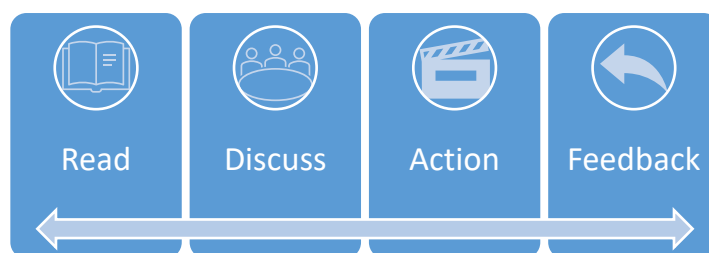


FPS Bulletin 93 – May 2025

Welcome to issue 93 of the Firefighters' Pensions Schemes bulletin.

We would encourage you to read this bulletin, taking note of and carrying out any relevant actions. This may entail escalating items, alerting colleagues where necessary, and circulating and discussing this bulletin in other forums including but not limited to others within your FRAs i.e. HR or Finance colleagues, Local Pension Boards and third-party administrators/payroll providers.



If you are looking for information on a certain topic, issue and content indexes are held on the [main bulletin page](#) of the website and are updated following each new issue.

If you have any comments on this bulletin, suggested items for future issues, or a job you would like to advertise, please email bluelightpensions@local.gov.uk.

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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 email bluelightpensions@local.gov.uk.

Table 1: Calendar of events

Event	Date
FPS Coffee Morning	17 June 2025
FPS Technical Working Group	22 May 2025 20 August 2025 24 November 2025
SAB	18 June 2025 11 September 2025 11 December 2025
FPS Communications Working Group	8 April 2025 7 July 2025 29 September 2025
Local Pension Board training	16 June 2025 (MS Teams) <i>(fully booked)</i> 17 September 2025 (in person) 22 January 2026 (MS Teams) Refresher Training: 1 August 2025 (MS Teams)
LPB Chair Forum	29 April 2025 25 June 2025 26 August 2025 30 October 2025
Administrator Forum	9 June 2025 14 July 2025 11 August 2025 8 September 2025 13 October 2025 10 November 2025 8 December 2025
LGA FRA drop-in session	23 June 2025 23 July 2025 22 August 2025 23 September 2025 23 October 2025 (November date to be added) 23 December 2025
Internal Dispute Resolution Procedure (IDRP) Training	24 July 2025

III Health Retirement Training	28 July 2025
Induction Training	12 August 2025 24 October 2025
AGM	17 and 18 September 2025

Actions arising

Scheme Managers

[Remediable Service Statements \(RSS\) data request](#): should liaise with their administrator to allow for them to submit this information to bluelightpensions@local.gov.uk, which they should already have readily available

[Refer to GAD manual cases](#): should refer any 'Refer to GAD' cases to them through their email Firematthewscalculator@gad.gov.uk.

[Matthews GAD calculator – Version 3](#): FRAs who are interested should contact GAD at Firematthewscalculator@gad.gov.uk

[Valuation](#): should ensure they engage with GAD if they receive follow up queries.

Administrators

[Prospective divorce example calculations](#) are encouraged to familiarise themselves with the examples.

[Unauthorised Payment Charge \(UPC\) for lump sum calculations – offsetting guidance](#): are encouraged to familiarise themselves with the Gad methodology note and accompanying examples.

Local Pension Boards

[Local Pension Board training](#): Are encouraged to book on the relevant training

Age Discrimination Remedy updates

GAD guidance

Prospective divorce example calculations

On 23 May 2025, we [emailed](#) administrators and software suppliers to make them aware of some example calculations to accompany GADs Sargeant/McCloud Prospective divorce guidance note issued on 21 March 2025.

These examples have been added to the [Divorce \(pension debits and credits\)](#) section of the [FPS regulations and guidance](#) website.

GAD will also follow up with examples for:

- Pensioners who have not made their McCloud choice
- Retrospective divorce cases

ACTION: administrators are encouraged to familiarise themselves with the examples.

Unauthorised Payment Charge (UPC) for lump sum calculations – offsetting guidance

On 23 May 2025, we [emailed](#) administrators and software suppliers to make aware of updates to the GAD calculations spreadsheet to reflect HMRCs comments around the treatment of the netting off provision in the case of an overpaid lump sum being repaid.

GAD have also published their finalised methodology note.

These examples and note have now been added to the [Age Discrimination Remedy - Useful Information](#) section of the [FPS regulations and guidance](#) website

ACTION: administrators are encouraged to familiarise themselves with the methodology note and accompanying examples.

Interest Process

We would like to remind all scheme managers and pension administrators that they should be checking and calculating interest at the point when the member is being issued with their first RSS.

Where either the bulk collection of data or individual calculations have already been calculated, and uploaded to systems, it is imperative that before any RSS is issued that the dates used in the calculation are checked. Where necessary, interest will need to be recalculated to the date that the RSS is being issued.

This process is NOT uneconomical to do and therefore it is not within a scheme manager's discretion to waive this interest. Waiving can apply ONLY e.g. when an RSS has been issued such as an ABS-RSS to a FPS 1992 member and they wish to pay those contributions, but it can be considered uneconomical to recalculate additional interest between the date of issue of the RSS and the actual date of payment, where this occurs within the 3-month window for payment.

Where members were provided with an RSS and had 3 months to pay during which no further interest was applied, in cases where payment was not made, additional interest will have to be recalculated this year from the date of issue of last year's RSS until 31 August 2025.

We have previously advised that those with the Civica software would not need to make those amendments manually as the system will be able to recalculate this.

For those with Heywood software this is not the same and, in all cases, this will need a manual intervention and recalculation. Scheme Manager and Pensions Administrators should ensure that they are in dialogue with each other to confirm the process for these cases.

We are aware that in some cases, members are asking for interest to be frozen where they have not received a statement within the deadline and have breached. We would remind FRAs of the principles in the scheme manager guidance for waiving liabilities, these are:

1. The power to waive liabilities [[Regulation 63](#)] has to be used in compliance with the requirements of the directions.
2. The powers to waive under [Direction 4](#) are limited, they have to apply to individuals (rather than a blanket power) and rely on an 'uneconomic' argument.
3. Charging interest is not discriminatory. To not charge interest would put members in a favourable position compared to protected members.
4. HMT have been clear that applying interest is to ensure the time value of money is appropriately taken into account for fairness.

In exceptional cases, FRAs may consider that the compensation mechanism could be used if someone could prove they have a financial loss due to not being given an opportunity to pay the contributions at 31 March 2025, however they would need to show that they had the money available to them to pay at March 2025 and did not benefit from interest continuing to accrue on that money at a greater rate than interest accrued on what they owed.

Immediate Choice Remediable Service Statements (IC-RSS), election periods and Remediable Pension Saving Statements (R-PSS)

Some members are still in the process of receiving their IC-RSS and where they previously exceeded the annual allowance or because of rollback they now exceed the annual allowance, they will also be receiving a notional R-PSS.

The member has 12 months [[section 7](#)] in which to make a decision, and it is anticipated that the member will use this time to use the HMRC digital service, without a submission to HMRC, to help them determine the impact of either choosing legacy or reformed benefits.

Once the member has communicated their choice of remedy benefits to their pension administrator, the administrator then has a further 6 months [[6ZE](#)]. in which to provide the member with their final R-PSS.

The member is then expected to use the HMRC digital service again, this time with a submission. Any election for scheme pays for IC members must be made to the scheme by 6 July 2027.

Administrators will need to ensure that they are keeping accurate records of when

IC-RSS are issued, dates of elections received, dates of R-PSS issued, and any subsequent scheme pays elections.

It is also important to keep details of those where IC-RSS' have not yet been issued to ensure that information can be provided and elections made within the statutory timeframes.

Good processes should be in place so that if cases and or elections are significantly delayed this information will be to hand and cases can be prioritised accordingly.

Remediable Service Statements (RSS) data request

As we have now come to the end of the 18-month implementation period, we will not be requesting the breakdown of RSS data as previously requested.

Instead, we will be requesting both what have been produced each month and then how many are still outstanding. This allows us to be able to determine nationally how many RSS statements are outstanding.

This information will be reported to the Scheme Advisory Board (SAB), as is already the case, but we will not use this information to report, or whistle blow any FRA or administrator.

For those who have already provided data for April, if you are able to do so, please resubmit this using the new template, however we are happy for you to just provide the additional information that we are requesting with regards to how many RSS are outstanding.

The timeline for submission of each month's data has not changed, so we would be expecting to receive May's data by 9 July 2025, and so on or each month.

Please report data using the new [Issued and outstanding RSS data request template](#).

ACTION: scheme managers should liaise with their administrator to allow for them to submit this information to bluelightpensions@local.gov.uk, which they should already have readily available.

Matthews exercise updates

Matthews 2 calculator bulk interface training session

GAD has re-shared the recording of the Matthews 2 calculator bulk interface training session last July. FRAs can find this in the Egress folder where monthly interest updates are share. (There is a separate recordings subfolder.)

Refer to GAD manual cases

GAD are making progress with "refer to GAD" manual cases received to date. GAD have begun returning higher-rate contribution tax relief cases. However, GAD still need a wider variety and volume of cases to develop their processes for other "refer

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to GAD” manual case types. Please can FRAs with cases to refer to GAD get in touch at Firematthewscalculator@gad.gov.uk.

ACTION: Please can FRAs refer any ‘Refer to GAD’ cases to them through their email Firematthewscalculator@gad.gov.uk.

Matthews GAD calculator – Version 3

GAD are now looking for FRAs who would be willing to participate in pre-release trials of the version 3 Matthews calculator. Version 3 is being developed to support relevant parts of the Matthews remedy exercise changes which Home Office are currently consulting on. GAD are hoping to run these pre-release trials from late June subject to progress with the consultation.

ACTION: FRAs who are interested should contact GAD at Firematthewscalculator@gad.gov.uk.

FPS

Valuation

GAD are grateful to the FRAs who have responded to their request for individual Matthews elections data. This data will ensure that the Employer Contribution Rate result of the valuation is as robust as possible. GAD are continuing to follow up with FRAs who are either yet to provide individual election data or yet to reply to the exercise progress survey to indicate that they have no data to share.

ACTION: Please can FRAs ensure they engage with GAD if they receive follow up queries.

Internal Dispute Resolution Procedure

Further to [FPS Bulletin 91 – March 2025](#), where we published guidance for decision makers. We are pleased to confirm that we have now published:

- [Updated IDRP factsheet](#)
- [Guidance for members](#)

These are published in the [guides and sample documents](#) section of the [FPS regulations and guidance](#) website.

The guidance for members is also published on the [FPS members](#) website.

Update your contact details

Readers will be aware that we carried out an exercise to update your contact details in [FPS Bulletin 76 – December 2023](#).

Going forward if you need to update your contact details, please complete the [contact details form](#) and return to bluelightpensions@local.gov.uk.

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General technical query log

The [current log of queries and responses](#) can be accessed by practitioners in the member-restricted area of the FPS Regulations and Guidance website. The queries have been anonymised and divided into topics. The log is updated monthly in line with the bulletin release dates.

We have not received any technical queries in May.

Matthews and Age discrimination remedy Query logs

We have three query logs:

- Age Discrimination remedy technical query log
- Matthews technical query log
- Matthews GAD calculator query log

These logs record the technical queries we have been receiving under the age discrimination remedy, the Matthews exercise and the calculator queries that GAD have been receiving for in respect of the Matthews exercise.

The technical query logs can be accessed by practitioners in the restricted area of the FPS regulations and guidance website under the sections '[Age Discrimination remedy technical queries](#)' and '[Special members of the FPS 2006 technical queries](#)'.

The Matthews GAD calculator query log can be accessed through the tab 'Calculator query log' in the Special members of [FPS 2006 - GAD calculator](#) section of the FPS Regulations and Guidance website.

The queries have been anonymised. The log is updated monthly in line with the bulletin release dates.

If you do not have access to the member restricted area of the FPS regulations and guidance website, you can request access by contacting the bluelightpensions@local.gov.uk inbox.

As a reminder if you have a query relating to either the [Age Discrimination remedy](#) or [Matthews](#) GAD calculators you can email GAD using their dedicated inboxes

FirePoliceMcCloudTaxInterest@gad.gov.uk

Firematthewscalculator@gad.gov.uk

Training and Development

2025 Training and Development

In [FPS Bulletin 88 – December 2024](#) we informed readers that we were launching a training programme for 2025. We are pleased to confirm that we have added a new

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[Training and Development](#) section to [FPS regulations and guidance](#) website, which provides information on what training and qualifications we are offering.

The training sessions that we have available, and the links to book are as follows:

Induction

[Virtual – 12 August 2025](#)

[Virtual – 24 October 2025](#)

Internal Dispute Resolution Procedure (IDRP)

Virtual - 24 July 2025 – Booking link will be added next week

III Health retirement

[Virtual - 28 July 2025](#)

If there are any specific areas of training that you would like to see, please let us know via bluelightpensions@local.gov.uk or be part of our training working group.

ACTION:

Scheme managers are encouraged to allow their employees to attend the relevant training on offer, where it will help with their role and ongoing development.

Local Pension Board (LPB) Training Sessions

All details of the LPB training sessions are included on the [‘Training and Development’](#) section of the [FPS Board](#) website. The section sets out the dates that are available and how you book for these, as this will now be completed via a booking system, which is a change to the process.

*Please note that you will need to put NA in the box where it asks for the purchase order.

The full training is aimed at newer LPB members, where they need a more detailed session on the different areas of FPS and their role. For this session we invite other stakeholders to cover certain sessions, including TPR, PDP and the Chair of the SAB.

The refresher training session is aimed at LPB members who have already received LPB training, as they have been a LPB member for a period already and just require a bit of a refresher in their knowledge.

This training is provided by the LGA Team and will provide a reminder of the purpose of an LPB, the key role and responsibilities of all stakeholders and the current hot topics.

If you have booked onto the full training and think that the refresher training would be

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more suitable, please contact us and we can transfer your booking.

ACTION:

Readers are asked to make their LPB members aware of the training sessions and encourage them to book onto a session.

Events

FPS coffee mornings

Our MS Teams coffee mornings are continuing in June 2025. The informal sessions lasting up to an hour allow practitioners to catch up with colleagues and hear a brief update on FPS issues from the LGA Bluelight team.

We are pleased to include the presentations from recent sessions below:

14 May 2025 – [General update](#)

If you do not already receive the meeting invitations and would like to join us, please email bluelightpensions@local.gov.uk. Please note that attendance at the coffee mornings is generally restricted to FPS practitioners and managers.

FPS England SAB updates

SAB website

You can use the links below to find out about the latest updates on the work of the SAB and its committees on the SAB website:

- [SAB membership](#)
- [SAB meeting and agenda papers](#)
- [Committee meetings and agenda papers](#)

Other News and Updates

Firefighters Pensions Team

Following a successful recruitment campaign, we are delighted to announce that Jill Swift has been appointed to the Bluelight Team in the role of Firefighters' Pensions Adviser and will join the LGA on 9 June 2025.

Jill has a wealth of knowledge and understanding of the firefighters' pension scheme and has been involved in the Sargeant and Matthews exercises in her current role.

Jill's role at the LGA is to provide support to FRAs and FPS practitioners and the Senior Firefighters' Pensions Adviser.

LGPS 'Access and fairness' consultation launched

On 15 May 2025, the Ministry of Housing, Communities and Local Government (MHCLG) launched a [consultation](#) on changes to the Local Government Pension Scheme (LGPS) in England and Wales. The proposed changes are intended to improve fairness in and access to the LGPS. The proposals include:

- harmonising the value of survivor pensions
- removing the requirement to pay unpaid death grants to the personal representatives at the end of the two-year period
- addressing the Gender Pension Gap in the LGPS
- collecting data on how many members opt out of the Scheme and why
- changes to the forfeiture rules, including:
 - removing the requirement for the member to have left an employment because they have committed an offence in connection with that employment
 - removing the three-month time limit for the employer to apply for a forfeiture certificate
- several technical changes to how the McCloud remedy operates
- several other miscellaneous changes, including changes to five-year refunds, pre 2014 AVCs and small pot payments.

The consultation also includes questions on the potential administrator burden and the Government's responsibility under Public Sector Equality Duty.

MHCLG has published a draft statutory instrument, the Local Government Pension Scheme (Miscellaneous Amendments) Regulations 2025, alongside this consultation.

The consultation closes on 7 August 2025.

Pensions Dashboards Programme



Dashboard Programme – Publications

PDP publish regular [publications](#) about the Pensions Dashboards and the Programme which you can find on their [website](#).

PDP half yearly programme update May 2025

On 15 May 2025, the Pensions Dashboards Programme (PDP) published its latest progress update report. This half yearly report sets out PDP's ongoing work across a range of programme areas and includes updates on the standards and the latest information about the MoneyHelper pensions dashboard.

The progress update report can be found [on the PDP website](#).

PDP Publishes data protection impact assessment

On 9 May 2025, the PDP published its data protection impact assessment (DPIA) on its central digital architecture and related services. The DPIA focuses on building and running the central digital architecture and related services that make pensions dashboards possible. A separate DPIA will be published by MaPS to cover its public service MoneyHelper pensions dashboard.

You can view the [DPIA on the PDP website](#).

ACTION: scheme managers and administrators should update their data protection impact assessment on connecting to the dashboard ecosystem, as required.

PDP April 2025 update

On 30 April 2025, the PDP published their April 2025 update containing a wealth of information. To read more follow the links below:

- [first pension provider connected to the ecosystem](#)
- [personal pension providers readiness report](#) and [overview](#)
- [The Pensions Regulator's films](#) highlighting the potential impact of dashboards
- [blog on connecting via a third party](#)
- [guidance for requesting additional endpoints for direct connection](#)
- [standards for pension providers and schemes approved](#) by Secretary of State

for Work and Pensions on 7 May 2025.

HMRC

Newsletter 170

HMRC published [Newsletter 170](#) on 29 May 2025. This includes articles on:

- the use of the “Managing Pension Schemes” service to create, compile and submit your 2024 to 2025 pension scheme return
- migrating your pension scheme to the “Managing Pension Schemes” service
- updated guidance on correcting payroll errors if you have incorrectly reported lump sum payments
- the integration of the lifetime allowance protection look-up service into the “Managing Pension Schemes” service
- changes and reminders regarding relief at source. These article

Service Standards

HMRC have updated their service standards document which is in respect of the HMRC digital service.

The service standards document has been added to the [Age Discrimination Remedy - HMRC Member Tax Calculator](#) section of the [FPS regulations and guidance](#) website.

The Pensions Ombudsman

TPO determination CAS-92761-H7Q6

Recently, the Pensions Ombudsman (TPO) did not uphold a complaint concerning a Council’s decision to award a lump sum death benefit to a nominated beneficiary instead of the late member’s spouse. You can read the [Ombudsman’s determination](#) on the TPO website.

The Ombudsman:

- recognised that Regulation 46 gave the administering authority absolute discretion to decide how the member’s lump sum death benefit should be distributed.
- agreed with the Council’s decision not to further investigate any allegations made by the member’s spouse as it was a matter for the police.

Useful links

- [The Firefighters' Pensions \(England\) Scheme Advisory Board](#)
- [FPS Regulations and Guidance](#)
- [FPS Member](#)
- [Khub Firefighters Pensions Discussion Forum](#)
- [FPS1992 guidance and commentary](#)
- [The Pensions Regulator Public Service Schemes](#)
- [The Pensions Ombudsman](#)
- [HMRC Pensions Tax Manual](#)
- [LGA pensions website](#)
- [LGPS Regulations and Guidance](#)
- [LGPC Bulletins](#)
- [LGPS member site](#)
- [Scottish Public Pensions Agency - Firefighters](#)
- [Welsh Government Fire circulars](#)
- Pensions Dashboards
 - [TPR guidance and checklist](#)
 - [DWP guidance on connection](#)
 - [PASA connection readiness guidance](#)

Legislation

Statutory Instruments

[SSI 2025/149] [The Firefighters' Pension Scheme \(Amendment\) \(Scotland\) Regulations 2025](#)

Contact details

Raising a query

If you have a technical query, please complete the 'query form', that is available on the [member area](#) of the FPS regulations and guidance website and email bluelightpensions@local.gov.uk and one of the team's Firefighters' pension advisers will get back to you. To avoid delays in receiving a response, please avoid emailing advisers directly.

Tara Atkins (Firefighters' Pensions Adviser)

Telephone: 020 7664 3031 (Teams Direct Dial)

07825 731 924

Email: Tara.atkins@local.gov.uk

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