

West Midlands Fire and Rescue Authority

Pension Board

**You are summoned to attend the meeting of Pension Board to be held on
Tuesday, 04 June 2019 at 14:00**

at Fire Service HQ, 99 Vauxhall Road, Nechells, Birmingham B7 4HW

for the purpose of transacting the following business:

Agenda – Public Session

- | | | |
|----|--|----------------|
| 1 | To receive apologies for absence (if any) | |
| 2 | Declarations of interests | |
| 3 | Minutes of the Pension Board held on 4 March 2019 | 3 - 12 |
| 4 | Pension Section Supporting Information June 2019 | 13 - 16 |
| 5 | Briefing note on High Court determination of Pensionable Pay | 17 - 18 |
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| 11 | Training | |
| 12 | Pension Board Activity Log 2016-19 | 59 - 62 |

14 Update on Topical, Legal and Regulatory Issues (Verbal Report).

15 Date of next meeting

Distribution:

Neil Chamberlain - Independent Chair, Alan Tranter - Employee Representative, Wendy Browning-Sampson - Employer Representative, Adam Harper - Employee Representative, Emmett Robertson – Employee Representative and Kal Shoker - Employer Representative Vacancy – Employer Representative

Clerk Name: Karen Gowreesunker

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This agenda and supporting documents are also available electronically on the West Midlands Fire Service website at www.wmfs.net

MINUTES OF THE PENSIONS BOARD

**4 March 2019 at 1400 hours at Fire Service Headquarters,
Vauxhall Road, Birmingham**

Present: Neil Chamberlain (Chair)
Kal Shoker – Employer Representative
Wendy Browning -Sampson – Employer Representative
Employer Representative (Vacancy)
Emmett Robertson – Employee Representative
Alan Tranter – Employee Representative
Paul Gwynn – Pension Adviser

1/19 Apologies

Apologies were received from Adam Harper.

2/19 Declarations of Interest

None received.

3/19 Minutes of Pensions Board held on 12 December 2018

The years stated on page 8 needed to change from 2018 to 2019 in two places in the minutes. Clair Hay name should be to be replaced with Clare Allcock.

The minutes were received as a correct record.

4/19 Pensions Board Supporting Information

The Pension Board received the Adviser's Pension Section Supporting Information Report and invited questions from Members of the Board.

Paul Gwynn stated that the time taken for Members to receive a Benefit estimate had increased by one week to 6 weeks and agreed to undertake further analysis of Opt Outs

and agreed to provide standard information for every meeting.

The number of requests involving divorce had increased and there had been changes to the SCAPE rates.

It was confirmed that the Scheme Advisory Board were now looking at Opt Outs and it was confirmed that on a twelve month basis the number of opt outs had increased by 3. The number as a percentage was not available.

The Board discussed the various factors for Opts Outs including new recruits, the average age of members Opting Outs being 33 and the average length of service being 2 years and 196 days, there was a similar situation in Police.

It was confirmed that the Authority had 1278 active firefighters and the Authority were keeping the scales balanced and were not looking to increase or decrease the number of firefighters.

New starters would receive information on the National Scheme.

5/19 **Risk Register as at February 2019**

The Pension Board received the Risk Register. It was noted that all organisations are required to have a Risk Register and the Pension Board Risk Register covered failures in IT, BACs, payment to ineligible pensioners and cases of fraud and measures were in place to mitigate the risks.

The Audit and Risk Committee also held the Risk Register for the Authority and the same scoring mechanism is applied to the Pension Board Risk Register.

The Chair enquired about the mitigation of risks, but the Adviser confirmed that the Monitoring Effective Measure column was the control mechanism.

It was recommended that the Board obtain examples of the Kent and Hampshire Pension Boards Risk Registers to provide a comparison.

The Board discussed the risks of cyber security, issues with banking companies and growing external risks.

Paul Gwynn confirmed that the Authority relied on internal controls to mitigate risks.

Wendy Browning-Sampson agreed to obtain copies of Regional Risk Registers.

Paul Gwynn confirmed that the Payroll and Pensions Section would still be able to pay staff and pensioners as long as one member of the team was in the office.

It was stated pensions are fixed amounts unless there is an annual increase, someone reaches the age of 55, on state pension age or there are tax code changes, but it is not time consuming to update details.

There have been more requests coming into the Payroll and Pensions Section, but Paul Gwynn had restructured the Section and was confident that the correct resources were available to meet the changes of the last 18 months. There were currently three dedicated fire pension practitioners.

It was confirmed that Internal Audit section cover any fraud issues.

Paul Gwynn stated that there had been three occasions where a pension had continued to be paid out after the pensioner had died. In two of these cases the money had been recovered but in the third case it had been written off.

The Board Members agreed to compare their Risk Register with other Registers.

Alan Tranter enquired about the Disaster Recovery Plan and it was noted the Pension Board should also be looking at this. It fits under the Corporate Risk Register and it reported to the Audit and Risk Committee on a six-monthly basis.

It was agreed that Wendy Browning-Sampson and Paul Gwynn would undertake work on the Risk Register for the June and September 2019 meetings of the Pension Board.

The Board agreed to look at how the WMFRA Audit and Risk Committee engage with the Pension Board.

It was agreed to add the possible transfer of Governance to the Combined Authority to the Risk Register.

6/19 **Firefighter's Pensions Scheme Bulletin 15**

The Pension Board received FPS Bulletin 15. It was confirmed that the Benchmarking exercise had been responded to.

Paul Gwynn had contacted active members, pensioners and put the information onto the Retired and Serving Members Facebook site and had contacted the National Association of Retired Firefighters local branch on the Amendments to the Firefighter Pension Schemes (England) Consultation and Revised Fire (England) factors.

Paul Gwynn had responded to request for information on opt outs and generally around difficulties surrounding recruitment and retention of talented and experienced pension personnel.

7/19 **Firefighters' Pensions Scheme Bulletin 16**

The Pension Board received FPS Bulletin 16. The Bulletin included information on Transitional protections and the outcome of the judgment.

Paul Gwynn had responded to the Pensions dashboards consultation.

The Board recommended that the new Scheme Manager Training should be brought to the attention of the Chair of the Audit and Risk Committee to consider if the Committee wished to undertake the training.

The Board discussed training that is provided to the Pension Board on a local level by the Pension Regulator and the Local Government Association.

Wendy Browning-Sampson stated that she would discuss with Regional colleagues about the possibility of joint training sessions and it was agreed that this would be discussed further at the June 2019 meeting of the Pension Board. Training was a standard item on the Pension Board Agenda.

8/19 **Pension Board Activity Log 2016-19**

The Activity Log was noted.

9/19 **Pension Board Work Programme 2018 -19**

Members of the Pension Board agreed to consider the Pension Conference being held on 25th September 2019. The Adviser recommended attendance at the Conference.

10/19 **Pension Board Annual Report 2019**

A draft pension Board Annual Report would be circulated at the next Pension Board for approval prior to presentation to the Audit and Risk Committee.

11/19 **Update on Topical, Legal and Regulatory Issues**

Paul Gwynn updated the Board on Topical, Legal and Regulatory Issues.

Following a successful challenge to transitional regulations, there would be a knock-on effect on the preparation for annual benefit statements.

The Bulletin gave details of the Court of Appeal transitional protections judgement. The case had been referred back for remedy and the government intended to appeal. The timeframe for the appeal was expected to be 12 months.

The judgment will affect all public sector schemes and the total cost to the Treasury could be as high as £4bn. It is

likely that this will be addressed by the implementation of new schemes in 2022.

The Board noted the Bulletin.

A notice had been published and the Pensions Scheme went out quickly to 1992 Scheme members and the pensions team were waiting to hear the outcome of the appeal.

Annual Benefit Statements

The potential changes as a result of the Transitional Regulations court ruling are that the future benefit estimates in this years' statements will almost certainly not reflect the actual position at retirement. The statements will be annotated to make this position clear and the guidance notes issued with them will also be updated.

It was confirmed that the Annual Benefit Statements will be issued in July 2019 and within the statutory timeframes.

Paul Gwynn agreed to issue a communication document explaining the difference between a civil partnership and retrospective civil partners following the equalization of benefits for civil partners in an upcoming Statutory Instrument.

The GMP Reconciliations had been completed within the timeframes.

12/19 **Date of Next Meeting**

The Pensions Board agreed to meet on the 4 June 2019 at 1400 hours.

13/19 **Training Session**

The Chair welcomed Malcolm Eastwood, Chair of the Scheme Advisory Board.

Mr Eastwood thanked the Board for inviting him and stated there were 45 Fire Authorities with Pension Boards in England.

Clair Alcock and Claire Hey from the Local Government Association provided technical assistance to the Pension Boards.

The Scheme Advisory Board came under the Secretary of State Mr Hurd MP and Mr Eastwood worked with Jane Baldock, Phil Perry and Anthony Mooney from the Home Office.

The role of the Chair of the Strategic Advisory Board would be advertised in 2020 and would be a paid role.

The Board consisted 14 members, 7 Scheme Employer Representatives and 7 Scheme Member Representatives from the Unions: 4 from Fire Brigades Union, 1 from Fire and Rescue Association, 1 Fire Leaders Association and 1 from the Fire Officers Association.

The membership and remit of three SAB committees cover:

Administration and benchmarking;
Cost-effectiveness;
Local Pension Board effectiveness

Following the legal judgement The Scheme Advisory Board had been looking at the number of Opt Outs and were considering employing an independent actuary in a similar manner to the FBU.

It was felt that having separate actuarial and legal advice could help.

It was noted that Pension Dashboards would now be mandatory and the Scheme would be obliged to take part. Consultations would be taking place and the Board would be kept informed.

Tax Awareness Seminars had been run by Barnett Waddingham in 2018 and further seminars were being arranged later in the year.

The SAB would be continuing their collaboration with the Pensions Tax Working group led by Andrew Hopkinson the Secretary of the Fire Leaders Association which includes representatives from across the Public Sector Pensions domain.

The impact of pensions tax was currently seen to be adversely affecting recruitment, retention and motivation and the SAB would be explore ways in which the scheme might be better managed to give choice and flexibility on managing tax liabilities.

The SAB would be drafting a meaningful challenge to change the annual allowance as it was felt that this was meant for the banking sector and not public sector employees.

Mr Eastwood recommended that members of the Board looked at the training scheme and The Pension Regulator's website for valuable, dynamic advice, information and training opportunities.

The following events in 2019 were recommended for the Pension Board Members diaries:

15 May - Firefighters and Police Local Pension Board Governance Conference
18 June – Annual Pension Board wash up training
19 June - Joint Ill Health Conference
18 July - Pensionable Pay Workshop
24/25 September - AGM and Conference
12 November – Pensions Tax Seminar

The Pension Board were recommended to keep an eye on possible forthcoming changes to the IDPR – 2 stage.

Kal Shoker enquired about the increase in employer's contributions and the financial impact on Authorities budgets. Currently, the government were providing a grant of £5m in 2019/20 only.

Mr Malcolm Eastwood, Chair, SAB thanked The Pension Board for inviting him and the Board thanked Mr Eastwood for his attendance.

PENSIONS BOARD

4 MARCH 2019

ACTIONS

Action Number	Action
1	Adviser to provide detailed information on Opt Outs at every meeting of the Pension Board
2	Clerk to obtain examples of Risk Registers from Hampshire and Kent
3	Wendy Browning Sampson to obtain Risk Registers from Regional Pension Boards
4	Paul Gwynn and Wendy Browning Sampson to compare and work on the Risk Registers and provide further information to the June and September Pension Boards
5	Risk Register to be updated regarding the possible transfer of governance to the Combined Authority
6	Wendy Browning Sampson to discuss Regional Training opportunities with colleagues from regional Brigades
7	The Pension Board to look at how it engages with the Audit and Risk Committee
8	Members to inform Julie Connor if they wish to attend any training courses
9	It was agreed that the new Scheme Manager Training should be brought to the attention of the Chair of the Audit and Risk Committee
10	Pension Board Annual Report to be considered at June meeting prior to being submitted to the July Audit and Risk Committee

WEST MIDLANDS FIRE AND RESCUE AUTHORITY

PENSION BOARD

4 JUNE 2019

PENSION SECTION SUPPORTING INFORMATION

1. WEST MIDLANDS FIRE SERVICE FIREFIGHTERS' PENSION SCHEMES MEMBERSHIP AS AT 30 APRIL 2019

Active Firefighters	1,398	(-7)
1992 Scheme members	193	(-56)
2006 Scheme members	8	(-1)
2015 scheme members	1,043	(+39)
Non-members	154	(+11)
Pensioners	2,177	(+24)
Dependants	401	(+6)

The figures in brackets indicate movement since 31st October 2018.

2. ANNUAL ACTIVITY LEVELS

- 2.1 During the last twelve months (01/05/2018 to 30/04/2019) the following levels of activity have been experienced:-

Age Related Retirements	71	(+10)
Ill Health Retirements	5	(No change)
Opt outs	28	(+2)
Other leavers	40	(+32)
New joiners	107	(+3)
Applications to transfer in/out	35	(+4)

The figures in brackets indicate movement since 31st October 2018.

- 2.2 The section has also processed the requests shown in the table below and achieved the levels of performance shown.

Request type	Received	Average Response time in days
Benefit Estimate	109 (-4)	39 (+4)
CETV for Divorce	19 (-8)	66 (+15)
General Information	64 (-27)	35 (+6)

Following a change to the SCAPE rate the calculation of CETVs for divorce cases was placed on hold. This has resulted in an increase in response times as anticipated. The increase however does not take the average response time outside our target value.

The timely issuing of Annual Benefit Statements last year along with an increased understanding of the scheme by members may be the reason for the reduction in activity levels. The queries being received are now more complex in nature and this will be the driver for the lengthening of the response times.

3. **INTERNAL DISPUTE RESOLUTION PROCEDURE (IDRP)**

Two further cases have progressed to IDRP since the last Board meeting. An update regarding all cases over the last two years will be provided to the next Board meeting.

4. **OPT OUT LEVELS AND REASONS**

During the 6 months ending 30th April 2019, 12 members opted out of the Firefighters' Pension schemes. Of those opting out 9 of these were male. The average age at opt out was 32 and the average length of service was 3 years 242 days. The mean average salary at opt out was £26,562. Of those choosing to opt out only 1 did so within the first three months of joining the scheme.

As requested by the board some further information was gathered on those members opting out and it can be seen that three members worked at the same station, Kings Norton. We have contacted these three members directly to ascertain whether any further underlying link can be found.

We have also contacted the remaining opt out members with the same set of questions used previously and this will continue to take place for all opt outs going forward.

Paul Gwynn
Payroll and Pensions Manager

Briefing note – High Court ruling on Pensionable Pay Booth & Jones v Mid and West Wales FRA

From – Paul Gwynn, Payroll and Pensions Manager

To – Local Pension Board

Date – 10th May 2019

1. On 29th March 2019 the High Court issued its judgement in two cases regarding the definition of Pensionable pay in the Firefighters Pension scheme.
2. The case received a reasonable amount of publicity via the FBU website and “Pensions Age “ a leading industry publication. Both sets of publicity claimed that the judgement has the impact of making overtime pensionable in the cases concerned. On closer examination of the judgement, it appears that this claim is not correct.
3. The judgement helpfully separates the three issues and we can now examine them more closely.
 - A) In the first case a member of the 1992 scheme was receiving a 12% pay enhancement for undertaking the role of Direct Trainer. The original decision by the Pensions Ombudsman was that the allowance should have been treated as pensionable pay from the first time the Firefighter began to receive it. The Fire Authority appealed this decision and argued that as the member was only undertaking the role on a Temporary Basis this could not be the case. The High Court ruled in favour of the Authority on the basis that prior to them issuing the member with a change to his contract confirming that he was permanently holding the role of Direct Trainer the allowance should not have been pensionable.

This case is the simplest of the four issues.

Within West Midlands Fire Service we have few allowances which relate to the deployment of additional skills. Where these allowances are in payment and the member is permanently employed in the role which attracts the allowance, it is treated as pensionable pay. If a member is temporarily promoted to a post attracting the allowance it is treated as an Additional Pension Benefit under the rules of the 1992 and 2006 scheme or is non-pensionable in line with the 2015 regulations. Our reading of the judgement is that it does not affect the approach we take.
 - B) The second judgement linked the cases of two Firefighters receiving allowances for working on Day or Self Rostered shift systems. In this case the Judge rules that the additional allowances paid were to be classed as Pensionable pay. We currently operate three duty systems. The standard Grey book 2 2 4 core shift. This has no additional allowances. The late shift, which has a higher salary than the core shift, but again has no additional allowances. Finally we have Technical Rescue, where staff work as the core shift but provide additional out of hours cover and receive a 10% pay uplift. The 10% payment is pensionable and the judgement under consideration reinforces our view. If we were to bring in any new duty systems I would expect to be involved in the consultation process and would provide appropriate advice to ensure that problems are not encountered in the future.
 - C) The final matter related to a 10% payment being made to a member for holding a secondary contract for USAR work. The allowance was contractually a payment under a second contract but paid alongside the members normal work. The judge held that the

payment for USAR duties was not pensionable. The recent Falls Response payments have provided us with a similar situation and we have dealt with them in line with the judgement given. Firefighters who were seconded to the Falls Response team received various allowances which we deemed as not pensionable on the basis that the work was clearly not part of a Firefighters role.

4. It is unclear what exactly made the FBU and Pensions Age make the claim regarding overtime, although the allowance paid to the Direct Trainer in the first case is paid in return for additional duties over and above the standard 42 hours. The view of Clair Alcock, Firefighter Pension Adviser, is that the judgement provides helpful clarity in respect of the definition of Temporary and Permanent allowances. The Scheme Advisory Board are reviewing the judgement themselves and will issue and update through a future Bulletin.
5. The Pension Board should consider whether it feels the judgement creates an additional risk for the Pension scheme and if so how this should best be mitigated, however, I feel that the whole time nature of the West Midlands Fire Service limits the potential exposure from the judgement at this time.

WEST MIDLANDS FIRE SERVICE

Annual Report of the Pension Board 2018/19

1. Background

The role of the local Pension Board as defined by section 5(1) and (2) of the Public Service Pensions Act 2013 is to-

- Assist the Scheme Manager:
 - to secure compliance with the Scheme regulations and any other legislation relating to the governance and administration of the Firefighters' Pension Scheme ("the Scheme").
 - to secure compliance with requirements imposed in relation to the Scheme by the Pensions Regulator.
 - in such other matters as the Scheme regulations may specify.
- Secure the effective and efficient governance and administration of the Scheme for the West Midlands Fire & Rescue Authority.
- Provide the Scheme Manager with such information as it requires ensuring that any member of the Pension Board or person to be appointed to the Pension Board does not have a conflict of interest.

The Pension Board will also ensure that the Scheme is managed and administered effectively and efficiently and complies with the code of practice on the governance and administration of public service pension schemes issued by the Pension Regulator.

The Pension Board shall meet sufficiently regularly to discharge its duties and responsibilities effectively.

The full Terms of Reference for the Board can be found at Appendix A of this report.

2. Meetings

During 2018/19 the Committee met on the following dates:

- 27 September 2018
- 12 December 2018
- 4 March 2019
- 4 June 2019

3. Attendance

Name	27 September 2018	12 December 2018	4 March 2019	4 June 2019
Neil Chamberlain Independent Chair	✓	✓	✓	
Wendy Browning-Sampson Employer Representative	✓	✓	✓	
Adam Harper Scheme Member Representative	X	X	X	
Emmett Robinson Scheme Member Representative	✓	✓	✓	
Kal Shoker Employer Representative	✓	✓	✓	
Alan Tranter Scheme Member Representative	X *	✓	✓	
Employer Representative Vacancy				

*Not applicable

4. The Committee's business

During the year the Committee conducted the following business:

Completion of The Pension Regulator – Public Service Governance and Admin. Survey

Received Regular Updates from the Pension Adviser

Monitored and Updated the Risk Register

Monitored Firefighters Pension Schemes Bulletins

Recruited Three New Scheme Member Representatives

Monitored High Court Rulings and changes to Legislation

Pension Conference 2018 – Received Update from Pension Advisor

Training Undertaken with the LGA Pension Advisor – December 2018

Attendance of the Chair of the Scheme Advisory Board at the Pension Board - March 2019

5. The Committee's main achievements

The Committee believes its key achievements during the year were:

- Continuing to build a good working relationship with the Audit and Risk Committee
- Receiving and reviewing a number of useful sector updates from The Pension Regulator.

- Reviewing the Committee's Terms of Reference in order to ensure they remain fit for purpose.
- Increasing the number of Employer and Scheme Member Representatives from 2 to 3
- Increasing the number of meetings held in the year from 2 to 4
- Raising the profile of the Pensions Board ensuring regular communication with members of the Scheme
- Regular consideration and review of the Pension Board Risk Register and accompanying assurances.
- The continued presence of the Adviser to receive regular updates

Appendix A

Terms of Reference for the Pension Board of the West Midlands Fire & Rescue Authority

Terms of Reference and Delegated Authorities

Introduction

This document outlines the terms of reference for the local Pension Board of the West Midlands Fire & Rescue Authority.

Role of the Pension Board

The role of the local Pension Board as defined by section 5(1) and (2) of the Public Service Pensions Act 2013 is to-

- Assist the Scheme Manager:
 - to secure compliance with the Scheme regulations and any other legislation relating to the governance and administration of the Firefighters' Pension Scheme ("the Scheme").
 - to secure compliance with requirements imposed in relation to the Scheme by the Pensions Regulator.
 - in such other matters as the Scheme regulations may specify.
- Secure the effective and efficient governance and administration of the Scheme for the West Midlands Fire & Rescue Authority.
- Provide the Scheme Manager with such information as it requires ensuring that any member of the Pension Board or person to be appointed to the Pension Board does not have a conflict of interest.

The Pension Board will ensure it effectively and efficiently complies with the code of practice on the governance and administration of public service pension schemes issued by the Pension Regulator.

The Pension Board will also ensure that the Scheme is managed and administered effectively and efficiently and complies with the code of practice on the governance and administration of public service pension schemes issued by the Pension Regulator.

The Pension Board shall meet sufficiently regularly to discharge its duties and responsibilities effectively.

Appointment of Member of the Pension Board

The process for selecting members of the Pension Board is set out below:-

(Official - WMFS – Public)

The Fire Service will consider matters such as who is eligible to stand, how the nomination process will work and what sort of information candidates will need to submit. The Service will appoint through election or selection with the rules of governing the process. The Fire Authority has an independent chair who will chair the Pension Board meetings, this role will be an independent role.

The Pension Board shall consist of 7 members and be constituted as follows:-

- i) 3 employer representatives, which have been identified, and appointed
- ii) 3 scheme member representatives, which have been identified, and elected and of which one should be a retired member
- iii) 1 independent chair selected.

Scheme member and employer representatives shall be appointed in equal number and shall together form the majority of the Board's membership.

The Chair of the Pension Board will be determined by the Scheme Manager. It will be the role of the Chair to ensure that all members of the Board show due respect for process, that all views are fully heard and considered and to determine when consensus has been met.

The term of office for the Chair will be determined by the Scheme Manager.

Each employer representative and scheme member representative so appointed shall serve for a fixed period (of up to three years) which can be extended for further period(s) subject to re-nomination and/or election.

Each Board Member should endeavour to attend all Board meetings during the year and is required to attend at least 2 meetings each year. In the event of consistent non-attendance by any Board member, then the tenure of that membership should be reviewed by the other Board members in liaison with the Scheme Manager.

Other than by ceasing to be eligible as set out above, a Board member may only be removed from office during a term of appointment by:

Scheme Member representatives

recommendation by the other scheme member representatives and the unanimous agreement of all of the other members.

Employer representatives by the decision of the Service or on leaving the employment of the Service.

The removal of the independent member requires the consent of the Scheme Manager.

The Board may, with the approval of the Scheme Manager, co-opt persons who are not members of the Board to serve on sub committees, particularly where this would add skills and experience. Notwithstanding the appointment of co-

opted members, the majority of the Board shall be comprised of employer and Scheme member representative, represented in equal number.

Quorum

The Board shall have a formal quorum when at least one scheme member representative and one employer representative are in attendance.

In the absence of the Independent Chair, a Chair person will be selected on a rotational basis between the scheme member and employer representatives.

Advisors and co-opted persons do not count towards the quorum.

Conflicts of Interest

The policy for identifying conflicts of interest is set out in a separate policy document. Any conflicts of interest that would prevent you from carrying out the role effectively will need to be highlighted to the Service.

Board Review Process

The Board will undertake at the first meeting of the year, a formal review process to assess how well it and its committees and the members are performing with a view to seeking continuous improvement in the Board's performance.

Advisers to the Board

The Board may be supported in its role and responsibilities through the appointment of advisers and shall, subject to any applicable regulation and legislation from time to time in force, consult with such advisers to the Board and on such terms as it shall see fit to help better perform its duties including:-

- A Governance Adviser.
- The Fund's Actuary.
- The Fund's Administrator.
- The Scheme Manager.
- Other advisers, so approved by the Scheme Manager.

The Board shall ensure that the performance of the advisers so appointed are reviewed on a regular basis.

Knowledge and Skills

The Code of Practice No. 14 Governance and Administration of public service pension schemes states "A member of the Pension Board must have a working knowledge and understanding of the law relating to pensions (and any other prescribed matters) sufficient for them to exercise the function of their role. Pension board members should be aware of the range and extent of the law relating to pensions which apply to their

Scheme and have sufficient understanding of the content and effect of that law to recognise when and how it impacts on their responsibilities and duties”.

It is for individual Pension Board members to be satisfied that they have the appropriate degree of knowledge and understanding to enable them to properly exercise their functions as a member of the Pension Board.

In line with this requirement Pension Board members are required to be able to demonstrate their knowledge and understanding and to refresh and keep their knowledge up to date. Pension Board members are therefore required to maintain a written record of relevant training and development.

Pension Board members should regularly review their skills, competencies and knowledge to identify gaps or weaknesses. Pension Board members will be expected to attend training to ensure that their knowledge and skills are maintained.

Board Meetings – Notice and Minutes

The Scheme Manager shall give notice to all Pension Board members of every meeting of the Pension Board. The Scheme Manager shall ensure that a formal record of Pension Board proceedings is maintained. Following the approval of the minutes by the Chair of the Board or Board Committee, they shall be circulated to all members of the Board and forwarded to the Scheme Manager.

There will be four Pension Board meetings a year to be held quarterly monthly. The minutes of the Pension Board will be approved by the Scheme Manager and shared with pension scheme members.

Remit of the Board

The Pension Board must assist the Scheme Manager with such other matters as the Scheme regulations may specify. It is for Scheme regulations and the Scheme Manager to determine precisely what the Pension Board's role entails.

Standards of Conduct

The role of Pension Board members requires the highest standards of conduct and therefore the 'seven principles of public life will be applied to all Pension Board members and embodied in their code of conduct.

These are:-

- Selflessness
- Integrity
- Objectivity
- Accountability
- Openness

- Honesty
- Leadership.

Decision Making

Each elected/appointed member of the Pension Board will have an individual voting right but it is expected the Pension Board will, as far as possible, reach a consensus. The Independent Chair of the Pension Board will not have voting rights.

Publication of Pension Board Information

Scheme Members and other interested parties will want to know that the Scheme is being efficiently and effectively managed. They will also want to be confident that the Pension Board is properly constituted, trained and competent in order to comply with Scheme regulations, the governance and administration of the Scheme and requirements of the Pension Regulator.

Up to date information will be posted on the West Midlands Fire & Rescue Authority website showing:-

- The names and information of the Pension Board members.
- How the Scheme members are represented on the Pension Board.
- The responsibilities of the Pension Board as a whole.
- The full terms of reference and policies of the Pension Board and how they operate.
- The Pension Board appointment process.
- Who each individual Pension Board member represents.
- Any specific roles and responsibilities of individual Pension Board members.

Pension Board papers, agendas and minutes of meetings will be published on the West Midlands Fire & Rescue Authority website (CMIS). These may at the discretion of the Scheme Manager be edited to exclude items on the grounds that they are deemed as being confidential for the purposes of the Data Protection Act 1998, and other relevant data protection legislation (such as General Data Protection Regulations).

The Scheme Manager will also consider requests for additional information to be published or made available to individual Scheme members to encourage Scheme member engagement and promote a culture of openness and transparency.

Accountability

The Pension Board will be collectively and individually accountable to the Scheme Manager.

Expense Reimbursement [Remuneration and Allowances]

There will be no specific remuneration for undertaking the role of representative on the Local Pension Board. However, travel expenses in line with public transport or car mileage may be claimed with a valid receipt.

Reporting Breaches

Pension Board members are required to report breaches of the law to the regulator where they believe there is a legal duty that has not or is not being complied with or the failure to comply will be of material significance to the Pensions Regulator in the exercise of its functions. Any breach brought to the attention of the Pension Board, whether potential or actual, shall be dealt with in accordance with the procedure set out in a separate policy document.

Definitions

The undernoted terms shall have the following meaning when used in this document.

"Pension Board" or Means the local Pension Board for the Fire Authority "Board" as required under the Public Service Pensions Act 2013.

"Scheme Manager" Means the West Midlands Fire & Rescue Authority as administering authority of the Pension Fund.

"Chair" Reference to duties to be performed, or
authorise exercised, by the Chair.

"Scheme" Means the Firefighters' Pension Schemes.

"West Midlands Fire & Means the West Midlands Fire & Rescue
Rescue Authority"

Interpretation

Any uncertainty or ambiguity or interpretation required relating to any matters contained in this document shall be resolved by reference to the Scheme Manager.

RISK REGISTER

JUNE 2019

Identify the Risk	How To Respond? System in Place to Deal with the Consequence	Monitor Effective Measure	Assess the Likelihood	Risk Rating	Risk Owner
Computer system failure at payroll compliance date.	Pay the previous month Pension from the file id with adjustments for death or part period payments. If notification that system will not be available or when upgrade is going through at compliance date. Trial pay run can be used as actual if testing fails.	BACS transmission reports	Low	High	Payroll & Pensions Manager
Failure to process BACS	Internal process for ensuring that BACS has been sent.	Payroll Practitioner operates process	Low	High	Payroll & Pensions Manager
Payment made to ineligible pensioner.	Annual Certificate of identity process in place.	Payroll & Pensions Manager	Low	Low	Payroll & Pensions Manager
Fraud in Payroll office.	Reconciliation with report from payroll system and Excel spreadsheet balance each month	Reconciliation completed by Senior Payroll Officer. Balances done monthly. Payroll processes i.e. starters and leavers double checked monthly payroll signed off each month by Senior Payroll officer.	Low	High	Payroll & Pensions Manager
Insufficient resource to enable	Structure and staffing of function under ongoing review	Reports to Pension Board indicate effectiveness of function	Med	Low	Payroll & Pensions Manager

function to meet requirements of Pension Regulator.					
Failure to produce Annual Benefit Statement	Report to TPR. Keep scheme members and pension board informed of issue.	Reports to Pension Board indicate effectiveness of function	Medium	High	Payroll & Pensions Manager
Successful legal challenge by FBU to Transitional Regulations	Pension and Payroll section will need to undertake work to amend pension contributions for members depending on final agreed resolution	Reports to Pension Board. Potential emergency Pension Board meeting to confirm action to be taken.	Low	High	Payroll & Pensions Manager
Failure to complete reconciliation of GMP records to HMRC	Ensure appropriate level of resource deployed.	Monitor via Pension Board reports and normal management reporting	Medium	Medium	Payroll & Pensions Manager
Transfer of Governance to Combined Authority					

FPS Bulletin 17 – February 2019

Welcome to issue 17 of the Firefighters' Pensions Schemes bulletin.

If you are looking for information on a certain topic, 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](#).

Midlands regional FPOG	1 March 2019
LGA annual fire conference and exhibition	12-13 March 2019
SAB	14 March 2019
South East regional FPOG	18 March 2019
Data seminar	3 April 2019
LPB effectiveness committee	18 April 2019
Joint Fire and Police governance event	15 May 2019
Administration & benchmarking committee	6 June 2019
SAB	13 June 2019
Ill health and medical appeals seminar	19 June 2019
Firefighter Pensions Technical Community	26 June 2019
Pensionable pay workshop	18 July 2019
Firefighters' Pensions AGM	24-25 September 2019 (provisional)
SAB	10 October 2019
Pensions tax seminar	12 November 2019
SAB	12 December 2019

FPS

Revised Fire (England) factors

Further to the letter issued by the Home Office on 31 October regarding the [review of scheme factors](#) due to the change to the SCAPE discount rate, GAD has provided the following replacement factor tables.

[Appendix 1: Trivial commutation](#)

These factors replace those currently in use with immediate effect from 18 February 2019.

The spreadsheet contains the revised factors which are based on a SCAPE discount rate of 2.4% net of CPI increases. The spreadsheet provides replacement trivial commutation factors for those currently included within GAD guidance notes.

We would be grateful if administrators could undertake some sample calculations using the new factors, which we can forward to GAD to ensure that they have been implemented in line with current guidance. Please send any examples to bluelight.pensions@local.gov.uk.

GAD has informed us that they will update the guidance and example calculations to reflect these revised factors at a later date. The updated tables and subsequent guidance will be made available at <http://fpsregs.org/index.php/gad-guidance> in due course.

ACTION: Pension Board Chairs and Scheme Managers, please ensure you liaise with your pension manager to ensure that the factors are applied with immediate effect.

FPS benchmarking exercise – update

As readers will be aware, Aon have been commissioned to undertake a benchmarking review of FPS administration in relation to cost and service provided. More information can be found on our dedicated [benchmarking review](#) webpage.

We are delighted to report that we received a 100% response rate from all administrators and FRAs to the surveys. Aon have now commenced analysis of the responses and are due to present a draft report to the Scheme Advisory Board at their meeting in June. If any data is missing or seems incongruous within a submission, Aon may make a follow up call to the named contact to ensure that the information has been reported as intended.

The closing date for the web-based member survey is 28 February 2019 and we have received an overwhelming response rate of 3,900 at the time of writing. This data will be exported to Aon to include within their analysis. We would like to thank all stakeholders for advertising and promoting the member survey as widely as possible. As member experience is at the heart of good pension administration, it was vital that we obtain data from those at the receiving end, to add to the information we have collated from employers and administrators.

Technical queries

At the meeting of the Firefighter Pensions Technical Community on 12 February 2019, a number of queries were discussed and the outcomes are detailed below:

Scheme pays

Where a tax charge arises which can be settled using a combination of MSP and VSP¹, the group were asked to consider what obstacles there would be to paying the MSP charge within the timescales for VSP.

A combination of MSP and VSP may arise in the following circumstances:

- Where the pensions savings in one scheme is above £40k (therefore qualifying for MSP) but the pension savings in the other scheme is less than £40k and doesn't qualify for MSP, therefore VSP can be used. Please note that whilst this may usually present itself so that the 1992 scheme has a pension input amount of over £40k, using MSP is not limited to the final salary schemes only
- Where the member is subject to a tapered annual allowance between £10k & £40k, MSP could be used to pay the tax arising from a pension input amount over £40k and VSP used to settle the tax bill between £10,000 and £40,000

There is a difference in timings, processes and abilities between using MSP and VSP. A request to use a combination of VSP and MSP potentially means two event reports for a breach over two separate tax years, two payments over two separate financial years for the FRA, and other complex administrative processes.

Each administrator is currently following different procedures, based on instruction from their finance teams. Guidance will be issued on best practice.

APBs for temporary promotion

The group were asked to consider whether a temporary promotion which began before 1 July 2013 should continue to be treated as pensionable pay where the member has been promoted again after that date with no break in service, and is now substantive in the role.

The technical group agreed that any new period of temporary promotion commencing after the introduction of The Firefighters' Pension Scheme (England) Amendment Orders 2013 for FPS 1992² and FPS 2006³, should be treated as a discretionary APB.

However, FRAs should carefully consider the wording of an individual's contract when determining whether to award an APB, as to whether the job is a new role or a continuation of an existing contract. Where an APB is deemed to apply, this would be based on the difference in pay between the original substantive post and the new temporary promotion.

¹ Paragraphs to 56 to 61 - <http://www.fpsboard.org/images/PDF/Bulletin4/Appendix4v2.pdf>

² <http://www.legislation.gov.uk/uksi/2013/1392/contents/made>

³ <http://www.legislation.gov.uk/uksi/2013/1393/contents/made>

Contributions on unpaid absence

The group were asked to consider whether a member could be allowed to repay pension contributions on a period of unpaid absence if they do not subsequently return to work.

The relevant scheme rules do not make a specific reference to returning to work or still being an active member.

England	34(3b)	111 (paragraphs 4 & 5)	114 (paragraph 3)
Wales	43(3bi)	120 (paragraphs 4 & 5)	123 (paragraph 3)

The consensus of the meeting was that a former employee should be allowed to repay the contributions, as the regulations do not prevent repayment after leaving. Contributions should be repaid by lump sum within six months of the last day of employment.

Pension sharing on divorce (transitional members)

In [FPS Bulletin 3 – November/ December 2017](#) we informed readers of the following method of calculating a pension credit where the pension debit member is a member of FPS 2015 with transitional entitlement to either the 1992 or 2006 scheme:

Given that eligibility for protection to remain in the final salary scheme applies to members of the scheme only and does not extend to spouses, the CETV should be calculated across the schemes (and the debit calculated from each) but the credit should be applied in the 2015 scheme only.

The pension credit should be based on the value of the whole ESCE (i.e. the shareable value of both the 1992 + 2015 CETV) and the credit should be calculated using the [2015 scheme guidance](#), using the [addendum](#) dated 13th May 2016.

Following an extended period of deliberation and discussion, the Home Office have confirmed that, although this was the original intent of HMT policy and was legislated for within LGPS, there is no equivalent provision within FPS and no intention to amend the regulations at this time.

Therefore, practitioners should implement pension credits in respect of transitional members within the originating scheme, as there would be no legal recourse upon appeal. We are seeking guidance on how to remedy this retrospectively and will provide further updates via the bulletins.

SAB cost-effectiveness committee vacancy

We have a vacancy on the [SAB cost effectiveness committee](#) for an HR FRA representative. If you are interested in sitting on this committee, please email clair.alcock@local.gov.uk for further information.

February 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 January.

Other News and Updates

Public Service Pension Indexation and Revaluation 2019

On 20 February 2019, HM Treasury issued a [written statement \[HCWS1347\]](#) to confirm that public service pensions will be increased from 8 April 2019 by 2.4 per cent, in line with the annual increase in the Consumer Prices Index up to September 2018.

Revaluation for active members of FPS 2015 is applied in line with Average Weekly Earnings up to September 2018. The figure for the earnings element of revaluation is 2.8 per cent.

The treasury has issued a [covering note](#) and [multiplier tables](#) to help scheme administrators correctly apply the annual increase to public service pensions.

The Public Service Pensions (Valuations and Employer Cost Cap) (Amendment and Savings) Directions 2019

HM Treasury issued a [Written Ministerial Statement](#) on 30 January 2019 stating that the cost cap rectification will be paused pending the outcome of appeals in the Sargeant and McCloud cases on transitional protections.

HM Treasury has now issued new [directions](#) which remove references to the cost cap mechanism, while confirming that public sector employers should continue to pay the contribution rates set by the interim valuation results from 1 April 2019.

The average FPS employer rate from 1 April 2019 is 30.2%. We hope to be able to issue the individual scheme rates imminently.

As previously confirmed, there will be no changes to member contribution rates or the accrual rate at this stage. There will also be no change to the member contribution banding rates, therefore administrators should continue to use the bands that came into effect April 2018.

Contribution rates from 1 April 2018 to 31 March 2019 (percentage of pensionable pay).

Pensionable pay	FPS 1992 and FPS 2006 Special Members
Up to and including £15,609	11.0%
More than £15,609 and up to and including £21,852	12.2%
More than £21,852 and up to and including £31,218	14.2%
More than £31,218 and up to and including £41,624	14.7%
More than £41,624 and up to and including £52,030	15.2%
More than £52,030 and up to and including £62,436	15.5%
More than £62,436 and up to and including £104,060	16.0%
More than £104,060 and up to and including £124,872	16.5%
More than £124,872	17.0%

2.—(1) In the case of a part-time regular firefighter, the pension contribution mentioned in rule G2(1) is the percentage of his pensionable pay ascertained from the Table [in paragraph 3] by reference to the amount of pensionable pay which he would have received had he been a whole-time regular firefighter. [SI 2012/953 [Schedule 8, Part A1, rule 2, paragraph 1](#)]

Pensionable pay	FPS (England) 2006
Up to and including £15,609	8.5%
More than £15,609 and up to and including £21,852	9.4%
More than £21,852 and up to and including £31,218	10.4%
More than £31,218 and up to and including £41,624	10.9%
More than £41,624 and up to and including £52,030	11.2%
More than £52,030 and up to and including £62,436	11.3%
More than £62,436 and up to and including £104,060	11.7%
More than £104,060 and up to and including £124,872	12.1%
More than £124,872	12.5%

2. The amount of pensionable pay of a retained or volunteer firefighter for the purpose of the first column of the Table shall be that firefighter's reference pay.

3. The amount of pensionable pay of a part-time regular firefighter for the purpose of the first column of the Table shall be the amount of pensionable pay of a whole-time regular firefighter of equivalent role and length of service. [SI 2012/954 [Annex A1, paragraphs 2 & 3](#)]

Pensionable pay	FPS 2015
Up to £27,818	11.0%
£27,819 to £51,515	12.9%
£51,516 to £142,500	13.5%
£142,501 or more	14.5%

(3) The amount of pensionable pay of a retained or volunteer firefighter for the purpose of the first column of the table must be that firefighter's reference pay.

(4) The amount of pensionable pay of a part-time regular firefighter for the purpose of the first column of the table must be the amount of pensionable pay of a whole-time regular firefighter of equivalent role and length of service. [2014/2848 [Regulation 110, paragraphs 3 & 4](#)]

New Club transfer factors

New Club factors will come into effect from 1 April 2019.

The updated factors calculated using the new SCAPE discount rate for NPAs 55, 60, 65, 66, 67 and 68 can be found at [Appendix 2](#) and have been uploaded to <http://fpsregs.org/index.php/gad-guidance/club-transfers>.

The following process for applying the new factors has been agreed between public service pension schemes:

- where a Club transfer estimate was issued before 1 April 2019 and the option forms are returned within the guarantee period, the payment is made as quoted (i.e. based on the pre 1 April 2019 factors). In turn, the receiving club scheme completes the transfer in based on the club factors used by the sending club scheme (i.e. the pre 1 April 2019 factors), by reference to the calculation date.
- any new estimates from 1 April 2019 or recalculations where the option forms were received outside the guarantee period would be on the new factors (i.e. the new factors effective from 1 April 2019). Again, the receiving club scheme completes the transfer in based on the factors used by the sending club scheme (i.e. the new factors effective from 1 April 2019), by reference to the calculation date.

Britain's exit from the EU

On 24 January 2019, The Pensions Regulator (TPR) published a [statement](#) on the UK's exit from the European Union, aimed primarily at the trustees of defined benefit (DB) pension schemes.

The statement confirms that because UK workplace pensions are largely domestic in nature, TPR does not expect the UK's departure from the EU to have a significant effect in respect of the legislative basis under which schemes operate or trustees' ability to continue to administer their scheme effectively (whether or not the departure is with 'deal' or 'no deal' scenario). However, there are some specific areas that authorities may need to pay attention to and these are detailed within the statement (largely relating to cross border activities and the payment of occupational pensions to EU citizens).

On 15 February 2019, DWP updated two sets of guidance explaining the rights of [UK nationals in the EU](#), and [EU citizens in the UK](#), to benefits and pensions if the UK leaves the EU without an agreement (a 'no deal' scenario).

The guidance confirms in respect of both parties that:

"There is nothing in UK private occupational pensions legislation that prevents occupational pension schemes from making pension payments overseas. We do not expect that this will change as a result of the UK withdrawing from the EU."

HMRC

HMRC newsletters/bulletins

HMRC have published pension schemes newsletter 107 containing important updates and guidance on pension schemes. The following issues are covered:-

[Pension schemes newsletter 107 – 27 February 2019](#): Relief at source | Master Trusts - the closing date for applications for authorisation is 31 March 2019 | Reporting non-taxable death benefits | Managing Pension Schemes – registering as a scheme administrator |

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 February.

[Countdown bulletin 42](#)

This bulletin gives important information and dates regarding scheme financial reconciliation.

Training and Events

2019 events

We have put together a topical and varied programme of national events for 2019. Details of the dates can be found in the [calendar](#) section of the bulletin.

We will continue to offer bespoke in-house training throughout the year. Each board is entitled to a free annual training session under the statutory levy, which can be utilised on the new scheme manager training package advertised in [FPS Bulletin 16 – January 2019](#).

For more information or to book a session, please contact us as at bluelight.pensions@local.gov.uk.

Legislation

SI	Reference Title
2019/159	The Pension Protection Fund and Occupational Pension Schemes (Levy Ceiling and Compensation Cap) Order 2019
2019/192	The Occupational and Personal Pension Schemes (Amendment etc.) (EU Exit) Regulations 2019
2019/262	The Social Security (Contributions) (Rates, Limits and Thresholds Amendments and National Insurance Funds Payments) Regulations 2019

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](#)
- [LGA pensions website](#)

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FPS Bulletin 18 – March 2019

Welcome to issue 18 of the Firefighters' Pensions Schemes bulletin.

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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](#).

Data: Pensions in a digital era	3 April 2019
North West regional FPOG	4 April 2019
Eversheds annual Public Sector Pensions Conference – London	5 April 2019
Eversheds annual Public Sector Pensions Conference – Leeds	12 April 2019
LPB effectiveness committee	18 April 2019
Fire Communications Working Group	29 April 2019
Joint Fire and Police governance event	15 May 2019
Eastern regional FPOG	30 May 2019
Administration & benchmarking committee	6 June 2019
North East regional FPOG	12 June 2019
SAB	13 June 2019
Local Pension Board annual wrap-up session	18 June 2019
Ill health and medical appeals seminar	19 June 2019
Firefighter Pensions Technical Community	26 June 2019
CLASS annual conference: Manchester Holiday Inn	3-4 July 2019
Pensionable pay workshop	18 July 2019
Firefighters' Pensions AGM	24-25 September 2019
SAB	3 October 2019
Pensions tax seminar	12 November 2019
SAB	12 December 2019

FPS

2019 amendment order – SI 2019/378

The Police and Firefighters' (Pensions etc.) (Amendment) (England and Wales) Regulations 2019 [SI 2019/378](#) was laid on 28 February 2019 and comes into force on 1 April 2019. 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 satisfied that the two pension rule is properly applied.
2. Identify and recalculate any survivor's pension in payment under these rules.
3. Identify and make additional payment to the estate of deceased survivor members who would have had a survivor pension in payment under these rules.
4. Identify and recalculate any CETV calculations (whether for a transfer or divorce) where the value of the survivor's pension was calculated under these rules.

We recognise that scheme records may not be held in such a way that allows the administrator to identify such cases, and therefore a communications exercise will need to take place to all persons or relatives of such persons who may be affected. The communications group will be consulted on the most effective way to communicate this and further advice will be available as soon as possible.

Consolidated versions of rule B5A as amended by this order can be found [here](#).

Revised Fire (England) factors

Further to the letter issued by the Home Office on 31 October regarding the [review of scheme factors](#) due to the change to the SCAPE discount rate, GAD has provided the following replacement factor tables.

[Appendix 1: Pension Debit Adjustment and Pension Credit factors](#)

These factors replace those currently in use with immediate effect from 8 March 2019.

The pension credit factors used in each particular case should be those which correspond to those used for the calculation of the Divorce CETV. In particular, if there are any outstanding pension credits to be calculated where a determination has been made using a Divorce CETV calculated on the old factors then they should be processed using the old pension credit factors.

The pension debit adjustment factors contained in this email should be used for all calculations going forward.

We would be grateful if administrators could undertake some sample calculations using the new factors, which we can forward to GAD to ensure that they have been implemented in line with current guidance. Please send any examples to bluelight.pensions@local.gov.uk.

GAD has informed us that they will update the guidance and example calculations to reflect these revised factors at a later date. The updated tables and subsequent guidance will be made available at <http://fpsregs.org/index.php/gad-guidance> in due course.

ACTION: Pension Board Chairs and Scheme Managers, please ensure you liaise with your pension manager to ensure that the factors are applied with immediate effect.

Contribution rates 2019-20

Banded contribution rates were introduced to the Firefighters' Pension Scheme 1992 and the Firefighters' Pension Scheme (England) 2006 by Statutory Instruments [2012/953](#) and [2012/954](#) respectively.

These rates have subsequently been amended each year by an amendment order to the schemes. The most recent amendments¹, which came into force on 1 April 2015, listed the rates applicable from 2015-16 to 2018-19, including contribution rates for Special Members of the Firefighters' Pension Scheme (England) 2006.

The Firefighters' Pension Scheme 2015 was introduced on 1 April 2015 by SI 2014/2848. [Regulation 110](#) set out details rates applicable from 2015-16 to 2018-19.

For 2019-20, FRAs have been instructed that the current rates shall continue to apply, due to the pause of the cost-cap mechanism. The factsheet at [Appendix 2](#) reminds FRAs of the contribution rates set out in the above Regulations and Orders which will apply from 1 April 2019.

Year End update 2019

A factsheet containing relevant thresholds and rate changes is available at [Appendix 3](#).

New factsheet – Additional Pension Benefits (APBs)

A new factsheet on [Additional Pension Benefits \(APBs\)](#) has been published on the [factsheets](#) tab of the FPS Regulations and Guidance website. This factsheet has been prepared to give guidance to FRAs on APBs, and the requirement to make a discretionary determination on whether eligible payments should be treated as pensionable or not.

More detailed information, including the regulatory background and calculation guidance, is available from the [APB](#) GAD guidance page.

ACTION: FRAs should ensure that a policy is in place on the exercise of their discretion, and that any APBs are reported to their administrator in a timely manner.

SAB cost-effectiveness committee vacancy

We have a vacancy on the [SAB cost effectiveness committee](#) for an HR FRA representative. If you are interested in sitting on this committee, please email clair.alcock@local.gov.uk for further information.

¹ [SI 2015/579](#), [SI 2015/590](#)

March 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 February.

Other News and Updates

SFGB renamed

In [FPS Bulletin 16 – January 2019](#), we reported that the government’s [Single Financial Guidance Body](#) (SFGB) had officially adopted its delivery functions and would be seeking a new name for the organisation as 2019 progressed.

The new name has now been confirmed by [The Financial Guidance and Claims Act 2018 \(Naming and Consequential Amendments\) Regulations 2019](#) as the Money and Pensions Service.

PASA data guidance

The Pension Administration Standards Association (PASA), in partnership with ITM, has produced the following [data guidance](#) to help those responsible for running schemes to review the quality of their existing data, and provides guidance on taking any necessary action to ensure that their data meets all stakeholders’ needs.

Once again data quality and record keeping are high on the TPR agenda, with poor administration a key regulatory concern. Over one quarter of all schemes have not measured their data within the last three years, and a further one quarter only measure common data².

DWP launches midlife MOT website

On 21 February 2019, the DWP launched a new website aimed at encouraging people aged 40 or over to take a ‘mid-life MOT’ to assess their finances, wellbeing and career.

In addition to the [mid-life MOT website](#) for individuals, DWP, in association with Business in the Community, has also produced [a guide](#) for smaller companies on how they can provide mid-life MOTs for their staff.

HMRC

HMRC newsletters/bulletins

At the time of writing, there have been no new publications since our February bulletin.

² Pensions Age seminar 15 March 2019: Louise Sivyler, Policy Manager, TPR,

Contracting-out reconciliation update

The following bulletins, containing important guidance and information about the end of contracting out and the scheme reconciliation process, have been published by HMRC in March.

[Countdown bulletin 43](#)

Updates include:

- Pension Scheme Administrator queries
- Pension Scheme Administrator guidance about the end of contracting-out
- Scheme Reconciliation Service process improvements
- reminder of deadlines
- contracted-out statements

[Countdown bulletin 44](#)

This bulletin gives important information and dates regarding scheme financial reconciliation.

HMRC workshops on the Manage and Register Pension Schemes service

On 27 and 28 February 2019, HMRC held workshops on the Manage and Register Pension Schemes service.

The slides from the workshop are attached to this bulletin as [Appendix 4](#).

Training and Events

Data: Pensions in a digital era

We are pleased to invite readers to a data seminar being held at the LGA offices at 18 Smith Square, London on **Wednesday 3 April 2019**, from 10:30 to 15:15.

We know that data is a major focus this year for TPR and pension schemes, but why is data so important in a digital era and what can we do to improve our approach?

We have put together an agenda of industry speakers to reflect on why data is so important for the Firefighters' and Police Pension Schemes and how technology can help us to get it right.

The event is aimed at Fire and Rescue Authorities and Police Authorities including scheme managers and Local Pension Board representatives, pension practitioners and administrators, along with software providers and industry professionals.

There will be sessions on the Pensions Dashboard project, valuation data, data improvement plans, scheme reconciliation, and member communications, as well as an LGA-led workshop on data scoring for TPR. The full programme can be viewed [here](#).

[Book your place now!](#)

Brighton rocks: LGA annual fire conference

The Bluelight team recently had opportunity to attend the LGA annual fire conference and exhibition in Brighton. The event is well attended by those responsible for managing Fire and Rescue Services and their budgets, along with elected members of Fire Authorities, and so provides an excellent opportunity for networking and improving our knowledge of the wider issues affecting Services across the country. We were also able to catch up with the majority of our Scheme Advisory Board employer representative members, many of whom sit on the Fire Services Management Committee (FSMC).



There were thought-provoking keynote sessions on culture, diversity and inclusion; finance, risk, and capacity; the HMICFRS inspectorate programme; and building safety, among others, in addition to a varied selection of workshops. For those interested, the complete slide decks from the two day event can be viewed [here](#).

Legislation

SI	Reference Title
2019/373	The Guaranteed Minimum Pensions Increase Order 2019
2019/374	The Automatic Enrolment (Earnings Trigger and Qualifying Earnings Band) Order 2019
2019/376	The Social Security Revaluation of Earnings Factors Order 2019
2019/378	The Police and Firefighters' (Pensions etc.) (Amendment) (England and Wales) Regulations 2019
2019/455	The Public Service Pensions Revaluation Order 2019
2019/546	The Pensions Increase (Review) Order 2019

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](#)
- [LGA pensions website](#)

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FPS Bulletin 19 – April 2019

Welcome to issue 19 of the Firefighters' Pensions Schemes bulletin.

If you are looking for information on a certain topic, 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](#).

Joint Fire and Police governance event	15 May 2019
Eastern regional FPOG	30 May 2019
Administration & benchmarking committee	6 June 2019
North East regional FPOG	12 June 2019
SAB	13 June 2019
Local Pension Board annual wrap-up session	18 June 2019
Ill health and medical appeals seminar	19 June 2019
Firefighter Pensions Technical Community	26 June 2019
CLASS annual conference: Manchester Holiday Inn	3-4 July 2019
Midlands regional FPOG	9 July 2019
Pensionable pay workshop	18 July 2019
South East regional group	26 July 2019
LPB effectiveness committee	7 August 2019
Firefighters' Pensions AGM	24-25 September 2019
SAB	3 October 2019
Pensions tax seminar	12 November 2019
SAB	12 December 2019

FPS

Annual Benefit Statement survey 2018

Between 28 September and 14 November 2018, FPS stakeholders were invited to participate in a web-based survey to measure the success of the ABS process for 2018.

During the survey period 42 completed responses were received in respect of 31 of the 47 FRAs in England and Wales, equating to an overall response rate of 66%. The results of the survey have now been collated and analysed, and we are pleased to present the final [research report](#).

The survey will be run on an annual basis following the end of each ABS cycle, with planned improvements for 2019 including separate web-based surveys for administrators and FRAs.

The [LPB Effectiveness Committee](#) would like to thank all parties that were able to submit a response for their participation in the survey, and for continuing to support the work of the SAB. The recommendations within the report will now be taken forward with the support of the Committee and the SAB.

New and updated factsheets available

Two Pensions

A new factsheet on [entitlement to a two pension award](#) (split pension) has been published on the [factsheets](#) tab of the FPS Regulations and Guidance website. This factsheet has been prepared to give guidance to FRAs on when entitlement to two pensions occurs under the Firefighters' Pension Scheme 1992 (FPS1992) and the Firefighters' Pension Scheme 2006 (FPS2006) and how it is calculated.

ACTION: FRAs should ensure that they are aware of this rule and that their pension administrator is informed when a drop in pay occurs.

FRAs and administrators should ensure that calculations are performed in line with guidance.

It is recommended good practice to acknowledge the entitlement of two pensions to the member, along with confirmation that the two calculations will be performed at retirement and the highest benefit awarded.

Eligibility to join FPS

Minor amendments have been made to the factsheet on 'Eligibility to join FPS'. [Clean](#) and [tracked](#) versions are available.

In brief, the factsheet confirms that in order for a person to be eligible for the scheme they have to be employed as a 'firefighter'. The regulations provide an interpretation of a 'firefighter', and it is for each FRA to satisfy themselves that those in the scheme are employed within this definition.

Pensions taxation

The Bluelight team, in conjunction with the Fire Communications Working Group (FCWG), have adapted the following factsheets for members from those produced for the LGPS: [Annual Allowance](#) and [Lifetime Allowance](#). These factsheets can be found on the newly updated [guides and sample documents](#) tab of the FPS Regulations and Guidance website

SAB cost-effectiveness committee vacancy

We have a vacancy on the [SAB cost effectiveness committee](#) for an HR FRA representative. If you are interested in sitting on this committee, please email clair.alcock@local.gov.uk for further information.

April 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 March.

SAB Request for Information update

In [FPS Bulletin 15 – December 2018](#) we asked FRAs to complete a short [form](#) in order for the SAB to collate information around opt-out levels and difficulties surrounding recruitment and retention of talented and experienced personnel due to potential tax consequences of breaching the annual allowance.

A [paper](#) was provided to the Board at their meeting on 14 March 2019 summarising the results to date. Unfortunately, only 29 FRAs responded from an expected 47.

If you did not respond and would like to, completed forms should be submitted to bluelight.pensions@local.gov.uk.

Valuation 2016: employer contributions

The SAB do not have a remit for FRA funding, nevertheless the Board noted the following employer pension contribution increase across the three schemes, which will apply for four years from 1 April 2019.

	FPS1992 (including special members of FPS2006)	FPS2006	FPS2015
2012 valuation ¹	21.7%	11.9%	14.3%
2016 valuation ²	37.3%	27.4%	28.8%

The Board welcomed confirmation from HM Treasury that they will be supporting FRAs in the first year with additional funding over and above the first £10m of the additional costs. This £10m is attributed to the employer contribution increases as a result of the SCAPE rate change from 3% to 2.8% as announced in Budget 2016³.

The SAB were pleased to learn that the additional funding has now been approved by the Treasury and they will be providing a grant of £115m for the 2019/2020 year.

¹ Table 4.3 <http://www.fpsregs.org/images/Valuation/Valuation2012FV.pdf>

² Page 3 <http://www.fpsregs.org/images/Valuation/SSrates2016FV.pdf>

³ Paragraph 7.7 <https://www.gov.uk/government/publications/budget-2016-documents/budget-2016>

Other News and Updates

Exit cap consultation

The government has launched a consultation on draft regulations implementing a cap of £95,000 on exit payments in the public sector, which will run for 12 weeks and close on 3 July 2019. This consultation sets out the proposed method of implementing the cap, including which bodies should be in scope. This consultation sets out the proposed draft regulations, schedule to the regulations, accompanying guidance and directions. It seeks comments on the draft regulations.

Please find the consultation at: <https://www.gov.uk/government/consultations/restricting-exit-payments-in-the-public-sector>

In respect of FPS, there are two types of employer payments with regards to exit that could be subject to the cap, these are:

1. The ability for an FRA to enhance the commutation payment to a firefighter with over 25 years' service and over age 50 to the full quarter rate commutation [\[Rule B7\(5\)\]](#). Under [\[Rule LA2 \(10\)\]](#) the authority is required to pay the difference between the restricted commutation and enhanced commutation from its operating account. Unless the exit cap regulations allowed for an exemption this payment would be deemed as an employer payment to facilitate early exit and would have had to be measured under the cap. The current draft exit cap regulations [\[7 \(ci\)\]](#) exempt this payment from the exit cap.
2. In FPS2006 & FPS2015, FRAs can allow firefighters to retire from age 55 with an unreduced pension under [Part 3, Paragraph 6](#) (FPS2006) and [Regulation 62](#) (FPS2015). However, the authority is required to pay the difference between the unreduced and reduced pension into the Firefighter notional pension fund for each year the pension is in payment. This payment would be deemed as an employer payment to facilitate early exit and would have had to be measured under the cap. The current draft exit cap regulations exempt this payment from the exit cap [\[7 \(cii & iv\)\]](#) where the FRA has agreed to put into payment an authority initiated early retirement pension having regard to above rules for a firefighter who is unable to maintain operational fitness through no fault of their own.

We were pleased to learn that the [draft regulations](#) include the exemptions that we raised after the first draft and will continue to discuss with the Home Office how the annual payment made under employer initiated retirement for FPS2006 and FPS2015 for non-fitness issues would be measured against the £95k cap. The Scheme Advisory Board will be responding to the consultation from a pension perspective.

The Bluelight team have prepared factsheets for FRAs on both [enhanced commutation](#) and [Authority Initiated Early Retirement \(AIER\)](#).

Club Memorandum updated

The Club Memorandum has been updated to reflect the revised Club transfer factors that were issued with [FPS Bulletin 17 – February 2019](#) and come into force on 1 April 2019, and address a number of issues that had been raised since the last Memorandum was published.

The updated Club Memorandum will be uploaded onto the Civil Service Pensions website from 1 April 2019 <https://www.civilservicepensionscheme.org.uk/members/public-sector-transfer-club/>. The updated Memorandum and factors are also available from <http://fpsregs.org/index.php/gad-guidance/club-transfers>.

In addition to the change in factors, the main changes to the Club Memorandum are:

- The transfer values of final salary benefits built up before and after the end of contracting out, i.e. up to 5 April 2016 and from 6 April 2016 must be provided when a sending scheme supplies a Club transfer value calculation (if the member built up final salary benefits before and after the end of contracting out)
- The transfer values of CARE benefits built up before and after the end of contracting out ie up to 5 April 2016 and from 6 April 2016 must be provided when a sending scheme supplies a Club transfer value calculation (if the member built up CARE benefits before and after the end of contracting out)
- A separate transfer value of CARE benefits must be supplied if the member previously had an inner Club transfer of CARE benefits into the sending scheme which is subject to a different in-scheme revaluation rate than the sending scheme. (And that transfer value must also be split between CARE benefits built up pre and post contracting out, if applicable)
- The requirement to perform separate transfer in calculations based on the transfer value of the member's:
 - pre 6 April 1997 final salary benefits
 - final salary benefits built up between 6 April 1997 and 5 April 2016
 - final salary benefits built up from 6 April 2016
 - CARE benefits built up in the sending scheme before 6 April 2016
 - CARE benefits built up in the sending scheme from 6 April 2016
 - CARE benefits transferred into the sending scheme from a scheme which is subject to a different in-scheme revaluation rate than the sending scheme (split between CARE benefits built up before and after the end of contracting-out, if applicable)
- The method of interpolation that should be used for members with NPAs that do not fall on their birthday is defined.

GAD are updating guidance for the Firefighters' Pension Scheme and have advised that this should be ready around September.

GAD PSPS newsletter

The Government Actuary's Department has issued the [March edition](#) of its Public Service Pension Schemes newsletter. This is intended to be an informal note to provide regular updates on what is happening within the PSPS area of GAD and to highlight some current hot topics that schemes and other department contacts might be interested in.

HMRC

HMRC newsletters/bulletins

HMRC have published pension schemes newsletter 108 containing important updates and guidance on pension schemes. The following issues are covered:-

- [Pension schemes newsletter 108 – 29 March 2019](#): Relief at source | Guaranteed Minimum Pension | Master Trusts update and an introduction to supervision | Managing Pension Schemes – adding scheme administrators to your scheme | reporting on Pension Schemes Online service | Annual allowance calculator

Contracting-out reconciliation update

There have been no new scheme reconciliation updates since our March bulletin.

Training and Events

Data: Pensions in a digital era – event summary

Around 60 delegates were in attendance at 18 Smith Square on 3 April 2019, to hear a host of industry experts reflect on why data is so important for the Firefighters' and Police Pension Schemes, and how technology can play a part in getting data right.

The audience first heard a joint presentation by DWP and Aquila Heywood on the implementation of the Pensions Dashboard and how this might work in practice for Fire and Police schemes. DWP gave an update on the response to their [consultation](#) which closed on 28 January 2019; the LGA Bluelight team provided a response which can be viewed [here](#).

ITM provided an insight on [data improvement plans](#) and discussed the work undertaken with the Cabinet Office to improve their member data. This was followed by a session by Civica on using technology to communicate with members and the increasing value of offering a member self-service portal, considering that the introduction of the dashboard will drive expectation for digital solutions.



The afternoon opened with a workshop session on data scoring for TPR, led by Aquila Heywood and LGA. Last year for the first time, schemes were required to measure both their common and scheme specific data for the annual return. The LGA issued some [informal guidance](#) on how this might be carried out and will be reviewing this for 2019 based on workshop feedback. We would like to thank delegates for their participation in this session.

We were delighted to welcome GAD to give an update on the [2016 scheme valuation](#) for FPS, focusing on the importance of the data that feeds in to the process, the reasons that some data items were excluded from assumption setting this time around, and how this could be improved for 2020.



The final session of the day was delivered by Equiniti and discussed the HMRC scheme reconciliation exercise, covering where schemes should be by now and what is left to do.

The complete presentation slide decks from the event are available [here](#).

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

Firefighters and Police LPB governance conference

We are pleased to invite readers to a joint governance conference being held at the LGA offices at 18 Smith Square, London on **Wednesday 15 May 2019**, from 10:30 to 15:00.

This popular one day conference for both Fire and Police Pension Boards offers a chance to network with fellow board chairs, hear the results of The Pensions Regulators governance and admin survey and provides case law updates on pension issues. It will also provide an opportunity to debate how the boards offer value to assisting the scheme manager in running the scheme.

We have put together an [agenda](#) of industry speakers to reflect on the current issues of importance to pension boards.

The event has been designed for chairs and members of Local Pension Boards and those delegated in the role of Scheme Manager, along with those supporting boards such as pension practitioners, administrators, software providers and industry professionals.

Limited places are still available. [Book your place now](#).

LPB annual wrap-up training 2019

We are pleased to confirm that our popular annual wrap-up training for Local Pension Boards is taking place at the LGA offices at 18 Smith Square, London on **Tuesday 18 June 2019** from 10:30 to 15:30. This session is aimed at new members to boards or those requiring a refresher session. Please see the attached [agenda](#).

Refreshments will be available from 10am and a sandwich lunch will be provided. Please confirm any dietary requirements on the booking form.

There are 25 places only, so please book early to avoid disappointment. [Book your place here](#).

If you wish to enquire about full board training at your own venue, please contact the team at bluelight.pensions@local.gov.uk. Each board is entitled to a free training session under the Scheme Advisory Board levy. Examples of previous sessions are held [here](#).

Legislation

SI	Reference Title
2019/773	The Pension Schemes (Information Requirements — Qualifying Overseas Pension Schemes, Qualifying Recognised Overseas Pension Schemes and Corresponding Relief) (Amendment) Regulations 2019
2019/774	The Pension Schemes (Information Requirements – Repayment of Overseas Transfer Charge) Regulations 2019
2019/879	The Equality Act (Age Exceptions for Pension Schemes) (Amendment) Order 2019

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](#)
- [LGA pensions website](#)

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WEST MIDLANDS FIRE AND RESCUE AUTHORITY

Pension Board Activity Log 2016/19

Date	Activity	Undertaken by	Action Completed
2016			
August 2016	Breach of Pension Regulations	Paul Gwynn	Urgent Pension Board
September 2016	Regional Pension Board Training (H&W)	Kal Shoker Andy Dennis	
October 2016	Attendance at Annual Pension Conference, London	Paul Gwynn Kal Shoker	Report to Pension Board 6 Feb 2017
25 October 2016	Extraordinary Meeting of the Pension Board re failure to issue Annual Benefit Statement in time	Pension Board	See Minutes of Audit Committee 14/11/16
14 November 2016	Report to Audit Committee on Breach of Regulations	Pension Board	See Minutes of Audit Committee 14/11/16
December 2016	The Pension Regulator – Publishing Scheme Information	Pension Board February 2017	
21 December 2016	Firefighters (England) Scheme Advisory Board Chairs Update The Pension Regulator - Public Service Governance Survey 2016	Circulated to all Members Completed by Adviser	

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2017

6 February 2017	Pension Board Meeting	Pension Board	
9 May 2017	Pension Board Meeting Review of progress towards production of Annual Benefit Statement to meet the deadline	Pension Board	
20 July 2017	Pension Board Meeting	Pension Board	
July/August 2017	Receipt of FPS Bulletin 1	Pension Board	
September 2017	Completion of The Pension Regulator Public Service Governance Survey	Kal Shoker/Paul Gwynn	
September/ October 2017	Receipt of FPS Bulletin 2	Pension Board	
9 October 2017	Attendance at Pensions Conference	Paul Gwynn	
November/ December 2017	Receipt of FPS Bulletin 3	Pension Board	

2018

January	Receipt of FPS Bulletin 4	Pension Board	
8 January	Attendance at Pension Tax Awareness Training	Cllr T Singh	Cllr Singh attended
January	Skills Audit	Pension Board	Forms completed
February	Publication of Survey of FRA Local Pension Boards 2017		
February	Receipt of FPS Bulletin 5	Pension Board	
March	Receipt of FPS Bulletin 6		

March	FP half-day seminar Meeting GDPR and TPR		
April	Receipt of FPS Bulletin 7		
May	Fire and Police Local Pension Board Governance with NPCC event – London review pre publication of the outputs from the TPR Governance and Administration Survey		
May	Receipt of FPS Bulletin 8		
May/June	Recruitment of Members of Pensions Board	PSS	Completed
June	FPS Annual Local Pension Board wrap-up Training Event	Wendy Browning Sampson	Completed
June 2018	Issue of FPS Bulletin 9		
April/May	Preparation of Annual Report		Not Prepared
16 July	Pension Board	Pension Board	Postponed
July	Issue of FPS Bulletin 10		
17/18 September	Annual Pensions Conference		
August	Issue of FPS Bulletin 11	Pensions Board	
September	HMT Announcement – FPS Valuation 2016		
27 September	Pension Board	Pension Board	
September	Issue of FPS Bulletin 12	Pensions Board	
October	Issue of FPS Bulletin 13	Pensions Board	
November	ABS Survey ?	Pensions Board	
November	TPR Governance and Administration Survey		
12 December	Pension Board Meeting		
	Completion of Skills Audit	Pensions Board	
	Training from LGA Pension Advisers	Pensions Board	
December	Issue of FPS Bulletin 14		
December	Issue of FPS Bulletin 15		

2019

31 January	Receipt of FPS Bulletin 16		
28 February	Receipt of FPS Bulletin 17		
28 March	Receipt of FPS Bulletin 18		
3 April	Data Conference	Member of Pensions Team attended	
30 April	Receipt of FPA Bulletin 19		
15 May	Firefighters and Police Local Pensions Boards Governance Conference	Emmett Robinson attended	
4 June	Pensions Board		
18 June	LPB annual wrap up training – London	Emmett and Kal nominated	

WEST MIDLANDS FIRE AND RESCUE AUTHORITY

Pension Board WORK PROGRAMME 2018/19

Date of Meeting	Item	Responsible Officer	Completed
	2018/19		
27 September 2019 – 1500	Minutes of the Pension Board held on 20 July 2017 Amended Terms of Reference as approved by the Audit Committee and Authority AGM 2018 Pension Section Supporting Information Scheme Advisory Board – Survey Results 2017 Bulletins 1 – 11 Public Service Governance and Administration Survey 2017 Annual Pensions Conference 2018 HM Treasury Announcement – FPS Valuation 2016 Risk Register Update Recruitment Process for New Members Employer Representative Request from the Appointment, Standards and Appeals Committee Update on Topical, Legal and Regulatory Issues Training Pensions Board Skills Audit Activity Log 2017/18 Pension Board Work Programme 2017/18	Democratic Officer Employer Rep. Pension Advisor Employer Rep Pension Board Employer Rep/ Pension Advisor Chair/Advisor Advisor Employer Rep. Chair/ Board Chair Pension Advisor Employer Rep. Pension Board Pension Board Democratic Officer	

[ILO: UNCLASSIFIED]

12 November 2018 - 1030	Audit and Risk Committee	Chair to Present Minutes of Pension Board	
19 November 2018	Deadline for receipt of Pensions Board Reports		
12 December 2018 - 1500 hours	Pensions Board Minutes of the Pension Board held on 27 September 2018 Pension Board Supporting Information Scheme Advisory Board Bulletin 13 The TPR Governance and Administration Survey 2018 Recruitment Process for New members Risk Register as at December 2018 Pensions Board Work Programme 2019/20 Pensions Board Activity Log 2016- 2019 Skills Grid Training – LGA Advisers		
14 January 2019 – 1230	Audit and Risk Committee	Chair to Present Minutes of Pension Board	
11 February 2019	Deadline for receipt of Pensions Board Reports		
4 March 2019 – 1400	Pensions Board Minutes of the Pension Board held on 4 December 2018 Consideration of Annual Report of Pension Board Attendance of Chair of SAB Risk Register Standing Items Scheme Advisory Board Bulletins 15 and 16		

	Pensions Board Work Programme Pensions Board Activity Log 2016- 2019 Deadline for Audit and Risk Committee Update from Attendance at Training Courses		
25 March 2019 – 1030	Audit and Risk Committee	Chair to Present Minutes of Pension Board	
13 May 2019 14 May 2019	Deadline for Audit and Risk Committee Reports Deadline for Pensions Board Reports		
4 June 2019 - 1400	(Rearranged from 6 June 2019) Pension Section Supporting Information Briefing note – High Court ruling on Pensionable Pay Booth & Jones v Mid and West Wales FRA Minutes of the Pension Board held on 4 March 2018 Pension Board Annual Report 2018/19 Standing Items Risk_Register as at March 2019 Pensions Board Work Programme Pensions Board Activity Log 2016- 2018 Scheme Advisory Board Bulletins 17 and 18		
1 July 2019	Deadline for Audit and Risk Committee		
15 July 2019	Audit and Risk Committee Presentation of Pension Board Annual Report Minutes of the Pension Board held on 4 June 2019	Chair to Present Minutes and Annual Report of Pension Board	
24/25 September 2019	Firefighters' Pension AGM	All to Note	

