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The Firefighters' Pension Scheme (England)

McCloud guidance examples – applying McCloud remedy to retrospective divorce cases using Retrospective guidance M

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Government Actuary's Department

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Introduction

These examples have been prepared for use by the scheme administrator to demonstrate the calculations set out in the *Pension Sharing on Divorce for McCloud members: Transfer day before 1 October 2023 – “Retrospective full guidance M”*, dated 28 July 2025 (referred to as the ‘McCloud guidance note’ in these examples). These examples should be read in conjunction with that guidance note.

These examples on applying McCloud remedy to retrospective divorce depend on carrying out divorce calculations in respect of benefits in the legacy schemes and the reformed scheme. Guidance and examples on these calculations are set out in divorce guidance notes for those schemes, as referenced in the *Pension Sharing on Divorce for McCloud members: Transfer day before 1 October 2023 “Retrospective full guidance” - Introductory note*, dated 8 July 2025.

These examples cover Tranche 2 benefits only (as defined in the McCloud guidance note). Tranche 1 and Tranche 3 calculations should be carried out in addition as required.

The examples refer to the following terminology, in line with those set out in the McCloud guidance note:

| For remediable service | | |
|------------------------|--|------------|
| | Stands for | Relates to |
| Init_CEV | Initial Cash Equivalent Value = Init_CEV_L + Init_CEV_R | PDM |
| Init_CEV_L | Initial Cash Equivalent Value Legacy | |
| Init_CEV_R | Initial Cash Equivalent Value Reformed | |
| Init_PCEV | Initial Ex-Partner Cash Equivalent Value | PCM |
| MRBL | Member’s Remediable Benefits Legacy = MRBL1 + MRBL2 | PDM |
| MRBL1 | Member’s Remediable Benefits Legacy Part 1 | |
| MRBL2 | Member’s Remediable Benefits Legacy Part 2 | |
| CEVL | Cash Equivalent Value Legacy = CEVL1 + CEVL2 | PDM |
| CEVL1 | Cash Equivalent Value Legacy Part 1 | |
| CEVL2 | Cash Equivalent Value Legacy Part 2 | |
| MRBR | Member’s Remediable Benefits Reformed = MRBR1 + MRBR2 | PDM |
| MRBR1 | Member’s Remediable Benefits Reformed Part 1 | |
| MRBR2 | Member’s Remediable Benefits Reformed Part 2 | |
| CEVR | Cash Equivalent Value Reformed = CEVR1 + CEVR2 | PDM |
| CEVR1 | Cash Equivalent Value Reformed Part 1 | |
| CEVR2 | Cash Equivalent Value Reformed Part 2 | |
| ACTpayment | Actual payments = ACTpayment1 + ACTpayment2 | PDM* |
| ACTpayment1 | Actual payments Part 1 | |
| ACTpayment2 | Actual payments Part 2 | |
| Lpayment | Legacy payments = Lpayment1 + Lpayment2 | PDM* |
| Lpayment1 | Legacy payments Part 1 | |
| Lpayment2 | Legacy payments Part 2 | |
| UpayAdjL | Underpayment Adjustment Legacy = UpayAdjL1 + UpayAdjL2 | PDM* |

| | | |
|-----------------|--|------|
| UpayAdjL1 | Underpayment Adjustment Legacy Part 1 | |
| UpayAdjL2 | Underpayment Adjustment Legacy Part 2 | |
| Rpayment | Reformed payments = Rpayment1 + Rpayment2 | |
| Rpayment1 | Reformed payments Part 1 | PDM* |
| Rpayment2 | Reformed payments Part 2 | |
| UpayAdjR | Underpayment Adjustment Reformed = UpayAdjR1 + UpayAdjR2 | |
| UpayAdjR1 | Underpayment Adjustment Reformed Part 1 | PDM* |
| UpayAdjR2 | Underpayment Adjustment Reformed Part 2 | |
| INITcont | Initial contributions = INITcont1 + INITcont2 | |
| INITcont1 | Initial contributions Part 1 | PDM |
| INITcont2 | Initial contributions Part 2 | |
| Lcont | Legacy contributions = Lcont1 + Lcont2 | |
| Lcont1 | Legacy contributions Part 1 | PDM |
| Lcont2 | Legacy contributions Part 2 | |
| ContAdjL | Contribution Adjustment Legacy = ContAdjL1 + ContAdjL2 | |
| ContAdjL1 | Contribution Adjustment Legacy Part 1 | PDM |
| ContAdjL2 | Contribution Adjustment Legacy Part 2 | |
| Rcont | Reformed contributions = Rcont1 + Rcont2 | |
| Rcont1 | Reformed contributions Part 1 | PDM |
| Rcont2 | Reformed contributions Part 2 | |
| ContAdjR | Contribution Adjustment Reformed = ContAdjR1 + ContAdjR2 | |
| ContAdjR1 | Contribution Adjustment Reformed Part 1 | PDM |
| ContAdjR2 | Contribution Adjustment Reformed Part 2 | |
| Alt_PCEV | Alternative Ex-Partner Cash Equivalent Value | PCM |
| RCredAdj | Remediable Credit Adjustment | PCM |

Note that “Part 1” refers to shareable remediable service before the member’s taper transition date, and “Part 2” refers to shareable remediable service on and after the member’s taper transition date. The taper transition date is referred to throughout these examples as the ‘taper date’.

*Only relevant for Group 2 members as set out in the McCloud guidance note (i.e. in-scope PDMs who were pensioners at the transfer day).

Compliance and limitations

These examples have been prepared for use by the scheme managers and scheme administrators of the The Firefighters' Pension Scheme (England) for the purpose of applying the McCloud remedy to retrospective divorce cases. The Schemes include the Firefighters' Pension Scheme 1992 in England, the new Firefighters' Pension Scheme 2006 (England) (the legacy schemes) and the Firefighters' Pension Scheme 2015 (England) (the reformed scheme). They were commissioned by the Ministry of Housing, Communities and Local Government (MHCLG) as the responsible authority, and were prepared by GAD in our role advising MHCLG on the Scheme.

These examples may be published on MHCLG, LGA and scheme administrators' websites.

Other than MHCLG and scheme administrators, no person or third party is entitled to place any reliance on the contents of these examples, except to any extent explicitly stated herein. GAD has no liability to any person or third party for any action taken or for any failure to act, either in whole

or in part, on the basis of these examples, whether or not GAD has agreed to the disclosure of its advice to the third party.

These examples have been prepared in accordance with the applicable Technical Actuarial Standard: TAS 100 issued by the Financial Reporting Council (FRC). The FRC sets technical standards for actuarial work in the UK.

Example 1 – Tapered member, same PSO% in legacy and reformed annexes, RCredAdj required

The following scenario is considered in this example:

| | |
|---------------------------------|--|
| Status at transfer day: | Deferred |
| Protection status: | Tapered |
| Contribution adjustment: | Required |
| PSO received: | Legacy annex and reformed annex (same PSO% across both) |

Member data required

| | |
|--|--|
| Date of birth | 1 April 1970 |
| Sex | Male |
| Legacy scheme | 1992 Scheme |
| Taper date | 1 April 2016 |
| Valuation day | 30 September 2022 |
| Transfer day | 1 October 2021 |
| Member's age at transfer day | 51 |
| Ex-spouse's date of birth | 1 June 1966 |
| Ex-spouse's age at transfer day | 55 |
| Ex-spouse's sex | Female |
| Details of PSO annex | Legacy annex: 20% Reformed annex: 20% |

Data required for remedy calculations

Information on the shareable benefits in the remedy period which were actually earned before and after the taper date in the legacy and reformed schemes, and the shareable benefits they would have earned if they were earned in the alternative scheme in those periods is required:

| Scheme | Normal pension age | Before taper date | After taper date |
|-------------|--------------------|---|---|
| 1992 Scheme | 60 | <p>MRBL1</p> <ul style="list-style-type: none"> Member pension: £500.00 p.a. Survivor's pension: £250.00 p.a. <p>These are the benefits actually earned by the member before the taper date.</p> | <p>MRBL2</p> <ul style="list-style-type: none"> Member pension: £2,750.00 p.a. Survivor's pension: £1,375.00 p.a. <p>These are the alternative benefits the member would have earned in the legacy scheme after the taper date.</p> <p>Contribution adjustment: - £2,100.00 negative as the member would owe the scheme).</p> |
| 2015 scheme | 67 | <p>MRBR1</p> <ul style="list-style-type: none"> Member pension: £500.00 p.a. Survivor's pension: £250.00 p.a. <p>These are the alternative benefits the member would have earned in the reformed scheme before the taper date.</p> <p>Contribution adjustment: £400.00 (positive as the scheme would owe the member).</p> | <p>MRBR2</p> <ul style="list-style-type: none"> Member pension: £2,760.00 p.a. Survivor's pension: £1,380.00 p.a. <p>These are the benefits actually earned by the member after the taper date.</p> |

MRBL is the total of MRBL1 and MRBL2.

MRBR is the total of MRBR1 and MRBR2.

Benefit amounts are as at the transfer day.

The contribution adjustment relates only to service up to transfer day and is net of tax and with interest applied to calculation date. Figures can be calculated using the GAD's McCloud tax and contributions calculator – see in particular “Pension sharing on divorce instructions” in the user guide.

Calculations required

Step 1 – Calculation of Initial Cash Equivalent Value (Init_CEV)

As the member was a tapered member, we know the CEV used to implement the PSO reflects 1992 Scheme style benefits before the member's taper date and 2015 scheme style benefits after the taper date.

Init_CEV_L and Init_CEV_R first need to be calculated:

| Service period | Calculation of | Scheme | Calculation method | Value |
|----------------|----------------|-------------|--|------------|
| Tranche 2 | Init_CEV_L | 1992 Scheme | Using MRBL1 as the benefits in applying the legacy scheme guidance The Firefighters' Pension Scheme (England) 1992 Statutory Cash Equivalent Transfer Values and Club Transfers Out dated 30 January 2020 Table A1 | £8,660.00 |
| Tranche 2 | Init_CEV_R | 2015 scheme | Using MRBR2 as the benefits in applying the reformed scheme guidance The Firefighters' Pension Scheme (England) 2015 Individual Cash Equivalent Transfers dated 30 January 2020 Table 7 | £34,306.80 |

Init_CEV is then calculated as follows:

$$\begin{aligned}
 \text{Init_CEV} &= \text{Init_CEV_L} + \text{Init_CEV_R} \\
 &= \text{£8,660.00} + \text{£34,306.80} \\
 &= \text{£42,966.80}
 \end{aligned}$$

Step 2 – Calculation of Initial Ex-Partner Cash Equivalent Value (Init_PCEV)

The value of the shareable rights credited to the PCM which relates to the shareable remediable service only is as follows:

$$\begin{aligned} \text{Init_PCEV} &= \text{Init_CEVL} \times \text{legacy scheme PSO\%} + \text{Init_CEVR} \times \text{reformed scheme PSO\%} \\ &= £8,660.00 \times 20\% + £34,306.80 \times 20\% \\ &= £8,593.36 \end{aligned}$$

Step 3 – Calculation of Cash Equivalent Value Legacy (CEVL)

As set out in the McCloud guidance note, as the PSO% is the same for the legacy and reformed schemes, only one CEVL calculation is needed for remediable service in relation to MRBL, meaning there is no need to calculate the components (CEVL1 and CEVL2).

| Service period | Calculation of | Scheme | Calculation method | Value |
|--------------------------------|----------------|-------------|---|------------|
| Tranche 2 (up to transfer day) | CEVL | 1992 Scheme | Using MRBL as the benefits in applying the legacy scheme guidance The Firefighters' Pension Scheme (England) 1992 Statutory Cash Equivalent Transfer Values and Club Transfers Out dated 30 January 2020 Table A1 | £56,290.00 |

Step 4 – Calculation of Cash Equivalent Value Reformed (CEVR)

Again, as the PSO% is the same for the legacy and reformed schemes, only one CEVR calculation is needed for remediable service in relation to MRBR, meaning there is no need to calculate the components (CEVR1 and CEVR2).

| Service period | Calculation of | Scheme | Calculation method | Value |
|--------------------------------|----------------|-------------|--|------------|
| Tranche 2 (up to transfer day) | CEVR | 2015 scheme | Using MRBR as the benefits in applying the reformed scheme guidance The Firefighters' Pension Scheme (England) 2015 Individual Cash Equivalent Transfers dated 30 January 2020 Table 7 | £40,521.80 |

Step 5 – Calculation of Contribution Adjustment Legacy (ContAdjL)

In this example, there is a contribution adjustment. The adjustment required is ContAdjL = -£2,100.00.

Step 6 – Calculation of Contribution Adjustment Reformed (ContAdjR)

In this example, there is a contribution adjustment. The adjustment required is ContAdjR = £400.00

Step 7 – Calculation of the Alternative Ex-Partner Cash Equivalent Value (Alt_PCEV)

Since the PSO% is the same for the legacy and reformed scheme:

$$\begin{aligned}
 \text{Alt_PCEV} &= \text{Maximum} ((\text{CEVL} + \text{ContAdjL}) \times \text{PSO}\%, (\text{CEVR} + \text{ContAdjR}) \times \text{PSO}\%) \\
 &= \text{Maximum} ((£56,290.00 - £2,100.00) \times 20\%, (£40,521.80 + £400.00) \times 20\%) \\
 &= £10,838.00
 \end{aligned}$$

Step 8 – Calculation of Remediable Credit Adjustment (RCredAdj)

$$\begin{aligned}
 \text{RCredAdj} &= \text{Alt_PCEV} - \text{Init_PCEV} \\
 &= £10,838.00 - £8,593.36 \\
 &= £2,244.64
 \end{aligned}$$

As the RCredAdj is positive, further calculations are required in respect of the pension credit and pension debit amounts.

Step 9 – Calculation of the remediable pension credit in respect of RCredAdj

The pension credit member should be offered a choice of a pension credit adjustment in the legacy scheme or the reformed scheme. The pension credit adjustment calculations should be calculated using the relevant legacy scheme and reformed scheme guidance and factors in force at the **valuation day**.

| Service period | Scheme | Calculation method | Value |
|--|-------------|--|----------------------------------|
| Tranche 2 (up to transfer day) (Legacy scheme basis) | 1992 Scheme | Using RCredAdj as the ex-partner's cash equivalent in applying the legacy scheme pension credit guidance. The Firefighters' Pension Scheme (England) 1992 Pensioner cash equivalents on divorce, pension credits and pension debits dated 6 March 2020 Table J | • Pension of £122.99 p.a. |
| Tranche 2 (up to transfer day) (Reformed scheme basis) | 2015 scheme | Using RCredAdj as the ex-partner's cash equivalent in applying the reformed scheme pension credit guidance. The Firefighters' Pension Scheme 2015 (England) Pension sharing on Divorce dated 30 January 2020 Table C1 | • Pension of £177.02 p.a. |

The additional pension credit is revalued from the transfer day as with the original pension credit.

Step 10 – Re-calculation of member’s pension debit

Details of the pension debits as they apply under the legacy scheme and as they apply under the reformed scheme are required.

| Service period | Member debit amounts |
|---|---|
| Tranche 2 (up to transfer day) (legacy scheme) | Based on MRBL: <ul style="list-style-type: none"> • Member’s pension debit = 20% x £3,250.00 = £650.00 p.a. • Survivor’s pension debit = 20% x £1,625.00 = £325.00 p.a. • Contribution adjustment debit = 20% x - £2,100.00 = - £420.00 |
| Tranche 2 (up to transfer day) (reformed scheme) | Based on MRBR: <ul style="list-style-type: none"> • Member’s pension debit = 20% x £3,260.00 = £652.00 p.a. • Survivor’s pension debit = 20% x £1,630.00 = £326.00 p.a. • Contribution adjustment debit = 20% x £400.00 = £80.00 |

The pension debits are revalued as usual for each option. In the case of the contribution debit, ‘revaluation’ is in line with interest on the contribution adjustment – see the McCloud guidance note for further details.

Example 2 – Tapered member, different PSO% in legacy and reformed annexes, RCredAdj required

The following scenario is considered in this example:

| | |
|---------------------------------|--|
| Status at transfer day: | Deferred |
| Protection status: | Tapered |
| Contribution adjustment: | Required |
| PSO received: | Legacy annex and reformed annex (different PSO%s) |

In this example, the remedy is applied to a tapered deferred member whose PSO includes both legacy and remedy annexes where the PSO% is different between the two. RCredAdj is determined to be greater than zero.

Member data required

| | |
|--|--|
| Date of birth | 1 April 1968 |
| Sex | Male |
| Legacy scheme | 2006 Scheme Standard |
| Taper date | 1 April 2016 |
| Valuation day | 30 September 2022 |
| Transfer day | 1 October 2021 |
| Member's age at transfer day | 53 |
| Ex-spouse's date of birth | 1 October 1964 |
| Ex-spouse's age at transfer day | 57 |
| Ex-spouse's sex | Female |
| Details of PSO annex | Legacy annex: 30% Reformed annex: 20% |

Data required for remedy calculations

Information on the shareable benefits in the remedy period which were actually earned before and after the taper date in the legacy and reformed schemes, and the shareable benefits they would have earned if they were earned in the alternative scheme in those periods is required:

| Scheme | Normal pension age | Before taper date | After taper date |
|----------------------|--------------------|---|--|
| 2006 Scheme Standard | 65 | <p>MRBL1</p> <ul style="list-style-type: none"> Member pension: £700.00 p.a. Survivor's pension: £350.00 p.a. <p>These are the benefits actually earned by the member before the taper date.</p> | <p>MRBL2</p> <ul style="list-style-type: none"> Member pension: £3,550.00 p.a. Survivor's pension: £1,775.00 p.a. <p>These are the alternative benefits the member would have earned in the legacy scheme after the taper date.</p> <p>Contribution adjustment: £4,330.00 (positive as the scheme would owe the member).</p> |
| 2015 scheme | 67 | <p>MRBR1</p> <ul style="list-style-type: none"> Member pension: £680.00 p.a. Survivor's pension: £340.00 p.a. <p>These are the alternative benefits the member would have earned in the reformed scheme before the taper date.</p> <p>Contribution adjustment: - £810.00 (negative as the member would owe the scheme).</p> | <p>MRBR2</p> <ul style="list-style-type: none"> Member pension: £3,530.00 p.a. Survivor's pension: £1,765.00 p.a. <p>These are the benefits actually earned by the member after the taper date.</p> |

MRBL is the total of MRBL1 and MRBL2.

MRBR is the total of MRBR1 and MRBR2.

Benefit amounts are as at the transfer day.

Calculations required

Step 1 – Calculation of Initial Cash Equivalent Value (Init_CEV)

As the member was a tapered member, we know the CEV used to implement the PSO reflects 2006 Scheme Standard style benefits before the member's taper date and 2015 scheme style benefits after the taper date.

Init_CEV_L and Init_CEV_R first need to be calculated:

| Service period | Calculation of | Scheme | Calculation method | Value |
|--------------------------------|----------------|----------------------|--|------------|
| Tranche 2 (up to transfer day) | Init_CEV_L | 2006 Scheme Standard | Using MRBL1 as the benefits in applying the legacy scheme guidance The New Firefighters' Pension Scheme 2006 (England) Individual Cash Equivalent Transfers dated 9 August 2024 Table A1 | £10,048.50 |
| Tranche 2 (up to transfer day) | Init_CEV_R | 2015 scheme | Using MRBR2 as the benefits in applying the reformed scheme guidance The Firefighters' Pension Scheme (England) 2015 Individual Cash Equivalent Transfers dated 30 January 2020 Table 7 | £45,748.80 |

Init_CEV is then calculated as follows:

$$\begin{aligned}
 \text{Init_CEV} &= \text{Init_CEV_L} + \text{Init_CEV_R} \\
 &= £10,048.50 + £45,748.80 \\
 &= £55,797.30
 \end{aligned}$$

Step 2 – Calculation of Initial Ex-Partner Cash Equivalent Value (Init_PCEV)

The value of the shareable rights credited to the PCM which relates to the shareable remediable service only is as follows:

$$\begin{aligned}
 \text{Init_PCEV} &= \text{Init_CEV_L} \times \text{legacy scheme PSO\%} + \text{Init_CEV_R} \times \text{reformed scheme PSO\%} \\
 &= £10,048.50 \times 30\% + £45,748.80 \times 20\% \\
 &= £12,164.31
 \end{aligned}$$

Step 3 – Calculation of Cash Equivalent Value Legacy (CEVL)

As set out in the McCloud guidance note, as the PSO% is different for the legacy and reformed schemes, we need to calculate the components of CEVL (CEVL1 and CEVL2).

| Service period | Calculation of | Scheme | Calculation method | Value |
|----------------|----------------|----------------------|--|------------|
| Tranche 2 | CEVL1 | 2006 Scheme Standard | Equal to Init_CEVL | £10,048.50 |
| Tranche 2 | CEVL2 | 2006 Scheme Standard | Using MRBL2 as the benefits in applying the legacy scheme guidance The New Firefighters' Pension Scheme 2006 (England) Individual Cash Equivalent Transfers dated 9 August 2024 Table A1 | £50,960.25 |

CEVL is then calculated as follows:

$$\begin{aligned}
 \text{CEVL} &= \text{CEVL1} + \text{CEVL2} \\
 &= £10,048.50 + £50,960.25 \\
 &= £61,008.75
 \end{aligned}$$

Step 4 – Calculation of Cash Equivalent Value Reformed (CEVR)

Again, as the PSO% is the same for the legacy and reformed schemes, we need to calculate the components of CEVR (CEVR1 and CEVR2).

| Service period | Calculation of | Scheme | Calculation method | Value |
|----------------|----------------|-------------|---|------------|
| Tranche 2 | CEVR1 | 2015 scheme | Using MRBR1 as the benefits in applying the reformed scheme guidance The Firefighters' Pension Scheme (England) 2015 Individual Cash Equivalent Transfers dated 30 January 2020 Table 7 | £8,812.80 |
| Tranche 2 | CEVR2 | 2015 scheme | Equal to Init_CEVr | £45,748.80 |

CEVR is then calculated as follows:

$$\begin{aligned} \text{CEVR} &= \text{CEVR1} + \text{CEVR2} \\ &= \text{£8,812.80} + \text{£45,748.80} \\ &= \text{£54,561.60} \end{aligned}$$

Step 5 – Calculation of Contribution Adjustment Legacy (ContAdjL)

In this example, there is a contribution adjustment. The adjustment required is ContAdjL2 = £4,330.00.

Step 6 – Calculation of Contribution Adjustment Reformed (ContAdjR)

In this example, there is a contribution adjustment. The adjustment required is ContAdjR1 = - £810.00.

Step 7 – Calculation of the Alternative Ex-Partner Cash Equivalent Value (Alt_PCEV)

Since the PSO% is different for the legacy and reformed scheme:

$$\begin{aligned} \text{Alt_PCEV} &= \text{Maximum } ((\text{CEVL1} + \text{ContAdjL1}) \times \text{legacy scheme PSO\%} + (\text{CEVL2} + \text{ContAdjL2}) \\ &\quad \times \text{reformed scheme PSO\%}, (\text{CEVR1} + \text{ContAdjR1}) \times \text{legacy scheme PSO\%} + \\ &\quad (\text{CEVR2} + \text{ContAdjR2}) \times \text{reformed scheme PSO\%}) \\ &= \text{Maximum } ((\text{£10,048.50} + \text{£0.00}) \times 30\% + (\text{£50,960.25} + \text{£4,330.00}) \times 20\%, \\ &\quad (\text{£8,812.80} - \text{£810.00}) \times 30\% + (\text{£45,748.80} + \text{£0.00}) \times 20\%) \\ &= \text{Maximum } (\text{£14,072.60} , \text{£11,550.60}) \\ &= \text{£14,072.60} \end{aligned}$$

Step 8 – Calculation of Remediable Credit Adjustment (RCredAdj)

$$\begin{aligned} \text{RCredAdj} &= \text{Alt_PCEV} - \text{Init_PCEV} \\ &= \text{£14,072.60} - \text{£12,164.31} \\ &= \text{£1,908.29} \end{aligned}$$

As the RCredAdj is positive, further calculations are required in respect of the pension credit and pension debit amounts.

Step 9 – Calculation of the remediable pension credit in respect of RCredAdj

The pension credit member should be offered a choice of a pension credit adjustment in the legacy scheme or the reformed scheme. The pension credit adjustment calculations should be calculated using the relevant legacy scheme and reformed scheme guidance and factors in force at the **valuation day**.

| Service period | Scheme | Calculation method | Value |
|--------------------------------------|----------------------|---|----------------------------------|
| Tranche 2 (Legacy scheme basis) | 2006 Scheme Standard | Using RCredAdj as the ex-partner's cash equivalent (ESCE) in applying the legacy scheme pension credit guidance. The New Firefighters' Pension Scheme (England) 2006 Pensioner cash equivalents on divorce, pension credits and pension debits dated 6 March 2020 Table J | • Pension of £128.42 p.a. |
| Tranche 2 (Reformed scheme basis) | 2015 scheme | Using RCredAdj as the ex-partner's cash equivalent (ESCE) in applying the reformed scheme pension credit guidance. The Firefighters' Pension Scheme 2015 (England) Pension sharing on Divorce dated 30 January 2020 Table C1 | • Pension of £143.59 p.a. |

The additional pension credit is revalued from the transfer day as with the original pension credit.

Step 10 – Re-calculation of member’s pension debit

Details of the pension debits as they apply under the legacy scheme and as they apply under the reformed scheme are required.

| Service period | Member debit amounts |
|---|--|
| Tranche 2 (up to transfer day) (legacy scheme) | Based on MRBL1 and MRBL2: <ul style="list-style-type: none"> • Member’s pension debit = 30% x £700.00 + 20% x £3,550.00 = £920.00 p.a. • Survivor’s pension debit = 30% x £350.00 + 20% x £1,775.00 = £460.00 p.a. • Contribution adjustment debit = 20% x £4,330.00 = £866.00 |
| Tranche 2 (up to transfer day) (reformed scheme) | Based on MRBR1 and MRBR2: <ul style="list-style-type: none"> • Member’s pension debit = 30% x £680.00 + 20% x £3,530.00 = £910.00 p.a. • Survivor’s pension debit = 30% x £340.00 + 20% x £1,765.00 = £455.00 p.a. • Contribution adjustment debit = 20% x - £810.00 = - £243.00 |

The pension debits are revalued as usual for each option. In the case of the contribution debit, ‘revaluation’ is in line with interest on the contribution adjustment – see the McCloud guidance note for further details.