] • 2006 (Special) Age 55 [Sched 1, Pt 2, Para 3 (3)] • 2015 Age 60 Rule 3² 	Need to check that it is populated, consistent with scheme rules and statutory requirements, and is later than date of birth and pensionable service date.

¹ For the 1992 scheme, you may wish to also hold earliest eligibility to pension benefits, i.e. 30 years' service

² As defined in the interpretations under 'Normal Pension Age'

Scheme-specific (conditional) data

Items which are required to run the scheme and pay accurate benefits. This will be different for each scheme, although there may be some similarities within types of scheme e.g. defined benefit, public service.

There will be variances in the data that system providers are able to extract from the pension administration system, and some data may not be held electronically at all.

Although TPR have produced some general guidance on measuring scheme-specific data, there are no particular guidelines for the Firefighters' Pension Schemes.

<http://www.thepensionsregulator.gov.uk/docs/record-keeping-guidance-conditional-data-table.pdf>

The LGA agreed that in order to achieve consistency and allow for benchmarking and best practice, a standard list of scheme-specific items for FPS should be developed. This has proven more difficult than initially imagined, particularly within the available timescales, as robust testing is needed not only of the data that the administrator holds, but also items which may not be recorded on software.

Therefore, rather than provide a definitive list of data elements, we have given some suggested items below. This is based on the GAD Universal Data Extract and TPR guidelines, subject to feedback from software suppliers and our knowledge of the Firefighters' Pension Schemes. The suggestions are split into categories for active, deferred, pensioner, and dependant members.

TPR understand that this will be a reiterative process and therefore, this project will be revisited once the results of year one are known and we can build a clearer picture of what is achievable and realistic. Scheme managers will be given opportunity to review the process following the return submission deadline.

The table below illustrates the 10 different types of member that exist within the FPS. When considering your return, bear in mind that not all of the suggested items will apply to every category of member.



10 different types of member

	Protected	Tapered	Unprotected	Transitional
1992 Scheme	√	√	X	√
2006 Scheme (Standard member)	√	√	X	√
2006 Scheme (Special member)	√	√	X	√
2015 Scheme	x	x	√	x

ACTIVE

	Data item	Comment
1	Current scheme – 1992, 2006 (Standard), 2006 (Special), 2015	Check that membership class is present, if it is required in order to define the class of membership, from which the scheme rules and benefits applicable to the member can be ascertained.
2	Protection status and transition date	Check that protection status and taper date are present and consistent with date of birth and date joined scheme. False dates should be classed as missing data.
3	Any previous FS scheme membership - 1992, 2006 (Standard), 2006 (Special)	Check whether transitional data exists and that the dates are consistent with the scheme parameters.
4	Employer	Check that employer name is present.
5	Date joined current employer	Check that date joined employing company is present and is later than date of birth. False dates should be classed as missing data.
6	FS actual pay (past 3 years – amounts and dates)	Check that a final salary pay based on actual earnings (e.g. part-time) exists for each of the last 3 years and is greater than £1.
7	FS pensionable pay (past 3 years – amounts and dates)	Check that a final salary pay based on FTE earnings or reference pay exists for each of the last 3 years and is greater than £1.
8	Reckonable service	Split as necessary to calculate benefits and reflect aggregated service. Check that total reckonable service is consistent with start date and hours.
9	Qualifying service	Check that a total amount of Q service is recorded and consistent with start date.
10	Transferred-in service	If benefits have been transferred in, check that all relevant details are recorded. This will include (as a minimum) the details of the previous scheme, the amount of the transfer value (split between protected rights and non-protected rights and, if relevant, split between the amount received in respect of member and employer contributions and AVCs), benefits secured, and (if relevant) contracting out details.
11	Purchased service (added 60ths)	Check that full details of any purchased service are present, including amount bought, and total payable, whether by lump sum or periodic contribution.
12	Part time indicator and % FTE	Both or neither should be present, check that this is consistent.

13	APB amounts (including CPD, LSI and temporary promotion)	Check that amounts paid, period dates and calculated APB amounts are present.
14	CARE pay from 01/04/2015 (or transition date)	Check that pay figures are present for each year of CARE membership from date of joining/transition.
15	Accrued CARE pension from 01/04/2015 (or transition date)	Check that accrued benefit details are present if they are updated and recorded annually.
16	Annual revaluation percentage	Check that there is a history of revaluation percentage for the accrued pension for each relevant year.
17	PSOs/ Earmarking	If a member has had a pension sharing or earmarking order, check that full details of the benefits transferred/ to be paid to the ex-spouse/ex-civil partner are recorded.
18	Scheme pays debits	Check that details of any future scheme pays debits are recorded including amount of tax charge and annual pension debit.
19	Potential entitlement to two pensions (reduction in pay)	Check that date of reduction and previous higher rate of pay is recorded if a potential entitlement to two pensions has been established.
20	Contracted-out date	Check that this is present and not earlier than 06/04/1978.

FPS 2006 SPECIAL MEMBERS		
	Data item	Comment
21	Retained option election	An indicator should be present to identify that the member elected to purchase benefits under the retained option.
22	Additional special service	A record of additional special pensionable service awarded to the member (excluding any period relating to the conversion of standard to special service).
23	Converted special service	Details of service that was converted from standard to special service.
24	Settlement format	Indication of whether by lump sum or periodic contribution.
25	Settlement amounts (lump sum/ periodic to date)	Details of settlement amounts paid to date.

DEFERRED

	Data item	Comment
1	Scheme at leaving – 1992, 2006 (Standard), 2006 (Special), 2015	Check that membership class is present, if it is required in order to define the class of membership, from which the scheme rules and benefits applicable to the member can be ascertained.
2	Any previous FS scheme membership - 1992, 2006 (Standard), 2006 (Special)	Check whether transitional data exists and that the dates are consistent with the scheme parameters.
3	Former employer	Check that name of former employer is present.
4	Reckonable service	Split as necessary to calculate benefits and reflect aggregated service. Check that total reckonable service is consistent with start/ end date and hours.
5	Qualifying service	Check that a total amount of Q service is recorded and consistent with start/ end date.
6	Transferred-in service	If benefits have been transferred in, check that all relevant details are recorded. This will include (as a minimum) the details of the previous scheme, the amount of the transfer value (split between protected rights and non-protected rights and, if relevant, split between the amount received in respect of member and employer contributions and AVCs), benefits secured, and (if relevant) contracting out details.
7	Purchased service (added 60ths)	Check that full details of any purchased service are present, including amount bought, and total payable, whether by lump sum or periodic contribution.
8	FS pay at date of leaving	Check that final pensionable salary calculated at date of exit is present.
9	Initial deferred pension (FS)	Check that total original deferred benefit is present (either derived or explicit). Split by tranches of accrued pension (e.g. APBs) including separate records of any debit and credits.
10	Current deferred pension (including PI) (FS)	Check that this is present, split by tranches of accrued pension (e.g. APBs) including separate records of any debit and credits. The sum of the individual components must equal any total pension that is recorded on the system.
11	Date payable (FS)	Check that deferred payment date is present and consistent with date of birth.
12	Initial CARE pension	Check that value at date of exit is present, including revaluation to date of exit.
13	Current CARE pension (including PI)	Check that current value is present and includes any relevant PI.

14	Date attains SPA	Should be the date the member reaches state pension age under current legislation, for payment of 2015 deferred benefit.
15	PSOs/ Earmarking	If a member has had a pension sharing or earmarking order, check that full details of the benefits transferred/ to be paid to the ex-spouse/ex-civil partner are recorded.
16	Scheme pays debits	Check that details of any future scheme pays debits are recorded including amount of tax charge and annual pension debit.
17	Contracted-out date	Check that this is present and not earlier than 06/04/1978.
18	Pre/ Post-88 GMP	Check that a member with at least one month of pre 4/88 contracted out service has a pre-88 GMP. GMP must be divisible by 52. May be derived if total GMP and post 4/88 GMP are recorded. Check that a member with at least one month of post 4/88 service contracted out on a GMP basis has a post 88 GMP. Can be derived or explicit.
19	Date GMP revalued to	Check that a revaluation rate is present for each element of GMP.

FPS 2006 SPECIAL MEMBERS		
	Data item	Comment
20	Retained option election	An indicator should be present to identify that the member elected to purchase benefits under the retained option.
21	Settlement format	Indication of whether by lump sum or periodic contribution.

PENSIONER

	Data item	Comment
1	Scheme at leaving – 1992, 2006 (Standard), 2006 (Special), 2015	Check that membership class is present, if it is required in order to define the class of membership, from which the scheme rules and benefits applicable to the member can be ascertained.
2	Any previous FS scheme membership - 1992, 2006 (Standard), 2006 (Special)	Check whether transitional data exists and that the dates are consistent with the scheme parameters.
3	Former employer	Check that name of former employer is present.
4	Marital status	Ensure marital status is recorded to determine correct calculation of dependant benefit.
5	Type of pension (e.g. normal, ill-health, pension credit)	Check that retirement type is present, in order that the benefits applicable to the member can be ascertained.
6	FS pay at date of leaving	Check that final pensionable salary calculated at date of exit is present.
7	Date pension began (FS)	Check that date pension started is present and is after date joined scheme. Systems need to take account of partial retirements.
8	Pre-commutation pension (FS)	Check that a total gross pension is present (either derived or explicit) - initial basic final salary scheme pre-commutation pension.
9	Initial pension (FS)	Check that a total pension is present (either derived or explicit) - basic final salary scheme pension at retirement after commutation. Split by tranches of accrued pension (e.g. APBs) including separate records of any debit and credits.
10	Current pension (including PI) (FS)	Check that this is present, split by tranches of accrued pension (e.g. APBs) including separate records of any debit and credits. The sum of the individual components must equal any total pension that is recorded on the system.
11	Commutation factor	Check that GAD factor used to calculate lump sum is recorded.
12	Commuted lump sum	Check that amount of lump sum paid in lieu of final salary scheme pension is present and consistent with factor/ amount commuted.
13	Injury award	Check details of any injury award in payment at the date of assessment.

14	Date CARE pension began	Check that date pension started is present and is after date joined scheme. Systems need to take account of partial retirements.
15	Pre-commutation CARE pension	Check that a total gross pension is present (either derived or explicit) - initial basic 2015 scheme pre-commutation pension.
16	Initial CARE pension	Check that value at date of exit is present, including revaluation to date of exit.
17	Current CARE pension (including PI)	Check that current value is present and includes any relevant PI.
18	Commuted lump sum	Check that amount of lump sum paid in lieu of CARE scheme pension is present and consistent with factor of 12/ amount commuted.
19	PSOs/ Earmarking	If a member has had a pension sharing or earmarking order, check that full details of the benefits transferred/ to be paid to the ex-spouse/ex-civil partner are recorded.
20	Scheme pays debits	Check that details of any scheme pays debits are recorded including amount of tax charge and annual pension debit.
21	Contracted-out date	Check that this is present and not earlier than 06/04/1978.
22	Pre/ Post-88 GMP	Check that a member with at least one month of pre 4/88 contracted out service has a pre-88 GMP. GMP must be divisible by 52. May be derived if total GMP and post 4/88 GMP are recorded. Check that a member with at least one month of post 4/88 service contracted out on a GMP basis has a post 88 GMP. Can be derived or explicit.
23	Date GMP revalued to	Check that a revaluation rate is present for each element of GMP.
24	LTA charge paid	Check that the date and amount of any lifetime allowance charge paid is present.
25	UP details	Check that full details are recorded if an unauthorised payment has been made. Details will include the nature, date and amount of the payment.

FPS 2006 SPECIAL MEMBERS

	Data item	Comment
26	Retained option election	An indicator should be present to identify that the member elected to purchase benefits under the retained option.
27	Settlement format	Indication of whether by lump sum or periodic contribution.

DEPENDANT

	Data item	Comment
1	Deceased's scheme at leaving – 1992, 2006 (Standard), 2006 (Special), 2015	Check that membership class is present, if it is required in order to define the class of membership, from which the scheme rules and benefits applicable to the member can be ascertained.
2	Deceased's former employer	Check that name of former employer is present.
3	Deceased's NI number	'TN' formats should be regarded as missing data. The final character of NI numbers is not essential.
4	Dependant type	Check that dependant type is present, in order that the benefits applicable can be ascertained.
5	FS derived pension	Check that a value is recorded for dependant's final salary scheme pension, excluding any injury pension payable.
6	CARE derived pension	Check that a value is recorded for dependant's CARE scheme Pension at valuation date, excluding any injury pension payable.
7	Injury award	Check details of any dependant's injury award (DIS only).
8	Partner's Pre/ Post-88 GMP	Check that a member with at least one month of pre 4/88 contracted out service has a pre-88 GMP. GMP must be divisible by 52. May be derived if total GMP and post 4/88 GMP are recorded. Check that a member with at least one month of post 4/88 service contracted out on a GMP basis has a post 88 GMP. Can be derived or explicit.
9	Date GMP revalued to	Check that a revaluation rate is present for each element of GMP.

Accuracy

In order to calculate your data score, data has to be both present and accurate. Your score will be the percentage of scheme members you assess to meet these criteria for all data items, measured in each category. Testing for the presence of data is relatively straightforward, however testing for accuracy is subjective and will require some measure of judgment.

TPR guidance suggests that accuracy may be measured by the presence of sufficient processes and controls to ensure the quality of new and historical data. The below paragraphs provide some guidance on the types of processes you might expect to have in place for Fire data and provides some illustrative examples of areas that you might want to examine more fully.

- Checking you have data in all the fields you expect.

In order to test for presence and accuracy you will need to establish entitlement, for example the absence of an Additional Pension Benefit (APB) is not necessarily inaccurate for a member who is not in receipt of CPD payments or a temporary promotion.

Likewise you will need to consider the two pension rule. An administrator may not be aware entitlement exists unless they have been specifically told by the employer that a member may be entitled to a two pension award due to a drop in pay, so you may first need to consider the employer process with regards to acknowledging entitlement to benefits and informing the administrator.

You will also need to consider any data that is not held on the software, for example we are aware that some Fire Authorities / pension administrators have established manual processes to administer special members of the 2006 scheme, and the data does not necessarily sit on the administration software. You would need to consider where this data is held and what processes are in place to ensure the data is present and accurate.

Therefore you will need to consider what processes are in place to order to ascertain that where a member has entitlement to a benefit and that the information needed to calculate that benefit is present

- Consistency checks – data items must be consistent with each other, for example the date a member joined the scheme must be later than their date of birth, and prior to their expected retirement date.

You may wish to consider the processes for consistency checks for pay, for example many administrators may establish a tolerance check that checks for pay increases or decreases within a certain percentage.

- Validation checks – data items should be in a valid format, for example the two letter prefix of the national insurance number needs to match the two letter prefixes used by HMRC.

To test for accuracy you may also want to consider the frequency of validation checks, for example, administrators who have established automated monthly data reconciliation processes will have more opportunity to frequently validate the data.

You may also want to use the amount of errors returned to the employer to consider the likelihood of accuracy. For example an administrator with multiple clients may experience a higher error return rate for some clients than others.

- Specific processes, for example regular existence checks, or checking members' dates of birth, e.g. against birth certificates, at the point benefits are taken.

Your administrator should regularly report to you on the outcome of their quality controls. If any key data item is identified as absent or likely to be incorrect, it should be verified with the relevant member or employer.

This factsheet has been prepared by LGA to give some informal guidance on completion of the annual TPR scheme return for the Firefighters' Pension Scheme. It is not intended as advice or a definitive 'how to' guide.

The following sources are acknowledged in the development of this factsheet: TPR, GAD, Aquila Heywood, LGPC.

Please address any queries on the content of this factsheet to bluelight.pensions@local.gov.uk

Private & Confidential

Corporate Resources,
Hampshire County Council
The Castle, Winchester, Hampshire
SO23 8UB

Telephone 01962 841841
www.hants.gov.uk

<i>Enquiries to</i>	Claire Neale	<i>My reference</i>	FIRE/INJPEN-DWP/RVW
<i>Direct Line</i>	01962 845481	<i>Your reference</i>	
<i>Date</i>		<i>E-mail</i>	Fire.pensions@hants.gov.uk

Dear

**The Firefighter's Compensation Scheme (England) Order 2006
Your injury pension**

I am writing to you in respect of the annual injury pension that is paid to you by Hampshire Fire Pensions (HFP).

The Firefighters' Compensation Scheme Order provides for injury benefits to be paid to a firefighter, where it has been deemed that they will retire on the grounds of ill health and their disability can be attributed to a qualifying injury.

A qualifying injury is defined as an injury that has been received by the individual in the exercise of their duties. The injury award comprises of 2 parts: an injury gratuity; and an annual injury pension.

The annual injury pension that is paid to you is paid as a tax free payment but is offset by the amount of any additional benefits that you are receiving in relation to the injury from the Department for Work and Pensions (DWP).

The benefits that HFP need to be kept informed about include Industrial Injuries Disablement Benefit, Incapacity Benefit, Employment Support Allowance, Reduced Earnings Allowance, Retirement Allowance and Severe Disablement Allowance.

To ensure that HFP are paying you the correct amount of injury pension we would like to carry out a review of any relevant benefits that you are receiving from DWP. Relevant benefits are only those that you are receiving as a result of the injury.

Chief Finance Officer Hampshire Fire and Rescue Authority
Rob Carr

I would therefore be grateful if you would complete the enclosed form with details of any relevant additional benefits that you are receiving. I would also be grateful if you would complete the form of consent for disclosure on the reverse to allow us to contact the DWP directly. Please include a copy of your most recent award letter from DWP in respect of the relevant benefits. If you need to provide any additional information, then please provide these on a separate sheet.

Documents and completed forms should be returned within two months of the date of this letter and preferably by email but can also be sent by post, details are below.

By email:

Attach a scanned copy or a clear photo of your completed form and relevant documents to an email and send to fire.pensions@hants.gov.uk.

By post:

For the attention of Claire Neale, Room 244 EII South, Finance Department, Corporate Resources, Hampshire County Council, The Castle, Winchester, Hampshire, SO23 8UJ.

Yours sincerely

A handwritten signature in black ink, appearing to read 'C Neale', written in a cursive style.

Claire Neale
Employer Pension Manager
Corporate Resources

Injury Pension


DWP benefits



Your information	
Full Name	
Date of birth	
National Insurance number	

Benefit	Do you receive this benefit?	Start date	End date	Amount per week £
Industrial Injuries Disablement Benefit				
Reduced Earnings				
Retirement Allowance				
Incapacity Benefit				
Employment and Support Allowance				
Severe Disablement Allowance				

Declaration and signature	
I have enclosed with this form any relevant documentation from the DWP with regard to the benefits that I may or may not be entitled to. I will keep you informed of any changes in the scale or amounts, other than the usual annual increases, of benefits paid to me.	
Your signature	
Today's date	

 Hampshire Fire Authority is a Data Controller under the General Data Protection Regulations. This means we store, hold and manage your personal data in line with statutory requirements to enable us to manage your pension rights. To enable us to carry out our statutory duty, we are required to share your information with certain bodies, but will only do so in limited circumstances. For more information about how we hold your data, who we share it with and what rights you have to request information from the FRA please visit <https://www.hantsfire.gov.uk/how-were-performing/privacy-and-cookie-policy/hampshire-fire-pensions-privacy-notice/>

Form of consent for disclosure




Authority to approach the Department of Work and Pensions

Your information	
Name	
Date of birth	
National Insurance number	
Address	
Postcode	
Email address	
Telephone number	

Department of Work and Pensions office details dealing with your claim	
Address	
Postcode	
Email address	
Telephone number	

Declaration and signature	
I hereby give my authority to the DWP to disclose to Hampshire Pension Services, administrators of the Fire Pension Scheme on behalf of Hampshire Fire and Rescue Authority (HFRA), the details of any awards made to me, both now and in the future, in respect of the injury which resulted in my medical retirement from HFRA.	
Your signature	
Today's date	

 Hampshire Fire Authority is a Data Controller under the General Data Protection Regulations. This means we store, hold and manage your personal data in line with statutory requirements to enable us to manage your pension rights. To enable us to carry out our statutory duty, we are required to share your information with certain bodies, but will only do so in limited circumstances. For more information about how we hold your data, who we share it with and what rights you have to request information from the FRA please visit <https://www.hantsfire.gov.uk/how-were-performing/privacy-and-cookie-policy/hampshire-fire-pensions-privacy-notice/>

Fire Employer Pension web pages survey

1. Have you heard of the employer pension web pages?
 - a. Yes
 - b. No

2. Have you seen that there is a Pensions button on the Fire Portal home page?
 - a. Yes
 - b. No

3. Have you visited the employer pension web pages?
 - a. Yes
 - b. No

4. If you haven't visited the employer pension web pages please give reasons why (Please tick all that apply)
 - a. I don't pay into the pension
 - b. I know all I need to know about pensions
 - c. I'm too young to think about my pension at the moment
 - d. I don't have any issues or concerns with my pension
 - e. I found the information I needed elsewhere
 - f. I'm not interested in my pension
 - g. I just find it all too confusing
 - h. Other – please specify.....

5. If you have visited the employer pension web pages were you
 - a. Browsing to see what was there – go to Q6
 - b. Looking for something specific – go to Q7

6. If you were browsing
 - a. What was your overall opinion of the information available
 - i. Excellent
 - ii. Good
 - iii. Average
 - iv. Poor
 - v. Very poor

 - b. Did you stop and look at any particular information
 - i. No
 - ii. Yes – please specify

7. If you were looking for something specific
 - a. What was your overall opinion of the information available
 - i. Excellent
 - ii. Good
 - iii. Average
 - iv. Poor
 - v. Very poor

8. If you were looking for something specific
 - a. What were you looking for.....
 - b. Did you find what you were looking for
 - i. Yes
 - ii. No

9. Would you use the employer pension web pages again?
 - a. Yes
 - b. No – please specify why

10. What could be done to improve the employer pension web pages?
 - a. Please specify

11. What additional information would you like to see added to the employer pension web pages?
 - a. Please specify

About you:-

12. What type of employment do you have?
 - a. Operational – grey book
 - b. Non-operational – green book

13. What age range are you?
 - a. 0 – 30
 - b. 31 – 40
 - c. 41 – 50
 - d. 50 – 60
 - e. 61 - 75

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